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PROBLEMS FACED BY SELECTED DISTRICT CO-OPERATIVE CENTRAL BANK BRANCHES IN CHITTOOR DISTRICT, ANDHRA PRADESH

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Abstract

A co-operative movement plays a vital role in development of society and economic environment of the country. The co-operative banks has been moved towards rural areas for overcoming problems and providing the capital required through short term and long terms borrowings at a reasonable rate of interest. Co-operative banks are the body parts of the co-operation entities which are so much powerful and most emerged part of Indian developing process, the institutions were engaged in the production, processing, distribution, servicing, banking and marketing processes etc. In rural parts of India even today the required capital or funds for agricultural activities were increased through unorganized money market agencies which are moneylenders who were providing money at higher rate of interest. The co-operative banks has been moved towards rural areas for defeating such issues and problems and providing the capital required through short term and long terms borrowings at a lower rate of interest. These Banks also contribute the major part in the India's banking and financial system. But Govt. of India has not provided a good support to the co-operatives due to which several issues and problems have been faced by them. Thus an attempt has been made to study the problems faced by selected district co-operative central bank branches in Chittoor district.

Keywords: Co-operative Banks, Developing Process, Economic Environment, Financial Market, Problems.

Introduction

The role of co-operatives banks in rural and urban areas has been increased in an ample part nowadays because of increase of primary

co-operatives and their main role of financing both rural and urban area is increasing day by day. When the efforts are made to open financial concerns based on co-operation's

principles for solving the irregular problems of Indian farmers. The rural area requires funds for two reasons viz. working capital through short terms needs and agriculture and other bearing activities through long run necessities. The agricultural and other than agricultural processes in the rural areas is typically seasonal. The households required credit to work seasonal activities in generating revenue and spending of it. A co-operative movement plays a vital role in development of society and economic environment of the country. The co-operative banks has been moved towards rural areas for overcoming such problems and providing the capital required through short term and long terms borrowings at a reasonable rate of interest. Co-operative banks are the body parts of the co-operation entities which are so much powerful and most emerged part of Indian developing process, the institutions were engaged in the production, processing, distribution, servicing, banking and marketing processes etc. In rural parts of India even today the required capital or funds for agricultural activities were increased through unorganized money market agencies which are moneylenders who were providing moneys at higher rate of interest. The co-operative banks has been moved towards rural areas for defeating such issues and problems and providing the capital required through short term and long terms borrowings at a lower rate of interest. Due to this effort of co-operative banks an effort was made to bring about unity unorganized and organized parts of the Indian Financial Market. Co-operative banks play an important role in the economy of India. These Banks also contribute the major part in the India's banking and financial system. But Govt. of India has not provided a good support to the co-operatives due to which several issues and problems have been faced by them¹. Thus an attempt has been made to study the problems faced by selected district co-operative central bank branches in Chittoor district.

Objectives of the Study

- To study the opinion of managers regarding operational problems of District Co-operative Central Banks (DCCBs).
- To study the opinion of managers regarding financial problems of DCCBs
- To study the opinion of managers regarding management problems of DCCBs and
- To study the problems faced by Co-operative banks and give suitable suggestions to overcome the same.

Sample Design

The primary data was collected through selected DCCB branch managers regarding problems, out of 31 DCCB branches, of three revenue divisions in Chittoor district, 2 DCCB branch managers were selected purposively in each revenue division.

Problems Faced by the DCCBs

The DCCBs play vital role in the co-operative credit structure by acting as linking institutions between the credit sponsors like NABARD and the PACs which disburse credit to the farmers. But, the DCCBs are handicapped by the various types of problems which hinder their performance. These problems may well be categorised as operational, financial and managerial.

Operational Problems

The basic principles of the cooperative banks is that loans should be advanced primarily on the personal security of the borrowers, that is to say, that it should depend on the man and his surety but not on his property. In actual practice the co-operative banks have been giving loans essentially on the mortgaged or landed property with little regard to the basic principle of co-operation. The survey of the researcher has revealed the following problems faced by the District Co-operative Central Bank branches.

Defective Loan Policy

Regarding the short term structure, a laborious policy is laid down for the DCCBs of preparing the credit limit statements and, in spite of observing this formality, the members are not assured of the loan in time due to various reasons. The agricultural member borrower is not provided credit in right time, and he has to go without credit for showings and whatever he gets subsequently will only be misused and becomes unproductive resulting in additional burden. The members are also not financed fully. Though the crop loan system insists on full financing, it is not done in practice. The DCCBs are advancing only a portion of the farmer's requirement, and he is forced to go either to the money lenders or in search of other means.

Centralizations of Loan Disbursement Power

The Chittoor District Co-operative Central Bank has centralized the power of loan disbursement. First, the paid supervisors of the DCCBs collect all the loan applications from the borrowers and after preparing the 'C' Form submit them to the Branch Manager of the District Central Bank. The Branch Manager will scrutinize all these applications and forward them to the General Manager of the Bank who is the Central authority for the disbursement of loans to all the borrowers in the district. In this connection, the paid supervisor has to visit the District Co-operative Central bank head quarters twice or thrice for the purpose of getting the loans disbursed. In order to facilitate easy disbursement of loans and avoid undue procedural delays and red tape, it is essential that the powers to disburse loans should be decentralized and vested with the respective Branch Managers. This is a major problem that is worrying all the co-operative banks. No doubts over dues are not uncommon in agricultural sector, but they should not go beyond the tolerable limit. The responses given by the managers of DCCBs

with regard to operational problems are shown in the table 1.

Table – 1 Opinion of Managers Regarding Operational Problems of DCCBs

S. No	Particulars	Yes	No	Total
1	Loan is given in cash	4	2	6
2	Loans are issued in time	5	1	6
3	Repayment of loan in time	3	3	6
4	Purchase of fertilizers in time	5	1	6
5	The farmer are getting the right type of fertilizers in time	5	1	6
6	Is recovery performance, satisfactory for the last 3 years	3	3	6

Source: Primary data

Table .1 reveals that the DCCBs encounter more problems with regard to the issue of loans. Most of the managers agreed that while the loans are issued in time, the repayment is not carried out regularly, thus hindering the easy flow of finance and credit. With regard to the supply of fertilizers, the managers opined that the fertilizers are not supplied in time, and the farmers are not getting the right type of fertilisers. More than three fourths of managers expressed the opinion that there were many conditions for the purchase of fertilisers, and that there was no choice for the farmers in the matter of purchase of fertilisers. When the bank issued fertilisers at rates higher than the market rate the farmers were forced to face losses. The recovery of loans by the farmers is not satisfactory. This was expressed by six managers who have responded to the questionnaire.

Financial Problems

Mobilization of Deposits

The District Co-operative Central Banks are depending mainly on external borrowings. By virtue of their local standing and close proximity to rural masses and quasi-government managements, they are in an advantageous position to mobilise the deposits. But this is not happening and therefore the deposits position of the District Co-operative Central Banks appears to be very low and it is still lower at the branches.

Managers of the District Co-operative Central Banks have represented that the Co-operative Banks are lagging behind in deposit mobilization and that their deposits were being tapped by the Rural Banks and Commercial banks. The District Co-operative Central Banks do not give the appearance of a Bank as they are conducting their business in the same old outmoded way without attractive counters, name boards and charts exhibiting the rates and better margin of interest available on deposits that are offered by the Commercial Banks. Still people think that there is no safety in depositing the money with the co-operatives though there is insurance coverage for the deposits as in the other Commercial banks. Therefore, the District Co-operative Central Banks should realize that the credibility of the Commercial Banks lies in their decent appearance which they are lacking. Moreover, proper service to the customers is wanting in the Co-operative Banks. The customer loses his confidence in approaching the bank to avail of its services and in depositing his funds.

Payment of Share Capital

In order to increase the share capital of District Co-operative Central Banks, the Central Government has suggested that the share capital should be linked with the borrowings. Accordingly, the members have to purchase shares to an extent of 10 per cent of their borrowings and in the case of weaker sections the share capital is limited to 5 per cent. But these suggestions have not been implemented in all States. The opinions of Managers regarding the financial problems faced by DCCBs are presented in table 2.

Table – 2 Opinion of Managers Regarding Financial Problems of DCCBs

S. No	Particulars	Yes	No	Total
1	Inadequate banking facilities	4	2	6
2	Lack of offices in important areas	5	1	6
3	Low grade status of the co-operatives banks	3	3	6
4	Actual competitor in the mobilization of deposits	5	1	6

Source: Primary data

Table. 2 reveals that the DCCBs are unable to attract deposits from the members and the public. The managers have pointed out that lack of offices in important areas, poor management and low grade efficiency are the main reasons for the poor performance of DCCBs in collecting deposits and inadequate banking facilities in DCCBs. More than three fourths of the managers opined these to be the reasons for the fact that District Co-operative Central Banks are lagging behind in the mobilisation of deposits when compared to commercial banks. More than half of the managers have stated that inadequate banking facilities in the co-operative banks lent them low grade status compared to the commercial banks and the Regional Rural Banks. Five out of six managers revealed that commercial banks were the real competitors.

Managerial Problems

Problems of Personnel Management

The Co-operative banks do not have the professional man-power. The cadres that are managing the various departments in the Co-operative banks do not keep abreast of the changing situations. The fault lies with the traditional type of training they received which is too ineffective for them to face the latest trends of banking management. Absence of better prospects for employees and proper understanding between cadres and department in the same bank are the quite conspicuous loop holes. Employees doing a job are forced to do it till they retire without any change or promotion. Vested interests are developed by the employees for want of transfers from one place to another and from one section to another paving way for lethargy, levity and corruption. The field functionaries do not appear to be dutiful and sincere in their work. Lacks of proper supervision, guidance, control and review over the work of field functionaries have made them indifferent. Even the

recruitment policy is not conducive to the proper development of the District Co-operative Central Banks. Like the Commercial Banks, the co-operative central banks do not have an independent recruitment board for the selection of meritorious candidates. Everything is decided by the registrar of co-operative banks.

The co-operative system is “democratic in character”, but the policies of the Co-operatives are dictated by the Government and consequently, the District Co-operative Central Banks have to recruit their staff only from the secretaries of the primary agricultural credit co-operative societies who, by virtue of their back ground, low educational qualifications, nature of work, service conditions, pay scales and aptitude are scarcely fit for effective service in the central banks. Instead of recruiting those to the Co-operative Central Banks, their services can be utilised at the primary agricultural credit Co-operative societies or the present single-window delivery system with both pay scales and service conditions. In order to build up a viable banking structure and elevate the image of the co-operative central bank in the present competitive banking industry, there should be an independent recruitment board and recruitment should be made on the basis of merit, and an intensive training may be given before employment². This is where the policy of selection plays an important role in the development of Co-operative Central Banks. The opinion of managers regarding managerial problems is presented in table 3.

Table – 3 Opinion of Managers Regarding Management Problems of DCCBs

S. No	Particulars	Yes	No	Total
1	Influence of politicians	6	0	6
2	Bureaucratic Influence	2	4	6
3	Are the bank managers are allowed to function on their own	3	3	6
4	Sufficient training is needed for the personnel to manage the co-operative banks	6	0	6

Source: Primary data

As shown in the table. 3, most of the managers expressed the opinion that there was much influence of politicians, and that they were not allowed to function on the principles of co-operation. There was also much bureaucratic influence in the functioning of DCCBs and this influence also affected the operation of the banks on co-operative lines. Another problem was lack of well-trained and committed manpower. Many managers expressed the opinion that they had qualified and trained personnel; but most of them expressed concern that the personnel were not given annual training which was necessary to keep the employees abreast of the current trends and policies and programmes so that they could meet the new challenges especially in the wake of liberalisation and globalisation.

Problems faced by Co-operative Banks

- The vital link in co-operative finance system of the country i.e. co-operative banks itself remains very poor. They are too small to operate properly and some of them are existing only on the paper.
- They are sometime performing the unethical practices by the bodies of chairman.
- They are mostly depends upon govt. capital than the shareholders contributions.
- The employees’ participation in the working is much lesser than expected.
- They are facing infrastructural problems and structural laws. They do not have potentials in members, deposits and borrowers.
- Co-operative banks till now have to depend heavily on refinancing facilities from the govt., RBI and NABARD. They are not able to become self reliant through their own resources of deposits.
- They are facing from harmfully low or weak quality of loan assets and from highly bad recovery of loans.

- They are having much political and official intervention in their work. Besides that govt. interventions also coming in their way of progress and preventing them to become self reliant. Large of the banks are governed or directed by Politicians.
- Different regulations have been put on them besides that they are weak in their working. In fact the existence of multiple regulatory authorities has come in the way of effective regulations, control and monitoring of cooperative banks.
- The areas of operation of the cooperative banks are restricted and limited to particular region.
- The NPAs of the co-operative banks are higher than those of commercial banks in NPAs to asset ratios³.

Conclusion

From the study it is observed that DCCBs are playing a prominent role in the progress of the rural India. Besides that they have to face number of problems like operational, financial and managerial. The higher authorities of the DCCBs should help the lower authorities in the way of mother co-operatives. They should provide authority, leadership, guidance, supervision and control to the lower authority.

The banks should adopt the modern technologies of banking like internet banking, credit cards, ATM, etc. The banks should plan to introduce new schemes for attracting new customers and satisfying the present ones. The banks should plan for expansion of branches. The banks should improve the customer services of the bank to a better extent. There should be mutual support, help, accountability and responsibility in the system and they should improve themselves through the Principles of co-operation for its development.

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ACCESSING IMPACT OF GST ON RETAIL SECTOR IN INDIA

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ABSTRACT

The Indian retailing industry has undergone dramatic changes because of the government's recent liberalization in the retail sectors along with the country's rapid economic development and emerging consumers groups with market power. Despite the increasing importance of India in the global market little is known about apparel retail sectors in India and the information available is fragmented and underdeveloped. The purpose of this paper is to access the impact of GST on retail trade operating in the Indian Market.

Keywords: India, GDP, GST, Retailing, positive & negative Impact

INTRODUCTION

Retail business in India is a key pillar of the economy and accounts for about 10% of the GDP. The Indian retail market is estimated to be more than US\$600 billion and one of the top five retail markets in the world by economic value.

GST is also known as Goods & Service Tax is defined as the giant indirect tax structure designed to support and enhance the economic growth of a country. More than 150 countries have implemented GST so far. However the idea of GST in India was mooted by Vajpayee Government in 2000 and the constitutional amendments for the same were passed by the Lok Sabha on 6th May 2015 but is yet to be verified by the Rajya Sabha. However, there is a huge hue and cry against its implementation. It would be interesting to understand that how the GST affects retailing in India.

RESEARCH METHODOLOGY:

This paper presents the impact of GST on retail industries in India. Information and Data about the Research Paper has been collected from the various secondary sources such as Websites, Research Articles, Research Books, Government Reports and Journals.

OBJECTIVES:

The following are the main objectives of the Research Paper.

- To study the GST & Indirect Taxes levied by State & Central Government
- To enlist the benefits from GST in India
- To Find out the positive and negative impact of GST on retail industry
- To present the success of GST on Retail Industry.

GST & INDIRECT TAXES LEVIED BY STATE & CENTRAL GOVERNMENT:

The Centre and the States would have concurrent jurisdiction for the entire value chain and for all taxpayers on the basis of thresholds for goods and services prescribed for the states and the Centre. The taxpayer would need to submit common format for periodical returns, to be both the Centre and to the States GST authorities. Since all indirect taxes levied by the States and the Centre will be merged into one GST then we would exactly know how much tax we pay which at present is difficult to understand. No distinction would make be between imported and Indian goods and they would be taxed at the same rate. The seller or service providers collect the tax from their customers. The success of GST would rest upon efficiency, equity, and simplicity.

Table 1

STATE TAXES	CENTRAL TAXES
Value Added Tax (VAT)	Excise
Entertainment Tax levied by States	Additional Excise Duty
Luxury Tax	Excise Duty under Medical and Toilet Preparation Act.
Tax on Lottery, Betting and Gambling	Service Tax
Entry Tax other than local bodies	Additional commonly known countervailing Duty (CVD), Special Additional Duty(SAD)
	Surcharge
	CENVAT

(Source: Empowered committee of the state finance ministers, government of India)

BENEFITS OF GST:

GST comes in as a boon for the Indian Economy as the GDP is expected to grow 2 to 3% as a boost in exports and consumption is being predicted by the experts. An increase in tax revenue for the government is also expected. The experts have enlisted the benefits derived after implementation of GST.

- It would introduce two tiered one-country-one-tax regime.
- It would subsume all indirect taxes at the centre and at the state level.

- It would not widen the tax regime by covering goods and services but also make it transparent.
- It would free the manufacturing sector from cascading effect of taxes, thus by improve the cost-competitiveness to goods and services.
- It would bring down the prices of goods and services and then by, increase consumption.
- It would create business-friendly environment, thus by increase tax –GDP ratio.

Impact of GST on Retailing

The imminent implementation of GST is expected to result in greater transparency, an improved flow of credit and reduced trade barriers from a tax perspective. The timely release and revision of the draft GST model law, GST rules and documentation templates reflect the government commitment and keenness to implement the GST law in India in 2017.

Retail sector would be one of the highest benefiting sectors from GST bill, waiting for long now to finish the cascading impact of taxes for the growth of the industry. With GST, the journey from manufacturer to retailer and to end customer would simplify and generate savings including the logistic, warehousing, distribution and retailing. While there are positive and neutral impacts on retail and related industries, many sectors like telecom would adversely impacted. From a short term perspective, the GST might have a minor impact on the inflation in the longer run it will reap more benefits for the economy affecting high investments across sectors.

For initial years the Central Government would be managing the finance compensating all the states for five years incurring revenue losses. Before going in to business technicalities, let us make you understand as to how it will have a direct impact on prices.

The final price to the user/customer under the GST regime which includes 10% tax on price.

Possitive Impact on Retail and Related Industries Supporting Retail

1. Rentals are one of the main costs of retail services sector attracting a service tax at 14.5% on total rental cost. Currently, the retailers can not set off these costs like the other industries. Under GST taxes on services would be available for set off against taxes on goods. With this move, the tax burden to be paid on rental would benefit the cash flow and profitability of the lessee and retailers.
2. Overall purchasing price explained in above cost scenario would reduce the tax burden and overall pricing and better margins.
3. Simplification of taxes and getting GST in the country would attract more FDI's and FII's Investments, GST being the globally accepted tax structure.
4. Overall retail inflation would reduce, making industry more competitive with no cascading effect cutting across States.
5. FMCG sector with companies like HLL, Colgate, would be able to generate benefits in logistics and distribution by eliminating the multiple sale depots and distributions centers. Currently, they pay around 25% taxes including VAT, Entry Tax, Excise Duty and GST being @ 17.19% would be significant reduction in tax on them. As a result, a significant portion of direct benefits will be passed on to end consumers because of a highly competitive market.
6. E-commerce would get additional push for growth by making processes is integrated across the country and elimination of cascading effect of taxes on customers bringing efficiency in the prices. GST would allow free movement of goods across country.

7. Automobiles service industry would have drop in prices by filtering the taxes.
8. Mobile phone and Handset prices likely to come down even out across States. Manufacturers are also likely to pass on to consumers cost benefits. They will get from consolidating their warehouses and efficiently managing inventory. For handset makers, GST will bring in case of doing business as they may no longer need to set up State specific entities and transfer stocks to them and invest heavily in to logistics of creating warehouse in each state across the country.

Negative Impact on Oher Industry

1. In case of Pharmacy Retailers, GST rollout could be negative, as it is likely to increase indirect tax. Indirect tax paid by pharmacy companies could increase by 60% and MRP BY 4 %. This would increase the price of medicines to consumers.
2. IT companies can have several delivery centers and offices working together to service a single contact. With GST, companies might require each centre to generate a separate invoice to every contracting party. Duty on manufactured goods is going to go up from existing 14.15% to 18%, which means the cost of electronics from mobile phones to Laptop-will rise.
3. Consulting services, currently paying 15% as service tax could have the negative impact after high of GST @ 18-20%.
4. With Insurance policies of life, health and motor costing more from April 2017 as taxes will go up to 300 basis points, it is going to affect the overall price to the end consumer.
5. For Food companies, if the recommended 40% "sin/demerit" GST for aerated beverages & tobacco products is levied and then prices may increase by over 20%. They many see increase in effective tax as

many companies enjoy concessional rate of excise.

6. In telecom sector, the call charges, data rates will go up if tax rate in the GST regime exceed 15%. Tower firms won't be able to set off their input duty liabilities if petro products continue to stay outside GST framework.
7. Key petroleum products like crude, natural gas, high speed diesel and ATF have been kept out of GST. Clarity is awaited for others. Compliance cost is likely to rise because of dual indirect mechanism.
8. GST will negative for wine, turbine generator manufactures like Suzion and InoxWind, as pressure on developer margins & internal rates of return could eventually force reduction in prices and realizations up to 10-13%. However, if components are included in the exemption list, the impact of GST will be nullified.
9. In Utilities Exclusion of 'sale of electricity' from GST could potentially raise the cost of coal-fired and renewable energy for Discoms. Profitability of independent power producers selling via medium/long term PPAs is unlikely to be dented as cost escalation would likely be passed on.

Success of GST In Retail Sector:

The GST system is basically structured to simplify current indirect system in India. A well designed GST is an attractive method to get rid of deformation of the existing process of multiple taxation also government has promised that GST will reduce the compliance burden at present there will be no distinction between imported and Indian goods and they would be taxed at the same rate. Many Indirect taxes like sales tax, VAT etc. will be finished because there will be one tax system i.e. GST, that will reduce compliance present burden. GST will face many challenges after its implementation and will result to give many benefits. In overall through this study we conclude that GST play a dynamic role in retail industry which effects the growth and development of our country.

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AGRICULTURAL CROPS AND CROPPING PATTERN IN PERAMBALUR DISTRICT

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Abstract

Agriculture is the life blood of our country. During 1st five year plan Agriculture sector contribute highest percentage to the National Income more than the target and yield from agriculture took a remarkable position. Nowadays Agriculture Sector neglected not only by the Natural Calamities but also by the human behaviour. The Paper focuses on the Cropping Pattern in Perambalur District.

Keywords: Crops, Cropping Pattern, Productivity, types of Soil, Cultivation, Period.

Introduction

The Crops of the country can be classified into food crops, Cash crops called as Commerical crops. The Production of crops depends on the quality and type of Soil, Climatic Conditions and Irrigation facilities.

The Soil are in different types: (1) Alluvial Soil (2) Black Cotton Soil (3) Red Soil (4) Laterite Soil.

There are two types of Season: Kharif and Rabi. Kharif crops are mainly summer crops such as Rice, Jowar, Bajra, Maize, Cotton, Sugarcane, Groundnut.

The Major Rabi crops are Wheat, Barley, Gram, Linseed, Mustard etc.

Cropping Pattern

It means the Propostion of area under different crops at a Particular point of time.

A changes in the Cropping Pattern means a change in the propostion of the under different crops. Cropping Pattern is any region is the outcome of trials and adjustments, depending on physical, Sociological and economic factors. Physical factors such as Soil, Climate, Irrigation, drianage etc., determine the type of crops to the grown.

Economic factors such as alloction of Scarce land resources, conditions of Production including terminal systems, development of markets, demand and supply situation etc., determine the crops to he Produced.

This Paper focuses on different types of Crops Produced in Perambalur district for the year 2013-14 and 2014-15.

About the Study Area

Perambalur District is centrally located in Tamil Nadu and is 267 K.M away, in southern direction, from Chennai. The district has an area of 1,757 Sq.K.m. spread between 10.54' and 11.30' degree Northern latitude and 78.40' and 79.30' degree of the Eastern longitude.

It is an inland district without coastal line. The district has Vellar River in the North and it has well marked natural divisions. The PACHAMALAI hill situated on the North boundary of Perambalur is the most important hill in the district.

As per 2011 Census, the total Population of Perambalur District is 5,65,223. The density of population in the district is 321 per Sq.K.m.

Perambalur District with Headquarters at Perambalur Consisting of one Revenue Division of Perambalur and Four Taluks of Perambalur, Kunnam, Vappanthatti and Alathur. As per 2011 census the total of Population 5,65,223 in Perambalur district. Perambalur district is centrally located in Tamil Nadu is 267 K.M away in Southern direction from Chennai.

It comes under the Cauvery Delta zone in Tamil Nadu. The Nature of Soil is Red loamy in New Delta area and Alluvium Soil in old Delta area.

The Major crops under cultivation in Perambalur district are Paddy, Chola, Cumbu, Ragi, Maize, Bengal Gram, Red Gram, Green Gram, Black Gram, Horse gram, pulses, Sugar cane, Cotton, Groundnut, Gingelly and Castor.

Objectives

- 1) To Study the area under Principal food crops for the year 2013-14 & 2014-15.
- 2) To Compare and know the Production of crops for the year 2013-14 & 2014-15.

Methodology

To study the Cropping Pattern, Secondary data have been collected from the Statistical hand book of Tamil Nadu. (for the year 2013-14 and 2014-15).

Statistical tools such as bar diagram and Trend is used.

Review of Related Literature

According to Mhaske et al (2012) Patterns of crop diversification of modern agricultural technology, especially during the Period of the Green Revolution in the late Sixties and early Seventies, there is a continuous surge for diversified agriculture in terms of crops, Primarily on economic Considerations.

Indian agriculture is increasingly getting influenced more and more by economic factors.

This need not be surprising because irrigation expansion, infrastructure development, Penetrations of rural markets development and spread of short duration and drought resistant crop technologies have all contributed to minimizing the role of non – economic factors in crop choice of even small farmers.

According to Gomatee Singh (2012) the adoption of Cropping Pattern in any region is and outcome of varied factors, which plays important role that is physical Social and Economic factors. Some of these are changeable like prices, Government Policies, Technology etc., and have operated variously at different times.

Table No.1 Area under Production of Principal Food Crops in Perambalur District (Area In Hectares)

Sl.No	Crops Name	2013-14	2014-15
1	Paddy	7175	8994
2	Cholam	3637	2165
3	Cumbu	191	100
4	Ragi	1	7
5	Maize	47737	36807
6	Other Cereals	140	23
7	Total Cereals	58881	48098
8	Bengal Gram	39	3
9	Red Gram	1101	1463
10	Green Gram	6	7
11	Black Gram	1087	459
12	Horse Gram	5	1
13	Other Pulses	14	3
14	Total Pulses	2252	5346
	Total	122216	103476

Source: Department of Economics and Statistics, Chennai-600 006.

According to the available Statistics total food grains sown in 2013-14 was 122216 million hectare and in 2014-15 is 103476 million hectares.

A through study of area under different crops and Production in Hectares.

- 1) The total area cultivated for Paddy has increased from 2013-14 to 2014-15 is from 7175 to 8994.
- 2) The area cultivated for Cholam has decreased from 2013-14 to 2014-15.
- 3) The total Hectare used for the Cultivation of Maize and total Cereals has decreased in 2014-15 compared to the Period 2013-14.

The area cultivated for total pulses has increased to 5346 from 2252.

There is drastic reduction in the cultivated area for other cereals.

A Slight increase in the cultivated area (in Hectares) for Redgram, Green Gram, Ragi, etc.,

The total area used for cultivation of Ragi has Increased.

Table No.2 Area under Principal Commercial (In Hectares)

Sl.No	Commercial Crops	2013-14	2014-15
1	Sugarcane	5241	6039
2	Cotton	31087	40048
3	Groundnut	2023	1451
4	Gingelly	344	430
5	Castor	145	271

Source: Department of Economics and Statistics, Chennai-600 006.

The above Table No.2 Shows that except Groundnut, Other Commercial Crops that is Sugarcane, Cotton, Gingelly and Castor has increased at remarkable level.

Table No.3 Production of Principal Crops (In Tonnes)

Sl.No	Crops	2013-14	2014-15
1	Paddy	36163	4343
2	Cholam	6391	3646
3	Cumbu	412	307
4	Ragi	3	23
5	Maize	365076	406227
6	Other Cereals	229	73
7	Total Cereals	408274	453707
8	Total Pulses	1846	2358

Source: Department of Economics and Statistics, Chennai-600 006.

The above Table No.3 Shows that compare to 2013-14 Production of Paddy, Ragi, Maize, Total Cereals, Total Pulses has Increased in 2014-15.

Where as Crops like, Cholam, Cumbu, Other Cereals has decreased in 2014-15.

Table No.4 Production of Commercial Crops (In Tonnes)

Sl.No	Crops	2013-14	2014-15
1	Groundnut	5332	3653
2	Gingelly	207	309
3	Sugarcane	484717	557595
4	Cotton	91170	153359

Source: Department of Economics and Statistics, Chennai-600 006.

The above Table No.4 Shows that the Production of Groundnut in the year 2013-14 is 5332 tonnes and It has decreased to 3653 tonnes in 2014-15. The Production of Gingelly in 2013-14 is 207, where as in 2014-15 it has Increased to 309 tonnes.

The most rapid progress has been recorded by Sugar cane and Cotton.

Conclusion

Agricultural development is Central to economic development of the country. Apart from personal prejudices and in adequate financial and other resources of the farmers, there may be factors like recurrent drought (or) Pest infestations that prevent them from opting for a more remunerative set of crops.

The Government should support the farmers by changing the policies for solving the problem of irrigations.

The Government should give importance for inter linking of rivers, flood management,

etc., Generating Social Consciousness among the Public, farmers and Industrialists for obtaining their full Co-operation is essential for successful management of water resources to Increase Production and for sustainable development of agricultural sector.

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தமிழாய்வுச் சங்கமம்

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AIR POLLUTION AND IMPACT ASSESSMENT

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Abstract

Air pollution comes from both natural and manmade sources. There are four major reasons of air pollution are, emissions from vehicles, thermal power plants, industries and refineries. Air quality is worst in big cities like Kolkata, Delhi, Mumbai, Chennai etc., The assessment of air pollution levels for cities in Tamilnadu highlighted that PM10 concentrations in Chennai were higher than the annual average of 60µg/m³ as prescribed under NAAQS. There is no doubt that modern industrial development has been the main instrument in polluting air. Carelessness or poor technology aggravates the amount of pollution produced as do poorly designed processes.

Key words : Pollutant, pollution emissions, sulphur dioxide, nitrogen dioxide, ozone, respiratory infections.

Introduction

Air pollution described as contamination of the atmosphere by gaseous, liquid or solid wastes or by-products that can endanger human health and welfare of plants and animals, attack materials, reduce visibility or produce undesirable odours. Pollution is the introduction of contaminants into an environment that causes instability, disorder, harm or discomfort to the ecosystem, i.e., physical systems or living organisms. A pollutant is a waste material that pollutes air, water or soil. Agricultural air pollution comes from contemporary practices which include clear felling and burning of natural vegetation as well as spraying of pesticides and herbicides. Adverse air quality can kill many organisms including humans.

In India, air pollution is believed to cause 527,700 fatalities a year. Older people are majority exposed to diseases induced by air pollution. Those with heart or lung disorders are under additional risk, children and infants are also at serious risk. Air pollution comes from both natural and manmade sources. Man made pollutants from combustion, construction, mining, agriculture and war fare are increasingly significant in the air pollution equation. Motor vehicle emissions are one of the leading causes of air pollution. China, United States and Russia are the world leaders in air pollution emissions. Ozone pollution can cause respiratory disease, cardiovascular disease, throat inflammation, chest pain and congestion.

Sources of pollution

Sources of pollution are a) plants that generate electric power by burning coal, oil or natural gas, b) Commercial operations such as dry cleaners, bakeries and garages, c) Chemical and petroleum refineries, d) motor vehicles including cars, buses, airplanes, ships and off road vehicles, e) mining operation and etc., Sulphur dioxide and nitrogen oxides emitted to the atmosphere from sources burning fossil fuels can be blown many hundreds of miles, converted to acidic substances as they travel, the result is acid deposition settling on to water and land over a whole region. 'The grass hopper effect' is a special case of pollutant movement. The insecticide Dichlorodiphenyltrichloroethane (DDT) illustrates the grasshopper effect. When DDT is used in a Latin American Country, it evaporates and the wind blows it north. When it reaches cooler air, allowing it to condense, it comes to Earth and enter the Arctic food chain and build up in the fat of marine mammals. Sometimes air borne pollutant movements are as prominent as to lead to global change such as stratospheric-ozone depletion or global climate change.

India has been ranked as seventh most environmentally hazardous country in the world. Brazil was found to be worst on environmental indicators where as Singapore was the best. United States was ranked second worst and China was ranked third. There are two types of causes of pollution, i.e., natural and man-made. (i) Natural pollution occurs naturally and won't cause excessive harm to our lives due to its regeneration ability (ii) While the man-made pollution is caused by human activities and hard to get rid of. The backbones of man-made pollution are human population and technology. The world Health Organization estimates that about two million people die prematurely every year as a result of air pollution, while many more suffer from breathing ailments, heart disease, lung

infections and even cancer. There are four reasons of air pollution are, emissions from vehicles, thermal power plants, industries and refineries. Studies conducted in various parts of the world have revealed a strong link between type 2 diabetes and cardiovascular diseases and continuous exposure to ultra fine particulate matter present in the air.

India's environmental problems are exacerbated by its heavy reliance on coal for power generation. 'More than 80% of energy is produced from coal, a fuel that emits a high amount of carbon and green house gases' said by Bikash Sinha, professor of the department of atomic energy on Oct 6, 2010. According to him, coal pollution kills more than 300,000 people every year. A study published in the Journal of Environmental Science and Technology (EST) in the first week of October 2010, almost 8,000 people died due to aircraft pollutants and 3500 of them from India and China. A recent report by Massachusetts Institute of Technology (MIT) researches says that the harmful pollutants omitted by an aircraft at an altitude of 35,000 ft are fatal for people. The report says that nitrogen and sulphur oxides emitted by aircraft at approximately 35,000 ft.

Outdoor air pollution

Vehicle emissions are responsible for 76% of the country's air pollution; exhaust from vehicles has increased eight fold over levels of twenty years ago. Air quality is worst in big cities like Kolkata, Delhi, Mumbai, Chennai etc., According to the Society of Indian Automobile Manufactures; India's auto production has doubled from 7 million units in fiscal year 2004 to over 14 million units in fiscal year 2010 largely on the back of a buoyant domestic market. Bangalore holds the title of being the asthma capital of the country. Studies estimate that 10% of Bangalore's 60 lakh population and over 50 percent of its children below 18 years suffer from air pollution related ailments. Exhaust from

vehicles, dust from construction debris, Industrial waste, burning of municipal and garden waste are all on the rise in the city. 'Six of the 10 top causes of death are related to respiratory disease' says Dr. D Ranganathan, Director of the Institute of Thoracic Medicine. Agriculture is by far the biggest source of ammonia emissions. Livestock farming and animal waste account for the biggest percentage of total ammonia emissions. Main types of gaseous air pollutants are a) sulphur dioxide (SO₂), b) nitrogen dioxide (NO₂) and c) ozone (O₃).

Indoor air pollution

Indoor air pollution is the most important cause of chronic obstructive pulmonary disease (COPD) in India, says a prevalence study conducted by Pune-based Chest Research Foundation (CRF) and the Imperial College, London in Nov 2010. Over 700 million people in India suffer from high levels of indoor air pollution affecting women and young children as 75% homes use biomass fuel like wood, crop residue and dung cakes. Global warming, acid rain, smog, ozone depletion are some effects of air pollution. Major causes for air pollution are 1) fuel production, 2) Volcanic eruption, 3) solvent evaporation, 4) solid waste disposal, 5) building demolishing, 6) plant fertilizers, 7) auto manufacturing, 8) industrial processes, 9) Motor vehicle exhaust, 10) road way construction, 11) forest fire and etc., Fuel wood and biomass burning is the primary reason for near-permanent haze and smoke observed in rural and urban India. World health organization reported that 300,000 to 400,000 people die of indoor air pollution and carbon monoxide poisoning in India because of biomass burning and use of chullahs (dried cow dung, agricultural waste, and firewood).

Bhopal tragedy

The deadly explosion occurred in Bhopal, Union carbide an American-owned factory in Bhopal, manufactured the pesticides Temik and Sevin. In the process it used

methylIsoCyanate (MIC) an extremely toxic volatile liquid that reacts violently with water. However, the factory lacked stringent measures to exclude water from contact with MIC. On the night of December 2, 1984, as Bhopal's people slept, water entered a storage tank containing 50,000 gallons of MIC. The explosion released 40 tons of MIC and other chemicals over the city. Up to 2,500 residents of Bhopal were killed overnight and about 8,000 died in the followed 3 days. Another 120,000 to 150,000 remain chronically ill as of 2003, with respiratory infections and neurological damage.

Impact of air pollution

The air pollution is also the main cause of the Asian brown cloud which is delaying the start of the monsoon. India is using 148.7 million tonnes coal replacement worth of fuel wood and biomass annually for domestic energy use and releasing over 165 million tones of combustion products into India's indoor and outdoor air every year. The Air prevention and control of pollution act was passed in 1981 to regulate air pollution. In 2016 environmental performance index ranked India 141 out of 180 countries. Effects of air pollution are categorized in to three. They are:

(i) Impacts of air pollution on human

- Respiratory symptoms such as coughing and wheezing
- Asthma attacks
- Irritation of eyes, nose, mouth and throat
- Reduced lung functioning
- Physical disabilities
- Psychological and behavioural disorders
- Reduced energy level
- Headaches and dizziness
- Disruption of endocrine
- Neurobehavioral disorders
- Cardiovascular problems
- Cancer

(ii) Impacts of air pollution on animals

- Acid rain destroys fish life in lakes
- Excessive ultraviolet radiation may cause skin cancer in wildlife
- Ozone in the lower atmosphere may damage lung tissues of animals

(iii) Impacts of air pollution on trees and plants

- Acid rain destroys the leaves of plants, can infiltrate soil by making it unsuitable for purposes of nutrition and habitation.
- Excessive ultraviolet radiation from the sun to enter the earth causing damage to trees and plants.
- Ozone can also decay plant cells directly by entering stomata

Traffic congestion is severe in India's cities and towns. It reduces average traffic speed. At low speeds, scientific studies reveal, vehicles burn fuel inefficiently and pollute more per trip. India was the third largest emitter of carbon dioxide in 2013 after China and United States. About 65% of India's carbon dioxide emissions in 2015 were from heating, domestic uses and power sector.

The global burden of disease study (2013) had found that outdoor air pollution was the fifth-largest killer in India and around 620,000 early deaths occurred from air pollution related diseases. India's central pollution control board now routinely monitors four air pollutants namely Sulphur dioxide (SO₂), oxides of nitrogen (NO_x), suspended particulate matter (SPM) and respirable particulate matter (PM₁₀). A new study on global air pollution by the US based institute claims that the India's worsening air pollution caused some 1.1 million premature deaths in 2015. Deaths due to air pollution are only a fraction less than the number of deaths caused by tobacco usage.

Tamilnadu

The assessment of air pollution levels for cities in Tamilnadu highlighted that PM₁₀

concentrations in Chennai were higher than the annual average of 60µg/m³ as prescribed under NAAQS. Detailed observation of the data suggests that the PM₁₀ level has been high all around the year for 2015 in Chennai. Within the city of Chennai, CPCB, 2011 highlighted that the share of vehicular exhaust emissions was 14%, industrial sector 2%, DG sets less than 1%, construction activities approx 9% of total PM₁₀ emission load with nearly 72% contribution from fugitive dust emissions. The air Indians breathe is turning more toxic by the day and an average of two deaths take place daily due to air pollution, says a new study.

According to 2015 GBD data, PM_{2.5} contributed to 4.2 million deaths globally, 52% of which occurred in China and India. In 2015, ground level ozone caused 254,000 deaths worldwide, with India accounting for 42% of these deaths. The national capital Delhi is the most polluted city in India and also 2nd most polluted city in the world. Air pollution is a major problem in metropolitan cities of India. 13 of the world's top 20 polluted cities are in India.

Conclusion

There are several reasons to worry about air pollution. Some are a) air pollution affects every one of us, b) air pollution can cause health problems and may be death, c) it reduces crop yields and affects animal life and d) air pollution can contaminate soil and corrode materials. Carelessness or poor technology aggravates the amount of pollution produced as do poorly designed processes. India emits the fifth most carbon of any country in the world. An historical summary of Carbon dioxide (CO₂) emissions from fossil fuel use in India is increasing rapidly and causes global warming. The unfavourable conditions created by man himself have threatened the survival of living organisms. There is no doubt that modern industrial development has been the main instrument in polluting air. Our rivers are

turning murky, fishes are rotting on sea shores, trees are withering, cities are choked with foul air, and toxic chemicals are finding their way into our food. Pollution is a growing pain. We must be wise in managing our resources and take positive action towards preventing any forms of pollution to the environment.

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THE IMPACT OF VAIKOM SATYAGRAHA IN THE TEMPLE ENTRY MOVEMENTS OF TAMIL NADU

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Abstract

The Vaikom Satyagraha was the first systematically organised agitation in Kerala against the high class people to secure the rights of the depressed classes. It aimed at securing freedom of movement for all sections of society through the public roads leading to the Sri Mahadevar Temple at Vaikom. Hence it opens a new chapter in the socio - religious history of South India. This provided a new enthusiasm for the low caste people and prepared them for further struggle in different parts of India. This article is to explain the history of Vaikom Satyagraha and it also mentions the role of Periyar E.V.Ramasamy and the role of Self - Respectors played various attempts in the Temple Entry Movements of Tamil Nadu.

Keywords: Vaikom, Satyagraha, Periyar E.V.Ramasamy, Temple Entry Movements, Vaikom Veerar.

Introduction

The Vaikom Satyagraha was the first systematically organised agitation in Kerala against the high class people to secure the rights of the depressed classes. It aimed at securing freedom of movement for all sections of society through the public roads leading to the Sri Mahadevar Temple at Vaikom. Hence it opens a new chapter in the socio - religious history of South India. This provided a new enthusiasm for the low caste people and prepared them for further struggle in different parts of India.

This article is to explain the history of Vaikom Satyagraha and it also mentions the role of Periyar E.V.Ramasamy and the role of

Self - Respectors played various attempts in the Temple Entry Movements of Tamil Nadu. In Tamil Nadu the Nadars were the first people to fight for the cause of temple entry. They agitated in the temples at Madurai, Erode, Mayiladuthurai, Tiruvannamalai, Tiruchirappalli, Thanjavur, Arupukkottai, Kamudi, Kalugumalai, Srivilliputtur, Sivakasi, Tirunelveli, Tiruchendur etc. Hence, the purpose of this article aims at defining the history of Vaikom Satyagraha and the role of self – respectors in the temple entry movements of Tamil Nadu.

History of Vaikom Satyagraha

Vaikom is a small temple town in Central Travancore on the eastern banks of the

backwaters of Vembanad Lake. The temple at Vaikom was considered as “holy” that the depressed classes were not even allowed to walk along the roads that surrounded the temple lest they defile the gods. This was like a festering sore to the untouchables who decided to launch an agitation to obliterate this Draconian custom¹.

The immediate cause for the satyagraha was an incident that took place between some Brahmins and T.K.Madhavan a lawyer, who belonged to a lower social states, namely the Ezhava community. He went there to attend the court, which was located in the campus of the temple. It was the Maharaja’s birthday and the religious ceremony was being conducted in another part of the temple campus. The orthodox sections denied Madhavan entry into the court and closed the gates of the court because he was a low caste. This incident was made into an issue by the local leaders of the Ezhava community with the support of T.K Madhavan, a fellow Ezhava and the editor of *Deshabhimani*. George Joseph, a prominent Kerala Congress leader and K.P. Kesava Menon, the editor of *Mathrubhumi* had decided to organise a satyagraha at Vaikom, which was seat of caste autocracy².

T.K.Madhavan and his supporters took temple entry propaganda into villages of central and North Travancore. He succeeded in creating public opinion in favour of temple entry through his articles in papers and public speeches. In 1919, he was nominated to Sri Mulam Assembly, made a representation to Travancore urging higher caste hindus to admit Ezhavas into Hindu temple. The government refused to interfere on the plea of religious neutrality. Therefore T.K.Madhavan decided to meet M.K.Gandhi and he met him at Tirunelveli on 23rd September 1921. He informed him about the conditions of the untouchables in Kerala. Madavan along with K.M.Panikkar and K.P.Kesava Menon attended the 38th session of the congress at

Kakinada on 28th - 31st December 1923 and discussed the matter with the top leaders of the congress like Maulana Muhammad Ali, C.R.Das, Motilal Nehru and Acharya Roy.³

Having attained Gandhiji’s approval, the leaders launched the satyagraha on 31st March, George Joseph was in charge of the campaign. But even before the campaign was properly set on its track, the leader found himself behind the bars along with eighteen other men of the Kerala Congress. By the second week of the April 1924, when most of the leaders had been picked up by the Travancore authorities, appeal was made to all India leaders to lead the movement⁴. George Joseph and Kesava Pillai, sent a letter to Periyar who was then President of the Provincial Congress Committee and requested him to take charge of the satyagraha as all the Travancore and Cochin state leaders were behind bars⁵.

On 14th April 1924 E.V.R came with his wife Nagamma and a group of followers and offered Satyagraha at Vaikom⁶. His speeches were highly emotional and provocative⁷. The Maharaja of Travancore was shocked at E.V.R’s political speeches particularly directed against the Brahmins and feared that they would lead to communal disharmony⁸. Within six days he was arrested and sentenced to imprisonment for a month⁹. After detention for one month in Arivikutty jail, the Travancore Government issued an order to E.V.R to leave the state at once. Ignoring the order, he again involved himself in the satyagraha activities. Due to his continuous fight for social reform at Vaikom during April and May 1924, E.V.R was arrested and put in jail for the second time. He was sentenced to six months rigorous imprisonment at Central Jail, Trivandrum¹⁰. He was released two months earlier under amnesty due to the sudden death of Maharaja. E.V.R’s sincere involvement in the Vaikom Satyagraha earned him the title “Vaikom Veerar” (Hero of Vaikom). The satyagrahis continued their agitation until the prohibitory order was

revoked on 23rd November 1925 and the roads were opened by the Travancore Durbar to the untouchables¹¹. The progress of the Vaikom Satyagraha in Travancore paved the way to other temple entry movement in different places of Kerala and Tamil Nadu, and also laid a strong belief in the minds of the social reformers to bring out the social reform movement to success in the madras presidency. It can be said that Vaikom was in travail to yield the baby of temple entry. The victory of Vaikom Satyagraha gave the self respectors with confidence. Thereafter they successfully launched temple entry movement in Tamil Nadu at popular vaidic centres.

Temple Entry Movement in Tamil Nadu

The Brahmins were dominant people in the social setup in Tamil Nadu. They made laws for their convenience and enjoyment. The rigidity of caste system reached its zenith during the 18th and 19th centuries. So the depressed class people started their agitation in during the late 19th century. In the first half of the 20th century the self respectors think that the temple entry movement was a basic need for the abolition of untouchability. The involvement of E.V.Ramasamy in Vaikom Satyagraha was highly influenced by the depressed classes in Tamil Nadu. So they started agitation in different parts of Tamil Nadu. The Nadars played a pioneer role in the temple entry movement. In order to attain the temple entry, they agitated in the temples at Madurai, Erode, Tiruchirappalli, Arupukottai, Kamudi, Kalugumalai, Srivilliputtur, Sivakasi, Tirunelveli Tiruchendur etc¹².

Madurai Temple Entry, 1927

During 19th century the Nadars of Madurai tried to assert their right to temple entry at the Meenakshi temple. But it was not successful. After the Vaikom Satyagraha the self respectors re-attained their agitation. It was a remarkable reform in the Hindu religion as it brought equality among the worshippers of

God. Without violence and bloodshed a great change had come over the Tamil. The whole scheme was executed non-violently without any breach of peace. The temple entry movement in Madurai, therefore may be called a bloodless revolution¹³.

In January 1927 some non-Brahmins made an attempt to enter the Madurai Meenakshi Amman shrine, but they were prevented. The bhattars of the temple closed the main door of arthamantapam. Therefore the self respectors came back and contented themselves with breaking coconuts and lighting camphor. On 4th February 1927 the self – respectors under the leadership of J.N.Ramanathan a disciple of E.V.R held a meeting and condemned the bhattar's obstruction to the temple entry process. On 7th February 1927, 1927 inspired by J.N.Ramanathan, the self respectors made another attempt to enter the temple¹⁴. At that time, there started a considerable agitation among the self respectors. J.N.Ramanathan along with other non Brahmins relentlessly battled to impress upon the people, the necessity of temple entry as a social right. The movement was continued.¹⁵ Finally, the temple entry Act was passed in the year 1939¹⁶.

Mayiladuthurai Temple Entry, 1927

In the first week of May 1927, over a thousand men and women, including Adi – Dravidas, marched towards the Mayuranathaswamy temple in Mayiladuthurai in Thanjavur district on seeing the protest marchers heading towards the temple, the authorities closed the main gate. The marchers however, managed to get in through a side entrance only to find that the sanctum sanctorum had also been hurriedly shut on them. Immediately, in the manner of the early medieval Saivite Saint Thirunavukarasar, they began to chant songs. Legend has it that when the saint sang in front of the closed doors of a temple, the doors opened of their own accord.¹⁷.

Attempt at Tiruvannamalai, 1927

In the same year J.S.Kannappar, a self – respect leader with some other supporters tried to enter into the siva temple at Tiruvannamalai. They were prevented from entering the temple on the pretext that they belonged to the atheist ideology. The temple authorities filed a suit in the court against J.S.Kannappar, their leader on 8th February 1927. The Sub – Magistrate gave his verdict on April 1928 in favour of J.S.Kannappar, and fined the temple authorities on the grounds that J.S.Kannappar and his followers were all Hindus and had every right to enter any Hindu temple when they did not disturb either the proceeding or the purity of the temples. The self respectors considered the verdict as a victory which in turn became a great blessing to the social reformers for their avowed cause¹⁸.

Tiruchirappalli and Triplicane Temple Entry, 1928

Very soon, J.S.Kannappar, J.N.Ramanathan and S.Dhandapani Pillai along with some other self respectors attempted to enter the Rockfort temple at Tiruchi. But their attempt ended in a failure due to the closure of the door by the temple authorities¹⁹. Reacting to the attempts of the self respectors, the temple authorities filed a case and thereby the Magistrate of Tiruchi issued prohibitory order, which permanently forbade J.N.Ramanathan. S.Dhandapani Pillai tried to enter Sri Parthasarathi Temple at Triplicane, Madras, on July 6, 1928. While marching towards the second gopura gate of the temple, he was blocked on the way and the door closed, but he tried in another way to enter the temple. This attempt also ended in vain. He filed a suit against this action with the assistance of a lawyer, H. Vasudev, in which he stated about the humiliation meted out to him by the Brahmin priests and temple authorities. The High Court of Madras held the view that any person calling himself a Hindu had the right to enter the temple. Yet, the verdict did not change the

attitude of the orthodox members²⁰. In the special session held at South Indian Reformers Conference on 28th November 1928 E.V.R as the president of the conference gave a clarion call to the self respectors to fight tirelessly for the establishment of equality in temples. He also stressed the Justicers like P.Subbarayan, A.P.Patro, Panagal Rajah and R.K.Shanmugam Chetti to give political form to the self respectors in order to ventilate their ideas on the temple entry issue. The session further passed a resolution to clear the barriers for those who were still prohibited from entering the temples²¹.

Conclusion

The Temple Entry Movements refers to the untouchable's claim of their rights to enter into the temples to pray, and offer their worship with rights along with other communities. The Vaikom Satyagraha was a land mark in the social reform movements in India and also inspired various movements in different parts of India. It was highly influenced by Tamil Nadu. It had high influence in Tamil land which led to the opening of the gates of the temples to the low class people. E.V.Ramasamy was considered as a 'Messiah of the non Brahmins and depressed people'. The followers of E.V.R. were known as 'Self Respectors'. They had to face severe opposition from the higher caste and they also face to many difficulties. Even though their attempts were futile, due to the lack of legislative measures, E.V.R. and his followers were the pioneers in the modern era in advocating temple entry to the depressed class people. All the attempts of various movements continuously to achieve their rights have the elements of the quest for establishing one legitimate and rightful existence in the society.

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DISTRIBUTION OF ABO BLOOD GROUP TYPES AMONG THE YOUTH POPULATIONS OF PERAMBALUR DISTRICT, TAMILNADU, INDIA

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Abstract

The blood group systems are important for transfusion of blood, organ transplantation, Genetic studies and in medico-legal issues. Despite the long list of several other blood groups discovered so far, the knowledge and distribution of blood group types are essential for effective management of blood bank inventory. The present investigation retrospectively studied the distribution of blood group types in youth population in various areas of perambalur district, tamilnadu, India during the period June 2017 to July 2017. Blood group was determined by commercially available standard monoclonal antisera by plate agglutination technique. A total of 601 donor samples were tested during the study period for blood group typing. In these population 56.90% were females and 43.09%. The frequency of blood group was 'O' (35.94%), 'B' (35.10%), 'A' (21.63%) and 'AB' (7.49%) respectively. Knowledge of blood group systems as documented in the present study helps in efficient management of blood bank and transfusion services in emergencies.

Introduction

The ABO blood group system initially described by Karl Landsteiner in 1900, remains the most important blood group system in transfusion and organ transplantation medicine. Despite the long list of several other blood groups discovered so far, the knowledge and distribution of ABO blood group are essential for effective management of blood bank inventory as well as useful in population genetic studies,

researching population migration patterns and resolving certain medico-legal issues especially in paternity testing. Knowledge of blood group distribution of ABO blood group will help a lot in reducing the maternal mortality rate, as access to safe and sufficient supply of blood will help significantly in reducing the preventable deaths through effective management of blood bank inventory. The knowledge of distribution of ABO blood groups at local and regional

levels helpful in the effective management of blood banks and safe blood transfusion services.

Several studies have also been conducted to understand the distribution of ABO blood group frequency among the Indian population (Gauniyal, 2006; Subhashini, 2007; Periyavan *et al.*, 2010; Rai and Kumar, 2011; Pathania, 2011; Haloi, 2011; Pandey *et al.*, 2012; Prakash *et al.*, 2013; Pandey *et al.*, 2013; Soram *et al.*, 2014; Handoo and Bala, 2014; Rao and Shetty, 2014; Shrivastava *et al.*, 2015; Sukumaran *et al.*, 2016; Sahand Sahadalal, 2016). Overall distribution of ABO frequency in India shows the group B to be the commonest blood group in northern and western part of India whereas in eastern, southern and central part O is the most prevalent blood group. Cumulatively, O is the dominant blood group among the Indian population (Shekhar *et al.*, 2014). Till date, only very few of the studies have been conducted to understand the distribution of ABO blood group frequency among the south Indian population. The present investigation was undertaken with the aim to study: (i) the ABO frequency among the population of Perambalur district by taking larger sample size, (ii) incidence of ABO blood group among different taluk of the state. The study may throw light on the distribution of blood group frequency in the district.

Materials and methods

This is a retrospective study carried out during the period June 2017 - July 2017 in the

Bharathidasan University Constituent College, Perambalur district, Tamilnadu state.

Subjects

The Blood donors, fulfilling the criteria for donor selection were included in this study.

A total of 601 individuals were included in this study, among them 342 (56.90%) were females and 259 (43.09%) were males. The ages of participants were from 17 to 20 years. The samples included populations such as

Veppanthattai, Kunnam and Alathur talukas of Perambalur district.

The blood collections were from the voluntary donors who donated blood was collected by the safety procedures (Sewell, 1995).

Determination of ABO blood group

The ABO blood group data presented in this work was documented from 601 individuals from the youth populations of Perambalur district. ABO grouping was performed for each sample using plate agglutination method according to the standard operating procedure. The reagents used were anti-A, anti-B and anti-D were purchased commercially. Frequency and percentage for each variable were calculated.

Statistical Analysis

Statistical analysis was performed with the help of SPSS software, Version 19. The frequency of each A, B, AB and O blood group was calculated by direct count and later converted into percentage. The result was calculated as the frequency of each blood group expressed as percentage.

Results

In the present study, blood group 'O' (35.94%) was found to be the highest among the studied population followed by blood group 'B' (35.10%), blood group 'A' (21.63%) and blood group 'AB' (7.49%). The frequency was in the order of O > B > A > AB (Table 1).

In detailed manner of this result was the blood group 'O' positive (34.27%) was found to be the highest among the studied population followed by blood group 'B' positive (33.11%), group 'A' positive (19.30%), group 'AB' positive (6.15%), group 'A' negative (2.32%), group 'B' negative (1.99%), group 'O' negative (1.66%) and group 'AB' negative (1.16%). The frequency was in the order of O⁺ > B⁺ > A⁺ > AB⁺ > A⁻ > B⁻ > O⁻ > AB⁻ (table 2).

Table 2. Distribution of ABO blood group percentage frequencies

S. No	Blood groups	Total	Male individuals	Female individuals	Percentage (%)
1	O	216	101	115	35.94%
2	B	211	93	118	35.10%
3	A	130	46	84	21.63%
4	AB	44	19	25	7.32%
	Total	601	259	342	99.99%

The results showed the blood group distribution among 601 individuals, the blood group 'O' (35.94%) was found to be the highest among the studied population followed by blood group 'B' (35.10%). The blood group 'A' (21.63%) was distributed in moderate range. The blood group 'AB' (7.49%) was found the least one when compared with other blood groups. The frequency was in the order of O > B > A > AB (Table 1).

In the view of particular view of the present work was the blood group 'O' positive (34.27%) was found to be the highest among the studied population followed by blood group 'B' positive (33.11%). The blood group 'A' positive (19.30%) was distributed in moderate numbers among the total studies population. The blood group 'AB' positive (6.15%), group 'A' negative (2.32%), group 'B' negative (1.99%), group 'O' negative (1.66%) and group 'AB' negative (1.16%) was found as a least blood groups among the studies population. The frequency was in the order of O^{+ve} > B^{+ve} > A^{+ve} > AB^{+ve} > A^{-ve} > B^{-ve} > O^{-ve} > AB^{-ve}.

Table 3. Percentage frequencies of distribution of individual blood groups

S. No	Blood groups	Total	Male individuals	Female individuals	Percentage (%)
1	O ^{+ve}	206	92	114	34.27%
2	B ^{+ve}	199	86	113	33.11%
3	A ^{+ve}	116	46	70	19.30%
4	AB ^{+ve}	37	13	24	6.15%
5	A ^{-ve}	14	6	8	2.32%
6	B ^{-ve}	12	7	5	1.99%
7	O ^{-ve}	10	4	6	1.66%
8	AB ^{-ve}	7	5	2	1.16%
	Total	601	259	342	99.96%

Discussion

It was observed in the present study that blood group 'O' is the most frequent blood

group among the total studied populations of Perambalur district followed by B, A and AB.

However, frequency of 'O' (35.94%) and 'B' (35.10%) was found to be almost similar.

Knowledge of blood group distribution is also important for clinical studies, for reliable geographical information and it will help a lot in reducing the maternal mortality rate, as access to safe and sufficient supply of blood will help significantly in reducing the preventable deaths.

Apart from their importance in blood transfusion practice, the ABO blood groups are useful in population genetic studies, researching population migration patterns as well as resolving certain medico-legal issues, particularly of disputed paternity cases. In modern medicine besides their importance in evolution, their relation to disease and environment is being increasingly important. It is, therefore imperative to have information on the distribution of these blood groups in any population group.

The study of distribution of blood groups is important as it plays a vital role in blood transfusion, organ transplantation and some groups have shown associations with certain diseases like duodenal ulcer, gastric cancer, diabetes mellitus, urinary tract infection and ABO incompatibilities of newborn (Skaik and El-Zyan, 2006).

Majority of the studies within India have described a large number of male donors compared to female donors (Swamy *et al.*, 2012). In our study we observed 43.09% of males and 56.90% of females. This may be due to lack of motivation, fear of blood donation and nutritional health status of female donors. Knowledge of blood group systems helps in efficient management of regional blood bank and transfusion services in emergencies. In addition, the data generated would be helpful to the researchers to explore the factors responsible for the observed

distribution patterns of the studied blood group systems.

The present study found the highest frequency of blood group 'O' and 'B' among the population of Perambalur district, Tamilnadu (South India), which stands as a new finding. It states that the blood groups were varied among the Indian Territories.

Conclusion

The present study has a significant implication regarding the management of blood bank and transfusion services in study area (Perambalur district). Knowledge of blood group distribution is also important for clinical studies, reliable geographical information and for forensic studies. The different types of information are useful for medical diagnosis, genetic information, and genetic counseling and also for the general well being of individuals. The study depicts the frequency occurrence of different blood groups among the youth population in and around Perambalur and helps to prepare a database for the blood banks and also to create awareness as to which blood groups should be stored and given importance. So, it is advisable to do blood grouping studies in each region for drafting proper national transfusion policies and supplying blood to the needy patients during emergency. In short, generation of a simple database of blood groups, not only provides data about the availability of human blood in case of regional calamities, but also serves to give insight into possibilities of future burden of diseases.

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A STUDY ON IMPACT OF BUY BACK OF SHARE ON WEALTH OF SHAREHOLDERS- A STUDY OF INDIAN CORPORATE SECTOR

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Abstract

Buyback of shares has been used widely as a means of financial restructuring to maximize shareholder's wealth. It reduces the number of outstanding shares and thus enhances Earnings per Share. As a result, price earnings ratio is also affected. The main objective of the study is to know the reason for Buy Back of Share, to analyze the Performance of Selected Ratios and to study the impact of Buy back of Share on Wealth of Share Holder. The present study examines a sample of buyback announcement made by 5 companies listed on BSE during 2011-2017 Five different ratios viz. Debt Equity Ratio, Earnings per Share, Proprietary Ratio, Dividend Payout Ratio and Price Earnings Ratio have been used to analyze the impact of buyback of shares on the financial performance of the companies. Paired t-test has been used to examine these ratios before and after the buyback. The Study found that there is improvement in EPS, DP ratio and PE ratio while a decrease is found in PP ratio. However, the pre-buyback ratios are not statistically significantly different from the post buyback ratios at 5 % level of significance. Hence there is a significant impact on buy back on Share holders Wealth. Thus it can be concluded that the shareholders value is not largely influenced by the buyback of shares...

Keywords: Buy Back of Shares; Bombay; BSE; EPS; PE

Inntroduction

Competitive forces with the unleashing of the liberalization policies have made corporate restructuring as a necessity for survival and growth. Operational, financial and managerial strategies are employed to maintain competitive edge and turnaround a sickened performance. Financial restructuring involves either internal or external restructuring (i.e. Mergers and Acquisitions). In the internal restructuring an existing firm undergoes

through a series of changes in terms of composition of assets and liabilities. Section 77A, 77B and 77AA now allow companies to buy back their shares following the recommendations of committee on corporate restructuring, which was set up by the government to propose various strategies to strengthen the competitiveness of the banking and finance sector, companies are now allowed to repurchase their own shares. This will enable the companies to catch up with other developed

markets as part of the government's moves to liberalize the local market and hence emerged the concept of SHARE BUY BACK in the Indian corporate scenario. Share Buyback is a financial tool for financial re-engineering. It is described as a procedure that enables a company to purchase shares from the shareholders. The rationale behind buyback of shares is to boost demand by reducing the supply, which in theory should push the price up. The repurchase of shares reduces the number of shareholders, which in turn enhances the earnings per share (EPS), and thus improves investor's sentiments.

Share purchase or Stock buyback is the re-acquisition by a company of its own stock. It represents a more flexible way of returning money to shareholders. The main purpose of buyback of shares is Companies has typically had two uses for profit. Firstly, some part of profits can be distributed to shareholders in the form of dividends or stock repurchases. The remainder, termed retained earnings, are kept inside the company and used for investing in the future of the company, if profitable ventures for reinvestment of retained earnings can be identified. However, sometimes companies may find that some or all of their retained earnings cannot be reinvested to produce acceptable returns.

Share repurchases are an alternative to dividends. When a company repurchases its own shares, it reduces the number of shares held by the public. The reduction of the float, or publicly traded shares, means that even if profits remain the same, the earnings per share increase. Repurchasing shares when a company's share price is undervalued benefits non-selling shareholders (frequently insiders) and extracts value from shareholders who sell.

Share Buy-Back (Positive Aspects):

- The market generally interprets share buy-backs as positive signal.
- Shareholders have a choice of deciding

whether or not to receive the payout by selling or holding their shares, unlike a dividend payout.

- Returning excess cash by way of a share buy-back gives a company greater flexibility with regard to its dividend policy
- Share buy-backs could enable a company to achieve its desired capital structure more quickly or facilitate a major restructuring
- A share buy-back could avert a hostile takeover bid by reducing the number of shares in circulation.

Share Buy-Back (Negative Aspects):

- The repurchase of its own shares may conversely have a negative signaling effect as the market place may think that the company has fewer growth opportunities after a share buy-back, due to erosion of cash resources.
- Management may not seek to utilize any existing excess cash effectively by acquiring new investments or developing profitable markets.
- Possible mismanagement may arise if too high a price is paid for the re-purchased shares, to the detriment of remaining shareholders, or if cash resources are eroded to the level that could give rise to a risk of insolvency at the expense of its creditors.
- If buy-back is undertaken by replacing shares with debt in cases where companies do not have adequate funds for buy-back of shares, the proposal may misfire on the company.
- A return of funds by way of a share buy-back is less certain than an annual dividend stream.

Conditions To Be Followed In Case of Buy Back of Shares:

Companies Act 1956 provides in section 77A, 77AA, and 77B the conditions to be

followed in case of buyback of shares by the company:

- 1) The buyback should be authorized by the Articles of Association of the company.
- 2) It is to be made from the existing security holders on a proportionate basis, through open market, holding odd lots or purchasing securities issued to the employees pursuant to a scheme of stock option.
- 3) The sources of funds for such a buyback are free reserves, premium account, or the proceeds of any shares or specified securities
- 4) A special resolution has to be passed; 5) The notice of the meeting at which special resolution is proposed to be passed shall be accompanied by an explanatory statement stating a full and complete disclosure of all material facts, the necessity for the buy-back, the class of securities intended to be purchased under the buyback, the amount to be invested under the buy back and the time limit for completion of buy-back.
- 6) The buy-back should not exceed 25% of the total paid-up share capital and free reserves of the company and buy-back of equity shares in any financial year should not exceed 25% of the total paid-up equity share in that financial year.
- 7) The debt-equity ratio should not exceed 2:1 after such buyback
- 8) All shares or specified securities for buyback should be fully paid up.
- 9) The buyback has to be completed within 12 months from the date of passing of the special resolution;
- 10) A Declaration of Solvency has to be made by the Board of directors, before the buyback, to the effect that they have made full inquiry into the affairs of the company and have formed an opinion that the company is capable of meeting its liabilities and will be rendered within a period of one year from the date of the Declaration. Such declaration has to be signed by at least two directors, one of whom shall be managing directors, if any. It has to be filed with the concerned Registrar of Companies and SEBI
- 11) Where shares have been bought back from free reserves, a capital redemption reserve account has to be created which would be equal to nominal value of the shares bought back. This Reserve can be used, among others, for issue of bonus shares.
- 12) The shares have to be extinguished and physically destroyed within 7 days after buy back.
- 13) No further issue of same kind of securities is permitted within 24 months of completion of buy-back except by way of bonus issue or discharge of existing obligations such as conversion of warrants, preference shares, debentures, etc.
- 14) The company has to maintain a register of securities bought back and file a return with the concerned ROC and SEBI within 30 days of completion of buy back.
- 15) If a company makes a default in complying with the provisions of this section, the company or any officer of the company who is in default shall be punishable with imprisonment for a term which may extend to two years, or with fine which may extend to fifty thousand rupees, or with both.
- 16) The company is not directly or indirectly allowed to purchase its own securities through subsidiaries or investment companies.
- 17) A buyback cannot be affected where there is default by the company in repayment of deposit or interest, redemption of debentures or preference shares, payment of dividend, or repayment of loan or interest to financial institution or bank.

18) All the buyback of the shares or other specified securities should be in accordance with the regulations made by the SEBI.

Reason for buy back:

Following are possible reason for which companies go for buy back of their own shares.

- A) To return surplus cash to shareholders: When a firm doesn't have any profitable opportunity then, many companies try to reward their share price by returning them cash for share. It's one form of distributing the profit similar to dividend.
- B) To increase the underlying shares value: Some time companies undertake buy back decision to uplift the moral of the share holders. Company displays their confidence and long term vision by paying high premium for their own share. It attracts new investor and helps the desperate shareholders to exit at a premium. The buyback of share by company signal undervaluation of the share, which attracts new investor. This helps in controlling the falling share prices.
- C) To achieve or maintain a target capital structure: Companies often undertake buy back decision to change its capital structure. Company buy back its share to reduce weighted average cost by replacing costly equity capital with cheaper and tax deductible debt. This strategy allows the company to actively manage its capital and to improve performance measures. Reduced share capital results into increased earnings per share and price earnings ratio.
- D) To replenish the pool of shares available for employee: Company often undertake buyback to reduce the dilution caused by company share option plans. Such plans have become an increasingly large part of company's compensation plans worldwide. From time to time companies

buyback share avoid excessive dilution that may occur as more and more options are granted and later exercised

- E) To prevent or inhibit unwelcome take-over bids: The buyback regulation provides a fair chance to the incumbent management to protect their turf in case of a hostile takeover. The takeover code allows the company to offer a buyback even after a hostile bid has been made. A buyback at higher price raises the market prices and make the takeover expensive for the raider.

Review Of Literature

Vermaelen (1995) in his study examined 131 buy-back tender offers and 243 open market repurchase. He found the average abnormal return of 3.67% and 13.9% for an open market repurchase and tender offer announcements respectively. He found that the earnings per share were found to be abnormally high for the years following a tender offer and used as a proxy for cash flow per share. He examined a period from 1962-1977 when most of the firms repurchasing shares were small firms, normally not followed by many researchers. These firms were mostly considered to be undervalued and thus required a greater need to follow tender offer. He endorsed that the management undertakes buy-back to satisfy the investors that the shares of the company are undervalued.

Nohel and Tarhan (1998) examined 242 tender offers during the period 1978-1991 and argued that the effects of buyback announcement are not adequate to conclude that the signalling or the free cash flow hypothesis holds true. They observed some improvement in the performance of the companies buying back but there were sheer differences between high-growth and low-growth firms.

Weisbenner (1999) found that if the firms grant stock options, it will reduce earnings per share because the number of shares over which

earnings are divided would be increased. EPS is an important determinant of the performance of a company. Once the share is bought back, the number of outstanding shares is reduced. However, the cash utilised repurchase the shares is not taken out of earnings. Weisbenner concluded that the companies carry out gradual share repurchase in order to offset the adverse earnings per share resulting out of stock option programmes. The study of Ben, Nagar, Skinner and Wong (2003) also examined that corporate executives' stock repurchase decisions are affected by their incentives to manage diluted Earnings Per share. They found that dilutive effects of employee stock option plans on diluted EPS help explain executives' stock repurchase decisions.

Bravetal. (2005) findings further supported this argument and found that to counteract the adverse effect of employee share option is the third most significant cause of share buyback decision. In order to examine the price reaction of the share buyback announcement Mishra (2005) studied 25 buybacks in India during the period between 1999 and 2001. He mentioned that the company's intention to reveal its high confidence in itself is the major reason behind the buyback of shares. He tried to find out whether the management took best care of the interest of the non tendering shareholders when it decided to go for buyback of shares. In order to describe the trends of various performance measures like share prices, a trend analysis was carried out for pre and post buyback period. The study established that the repurchase returns were generally momentary and the markets came back to the previous level after only three months. Thus share buyback was used to increase promoter's shareholdings.

Bravetal(2005) found after interviewing 384 CFO's that increase in earnings per share is the second main important factor which affects a company's decision of share buyback. The reason supporting this argument is that if share is repurchased, the number of shares

outstanding is reduced and as a result EPS will grow assuming net income remains unchanged. However, there are various reasons which that may contradict the apparent association between EPS and share buyback. First, a share buyback will not necessarily boost earnings if positive NPV investments opportunities exist that is the funds used for the buyback would not succeed to earn the desired cost of capital. In this case it is better to invest in the company's own stock than other available investments otherwise executing a share buyback may actually bring down the shareholder value.

Li and McNally (2007) in their paper found that the average number of shares outstanding actually grows by 4.7 percent for the companies buying back shares, in comparison with a sample of non-repurchasing where number of share outstanding increased firms by 10.0 percent for the same time period. This further means that all share buyback programs do not reduce the number of shares outstanding. In their conceptual study Nadarajan, Ahmad and Chandren (2009) attempted to examine the share buyback announcement effects on earnings within the jurisdiction of Malaysian Stock Market. The study concluded with a conceptual model, which provides with an insight of valuable connection between share buyback targets and earnings per share, Dividend Payout ratio and cash flows of firms making share repurchase announcements in Malaysian markets. Secondly, it may be quite possible that repurchase of shares does not always result into a decrease number of shares outstanding at the end of the buyback program as on one hand a firm is repurchasing its shares, and on the other it may also be issuing shares to execute employee stock options. There are studies which proved that the number of shares outstanding actually increases as a result of share buyback.

B.Ramesh and P.Rane (2013) examined the

sample of 27 Indian companies and 5 Multinational companies belonging to 21 different industries listed on BSE to measure the performance of share repurchase during the period 2005 to 2010. The study analysed the effect of share repurchase on the shareholder value creation. It was considered that the Earnings per share increased because the number of shares reduced after the buyback of shares. The study revealed that there was increase in EPS for 78% of the buyback programmes included in the sample. For the remaining a reduction in EPS was registered. Thus it was concluded that the buyback of shares created value to the shareholders through share buyback programmes.

Abdul Wahid (2014) discovered that the operating performance of the companies was improved just because of the reduction in the number of outstanding shares. It was also found that the important factors for improving the operating efficiency were earnings per share, return on assets, returns on equity and market to book value of equity. The sample included 101 companies listed on Main and Second Board of Malaysia and that had undergone through the share repurchase during 1999 to 2005. Share buyback was considered as a method of returning excess cash to its shareholders.

Dhanda and Kaur (2014) had published their research paper to discuss the benefits of share repurchase to the shareholders and the companies. The prime intention of the study was to test the impact of the share repurchase on the performance of the companies. They analysed the companies listed on the BSE and undergone the share buyback programme between 2009 to 2011. To measure the pre and post-performance of the companies' ratio analysis technique was used. Liquidity ratios are calculated to test the financial stability of the companies after the buyback of shares and to find the association between the liquidity ratio and the performance of the companies.

They believed that if the firm is not able to provide the returns equivalent to what is required it should return funds to the investors so that they can invest such funds elsewhere to get their desired returns.

Objectives of the study

The basic objectives of the study are as follows;

- To know the reason for Buy Back of share.
- To analyze the performance of selected Ratios
- To study the impact of Buy back of Share on wealth of Share holders

Need Of The Study

This study is used to know the impact of buy back of wealth of shareholders and to know the reason for buyback of share and to analyze the Perform

Hypothesis

H0: There is no significant impact of buy back of share on wealth of Shareholders.

H1: There is significant impact of buy back of share on wealth of Shareholders.

Research methodology

To achieve foresaid objectives the following methodology has been adopted. The information for this report has been collected through the secondary source.

A. Secondary Source

Present study purely based on secondary data which is collected from relevant web portals i.e. www.moneycontrol.com.

B. Sample Design

5 Companies i.e. Infosys, Tata Consultancy Services, HCL, Wipro, Tech Mahindra.

C. Statistical tools for data analyse

The mean is the most commonly-used measure of central tendency. The mean is simply the sum of the values divided by the total number of items in the set and T-Test was used to test the hypothesis.

Data Interpretation

For each selected company Viz., Infosys, TCS, HCL, Wipro and Tech Mahindra four key ratios which are Debt Equity ratio, Earnings Per Share, Proprietary Ratio, Dividend Payout Ratio, Price Earnings ratios have been calculated for pre and post periods of Buy Back of Shares and mean has been calculated to apply T-test for both mean values to test hypothesis which is to know the significant impact of buy back of share on wealth of Shareholders. The overall compiled data is shown in following table

TABLE 1 Overall Result Of T-Test

COMPANY	RATIO	PRE RETURN MEAN	POST RETURN MEAN	T-STAT	TABLE VALUE	HYPOTHESIS (H0)
INFOSYS	Debt Equity Ratio	169.97	1.63	-0.23	4.3	Accepted
	Earnings Per Share	169.97	379.93	-4.12	4.3	Accepted
	Proprietary Ratio	87.66	116.75	-3.93	4.3	Accepted
	Dividend Payout Ratio	0.36	0.37	-0.1	4.3	Accepted
TCS	Price Earnings Ratio	169.97	1.63	15.4	4.3	Rejected
	Debt Equity Ratio	65.59	391.84	-3.92	4.3	Accepted
	Earnings Per Share	404.87	921.56	-6.21	4.3	Rejected
	Proprietary Ratio	71.71	74.98	-0.92	4.3	Accepted
HCL	Dividend Payout Ratio	0.43	0.5	-0.32	4.3	Accepted
	Price Earnings Ratio	0.57	5.29	-6.03	4.3	Rejected
	Debt Equity Ratio	35.34	86.13	-1.76	4.3	Accepted
	Earnings Per Share	31.61	223.3	10.9	4.3	Rejected
WIPRO	Proprietary Ratio	61.16	76.97	-7.2	4.3	Rejected
	Dividend Payout Ratio	0.9	0.32	1.19	4.3	Accepted
	Price Earnings Ratio	0.82	0.25	1.16	4.3	Accepted
	Debt Equity Ratio	64.11	82.43	-1.26	4.3	Accepted
TECH MAHINDRA	Earnings Per Share	4.01	4.16	0.11	4.3	Accepted
	Proprietary Ratio	61.3	66.04	-3.93	4.3	Accepted
	Dividend Payout Ratio	0.26	0.26	-0.01	4.3	Accepted
	Price Earnings Ratio	6.02	8.5	-1.32	4.3	Accepted
TECH MAHINDRA	Debt Equity Ratio	37.66	25.19	1.16	4.3	Accepted
	Earnings Per Share	5.03	6.59	-0.68	4.3	Accepted
	Proprietary Ratio	53	63.45	-18.91	4.3	Rejected
	Dividend Payout Ratio	0.08	0.27	-5.48	4.3	Rejected
TECH MAHINDRA	Price Earnings Ratio	10.29	7	1.69	4.3	Accepted

Source: Compiled data

Findings

- From the above analysis I found that the Debt Equity Ratio for all the companies is acceptable. So, there is no impact for buy back of shares.
- From the above analysis I found that Earnings per Share of Infosys, Wipro and Tech Mahindra are accepted. So, there is no impact for buyback of shares. And Earnings per share for TCS&HCL are rejected so there is impact for Buy back of shares.
- I found that Proprietary Ratio Infosys, TCS and Wipro are acceptable so there is no impact for these three companies and Proprietary Ratio for HCL and Tech

Mahindra is rejected so there is impact for Buy back of Shares.

- From the above analysis I found that Dividend Payout Ratio for Infosys, TCS, HCL and Wipro are acceptable so there is no impact for these companies. And Dividend Payout ratio for Tech Mahindra is rejected so there is impact for Buy back of Share.
- From the above analysis I found that the Price Earnings Ratio for Infosys and TCS are rejected so there is impact for these companies. And for HCL, Wipro and Tech Mahindra Earnings per Share is accepted so there is no impact for these companies.

Conclusion

Share buyback is considered as an effective mechanism of financial restructuring specially for creating value to the shareholders. The study observed that there is improvement in the financial performance of the companies after the buyback of shares. Three out of four measures i.e. earnings per share; dividend payout ratio and price earnings ratio have been increased in the post buyback period. However proprietary ratio recorded a slight decrease after the share buyback. Thus it can be concluded that the buyback of shares enhances the value to the equity shareholders. However, such increase is found to be statistically insignificant which leads to the acceptance of both Null hypothesis and Alternative Hypothesis. Thus it can be concluded that there is slight change in the shareholder's value after the buyback of shares.

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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 பன்னிரண்டாம் தொகுதி ஏப்ரல் 2018ல் 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 ஆசிரியர்குழு 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.

CHALLENGES AND OPPORTUNITIES OF HIGHER EDUCATION IN 21ST CENTURY

Prof .R Hiremani Naik
Pradeepa

Abstract

This paper analyzes about a world that is strikingly different from what it was just a decade ago. Paper explores challenges and opportunities of higher education in 21st century. Purpose of education is to make the individual a complete person. Traditional courses like social sciences and some physical sciences have lost their positions, now it is the only business education getting momentum at the worldwide. This paper explore the role of WTO in higher education services, also impact of WTO on higher education/also some features of 21st century. This paper enlightens on SWOT analysis and finds some future challenges for higher educations. This paper conclude that The task force on Higher Education and Society has realized that higher education is no longer, a luxury, it is essential for survival. Indian education system shall have to accept the challenges of entering into world market, so that quality is sustained up to the mark. Human values should be the soul of every education system whether public, private or both.

Introduction

Purpose of education is to make the individual a complete person. Hence, holistically speaking the need of the hour is to create an environment, which is highly conducive to learning.

The present era marked as an era of Globalization Liberalisation and privatisation. At this Juncture Higher education is considered as not a priority sector and opened for privatisation. The days of subsidised education have gone, Traditional courses like social sciences and some physical sciences have lost

their positions. It is the only Business education getting momentum at the worldwide.

Globalisation can be explained as the growing interdependent and interconnectedness of the Modern world through increased flows of goods, services, capital and information. Higher education on the other hand, is characterised of provision of higher level knowledge, skills and capacities for research. Therefore, in globalisation higher education has an important role to play.

Background

Higher education is one of the major

commodities which takes a country into globalisation especially for countries like India with very little of other resources to offer in the international market. Higher education provides high-level human resources, which can interpret world issue and can provide catalyst for other internal processes to fit into globalisation.

GATT

GATT or the General Agreement on Trade and Tariff came in to effect on January 1st 1948. GATT is a vehicle of International Trade in the united Nation Family carrying the concept of one world one market, by reducing or removing tariff and non-tariff barriers on trade.

WTO

WTO or the world trade organization has replaced GATT from 1st January 1995. As a result of GATT discussions in 1994. WTO has now completely replaced GATT. Thus GATT-1994 has given place to WTO-1995.

Objectives

The objectives of the paper are as below:

- ❖ To know the opportunities of higher education in 21st century.
- ❖ To highlight the Challenges of higher education in Indian Universities.
- ❖ To explore the strength of higher education in India.
- ❖ To elucidate the impact of WTO on higher education.

Ideology of Higher Education

Higher education occupies a prestigious place even in the modern context of contemporary society. It is expected to play a significant role in overall material and spiritual development of mankind and their surroundings. It is fundamental to our overall harmonious development towards adequate preparation for life. In the light of new changes caused by the policy of economic

liberalization, globalization and privatization, the policy on higher education is being rethought and revamped for creating competitive human resources of international standards.

WTO in Education Services

World Trade organisation came in to existence in 1st January-1995 and the next round of negotiation in 1996 led to comprehensive agreement on International Trade in services. The objective of this agreement is progressive liberalisation of trade in services, It is to provide secure open market in services in similar manner as GATT has done for trade in goods.

This agreement In general covers all the services including educational services. This is a first multilateral agreement which provides” Legally enforceable right to trade in all services”.

Distinctive Features of This Millenium

Unipolar Global economy world

1. Political World
2. Explosion of population
3. Depletion of Natural Resources
4. Pollution of Environment
5. Convergence of Technology
6. Division of Society
7. Marriage of Life & Technology
8. Divorce of work & ethics

Impact of WTO on Indian Higher education:

- ❖ **Presence of foreign universities in India:** Many foreign universities from Australia, United Kingdom and USA have been successful in India. There is a real danger of Indian Universities being swamped by cross Border universities.
- ❖ **International Exposure:** WTO enables Indian Teachers and students to have an access to International on going issues. Teachers & students can compare the syllabus of one institute to another and also

all other pedagogy followed by others.

- ❖ **Quality Aspect:** Quality becomes a basic yardstick, which determines the survival of the institutes.
- ❖ **Trading on Indian Universities:** It is the exercise made on Indian universities but ultimate benefit goes to foreign universities.
- ❖ **Competition:** WTO witnesses the existence of stiff competition among the various institutes specially business schools.
- ❖ **Pedagogy Techniques:** In addition to the existing techniques like .lecture and discussion method, case study method, seminars, conferences, panel discussions, Role playing, Business games, summer project work etc. It becomes inevitable to go for new pedagogy techniques.
- ❖ **Entrance tests:** As each institute try to establish its supremacy they give more importance to the entrance tests to admit the students. Every institute speaks high about themselves finally adding cost on students.
- ❖ **Window Dressing:** WTO witnesses the window dressing, each institution will try to fly high, and they try to manipulate the things to beautify themselves.

Swot Analysis

After discussing the privatization of higher education under WTO regime we can analyze the strengths, weakness, opportunities and threats of our Indian universities or higher education as follows:

Strengths

- (1) huge infrastructure of the Indian universities;
- (2) cost effective education offered by them, and wide and deep rooted network.

Weakness

- 1) Lack of Market orientation in designing curriculum

2) Low quality education

- 3) Bureaucracy and redtapism in the administration of universities, and
- 4) Laxity and inefficiency.

Opportunities

- 1) Huge inflow of foreign students resulting in huge revenues;
- 2) Opportunity to expand the universities beyond boundaries of the country; and
- 3) Competition resulting in improved efficiency of the universities efficiency of the universities as happened for example in the case of LIC and BSNL.

Threats to the Indian Universities

- 1) Competition with foreign universities would enhance the cost of higher education making it beyond the reach of the meritorious but poor students.
- 2) Foreign universities through their innovative marketing techniques would sell courses that have become irrelevant in their countries to the Indian students;
- 3) Marketisation of higher education would adversely affect the culture of the Indian universities;
- 4) There will be mushroom growth of both foreign and domestic private universities with the sole objective of profiteering;
- 5) The gap between the urban and the rural areas and the developed and the backward regions in terms of the spread of higher education would get widened; and
- 6) The private universities may not be bothered about the social considerations in providing the education.

Future Challenges

While admitting the inevitability of internationalization of higher education, made suggestions for gearing up the present system to face the future challenges, they are as follows:

- 1) Strengthening of regulatory framework to

- direct the growth of the higher education in the desirable direction for the benefit of the society;
- 2) Corporatization of education to enhance the accountability of the institutions to the stakeholders;
 - 3) Making the privatization a gradual process instead of a sudden blow;
 - 4) Making the courses offered market relevant;
 - 5) Taking Uncompromised stand as far as imparting to the students the moral values and Indian culture;
 - 6) Promoting public-private cooperation in expanding higher education;
 - 7) Entering of MOUs by the Indian Universities with foreign universities for improving the quality of the courses;
 - 8) Faculty and student exchange programmes on a large-scale between the domestic and the foreign universities;
 - 9) Introduction of job-oriented courses by the Indian Universities to benefit our students;
 - 10) Expansion of distance education on a large-scale particularly in social sciences;
 - 11) Establishment of linkages between the industry and the educational institutions;
 - 12) improving the quality of the faculty by making them not only the effective imparters of the existing knowledge but also the creators of the knowledge through quality research; and
 - 13) Providing a level playing field between the public and private universities.

Conclusion

It is recognized 21st century is 'Century of Knowledge.' The task force on

Higher Education and Society [World Bank, 2000] has realized that higher education is no longer, a luxury, it is essential for survival. India has abundant scope and potential market for development as well as dissemination of higher education. Global competitors in this field will have access anywhere under GATS of WTO. Indian education system shall have to accept the challenges of entering into world market, so that quality is sustained up to the mark. Overall and equitable development is must and seem to be an inevitable policy. Human values should be the soul of every education system whether public, private or both.

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CUSTOMERS' SATISFACTION WITH SERVICE QUALITY OF CORE BANKING SERVICES: A STUDY OF SELECT CUSTOMERS IN BANGALORE

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Abstract

Advent and adoption of internet by the industries has removed the constraint of time, distance and communication making globe truly a small village. Financial sector being no exception, numerous factors such as competitive cost, customer service, increase in education and income level of customers etc. influence banks to evaluate their technology and assess their electronic commerce and internet banking strategies. Core banking provides speedier, faster and reliable services to the customers. In this aspect, this paper highlights the factors influencing the customers to prefer electronic banking as their mode of use. The research design undertaken for the study was descriptive research and convenience sampling method is used. The data were collected from 250 customers in Bangalore City. Henry Garrett ranking method was used to analyse the data collected and the results of the study.

Keywords: Customers' Satisfaction, Core banking service and Information technology.

Introduction

Growth of Core banking in a country depends on many factors, such as success of internet access, new online banking features, household growth of internet usage, legal and regulatory framework. E-banking offers speedier, quicker and dependable services to the customers through which they are more satisfied than that of manual system of banking. E-banking system not only generates viable return, but also ensures better dealings with customers. The rationale of this research is to recognize the impact of variables of e-banking on customer pleasure. Modern

Banking sector is modernizing tremendously and expanding in different financial spheres. Simultaneously banking is becoming faster and easier. In order to survive in the global competitive era, commercial banks are seeking for better service opportunities to enhance customers' satisfaction.

Businesses looking for to improve profitability are thus advised to monitor and to upgrade their service quality on an ongoing basis (Gerrard and Cunningham, 2005). Information Technology (IT) plays a vital role in improving the quality of services provided by the business units. One of the technologies

which really brought information revolution in the society is internet technology and is rightly regarded as the third wave of revolution after agricultural and industrial revolution.

Core Banking Services (CBS) allows banking from anywhere, anytime and is used for transactions, payments etc. over the internet through a bank's website. In contrast to traditional banking, E-banking involves non-human interactions between customers and online bank information system. Customer satisfaction, Customer retention and new Customer acquisition are the key factors in Core banking.

The purpose of this study is to explain the relationship between usability dimensions and success variables. The banking industry is chosen because of the fact that Core banking applications are considered one of the most successful and most established internet applications ever (Pikkarainen, 2004, p. 224) and the fact that e-banking contains many interesting characteristics from the usability point of view (multi-stage processes, diverse and complex basis, independent transactions etc.).

Importance of the Study

One of the most important developments in banking sector has been the growth of the financial industry over the past two decades. The benefits of financial industry can be seen in the form of large scale industrial development, increased employment opportunities, higher turnover as well as revenue generation to the government and also increase in export of goods and services. Investments play a vital role on the part of the customers. A real investor does not simply throw his or her money as random investment; he or she performs through analysis and commits capital only when there is reasonable expectation of profit. Today banks have a relationship management approach with their clients. Thus delivering high quality service

to clients is just as important as delivering performance that meets or exceeds their expectations. It is in this context that a study is necessary to know the levels of awareness regarding the quality of customer services in internet banking.

Objectives of the Study

This paper aims to examine the scenario of Quality of customer service in Core Banking. In this broader framework, an attempt is made to achieve the following specific objectives:

1. To ascertain the Customers' Satisfaction in Core Banking Services.
2. To evaluate the different factors considered by the customers while choosing the bank for Core banking services.

Research Methodology

This study is an empirical investigation based on survey method. The present study is confined to Bangalore City. Convenience sampling method under Non-Probability sampling was employed in choosing the sample. The present study is based on primary as well as secondary data. Primary data is collected from the bank customers who are residing in Bangalore City. All the banking customers were having electronic banking services in Bangalore City from the universe for the present study. A sample of 300 customers was chosen for the study. Among them only 250 were responded to the questionnaire distributed. To know the customers perception on electronic banking services for Likert scale method was chosen and three point likert scale ranging from 1 for Not Aware (NA), 2 for Aware but not using (ABN) and 3 for Aware and Using (AU). The second section includes customer perception about electronic banking service by using scale ranging from 1 to 10. In directive to ensure greater precision and validity pre-testing was done with limited number of respondents and necessary modifications were made in the pre structured questionnaire. With the objectives

in mind the researcher collected first-hand information about the universe through pilot study. The pilot study helped the researcher to slight down the scope of the study and facilitated the selection of samples. Furthermore, secondary data is obtained from the journals, articles and thesis to the relevant aspects. The data was collected from November to November 2017. The relevant data has been grouped and presented in tables. The responses of 250 respondents have been subjected to statistical tools like percentage; mean and followed by Henry Garrett Ranking method average were applied. The data of the study has been analyzed through SPSS (Statistical Package for Social Sciences) version 16 for windows.

Analysis of Data

This study focuses that on the quality aspects of Core banking Services and the consequent customers' satisfaction. It is examines the level of customers' satisfaction with special reference to problems faced, accuracy of web pages of the bank, bank's responsiveness with respect to internet banking activities.

Table-1 Distribution of Respondents on the Basis of Demographic Factors

Variable	Classification	Respondents	Percentage
Gender	Male	159	63.60%
	Female	91	36.40%
	Total	250	100.00%
Age	18-25	76	30.40%
	26-30	77	30.80%
	31-35	51	20.40%
	36-40	26	10.40%
	Total	250	100.00%
Marital Status	Single	106	42.40%
	Married	144	57.60%
	Total	250	100.00%
Education	SSC	24	9.60%
	Inter	51	20.40%
	Graduate	99	39.60%
	Postgraduate	50	20.00%
Total	250	100.00%	
Occupation	Student	65	26.00%
	Employees	102	40.80%
	Business	35	14.00%
	Others	48	19.20%
	Total	250	100.00%
Income (PM)	Below 10000	76	30.40%
	10001-20000	64	25.60%
	20001-30000	75	30.00%
	Above 30000	35	14.00%
	Total	250	100.00%

Awareness	Yes	106	42.40%
	No	50	20.00%
	Somewhat	94	37.60%
	Total	250	100.00%
Usage Of the service	Once	16	6.04%
	Twice	46	18.40%
	Thrice	83	33.20%
	More than three times	105	42.00%
	Total	250	100.00%
Electronic Banking Services	Online/ Internet banking	44	17.60%
	Telephone banking	-	-
	ATM	206	82.40%
	Mobile banking	-	-
	Total	250	100.00%
Problem	Technical problems	25	10.00%
	Network problems	15	06.00%
	Not getting OTP	15	06.00%
	Forgetting passwords	35	14.00%
	Security and privacy	105	42.00%
	Cost of Transactions	55	22.00%
Total	250	100.00%	

Source: Primary data.

Above the table 1 shows that 159 (63.60 per cent) respondents were males and remaining respondents were females i.e., majority of the respondents were from male category. out of 250 respondents 76 (30.40 per cent) respondents were under the age group of 18-25 years and 77 (30.80 per cent) of the respondents were between 26-30 years, 51 (20.40 per cent) respondents were between 31-35 years, 26 (10.40 per cent) respondents were between 36-40 years and 20 (8.00 per cent) respondents were under the age of above 45 years. It is evident from the table that the most of the respondents were between 18. It also reveals that 26 (10.40 per cent) respondents had education below SSC, 24 (9.60 per cent) respondents had SSC education, 51 (20.40 per cent) respondents were intermediate, 99 (39.60 per cent) respondents were graduates and 50 (20.00 per cent) respondents were post graduates. It indicates that most of the respondents were well educated i.e., they were either graduates or post graduates, that 65 (26.00 per cent) respondents were students, 102 (40.80 per cent) respondents were employed, 35 (14.00 per cent) respondents were in business and 48 (19.20 per cent) respondents were belong to other

occupations. It shows that the majority of the respondents were employees followed by students. Among them 6 (6.04 per cent) respondents use CBS services once in month, 46 (18.40 per cent) respondents use twice in a month, 83 (33.20 per cent) respondents use thrice in a month and 105 (42.00 per cent) respondents using services more than three times in a month. It indicates that the majority of respondents are using any one of the CBS services several times in a month. Out of them 206 (82.40 per cent) respondents were prefer ATM service and remaining respondents were prefer Internet/ Online banking service and nobody were preferred mobile and telephone banking. Its reveals that majority of the respondents were preferred ATM service. Most of the respondents were facing the problem such as security and privacy 105 (42.00 per cent), cost of transactions followed by forgetting passwords while using the electronic banking services. They don't bother about the technical and network problems. Out of the 250, majority of the respondents were aware and but not using the electronic banking services.

Table 2 data has been analyzed with ranking method, based upon the ranks assigned by the sample customers, the order of important factors influencing the customers to prefer their banking service is identified. To find the most significant factor influencing the sample customers in selecting use of the service as their mode of service and preferences, Garrett's Ranking Technique is employed. It is calculated as percentage score and the scale value is obtained by employing Scale Conversion Table given by Henry Garrett. The percentage score for each rank from 1 to 10 are calculated. The percentage score thus

obtained for all the ten ranks are converted into scale values using Scale Conversion Table given by Henry Garrett. The scale values for first rank to tenth rank i.e., 81, 70, 63, 57, 52, 47, 42, 36, 29 and 18 respectively. The score value (fx) is calculated for each factor by multiplying the number of respondents (f) with respective scale values (x). The total scores are found by adding the score values (fx) of each rank for every factor. The mean score is then calculated to know the order of preference given by the respondents for the factors. Based on the mean score, the overall ranks are assigned for each (Selvaraj. et. al 2012). The ranking analysis of the factors influencing the customers' perception towards electronic banking services in availing the service as their mode of preferences through Garrett's Ranking Technique is shown in Table 2. The following formula can be used for calculating the Henry Garrett Ranking Method.

$$\text{Henry Garrett Ranking Method} = \frac{100 \sum (R_{ij} - 0.5)}{N_j}$$

N_j

Where, R_{ij} is Rank given for i th item j th individual and

N_j is Number of items ranked by j th individual

Table 2 reveals that respondents have given more importance to the factor that convenience (55.59 per cent), safety and security (55.68 per cent) followed by become increasingly reliability (54.16 per cent), accessibility of services (50.37 per cent), availability of time (50.16 per cent), availability of place (49.53 per cent), cost of transactions (42.67 per cent) and familiarity of the service (39.50 per cent).

Table: 2 Factors Influencing the Customers' Satisfaction towards Core Banking Services

Ranks Scale Factors		I	II	III	IV	V	VI	VII	VIII	IX	X	Total	Total Score	Mean Score	Rank
		81	70	63	57	52	47	42	36	29	18				
Convenience	F	45	31	42	28	14	17	16	25	15	17	250	13897	55.59	1
	Fx	3645	2170	2646	1596	728	799	672	900	435	306				
Availability of Places	F	42	25	12	18	07	15	31	57	23	20	250	12384	49.53	7
	Fx	3402	1750	756	1026	364	705	1302	2052	667	360				
Safety/ Security	F	40	36	41	38	23	04	17	14	13	24	250	13920	55.68	2
	Fx	3240	2520	2583	2166	1196	188	714	504	377	432				
Responsiveness	F	25	26	16	17	12	38	24	42	23	27	250	11905	47.62	8
	Fx	2025	1820	1008	969	624	1786	1008	1512	667	486				
Accessibility of Services	F	16	29	27	26	42	12	33	25	30	10	250	12593	50.37	4
	Fx	1296	2030	1701	1482	2184	564	1386	900	870	180				
Availability of Time	F	34	31	29	22	21	09	22	18	27	37	250	12541	50.16	5
	Fx	2754	2170	1827	1254	1092	423	924	648	783	666				
Ease of Use/Usefulness	F	32	13	27	31	10	30	39	23	26	19	250	12462	49.84	6
	Fx	2592	910	1701	1767	520	1410	1638	828	754	342				
Reliability	F	04	34	13	28	73	54	08	01	43	26	250	13540	54.16	3
	Fx	324	2380	819	1596	3796	2538	336	36	1247	468				
Cost of Transactions	F	05	09	18	27	31	36	29	27	22	46	250	10668	42.67	9
	Fx	405	630	1134	1539	1612	1692	1218	972	638	828				
Familiarity of Services	F	07	16	25	15	17	35	31	19	28	24	250	9876	39.50	10
	Fx	567	1120	1575	855	884	1645	1302	684	812	432				
Total Total	$\sum f$	250	250	250	250	250	250	250	250	250	250				

Source: Compiled data. Note: x = Scale value; f = Number of Respondents; fx = Score

Suggestions of the Study

The following suggestions are the outcome of the research: Every bank should take precautions to keep customers' experience safe. It should take consistent efforts to safeguard transactions through the Core banking Services. The paper is suggested to all banks should provide close interaction between bank service and web based e-commerce and even service through direct electronic payments (RTGS, NEFT, EFT and IMPS) and Banks should provide more convenient Core banking services. It is also come up with suggestions to the Banks should ensure more customer awareness and transparency in their Core banking transactions. Lastly, the paper is strongly suggested and recommended to the Banks should come up with innovative ways of service at their door steps; this may be a costly affair but will surely give positive results in the long run in future.

Conclusion of the Study

The present study describes in a nutshell

the evolution of banking and defines banking technology as a Consortium of several disciplines, namely finance subsuming risk management, information and communication technology, computer science, and marketing science. It also highlights the prototypical role played by these disciplines in helping banks: Run their day-to-day operations in offering efficient, reliable, and secure services to customers; and met their business objectives of attracting more customers and thereby making huge profits.

In summary, it is quite clear that banking technology has emerged as a separate discipline in its own right. As regards future directions, the proliferating research in all fields of technology and computer science can make steady inroads into banking technology because any new research idea in these disciplines can potentially have a great impact on banking technology. Users of e-banking can perform common banking tasks such as writing checks, paying bills, transferring funds, printing statements & balance inquiry etc. Core

banking has evolved into 'one stop service and information unit' that promises great benefits to all i.e. banks, consumers, citizens, employees and government. E Banking is poised to become most promising partner in e-governance process.

The present study found that most of the customers suggest that other awareness programmes need to be conducted. If all the suggestive measurements have been considered seriously by the bank institution and the policy makers, it is hope that the Indian banking will excel and bring greatness to our country in the near future.

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FINACIAL INNOVATIONS AND INCLUSION IN INDIAN BANKING SECTOR

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Abstract

Financial innovation is not a new phenomenon as it has a long history of success and proven benefits that have had great impact on the Indian economy. Innovation is a broadly positive force within financial services. In this paper we have made an effort to describe the recent financial innovation changes taking place in India. In this paper we have discussed the impact of these financial innovations. There are also many financial innovations that have had a significant positive effect on the economy like Venture Capital, microfinance and also various financial technologies like ECS, RTGS, EFT, NEFT, ATM, Retail banking, Debit and Credit cards, free advisory services, online banking, mobile banking and many services. Online share trading, E-banking have played a significant role in changing India. With time all these innovations have become a crucial part of India and have brought many improvements in the financial environment of the country necessary to meet the needs of present global turbulent financial environment. To achieve the objectives of making India a superpower in 2020, appropriate efforts should be taken to promote the innovations in the financial sector for continued growth and development that leads the country to a path of becoming a superpower as these innovation and technologies drive economic growth and increase standards of living.

Keywords: Finance, Global Banking, Trade, Cheque, financial sector, banking industry

Introduction

Indian economic environment is witnessing path breaking reform measures. The financial sector, of which the banking industry is the largest player, has also been undergoing a metamorphic change. Today the banking industry is stronger and capable of withstanding the pressures of competition.

While internationally accepted prudential norms have been adopted, with higher disclosures and transparency, Indian banking industry is gradually moving towards adopting the best practices in accounting, corporate governance and risk management. Today, we are having a fairly well developed banking system with different classes of banks public sector banks,

foreign banks, private sector banks both old and new generation, regional rural banks and co-operative banks with the Reserve Bank of India as the fountain Head of the system. The banks have shed their traditional functions and have been innovating, improving and coming out with new types of the services to cater to the emerging needs of their customers. Massive branch expansion in the rural and underdeveloped areas, mobilization of savings and diversification of credit facilities to the either to neglected areas like small scale industrial sector, agricultural and other preferred areas like export sector etc. have resulted in the widening and deepening of the financial infrastructure and transferred the fundamental character of class banking into mass banking. Some of them have engaged in the areas of consumer credit, credit cards, merchant banking, leasing, mutual funds etc. A few banks have already set up subsidiaries for merchant banking, leasing and mutual funds and many more are in the process of doing so. Some banks have commenced factoring business.

Statement of Problem

Innovations is needed in banking sector to fulfill the economic demands raised due to fast changing competitive environment, globalization, economic changes, regulation and privatization etc., Banks are running efficiently and effectively by continuously engaging in technological innovations. Emergence of new technologies, products, markets and competitors make all the sectors to apply any skills necessary to remain survival and achieve competitive. Every well managed bank to undertake technological innovations which will enable it to have a competitive edge over the others. In this competitive world it is very important to know about the innovations available in banking sector. Banks play an important role in the economic development of every nation. So the researcher in this context wants to know about the financial

innovations and inclusions in banking sector in India.

Global Banking Developments

There was a difficult period for the global banking system, with challenges arising from the global financial system as well as the emerging fiscal and economic growth scenarios across countries. Global banks exhibited some improvements in capital adequacy but were beleaguered by weak credit growth, high leverage and poor asset quality. In contrast, in major emerging economies, credit growth remained at relatively high levels, which was regarded as a cause of concern given the increasing inflationary pressures and capital inflows in these economies. In the advanced economies, credit availability remained particularly constrained for small and medium enterprises and the usage of banking services also stood at a low, signaling financial exclusion of the population in the post-crisis period. On the positive side, both advanced and emerging economies, individually, and multi-laterally, moved forward towards effective systemic risk management involving initiatives for improving the macro-prudential regulatory framework and reforms related to systemically important financial institutions.

The Indian Banking Sector The major growth drivers are increase in retail credit demand, proliferation of ATMs and debit-cards, decreasing NPAs due to Securitization, improved macroeconomic conditions, diversification, interest rate spreads, and regulatory and policy changes (e.g. amendments to the Banking Regulation Act). Certain trends like growing competition, product innovation and branding, focus on strengthening risk management systems, emphasis on technology have emerged in the recent past. In addition, the impact of the norms is going to be expensive for Indian banks, with the need for additional capital requirement and costly database creation and maintenance

processes. Larger banks would have a relative advantage with the incorporation of the norms.

Recent trends in Banking

Electronic Payment services – E cheques

: Now a days we are hearing about e-governance, email, e-commerce, e-tail etc. In the same manner, a new technology is being developed in US for introduction of e-cheque, which will eventually replace the conventional paper cheque.

Real Time Gross Settlement (RTGS) :

Real Time Gross Settlement system, introduced in India since March 2004, is a system through which electronics instructions can be given by banks to transfer funds from their account to the account of another bank. The RTGS system is maintained and operated by the RBI and provides a means of efficient and faster funds transfer among banks facilitating their financial operations. As the name suggests, funds transfer between banks takes place on a 'Real Time' basis.

Electronic Funds Transfer (EFT) :

Electronic Funds Transfer (EFT) is a system whereby anyone who wants to make payment to another person/company etc. can approach his bank and make cash payment or give instructions/ authorization to transfer funds directly from his own account to the bank account of the receiver/ beneficiary. Complete details such as the receiver's name, bank account number, account type (savings or current account), bank name, city, branch name etc. should be furnished to the bank at the time of requesting for such transfers so that the amount reaches the beneficiaries' account correctly and faster. RBI is the service provider of EFT.

Electronic Clearing Service (ECS) :

Electronic Clearing Service is a retail payment system that can be used to make bulk payments/receipts of a similar nature especially where each individual payment is of a repetitive nature and of relatively smaller

amount. This facility is meant for companies and government departments to make/receive large volumes of payments rather than for funds transfers by individuals.

Automatic Teller Machine (ATM) :

Automatic Teller Machine is the most popular device in India, which enables the customers to withdraw their money 24 hours a day 7 days a week. It is a device that allows customer who has an ATM card to perform routine banking transactions without interacting with a human teller. In addition to cash withdrawal, ATMs can be used for payment of utility bills, funds transfer between accounts, deposit of cheques and cash into accounts, balance enquiry etc. ATMs as a means of differentiating their services, making them more accessible and attractive to consumers. They added bill payment and credit card payment options at the ATMs. In addition, the banks used service personnel as a means of differentiation.

Point of Sale Terminal: Point of Sale Terminal is a computer terminal that is linked online to the computerized customer information files in a bank and magnetically encoded plastic transaction card that identifies the customer to the computer. During a transaction, the customer's account is debited and the retailer's account is credited by the computer for the amount of purchase.

Tele Banking: Tele Banking facilitates the customer to do entire non-cash related banking on telephone. Under this device Automatic Voice Recorder is used for simpler queries and transactions. For complicated queries and transactions, manned phone terminals are used.

Electronic Data Interchange (EDI) :

Electronic Data Interchange is the electronic exchange of business documents like purchase order, invoices, shipping notices, receiving advices etc. in a standard, computer processed, universally accepted format between trading partners. EDI can also be used to transmit financial information and payments in

electronic form.

Implications

The banks were quickly responded to the changes in the industry; especially the new generation banks. The continuance of the trend has re-defined and re-engineered the banking operations as whole with more customization through leveraging technology. As technology makes banking convenient, customers can access banking services and do banking transactions any time and from any ware. The importance of physical branches is going down.

Challenges faced By Banks

Today, banks are with the burden of NPA's. It is rightly felt that these debts, if not recovered, will eat into the very vitals of the banks. Another major anxiety before the banking industry is the high transaction cost of carrying Non Performing Assets in their books. The resolution of the

NPA problem requires greater accountability on the part of the corporate, greater disclosure in the case of defaults, an efficient credit information sharing system and an appropriate legal framework pertaining to the banking system so that court procedures can be streamlined and actual recoveries made within an acceptable time frame. The banking industry cannot afford to sustain itself with such high levels of NPA's thus, "lend, but lent for a purpose and with a purpose ought to be the slogan for salvation." Information technology (IT) plays an important role in the banking sector as it would not only ensure smooth passage of interrelated transactions over the electric medium but will also facilitate complex financial product innovation and product development. The application of IT and e-banking is becoming the order of the day with the banking system heading towards virtual banking. As an extreme case of e-banking World Wide Banking (WWB) on the pattern of World Wide Web (WWW) can be

visualized. That means all banks would be interlinked and individual bank identity, as far as the customer is concerned, does not exist. There is no need to have large number of physical bank branches, extension counters. There is no need of person to person physical interaction or dealings. Customers would be able to do all their banking operations sitting in their offices or homes and operating through internet. This would be the case of banking reaching the customers. Banking landscape is changing very fast. Many new players with different muscle powers will enter the market. The Reserve Bank in its bid to move towards the best international banking practices will further sharpen the prudential norms and strengthen its supervisor mechanism. There will be more transparency and disclosures. In the days to come, banks are expected to play a very useful role in the economic development and the emerging market will provide ample business opportunities to harness. Human Resources Management is assuming to be of greater importance. As banking in India will become more and more knowledge supported, human capital will emerge as the finest assets of the banking system. Ultimately banking is people and not just figures.

Future Outlook

Everyone today is convinced that the technology is going to hold the key to future of banking. The achievements in the banking today would not have make possible without IT revolution. Therefore, the key point is while changing to the current environment the banks has to understand properly the trigger for change and accordingly find out the suitable departure point for the change. Although, the adoption of technology in banks continues at a rapid pace, the concentration is perceptibly more in the metros and urban areas. The benefit of Information Technology is yet to percolate sufficiently to the common man living in his rural hamlet. More and more programs and software in regional languages could be

introduced to attract more and more people from the rural segments also. Standards based messaging systems should be increasingly deployed in order to address cross platform transactions. The surplus manpower generated by the use of IT should be used for marketing new schemes and banks should form a 'brains trust' comprising domain experts and technology specialists.

Conclusion

Indian banking system will further grow in size and complexity while acting as an important agent of economic growth and intermingling different segments of the financial sector. It automatically follows that the future of Indian banking depends not only in internal dynamics unleashed by ongoing returns but also on global trends in the financial sectors. Indian Banking Industry has shown considerable resilience during the return period. The second generation returns will play a crucial role in further strengthening the system. The banking today is re-defined and re-engineered with the use of Information Technology and it is sure that the future of

banking will offer more sophisticated services to the customers with the continuous product and process innovations.

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FOSTERING FUTURE EXTENSION WITH SOCIAL ENTREPRENEURSHIP

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Abstract

With the Government increasingly financing for start-ups and enterprises, light has been shed on areas that are least recognized before. One such lost and found area is Social Entrepreneurship. The term 'Social Entrepreneurship' senses different meaning in different contexts along with its increasing popularity. The most useful and convincing way to define social entrepreneurship is to establish its congruence with entrepreneurship it has emanated from. Entrepreneurs are innovative, highly-motivated, and critical thinkers. When these attributes are combined with the drive to solve the most pressing problems of the society, 'social entrepreneur' is born. While business entrepreneurs are profit motive, social entrepreneurs are social impact motive. This paper intends to discuss the need of social entrepreneurship in India and its increased significance as an extension strategy for technology dissemination. It also attempts to point out the key skills that are essential for extension agents to place their footprints as social entrepreneurs.

Keywords: Entrepreneurship, Innovations, Social change, Soft skills, Technology transfer.

Introduction

From the beginning of this century, researchers are greatly involved in experimenting with newer strategies for the transfer of agricultural technologies. There are 'n' numbers of strategies being adopted for 'n' number of technologies. In this regard, extension scientists must ensure that no stones should be left unturned in the process of strategy development. Social Entrepreneurship, which aims at social change, when diverted for agricultural change is capable of acting as an extension

strategy. Throughout the history of extension, social entrepreneurs have introduced solutions to seemingly intractable social problems, fundamentally improving the lives of countless individuals by changing the way critical systems operate.

The concept

The concept of social and business entrepreneurship has been viewed by different authors differently. Understanding the concepts of social entrepreneurship, social entrepreneurs and the differences in business entrepreneurship and social entrepreneurship

is vital for this paper. The concept of entrepreneurship has a long history in the business sector. But ‘Social Entrepreneurship’ is of recent origin, though it was in practice earlier. Being a concept of relatively new emergence, our understanding about social entrepreneurship has so far been far from satisfactory and systematic.

Social entrepreneurship is the recognition of a social problem and the uses of entrepreneurial principles to organize create and manage a social venture to achieve a desired social change.

Gandhi (2014) stated that Social entrepreneurship is the activity of establishing new business ventures to achieve social change.

Gregg et al. (2012) pointed out as the concept of social entrepreneurship is centred not just on mission, but on entrepreneurship, making a social benefit-focused organization become more like a business.

The concept of social entrepreneurship is developed from two schools of thought. One is the idea of generating earned income in support of social purposes and the other is undertaking of innovation for social change.

Schwab foundation for Social Entrepreneurship (2016) referred Social entrepreneurs as one who drive social innovation and transformation in various fields including education, health, environment and enterprise development.

Skoll foundation (2016) stated that Social entrepreneurs seek to go beyond better, to bring about a transformed, stable new system that is fundamentally different than the world that preceded it.

Social enterprises are businesses that trade for a social purpose. These organizations have pursued goals that could not be measured simply by profit generation, market penetration or voter support.

Social enterprises are characterised by **for-profit approach, committed to social impact, Base Of the Pyramid (BOP) focus and critical needs sector** (healthcare, agriculture, energy etc.)

Key difference between Business Entrepreneurship and Social Entrepreneurship (S. Chand & S.S. Khanka, 2012):-

<i>Bases Motive Change Agent</i>	Business Entrepreneurship Their motive is profit. They change the way of the business.	Social Entrepreneurship Their motive is social impact. They act as change agents for the society by creating sustainable solutions for the social problems.
<i>Offering</i>	A business entrepreneur may create entirely a new industry.	Social entrepreneur offers new solutions to social problems and then implements them on a large scale for the benefit of the humanity at large.
<i>Value creation</i>	Profit is the gauge of value creation.	Social impact is the gauge of value creation.

This paper aims to present the facts of the following:-

1. To identify challenging social entrepreneurship ventures in India serving the farming community.
2. To analyse the importance of social entrepreneurship education among the professionals of Agricultural Extension.
3. To emphasize the entrepreneurial skills required by an extension agent turned social entrepreneur.
4. To predict the possibility of introducing social entrepreneurship as an extension strategy for technology dissemination.

1.Social entrepreneurship ventures in India:

The heightened perspectives of social entrepreneurship have made increasing number of individuals or groups to establish social entrepreneurship ventures in India. All these ventures are scattered in critical needs sectors like healthcare, agriculture, energy, environment etc. As mentioned in the abstract, the concept of social entrepreneurship is not new to India. Vinoba Bave, founder of India’s land gift movement is a well-known personality in the area of Social Entrepreneurship in India (Mahesh et. Al, 2013). Grameen Bank founded by a Bangladeshi economic professor Muhammed Yunus in 1976 is a largely acclaimed model of social entrepreneurship in the discipline of

microfinance, which made him to receive the Nobel Peace Prize for the year of 2006.

Social enterprises are operating across the spectrum of critical needs sectors with the greatest concentration in agriculture and energy. In the agriculture and rural development sectors, there are many successful social entrepreneurship ventures. Most of the social enterprises structure themselves as private limited companies, revealing their intentions for growth. Some of the important social entrepreneurship ventures in agriculture are listed below.

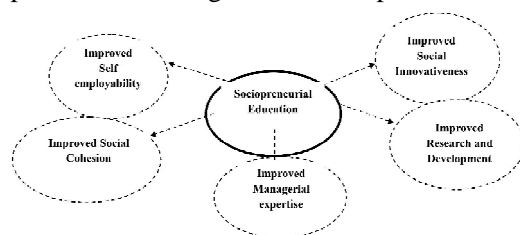
- **Ashoka Foundation**- Through its wide-ranging, global “nominators network,” Ashoka finds individuals with transformative ideas who lack financing, legal support, or the basic means for scaling their work. After completing Ashoka’s rigorous global selection process, Ashoka Fellows are provided with the best intellectual and process leadership for refining and replicating their successes, and for hatching entirely new ideas. Agricultural and rural sustainable development initiatives supported by Ashoka will be oriented around key issues such as new technologies, farmer productivity, key agricultural policies, and connections between smallholder farmers and markets.
- **Villgro** - Paul Basil founded Villgro in 2001 with the mission of incubating early-stage, innovative businesses and has since worked in discovering thousands of innovations and innovators, and incubated around 100 businesses. Paul has contributed to building the social enterprise eco-system in India through several initiatives.
- **Honey Bee Network** –Anil Kumar Gupta, a professor at Indian Institute of Management, Ahmedabad is a true advocate of the grassroots revolution. He’s famous for recognizing rural innovators, helping commercializing their inventions, protecting the intellectual property rights of inventors by filing patents and creating a knowledge network at different levels for augmenting grassroots innovations and inventions through his Honey Bee Network.
- **Champion Agro Ltd.** – This endeavour with its ‘Champion Agro World’ introduced its own retail chain of Agribusiness centres and Agri-clinics. This chain serves farmers by facilitating their all agricultural needs and provides free agricultural consultancy services ranging from sowing to harvesting of crops. The retail chain of Agro centres act as a one-stop-shop for farmers.
- **Aavishkaar Venture Management Service** - Vineet Rai could be the most important man in the world of Indian social entrepreneurship at present. He is founder and the CEO of India’s first social venture firm Aavishkaar Venture Management Service and also co-founder and chairman of Intellectap, a provider of business solutions for social enterprises. Through Intellectap, Rai is instrumental in organizing Sankalp-Unconvention Summit, Asia’s largest conference on social entrepreneurship.
- **Janani Agriserve** – This is a Hyderabad based IT enabled Agri services venture that aims at making agriculture profitable for small and marginal farmers. It provides innovative, personalized and customized Agri Products/Services at the farm gate by exploiting the latest in Agri Sciences and Information & Communication Technology.
- **RML Information Services Pvt. Ltd.** - RML Information Services Pvt. Ltd. formerly known as Reuters Market Light is a business, selling information and communications technology to farmers. The service is designed to

provide farmers with personalised agricultural information from pre-sowing to post-harvest stages through SMS on their mobile phones in their local language. About 1.4 million Indian farmers from an estimated 50,000 villages have used this service across 18 states.

2. Importance of Social Entrepreneurship in education

The end of 20th century felt the need for entrepreneurial education among the unemployed youth which resulted in the sudden boom of Business schools. In earlier days, it was misconceived that entrepreneurial capabilities are in born and it cannot be acquired by education or learning. But various initiatives of Governments and private organisations have proved that entrepreneurial education plays a vital role in encouraging entrepreneurial thinking among the public.

Social entrepreneurship is relatively new and has typically been viewed as a course within an MBA program or a unit within an entrepreneurship course. For a social entrepreneur, the entrepreneurial context is directly centred on the community or the collective, an area of study that is central to the Humanities and Social Sciences. **A holistic model** representing the importance of social entrepreneurial education among the professionals of agriculture is depicted below.

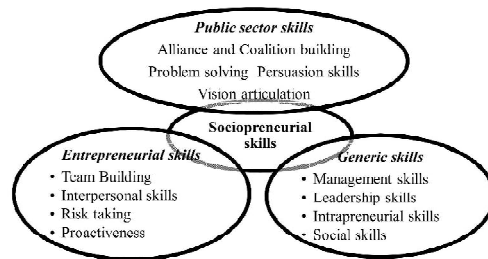


Hence, Social Entrepreneurial education aims at equipping graduates with the vision, entrepreneurship education to the entire agricultural professionals, let the first initiative begin with the professionals of social sciences and humanities.

3. Social entrepreneurial skills required for an extension agent

It is a well-known fact that there is a strong relationship between the success of social enterprises and the skills of social entrepreneur. Most of the studies lack a clear demarcation of skills and attributes. Skills refer to the ability to do something well, usually gained through experience and training, whereas attributes means some in born qualities possessed by an individual.

According to Dennis (2010), a social entrepreneur must possess three different set of skills – **Public sector skills, Entrepreneurial skills and Generic skills.**



Apart from these skills, the attributes that are present in an entrepreneur which makes him a successful social entrepreneur are listed below.

- **Ambitious** – Having high ambition is one of the major characteristics of the social entrepreneurs. They are reformers and revolutionaries with a social mission.
- **Missionaries** – The life-histories of successful social entrepreneurs reveal that their mission, i.e. the ultimate purpose is not creating just wealth, but most importantly, generating as much as possible social value.
- **Strategic** – Like the successful business entrepreneurs, social entrepreneurs also search and identify the major social issues what others miss. They use these opportunities to improve the existing social systems, create solutions and invent new approaches that create social value.

- **Result Oriented** – Ultimately, social entrepreneurs are driven to produce measurable results to make perceptible dent on the society.
- **Optimism**– Social entrepreneurs believe and then see an enterprise while business entrepreneurs see and then believe an enterprise.
- **Empathy or Compassion** – Looking from the perspective of the society is also an essential attribute of a social entrepreneur.

4. Social entrepreneurship as an extension strategy

In the context of Agriculture, extension professionals are normally viewed as Subject Matter Specialists (SMSs) with technical expertise. But most of the times, they fail miserably due to lack of motivation and professional incompetence. When their technology is structured into a social enterprise, the extension professional becomes a Sociopreneur and the farmer is possibly transformed into an Agripreneur.

To transform an Extension professional into a Sociopreneur is a flexible process that must involve all stakeholders of agriculture, with the government departments and agencies taking the lead. The prominent stages in the process are listed below.

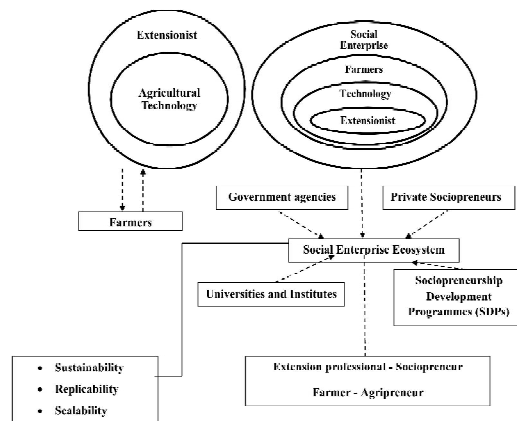
- Every extension professional should be trained in the above listed Sociopreneurial skills so that their social attributes are kindled towards the establishment of a Social enterprise.
- Only with Government funding and encouragement, the extension professional can elevate the established social enterprise to a *Social Enterprise Ecosystem*.
- The Agricultural Universities and Institutes should be equipped with Business support labs and social enterprise modules for conducting research and

development.

- Partnerships with private social enterprise incubators and ventures in terms of work placements and training support.

Social entrepreneurship as an extension strategy – A model

Present scenario *Future scenario*



A “Social Enterprise Ecosystem”

comprises the policy context, the economic and market setting, and the entrepreneurs and organisations offering financial and non-financial support that enables social (and conventional) enterprises to grow, collaborate and innovate. The ecosystem includes more than just the basic ingredients of a business – the financial, technological, and human capital involved in the enterprise – but also the networks and platforms that allow entrepreneurs and other stakeholders to connect with each other, exchange knowledge, and form effective partnerships.

Conclusion

In developing countries like India, Social Entrepreneurship lays wide scope for employment generation and economic development. The age - old extension and developmental strategies of the government are being less effective in this fast changing world. Since the atmosphere at present is favourable for start-ups in Agriculture with some of the

global NGOs and foundations working extensively for incubating social entrepreneurship here and there, it is the duty of the policy makers to frame suitable policies for glamorising Indian agriculture through Social entrepreneurship. This felt need will be bridged when the required generic entrepreneurial motivations and business skills are sown in the minds of budding agriculturists, especially extension professionals.

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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 பன்னிரண்டாம் தொகுதி ஏப்ரல் 2018ல் 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 ஆசிரியர்குழு 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.

DIFFICULTIES OF BIO-SCIENCE STUDENTS IN LEARNING PHYSICS- A STUDY

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Introduction

Man has been studying his environments in an attempt to improve his life right from his primitive days. He began with the observation of things around him and went on together information and finally applied it to his daily life.

Science

- Is a body of knowledge
- Is a method of enquiry, a way of investigating
- Is an attitude towards life, a way of thinking

In the present age called “age of science” knowledge of physics is essential to take up certain professional and applied course. The knowledge of physics is essential for such course as engineering medicines, technology, space etc. The knowledge of its immense value in our value in very day life, importance of physics can be summarized as under.

- Interest in wonders of physics
- Help in thinking process
- Application in life
- Development of intellectual honesty
- Helps to develop positive attitude

- Satisfaction of curiosity and creativity
- Insight into scientific progresses
- Vocational values
- Trains for adjustment in modern life
- Development of social skills

Significance & Purpose of Study

It can be observed that the student of intermediate especially bio-science students are facing a lot of problems for learning physics in the classrooms conditions. At the same time it can also be observed that physics lecturers who teach to bio-science students are facing some difficulty to teach the subject perfect. It is this view in mind that the researcher made an attempt to study on ‘difficulties of bio-science students in learning physics at intermediate level of khammam district. Overcoming physics anxiety and succeed with physics difficulty is not failure of intellectual but a failure of nerve. To cause with physics difficulty by plugging the reader into physics, thinking an activity helps them to discovers, power of usefulness of physics and overcome barriers that keep the students learning and applying physics affectively.

Statement of The Problem

“Difficulties of Bio-Science Students in

Learning Physics- A Study”

In general, learning physics is difficult one, especially in case of bio-science students. Successful learning of physics is highly supported by mathematical knowledge. In view of importance and need of physical science knowledge to bio-science students, searching out better possibilities of learning physics is the present study.

Operational Defenitions

DIFFICULTY: A difficulty of physics is the unreasonable, unrealistic and excessive fear of physics. The negative attitude and believes that pupil hold about physics.

STUDENTS: a person who is studying at a school or college or university.

LECTURERS: a person who teaches in any institute or college.

Objectives of the Study

- To find out the difficulties of students in physics.
- To know the difficulties of students in physics with respect to different managements & gender.

Hypotheses

- Poor teaching leads to difficulties in understanding physics.
- There will be a difference in facing difficulty with respect to different managements and gender.

Limitations of the Study

- The study is limited to intermediate level only.
- The study is limited to bio-science students only.
- The study is limited to the government and private college’s khammam District.

METHOD: survey method has been adopted for the present study.

Population

The population selected for the study

consisted of 10 colleges of khammam district.

Sample

An after finalizing the topic of research and objectives of study consideration was given to the selection of sample to be made the subject for the data collection.

No. Of students -100

Sampling Technique

In the present study stratified random sampling technique was used to collect the data. The stratification factor taken into consideration was the location & standard of schools in khammam.

Collection of Data

The researcher personally visited the schools and administered the opinionnaire to almost each of the respondents. A support was built with the respondents by engaging then in to casual talk. The researchers explained the philosophy behind the study and classify the doubts they had regarding the item of opinionnaire.

Analysis and Interpretation of Data

Opinion 1: A friendly relation between a teacher and the student is necessary.

Opinion	Government		Private		Girls		Boys	
	Frequency	%	Frequency	%	Frequency	%	Frequency	%
Agree	48	96%	48	96%	46	92%	46	92%
Disagree	2	4%	2	4%	4	8%	4	8%
Undecided	-	-	-	-	-	-	-	-
Total	50	100%	50	100%	50	100%	50	100%

From the above table it can be observed that 96% of government respondents and 96% of private respondents and also 92% of girl’s respondents and 92% of boy’s respondents expressed favorable opinion towards the above statement.

Opinion 2: Physics subject is difficult when compared to other subjects.

Opinion	Government		Private		Girls		Boys	
	Frequency	%	Frequency	%	Frequency	%	Frequency	%
Agree	40	80%	19	38%	42	84%	24	48%
Disagree	4	8%	28	56%	3	6%	20	40%
Undecided	6	12%	3	6%	5	10%	6	12%
Total	50	100%	50	100%	50	100%	50	100%

From the above table it can be observed that 80% of government respondents and 38% of private respondents and also 84% of girls

respondents and 48% of boys respondents expressed favorable opinion towards the above statement.

Opinion.3: Many concepts are thought in one class.

Opinion	Government		Private		Girls		Boys	
	Frequency	%	Frequency	%	Frequency	%	Frequency	%
Agree	24	48%	18	36%	20	40%	23	46%
Disagree	16	32%	10	20%	22	44%	22	44%
Undecided	10	20%	22	44%	8	16%	5	10%
Total	50	100%	50	100%	50	100%	50	100%

From the above table it can be observed that 48% of government respondents and 36% of private respondents and also 40% of girl's respondents and 46% of boy's respondents expressed favorable opinion towards the above statement.

Opinion.4: Method of teaching of physics is not interesting.

Opinion	Government		Private		Girls		Boys	
	Frequency	%	Frequency	%	Frequency	%	Frequency	%
Agree	20	40%	20	40%	24	48%	26	52%
Disagree	20	40%	28	56%	20	40%	22	44%
Undecided	10	20%	2	4%	6	12%	2	4%
Total	50	100%	50	100%	50	100%	50	100%

From the above table it can be observed that 40% of government respondents and 40% of private respondents and also 48% of girl's respondents and 52% of boy's respondents expressed favorable opinion towards the above statement.

Opinion.5: Physics is totally different from other subjects.

Opinion	Government		Private		Girls		Boys	
	Frequency	%	Frequency	%	Frequency	%	Frequency	%
Agree	40	80%	40	80%	38	76%	34	68%
Disagree	10	20%	8	16%	4	8%	14	28%
Undecided	-	-	2	4%	8	16%	2	4%
Total	50	100%	50	100%	50	100%	50	100%

From the above table it can be observed that 80% of government respondents and 80% of private respondents and also 76% of girl's respondents and 68% of boy's respondents expressed favorable opinion towards the above statement.

Opinion.6: Background of maths knowledge of also very necessary for learning physics.

Opinion	Government		Private		Girls		Boys	
	Frequency	%	Frequency	%	Frequency	%	Frequency	%
Agree	50	100%	48	96%	50	100%	48	96%
Disagree	-	-	-	-	-	-	-	-
Undecided	-	-	2	4%	-	-	2	4%
Total	50	100%	50	100%	50	100%	50	100%

From the above table it can be observed that 100% of government respondents and 96%

of private respondents and also 100% of girl's respondents and 96% of boy's respondents expressed favorable opinion towards the above statement.

Hypothesis-1

Poor Teaching Leads to Difficulties in Understanding Physics.

It has been observed that due to improper teaching of physics at higher secondary level the students do not understand the concept properly and feel that it is a tough subject and develop difficulty of physics. This gives proof that 86% of the students lack the basic knowledge of physics. This results in phobia and students feel the subject is difficult. Due to which they lose interest in the subject. So, the effectiveness of a teacher is to enable the students to comprehend the beauty of physics at early stages itself. So, therefore we should kindly the curiosity of the students at the beginning.

Hence the above hypothesis is duly accepted.

Hypothesis-2

There will be a difference in facing difficulty with respect to gender and government/private colleges. It is observed that 80% of government college students and 36% of private college students and also 84% of girl students, 40% of boys students feel that physics is a difficult subject and do not develop interest in the subject. It is seen that more phobia is exhibited by government college students than the private college students. So from the above findings it can be concluded that government college students exhibit more difficulty than private college students.

Hence the hypothesis 2 framed earlier is rejected.

Major findings of the study

- It has been observed that **“a friendly relationship between teacher and student is necessary”**. A teacher who

behaves in a friendly manner with the can understand the problem of students relating the subject and thus to a great extent can help in removing the physics phobia. It has also been observed that many of govt college students and many of private college students expressed favorable towards a friendly relating between a teacher and the students.

- **“Physics subject is difficult when compared to other subjects”** many government college students and few of private college students expressed favorable opinion towards physics subject.
- **Many concepts are taught in one class** and method of teaching of physics is not interesting. It has been observed that less than half of govt. College student and less than half of private college students have favorable opinion towards the method of teaching physics in not interesting so appropriate method should be used so that the people gain interest in the subject.
- **“Physics is totally different from other subject”**. Teacher concentrates on intelligent students only”. Teacher should explain hard concept twice or thrice for better understanding. It has been observed that less than half of government college students and more than half of private college students have opinion that physics is totally different subject. Teacher should concentrate equally on all the students and should hard concept at least twice or thrice for better understanding.
- **“Practical are difficult as we don’t get appropriate results”**. It has been seen that less than half of government respondents and very few of private college respondents are agreeing that practical are difficult. The lecturers of specially Government College should explain the practical.
- **“Appropriate teaching method and**

strategies should be used in theory as well as practical”. It has been observed that of government college respondents and cent percent of private college respondent are agreeing that if proper teaching methods and strategies are used they may develop interest in physics and can overcome the phobia to a great extent.

Conclusion

The very aim of physics education has been viewed differently. It should no longer be taken as concerned primarily with the imparting of knowledge and preparation of the finished procedure, but the process of awaking the curiosity, development of propriety, attitude and values. The building of such essential skills as independent study and the capacity to think and judge for one selves without which it is not possible to become the responsible of the democratic, society. Difficulty of physics which is exhibited by many students is persistence, illogical and intense fear of not succeeding i physics. Difficulty of physics is not a permanent condition. Difficulty of physics can be overcome by the consent efforts of the teacher. Once a student gains even a minimal amount of success in physics concept, then anxiety gradually abates. Our aim of teaching physics is to search for a talent every child is creative and gifted. What we need to do is to cultivate the in the right direction. So, we as parent’s teachers and curriculum planners, examiners and educationist must undertake collective effort to improve the present status of physics.

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MYSTICISM IN THE SELECTED POEMS OF SRI AUROBINDO

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Abstract

Mysticism is a difficult concept for the common man to explain and its beyond comprehension except for those who have experienced it. A mystic in his never ending quest for realizing the divine truth, experiences it. It is the direct intuitive experience of the supreme reality. The mystic in his spiritual endeavour is in pursuit of the perfection of his self, which will give him access to a higher state of being. This concept is largely discussed in the selected poems of Sri Aurobindo.

Keywords: *Mysticism, Spiritual Revolution, Chanting of Beads, Soul, Consciousness, Divine.*

Mystics are those who get visions at the acme of spiritual revelation. Their aspiration to become one with the absolute, transcends them from the mundane to the higher level. Sri Aurobindo, a great mystic, enriches the realm of mystic poetry with his visions and spiritual experiences. He prophecies a spiritual evolution of mankind which will lead to the emergence of a super human. Unlike other Yogis who try to divinize themselves, Sri Aurobindo goes a step ahead in visualizing the divinization of the entire cosmos, the transformation of Earth life into a Divine life.

Sri Aurobindo, the poet, has put his thought emerging from higher levels in wonderful poetic expression. His poems are the expressions of his deepest spiritual experience and they are rather mantra emanating from the

soul. His mystic poem “Thought the Paraclete” depicts a series of vision that he sees intuitively. In Sri Aurobindorian, metaphysics ‘Thought’ itself is such a ‘mediator.’ ‘Thought’ is described as leaving behind earth consciousness and flying into the Vast of God, passing over the seas of life and skies of the mystic mind like an archangel flying in a dream like.

Green crest of the sea of life

‘Orange skies’

‘The skies of the mystic mind’

The aspiring individual self struggles in the immensities of the spirit. “Orange” symbolizes a desire for the union with the Divine.

The skies of the mystic mind' are therefore said to be orange in colour.

The face blustered, pale-blue-lined summits of timeless being gleamed"

The face of the soul is gleaming in the radiance like the face of a solitary hermit.

As Dr. Iyengar observes in his *Indian Writing in English* that the central idea of the poem is the transformation of the self brought about as a result of the ascent of the consciousness to the sacramental level. The poem "Transformation" depicts how after "Drinking the infinite like a grunts wine" he is more tied to the senses and external nature. After realizing 'Time' his drama discovers his. "Illumined cells joys flaming scheme." The change that comes over to him transforms his body and spirit. His soul is unloved by time and space a measureless sight,

My body is God's happy living tool

My spirit vast sun of deathless light.

Sri Aurobindo in his forty long years in the "Cave of Tapasya" is Pondicherry. 'Transformation' could better explain his inner transformation oriented towards evolution for which he had submitted himself. The Pondicherry period beginning with 1910, Sri Aurobindo, the poet of Yoga, comes into full bloom. Many of his mystical poems during this time are sublime and are full of transcendental wisdom. Descent reveals the native of yogic inspiration. It is a pure mystic cry of the soul.

Swiftly, swiftly crossing the golden spaces
..... Blaze in my spirit.

A 'God's labour conveys a physic inspiration which sustain itself.

He who would bring the heavens here must
Must descend himself into clay....

This kind of poetry reaches the Zenith of excellence in poems like "A Bud of Fire" and "The rose of God," etc. "O marvel bird with the burnings of light and the unbarred lids that

look beyond all Space" (A Bird of Fire)." Jagadish Narayanan says that the purpose of life is to realize 'Sachithananda'. Bliss is the essential quality of each reality. "The Rose of God" is suffered with a mystical glow. The mystic Rose is the symbol of the essence and efflorescence of God. Bliss, light, power, life, love are the five essences that fuse as the integral perfection of God, and all these are put together to bloom eternally as the 'Rose of God' in heaven.

Just as the river Ganga comes to the parched earth from heaven, the mystic Rose too should blossom on earth in the human heart. Being is asked to enact Becoming." It leads to the experience of accession of inner poise and strength. The poem "Rose of God" is a vision, invocation and action all put together: "Rose of God like a blush of rapture on Eternity's face,

/Make earth the home of the wonderful and life beatitudes kiss." Sri Aurobindo's mystical vision has revealed in this poem the significance of human life. His thought process can illuminate the world and destroy ignorance and fanaticism.

'Nirvana' as he knows it is a necessary experience in order to get of the nature's personality and ego. Nirvana is a passage into a condition where true individuality can be attained. This state of 'Nirvana' is vast and infinite and can contain the world in itself Being in their world, yet above it. "Only the illimitable permanent is here. / A peace stupendous, featureless still / Replaces all-what once was I, in it". In his poem "The stone Goddess" Aurobindo seems to have told that "For the first time. I believed in the presence of God." He was to write later thus:

You stand before a temple of Kasi, beside a sacred river, to see what? – A sculpture, a gracious piece of architecture, but in a moment mysteriously unexpected, there is a presence, a power or face that looks into yours, an inner sight in you has regarded the 'World Mother'.

And again he says: "A living presence deathless and divine a form that harboured all infinity... A beauty and mystery flesh or stone can drape." Not by the seeming richness of science, by "A Tranquil heart in sympathy with all / A will one pointed, wide imperial."

Sri Aurobindo a realized soul has liberated himself from the egoistic limitations, sees his own self in all.

"Cosmic Consciousness" is the delineation of the poet's perception of the oneness in everything and an identification of his self with the self in all. His self that goes beyond the limits of time and space wraps the wide world in his wider self. In "The Synthesis of Yoga" he says, "that into which we merge is Sachidananda." There are any number of poems with mystic vision and rustic symbols. Sri Aurobindo's lyrical impulse merges completely with his yogic vision that gives poems of utter adequacy, mantric potency and

even visual beauty. Our own upward transformation from the Human to the Divine can be accomplished not by the seeming richness of science, but by "A tranquil heart in sympathy with all/ A WILL, ONE POINTED, WIDE , IMPERIAL."

Sri C.R. Reddy sums up Aurobindo thus: "he is a poet, dramatist, philosopher, and all the transcendent love and legend of India, he is something higher than these. The saint who has realized his oneness with the universal spirit and has fathomed the depth and brought up treasures of supreme value and brilliance".

It is indeed not too much to compare Sri Aurobindo, who brought the super mind here with 'Bhagiratha' the Rishi who made "The Ganges" come down to earth from Heavener Prometheus who stonefires from heaven for man. Prof.V.K. Gokak rightly remarks that 'Sri Aurobindo is the Vyasa of the Modern Indian.'

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CROPPING PATTERN AND LEVEL OF KNOWLEDGE ABOUT GROUND WATER DEPLETION– A STUDY

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Abstract

Cropping pattern is the proportion of area under various crops at a point of as it changes over space and time. The cropping patterns of a region are closely influenced by the geo-climatic, socio-economic, historical and political factors patterns of crop land use of a region are manifestation of combined influence of physical and human environment. Cropping pattern is also depending on terrain, topography, slope, soils and availability of water for irrigation use of pesticides, fertilizers and mechanization. To study the socio-economic profile of the farmers in Arimalam Block, Pudukkottai district, Tamil Nadu and to analyse the cropping pattern and its measures the level of knowledge about ground water depletion. The sample size is 50 farmers. The hypothesis find out there is significant association between age, cultivable land and type of crop and their level of knowledge about ground water depletion. And there is significant difference between cropping pattern and their level of knowledge about ground water depletion. Keywords: Cropping pattern, Cropping system, Ground water depletion

Introduction

Water is the most critical input for crop production. Amidst inefficient and unreliable canal irrigation systems and public tube wells, the Government of India encouraged private investment in groundwater extraction through provisions of subsidized credit availability and the State Government added to it through free power supply. The attractive returns from the new technology and policy support prompted farmers to invest heavily in groundwater development, making it a predominant

irrigation source in the state. However, because of injudicious use of this precious natural resource, Tamil Nadu has emerged as an extreme case of groundwater overexploitation with fifty per cent higher groundwater withdrawal than the sustainability limit of eleven billion cubic metre per annum. Agriculture occupies the major areas of the land surface of Tamil Nadu. Whatever is done within agriculture can often have major economic and environmental effects. Though during the process of economic development,

the share of farm sector in the state domestic product tends to decline, it continues to be vital in the state economy. The overall growth of agricultural output for the state is decomposed into real and monetary components. The agricultural statistics of Tamil Nadu clearly revealed the changing cropping pattern in the state may be due to various price and non-price factors and it has far reaching economic and environmental consequences. The sustainability of the cropping system and the agrarian economy of Tamil Nadu is thus a serious issue to be addressed in the agricultural sector of the state at present.

There are no notable mineral resources available in and around the city. Red loam and red sandy are the types of soil found in the town. A wide variety of food and non-food crops are grown throughout Tamil Nadu. Due to differences in soil and climatic conditions, different varieties of crops are grown Paddy, groundnut, Banana and sugarcane and Cashew nut are the major crops in the region. These twelve principal crops accounted for more than 82 percent of the total cropped area. Hence the inter-temporal analysis of changes of cropping pattern, extent of crop diversification, decomposition analysis and growth trends of area, production and productivity are restricted to these principal crops on the assumption that the excluded crops do not affect cropping pattern and in turn would not vitiate the main conclusions of the study.

The economic and environmental impact of changes in cropping pattern is limited to four variables: food security, land degradation, groundwater depletion and chemical pollution. The sustainability or unsustainability of the cropping system and the agrarian economy of Tamil Nadu is analysed on the basis of three indicators, viz, decline in total factor productivity, decline in native soil fertility and decline in the quantity of groundwater. Pudukkottai experiences hot and dry weather throughout the year. The temperature ranges

from a maximum of 38.7°C (101.7°F) to a minimum of 19.6°C (67.3°F). Like the rest of the state, April to June is the hottest months and December to January are the coldest. Pudukkottai receives an average of 919.4 mm (36.20 in) of rainfall yearly. The South west monsoon, with an onset in June and lasting up to August, brings scanty rainfall. Bulk of the rainfall is received during the North East monsoon in the months of October, November and December.

Review of literature

Tingre et al (2011) conducted a study on cropping pattern changes and crop diversification in Wardha district of Maharashtra. The study was based on secondary data collected from different Government publications for a period of 32 years i.e. 1970-71 to 2001-02. The study has examined the growth rates of area, production and yield of major crops, changes in cropping pattern and the trend in crop diversification and cropping intensity in Wardha district of Vidarbha. The compound growth rates of area, production and yield of major crops were estimated for two sub-periods viz., period I (1970-71 to 1985-86) and period II (1986-87 to 2001-02). The results showed that in Wardha district the area growth rates declined significantly for rice (-2.99 per cent), bajra (-5.64 per cent) and other crops were stagnant during period I. In the cropping pattern dominating crops were Cotton (32.72%), Soybean (31.55%), Pigeonpea (12.10%) and Kharif Jowar (10.04%) constitute the major portion of cropping pattern (86.41%). During the study period, the trend of crop diversification and cropping intensity increased significantly.

Kaur (2011) conducted a study on impact of Climate Change and Cropping pattern on Ground Water Resources of Punjab. Primary and secondary data was collected from different sources, viz., Irrigation Department, Directorate of Water Resources and

department of Agriculture, Punjab, Chandigarh. A linear programming model was formulated to suggest the optimal cropping pattern for maximizing the net return and ensuring significant saving of groundwater under changing climatic conditions. It has been found that the area under paddy has increased to 71 per cent. The area has shifted towards Bt. cotton which was less water consuming crop. The changes in climate and rainfall resulted in change in cropping pattern.

Basu and Nayak (2011) conducted a study on underlying causes of forest cover changes in Odisha, India. The study revealed that the cropping intensity in the state was on the rise. This was likely to act as a serious deterrent to forest cover growth in the state, though no such relationship was seen for the dense forest. He substantiated that cropping intensity was having direct relation with water availability and reverse relation with forest expansion.

Gairhie (2011) conducted a study of Land use dynamics in Karnataka; an economic analysis. The regression analysis showed that cropping intensity was determined by the factors like net irrigated area, area not available for cultivation, literacy rate, and average size of holding. The results indicated that the net irrigated area influenced significantly in cropping intensity than any other variables. The regression coefficient of net irrigated area (0.240) signified that with increase in land under irrigation promoted to an increase the cropping intensity.

Objectives of the study

- o To study the socio-economic profile of the farmers in Arimalam Block, Pudukkottai district, Tamil Nadu
- o To analyse the cropping pattern and its measures the level of knowledge about ground water depletion

Methodology and Data

The study was carried out mainly by collecting secondary data and primary data was

also used. The secondary data were collected from various publications of the Government of Tamil Nadu like Economic Review, Statistics for Planning, Agricultural Statistics, Season and Crop Reports and Cost of cultivation of Important Crops. Secondary data were also collected from the Analytical Register, Groundwater Department and Package of Practices, Tamil Nadu Agricultural University, Tamil Nadu.

The primary data on the actual use of fertilizers by farmers to various crops is collected from 50 farmers from the five Panchayat in the Arimalam Block, Pudukkottai District. The principal crops in the Pudukkottai District such as paddy, coconut, cashew nut and cholam were selected. 10 farmers each from five Panchayats were selected from the largely cultivated farmers. Information on the total quantity of organic fertilizers applied, lime used and organic manure consumed in their respective plants or farms were collected by interviewing each farmer. Information was also collected on the recommended dose of fertilizers to plants.

To examine the extent of changes in cropping pattern tabular analysis was carried out by computing the percentages to the total cropped area for each group of crops and for each crop individually. The coefficient of concordance was estimated among the ranks of different crops in different decades for measuring the degree of agreement between cropping pattern. The compound growth analysis was used in this study to find out the crop area growth over a period of time. Testing was carried out to identify the important factors affecting the area changes of crops and cropping intensity changes.

Data analysis and interpretation

Research hypothesis: There is significant association between age, cultivable land and type of crop and their level of knowledge about ground water depletion.

	Level of knowledge about ground water depletion				Statistical inference
	Low	High	Total	%	
Age					
Below 30yrs	1	3	04	08	X ² =19.216 Df=4 P<0.05 Significant
31 to 40yrs	4	5	09	18	
41 to 50yrs	3	8	11	22	
51 to 60yrs	5	8	13	26	
61yrs & above	3	10	13	26	
No.of land cultivated					
Below 3acres	8	19	27	54	X ² =7.123 Df=1 P<0.05 Significant
Above 3acres	8	15	23	46	
Type of crop					
Paddy	4	6	10	20	X ² =27.087 Df=4 P<0.05 Significant
Cholam	2	8	10	20	
Sugarcane	3	7	10	20	
Groundnut	2	8	10	20	
Vegetables	5	5	10	20	
Total	16	34	50	100	

The above chi-square test table indicates that there is a significant association between age (X²=19.216; Df=4; p<0.05 Significant), no.of acres cultivated (X²=7.123; Df=1; p<0.05 Significant) and type of cropping (X²=27.087; Df=4; p<0.05 Significant) and their level of knowledge about ground water depletion. Hence, the calculated value less than table value (p<0.05). So the research hypothesis is accepted.

Difference between cropping pattern and their level of knowledge about ground water depletion

Research hypothesis: There is significant difference between cropping pattern and their level of knowledge about ground water depletion.

Level of knowledge about ground water depletion	n	Mean	S.D	Statistical inference
Single crop	21	22.34	1.169	t=21.879 Df=48 P<0.05 Significant
Multi crop	29	27.87	0.942	

The above ‘t’ test table reveals that there is statistically significant difference between single crop (22.34±1.169) and multi crop (27.87±0.942) and their level of knowledge about ground water depletion. Hence, the

calculated value less than table value (p<0.05). So the research hypothesis is accepted.

Suggestions and Conclusion

Agriculture continues to be the backbone of Indian economy, in spite concerted efforts towards industrialization in last decades. Agriculture contributes a high share of domestic product by sectors in India. Indian agriculture is proceeding to economic development and a pre-requisite for poverty alleviation and overall economic development. Agriculture and allied sector contribute significantly to the Gross Domestic Product (GDP), accounting for nearly 14.2 per cent of the total GDP. It provides employment to around 58 per cent of the total work force while contributing 10.23 per cent of total export. India with only 2.3 per cent of world’s total land area supports around 18 per cent of human and 15 per cent of livestock population in the world. The importance of agriculture for initiating and sustaining economic growth in developing countries is a well-recognized. In developing countries with limited cultivable land, growing population pressure and diminishing returns in agriculture, exploring the possibilities for achieving significant land-augmenting technical progress offered by the “Green Revolution” technology is of utmost importance. This no doubt requires and increasing inflows of resources, investment on irrigable land and infrastructure, intensifying the cropping pattern, using of optimal cropping pattern, etc. The final outcome from agriculture depends on the efficiency of resource use and genuine technological progress in the sector with an appropriate cropping pattern. The pattern of cropping is a major feature of the agricultural land use in an area. Systematic understanding of cropping pattern changes over the years is very important, (i) for the farmers to get better or best possible returns, (ii) for the entrepreneurs to decide the optimal or near optimal locations and capacities of new agro-based plants and factories, (iii) for the

government and law-makers to check that over production of some farm products does not result in and under production of some other ones, thus ensuring the required overall balance.

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தமிழாய்வுச் சங்கமம்

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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 பன்னிரண்டாம் தொகுதி ஏப்ரல் 2018ல் வெளிவர இருக்கிறது.

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

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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, NPA, off-balance sheet, Doubtful assets

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	196,306.45	1,045,616.55	1,882.08	14,104.98	6,449.98	51,189.39	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	4,902.30	31,096.07
2014-15	208,376.87	1,300,026.39	873.39	13,101.57	12,684.97	56,725.34	5,992.52	27,590.58
2015-16	215,893.45	1,463,700.42	-3,664.80	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	4.41	3.22	4.75	4.90	4.95	5.88	4.25	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.

ROE = Net Income/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)

IDBI	2011-12	2012-13	2013-14	2014-15	2015-16
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)	5,924.00 (0.93)
Loss assets	120.11	196.77 (0.64)	334.46 (0.70)	-----	34.26 (-0.00)
SBI	2011-12	2012-13	2013-14	2014-15	2015-16
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)	47,686.23 (0.39)	47,801.80 (0.00)	81,831.39 (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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RETAILERS DELIGHT TOWARDS SOMANY AQUAWARE WITH SPECIAL REFERENCE TO COIMBATORE DISTRICT

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ABSTRACT

Retailers delight is an very important and significant things to survive the business. Retailing and buying patterns of the consumers have changed considerably in the past few years. Tiles manufactures face challengers from retailers as well. Consequently, retailing has become a complex and interesting area and a research on the perception of towards tiles products with special reference to Somany Aquaware is taken up to identify the factors that influence the retailers as well as customers and probe deep into the ramifications of their perception. In this study, the researcher has mainly focused on retailers' satisfaction towards quality of Somany Aquaware in Coimbatore district of Tamilnadu. For this purpose, 120 retailers have been selected by using simple random sampling method. The results are subdued into tables by using simple percentage analysis and chi-square analysis.

Keywords : Retailers, Delight, Somany Aquaware, Coimbatore district.

Introduction

Ceramic Industry in India is more than 100 years old. It comprises mainly of ceramic tiles, sanitaryware, tableware and more recent the technical ceramics. The Heavy Clay industry in India offers a big market. However due to the unorganized characteristic of this sector it is not possible to ascertain the market size. Ceramic products are manufactured both in the large and small-scale sector. State-of-the-art ceramic goods are being manufactured in the

country and the technology adopted by the organized sector within Indian ceramic Industry is of international standard.

Today Ceramic tile throughout the world is not hand-made or hand-painted for the most part. Automated manufacturing techniques are used and the human hand does not enter into the picture until it is time to install the tile. In commercial buildings, where both beauty and durability are considerations, ceramic tiles will be found, particularly in lobby areas and

restrooms. These new products and the conventional wall and floor tiles have together made the organized industry grow to a formidable Euro 1150 million industry. This coupled with a spate of expansions by many players make the industry look very promising in the future.

Statement of the Problem

This topic is chosen with an aim to know about the satisfaction of retailers towards Somany Aquaware products. Retailing is the final link between the production of a good and the end-consumer. The economic characteristics of the end-consumer are thus crucial to the economics of retailing. This study was mainly conducted in Coimbatore district.

Review of Literature

According to Gopal (2006) who had discussed in his study that the retailing landscape is witnessing interesting and innovative ways by which customers are being lured to the stores. The marketer's efforts are directed towards attracting the customer's attention by differentiating himself in a cluttered marketplace. Once the customer steps into the store, efforts are on to translate footfalls into sales. The store ambience, lighting, layout, arrangement of racks and display at corners are all factors that help in enriching customer experience and boosting sales. Arulkumar, A., and C.Madhavi, (2005) delineates that today economy is conformed to two major and far-reaching changes - a change from domestic to global and a change from urban to rural. Both these changes are evolutionary. Corporate sector has already realized the vast opportunities. Existing in the rural sector and are trying to harness these with their strategies specially aimed at rural markets. Marketing in rural areas needs altogether different strategy as against the marketing in urban area and the psyche entirely from that of urban consumer. Addressing certain issues pertaining to rural marketing, this paper aims at exploring the consumer behavior patterns

of rural consumers with reference to FMCG products of tooth paste, shampoo and toilet soap.

Objectives of the Study

- To examine the socio-economic characteristics of the selected retailers in Coimbatore district.
- To evaluate the factors that influences the retailers' satisfaction towards quality of Somany Aquaware.

Research Design of the Study

The validity of any research depends upon the systematic method of collecting the data and analysing the data. The present study used both primary as well as secondary data. The primary data were collected from the 120 respondents of retailers who are selling Somany Aquaware in Coimbatore District. Questionnaire was the main tool for collecting the primary data. Questionnaire was designed in a systematic way of covering adequate and relevant questions, which covers all aspect of the study. Simple random sampling technique was adopted to select the retailers in the study area. For clarifying the data collected, simple statistical tools like percentage analysis and chi-square test have been used.

Results and Discussion

The socio-economic profile of the selected retailers is discussed in the following tables.

Table No. 1 : Socio-Economic Profile and Satisfaction towards Somany Aquaware

No.	Factors	No. of Respondents	%	Mean Score
1	Age			
	Below 35 yrs.	36	30.0	3.7
	35-45 yrs	47	39.2	4.2
	Above 45 yrs.	37	30.8	3.9
	Total	120	100.0	
2	Gender			
	Male	97	80.8	4.3
	Female	23	19.2	3.9
	Total	120	100.0	
3	Educational Qualification			
	School Level	21	17.5	3.7
	College Level	45	37.5	4.2
	Professionals	54	45.0	4.1
	Total	120	100.0	

4	Monthly Turnover			
	Below Rs.20 lakh	27	22.5	3.9
	Rs.20-30 lakh	71	59.2	4.1
	Above Rs.30 lakh	22	18.3	4.0
	Total	120	100.0	
5	Average Value of Purchase of Somany Ceramic in a Month			
	Below Rs.5 lakh	23	19.2	3.8
	Rs.5-10 lakh	49	40.8	4.2
	Above Rs.10 lakh	48	40.0	3.7
	Total	120	100.0	
6	Experience			
	Below 5 Years	52	43.3	3.6
	5-10 Years	39	32.5	4.1
	Above 10 Years	29	24.2	4.0
	Total	120	100.0	

It is inferred from the above table that majority of the respondents belongs to 35-45 years, male, having professional education, turnover between Rs.20-30 lakh in a month, purchase somany ceramic in a month between Rs.5 and 10 lakh and dealing experience of below 5 years.

Further, most of the retailers who belongs to 35-45 years aged, male, educated till college level, monthly turnover of Rs.20-30 lakhs, Rs.5-10 lakhs of average value of purchase of Somany Aquaware in a month and have 5-10 years of retailing experience are having high level of satisfaction towards Somany Aquaware in the study area.

Relationship between Experience of the retailers and Level of Satisfaction towards Quality of Somany Aquaware products

In order to find the relationship between the relationship between experience of the respondents and level of satisfaction towards quality of Somany Aquaware is discussed with the following hypothesis.

Null Hypothesis (H_0) : There is no significant relationship between experience of the respondents and level of satisfaction towards quality of Somany Aquaware.

Alt. Hypothesis (H_1) : There is a close significant relationship between experience of the respondents and level of satisfaction towards quality of Somany Aquaware.

TABLE NO. 2 Experience of the Respondents and Level of Satisfaction towards Quality of Somany Aquaware

S. No.	Experience	Level of Satisfaction			Total
		Highly Satisfied	Satisfied	Neutral	
1.	Upto 3 years	17	20	23	60
2.	3-5 years	14	20	4	38
3.	Above 5 years	6	9	7	22
	Total	37	49	34	120

Chi-square Test :

Calculated χ^2 value : 9.244

Degrees of Freedom : 4

Table value : 9.488

Significant : Not significant

It is cleared from the above analysis that calculated chi-square value is less than the table value and the result is not significant. So the null hypothesis is accepted. Hence, there exists no relationship between experience of the respondents and level of satisfaction towards quality of Somany Aquaware.

Findings

- It is found from the analysis that majority of the respondents belongs to 35-45 years, male, having professional education, turnover between Rs.20-30 lakh in a month, purchase Somany ceramic in a month between Rs.5 and 10 lakh and dealing experience of below 5 years.
- It is noted from the analysis that most of the retailers who belongs to 35-45 years aged, male, educated till college level, monthly turnover of Rs.20-30 lakhs, Rs.5-10 lakhs of average value of purchase of Somany Aquaware in a month and have 5-10 years of retailing experience are having high level of satisfaction towards Quality of Somany Aquaware in the study area.
- The significant chi-square result indicates that there is a no significant relationship between experience of the respondents and level of satisfaction towards quality of Somany Aquaware.

Suggestions And Conclusion

- The company can appoint more dealers of Somany with other ceramic dealers in Coimbatore.
- The company can improve its Aquaware in certain parameters like design and finishing. Though the company rated high in material attribute the company must improve themselves in the other attributes.
- At this backdrop newer introduction of Aquaware design and variety is the current requirement and a challenge for Aquaware manufacturers in India. This study is taken up to identify the dealers perception on their Aquaware attributes in Coimbatore. The study was taken up for Somany Aquaware limited, to know about the Coimbatore market and dealers preference in Coimbatore.
- Based on the data analysis, it was found that Somany Aquaware is doing well in the Coimbatore market in particular. Suitable recommendations and suggestions are provided that would help to improve these attributes mentioned and

in-turn the company can overcome its current drawbacks in Aquaware attributes. Further, it is suggested that creating awareness through advertisements about Somany Aquaware among the customers will help to improve the market. Finally, it is concluded that there is no doubt that Somany is playing a major role in Aquaware market in India, incorporation of the recommendations made will push the company to position themselves in International market.

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ANALYSIS OF PERFORMANCE OF NATIONAL RURAL EMPLOYMENT GUARANTEE ACT 2005 : AN ANALYSIS

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Abstract

National Rural Employment Guarantee Act 2005 (or, NREGA No 42, later renamed as the “Mahatma Gandhi National Rural Employment Guarantee Act”, MGNREGA), is an Indian labour law and social security measure that aims to guarantee the ‘right to work’. It aims to enhance livelihood security in rural areas by providing at least 100 days of wage employment in a financial year to every household whose adult members volunteer to do unskilled manual work. The act was first proposed in 1991 by P.V. Narasimha Rao. In 2006, it was finally accepted in the parliament and commenced implementation in 200 districts of India. Based on this pilot experience, NREGA was scoped up to covered all the districts of India from 1 April 2008. The statute is hailed by the government as “the largest and most ambitious social security and public works programme in the world”. In its World Development Report 2014, the World Bank termed it a “stellar example of rural development”. This paper is based on the secondary data

Keywords: MGNREGA, agriculture, World Bank, livelihood security, gram panchayats

Background

Agriculture in India depends too much on nature particularly for irrigation. If there is lack of such at the proper moment, the crop gets a setback. If there is inclement weather at the time of harvesting, the agriculture again gets a setback. All these factors create problems of unemployment. India has a large number of unemployed people. This is true of the rural as well as urban fields. In urban fields, there are a large number of educated unemployed, and in the rural areas, this is true of all the categories of people. Per-capita income in rural areas, this is true of all the categories of people.

Per capita income in rural areas and particularly those engaged in agriculture does not exceed a sum of Rs. 450 per annum. According to the report, Rural Agricultural Commission, Indian Agriculturalists are unemployed for about 6 months in a year. In rural areas, apart from the unemployed of the people, since months there are landless people who are unemployed. This number is about 10 to 50 crores. All these things go to prove that there is a good deal of unemployment in the rural areas (Mandal,2010).

The MGNREGA was initiated with the objective of “enhancing livelihood security in

rural areas by providing at least 100 days of guaranteed wage employment in a financial year, to every household whose adult members volunteer to do unskilled manual work".

Another aim of MGNREGA is to create durable assets (such as roads, canals, ponds, wells). Employment is to be provided within 5 km of an applicant's residence, and minimum wages are to be paid. If work is not provided within 15 days of applying, applicants are entitled to an unemployment allowance. Thus, employment under MGNREGA is a legal entitlement. (Sources: Wikipedia).

MGNREGA is to be implemented mainly by gram panchayats (GPs). The involvement of contractors is banned. Labour-intensive tasks like creating infrastructure for water harvesting, drought relief and flood control are preferred. Apart from providing economic security and creating rural assets, NREGA can help in protecting the environment, empowering rural women, reducing rural-urban migration and fostering social equity, among others." The law provides many safeguards to promote its effective management and implementation. The act explicitly mentions the principles and agencies for implementation, list of allowed works, financing pattern, monitoring and evaluation, and most importantly the detailed measures to ensure transparency and accountability.

Achievements of PMEGP

Year	Subsidy to MSME	Project financed	Margin money subsidy utilized	Employment opportunities created	Margin money/project	Employment / project
2009	740.00	19,166	356.23	2,04,747	1.86	10.68
2010	504.21	40,918	762.44	4,24,982	1.86	10.39
2011	877.20	49,064	891.18	4,80,613	1.82	09.80
2012	1010.24	55,135	1057.84	4,95,523	1.92	08.99
2013	1228.44	57,078	1080.66	4,28,221	1.89	07.50
2014	676.50	5,955	138.01	42,001	2.31	07.05
Total	5036.59	2,27,316	4286.36	20,76,087	1.89	09.13

Sources ; Ministry of Rural Development, 2011 Tab 1

Targets and achievement of SJSRY

Component wise beneficiaries	2014	
	Aim	Actual
Beneficiary numbers under (USEP)	25,000	82,648
Beneficiary numbers under (UWSP) for MSME	25,000	71,355
Beneficiary numbers under (UWSP) others	50,000	1,84,000
Beneficiary numbers under (STEP-UP)	2,00,000	2,54,000

Source: MOHUPA, 2012 Tab 3

The impact of MNREGA year wise

Year	Employed households	Avg. number of working days per household	Gross expense
2007	21000000	43	882335000
2008	33900000	42	1585688000
2009	45100000	48	2725010000
2010	52500000	54	3790523000
2011	54900000	47	3937727000
2012	49900000	43	3803469000
2013	42500000	36	2807351000

Source: Standing committee on Rural Development Tab 4

Allocation of funds for rural development and MGNREGA funds allocated (Rs. in crore)

Year	No. of Districts	Rural Development		MGNREGA		% share of MGNREGA to rural development
		Amount (Rs. in crore)	% increase	Amount (Rs. in crore)	% increase	
2006-07	200	31021	-	11304	-	36.44
2007-08	330	37389	20.53	12000	06.16	32.10
2008-09	619	67191	79.91	30000	150.00	44.65
2009-10	640	71431	06.31	39100	30.33	54.74
2010-11	640	89629	25.48	40100	02.56	44.74
2011-12	640	79621	-11.17	31000	-22.69	38.93
2012-13	640	90435	13.58	33000	06.45	36.49

Source: Various budget reports of Govt. of India. Tab 5

Employment Generated through MGNREGA

Year	Cumulated No. of HH issued job cards (in lakhs)	No. of households who have demanded employment (in lakhs)		No. of households provided employment (in lakhs) (Total No.)
		No.	Job cards	
2006-07	378.50	211.88	55.98	210.66
2007-08	647.41	343.26	53.02	339.09
2008-09	1001.46	455.18	45.45	451.15
2009-10	1125.51	528.64	46.97	525.03
2010-11	1198.24	557.63	46.54	549.54
2011-12	1227.50	503.48	41.02	498.63

Source: www.mgnrega.nic.in Tab 6

Year wise MNREGA Completion Percentage

Year	Year wise completion (%)
2007	46.34
2008	45.99
2009	43.76
2010	48.94
2011	50.86
2012	20.25
2013	15.02
Total	33.22

Source: Standing Committee on Rural Development, 2008 Tab 7

Employment generated under MGNREGA

Sl. No.	States	2008-09	2009-10	2010-11	2011-12
01	Andhra Pradesh	47.99	65.67	54.05	56.49
02	Arunachal Pradesh	43.34	24.91	23.13	16.37
03	Assam	40.01	34.29	26.16	26.23
04	Bihar	25.95	27.55	33.82	37.74
05	Gujarat	25.05	36.65	44.87	37.93
06	Haryana	42.42	37.74	35.79	39.28

Source: www.mgnrega.nic.in Tab 8

Performance of the MGNREGA from 2006-07 to 2010-11 in India

Year	HH Provided Employed (in crore)	Person days Generated (in crore)	% share of women	% share SCs/ STs	No. of average person days of employment per household	Average wage per person days	% expenditure on wages in total expenditure
2006-07	2.1	90.5	40	61	43	65	66
2007-08	3.39	143.59	45	56	42	75	68
2008-09	4.41	216.32	48	51	48	84	67
2009-10	5.26	283.59	48	51	54	90	70
2010-11	5.49	257.15	48	52	47	100	68

Source: Economic Survey 2011-12, Govt. of India, Ministry of Finance. Tab 9

Performance of MGNREGA from 2011-12 to 2013-14 in Karnataka (in lakhs)

Year	Cumulative No. of HH issues job cards total include (SC+ST+OBC)	Cumulative No. of HH demanded employment	Cumulative No. of HH provided total include (SC+ST+OBC)	Women	Cumulative No. of HH completed 100 days	No. of disabled beneficiaries
2010-11	5572268	1664071	69955023	32132089	45129	6389
2011-12	5394399	1470650	62193083	28759741	109145	6205
2012-13	5177268	31777	176742	97560	25	31

Source: www.mgnrega.nic.in Tab 10

MREGA, the Union government's flagship anti-poverty programme that promises 100 days of employment every rural folk. The NREGA's coverage has been extended throughout the country and as programme begin all over the place, the scale of lives that will be touched by it will unavoidably be huge. However, what is uncertain is the real impact of the Act on the lives and livelihoods of people. "Whether the Act actually makes a lasting impact on these millions of people it proposes to touch will depend on the degree of extent to which the nation is able to extract the developmental potential of the Act". In this regard, as we need to take stock of the experience so far in order to learn from the successes and failures (CSS, 2008). The "Planning Commission, however, lauds NREGA's achievements in some respects. It says the scheme created three billion person-days of work in 2009-10 against 86 million person-days in 2003-04 through other programmes such as food for work. It also says only 19% of the 850,000 differently abled people registered for the scheme have got work under NREGA."

"Report says The MGNREGA faced the

following problems including general Lack of awareness about the scheme. · Lack of community participation. · Lack of planning. · Quality of assets created not always up to the required standard. · Reports of false muster rolls. · Problems in payment: often less than the prescribed wage, and · disparities in wages. Use of contractors. · Diversion of funds. · Weak monitoring and verification systems. · No comprehensive database. · Inadequate capacity of implementing agencies. · Multiple wage employment programmes running in parallel. No public accountability." (various studies)

Conclusion

Reports say corruption is rampant in NREGA programmes in many northern parts of the state. NREGA in some area even not well implemented. we can witness for serious gender issues in the salary payment in the scheme. It is opined that village-level resource planning and designing ought to be strengthened further. As our data shows, there is a strong co-relation between people planning their works and the success of these works. This programme is yet to reach a large number of villages and gram sabhas. Without a village plan, developed by the villagers themselves the development impact of the NREGA will be poor.

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A STUDY ON RETAILERS PERCEPTIONS' TOWARDS FOREIGN DIRECT INVESTMENT IN RETAIL SECTOR WITH SPECIAL REFERENCE TO VIRUDHUNAGAR DISTRICT, TAMILNADU

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Abstract

Foreign Direct Investment (FDI) is investment in a foreign country through the acquisition of a local company or the establishment there, of an operation on a new site. In simple words, it is the capital inflows from abroad that is invested in or to enhance the production capacity of the economy. Retailing is the interface between the producer & individual consumer buying for personal consumption. Retailing is one of the world's largest private industries. Liberalizations in FDI have caused a massive restructuring in retail industry. Opening the retail industry to FDI will bring forth benefits in terms of advance employment, organized retail stores, availability of quality products at a better and cheaper price. India is one of the largest budding markets, with a population of over one billion. India is one of the biggest economies in the world in terms of purchasing power. India should develop its own strategies, laws and regulations that would be in the best interest of the country.

Keywords: Retailing, Foreign Direct Investment, India and Liberalizations.

Introduction

India's retail sector is wearing new clothes and with a three-year compounded annual growth rate of 46.64 per cent, retail is the fastest growing sector in the Indian economy. Traditional markets are making way for new formats such as departmental stores, hypermarkets, supermarkets and specialty stores. Western-style malls have begun appearing in metros and second-rung cities alike, introducing the Indian consumer to an unparalleled shopping experience. Even

though India has well over 5 million retail outlets of all sizes and styles (or non-styles), the country sorely lacks anything that can resemble a retailing industry in the modern sense of the term. This presents international retailing specialists with a great opportunity. Wal-Mart, the world's largest retailer, and Bharti Enterprises have signed a Memorandum of Understanding (MoU) to explore business opportunities in the Indian retail industry. This joint venture will mark the entry of Wal-Mart into the Indian retailing industry. The biggest

competitor for Bharti-Wal-Mart is likely to be Reliance Retail, the retail wing of Reliance, which had planned to establish 10,000 stores by 2010. It had already opened 11 pilot stores under the “Reliance Fresh” format in Hyderabad (Dominic, 2007).

In earlier days, people used to buy the basic utility items from weekly markets, village fairs and melas, which can be said as the starting of Indian retail. These fairs and weekly market were constant source of entertainment and social activities in earlier days, and is still in existence in few villages. The thirst of convenience gave rise to neighbourhood stores and thus society has witnessed the emergence of mom and pop / Kirana stores. The market is now moving from traditionally managed pattern to more organized way of transaction. Government saw an opportunity here and started stores such as cooperative stores and khadi bhandars etc. These governments operated Khadi/Sahakari Bhandar was able to pass on the benefits of low cost and easy availability of goods to the customers. In addition to low cost and volumes present generation also looked for value addition in shopping and the concept of good experience while shopping came. Globalisation made possible for organisations to enter in the Indian retail market with more organized approach. Organized retail with different formats tried to bridge the gap and supermarkets/hypermarkets started becoming vital to have true shopping experience.

Statement of The Problems

The first challenge is competition from the unorganised sector. Traditional retailing has been established in India for many centuries and is characterised by small, family-owned operations. Because of this, such businesses are usually very low-margin, are owner-operated and have mostly negligible real estate and labour costs. Moreover, they also pay little by way of taxes. Consumer familiarity that runs from generation to generation is one big

advantage for the traditional retailing sector. It is often said that the mom-and-pop store in India is more like a father-and-son enterprise. Such small shops develop strong networks with local neighbourhoods. The informal system of credit adds to their attractiveness, with many houses ‘running up a tab’ with their neighbourhood kirana store, paying it off every fortnight or month. Moreover, low labour costs also allow shops to employ delivery boys, such that consumers may order their grocery list directly on the phone. These advantages are significant, though hard to quantify. In contrast, players in the organised sector have to cover big fixed costs and yet have to keep prices low enough to be able to compete with the traditional sector. Getting customers to switch their purchasing away from small neighbourhood shops and towards large-scale retailers may be a major challenge. The experience of large Indian retailers such as Big Bazaar shows that it is indeed possible. Anecdotal evidence of consumers who return from such shops suggests that the wholesale model provides for major bargains – something Indian consumers are always on the lookout for. The other major challenge for retailers in India, as opposed to the US, is the storage set-up of households. For the large-scale retail model to work, consumers visit such large stores and return with supplies likely to last them for a few weeks.

Objectives Of The Study

- ❖ To study the socio economic status of the retailers in Virudhunagar District
- ❖ To analyse the problems faced by retailers in FDI in retail sector
- ❖ To find out the overall satisfaction about FDI in retailing

Importance of The Study

India is in the midst of a retail boom. The sector witnessed significant transformation in the past decade from small-unorganized family-owned retail formats to organized

retailing. Indian business houses and manufacturers are setting up retail formats while real estate companies and venture capitalist are investing in retail infrastructure. Many international brands have entered the market. With the growth in organized retailing, unorganized retailers are fast changing their business models. However, retailing is one of the few sectors where foreign direct investment (FDI) is not allowed at present.

Methodology of The Study

Sources of Data

The data is going to be collected from both primary and secondary sources. The primary data are collected through interviews. The secondary data are collected from websites, magazines, journals and books.

Sampling Technique

The total number of sample is 160 respondents selected from various taluks from Virudhunagar District like Srivelliputtur, Sivakasi, Rajapalayam, Aruppukottai, Sattur, Kariapatti, Thiruchulli and Virudhunagar by adopting stratified random sampling technique.

Pilot Study

A pilot study was made before carrying out actual study. The interview schedules were used in the pilot study among forty respondents. From the pilot study, there was some necessary changes were made on the interview schedules, before making the data collection for this study.

Tools for Analysis

The data is going to be collected from both primary and secondary sources. The total number of sample is 160 respondents selected from various taluks from Virudhunagar District. A pilot study was made before carrying out actual study. The various statistical tools applied to analyse the primary data were percentage analysis and mean score analysis, to interpret the data to arrive at findings from the study. For effective analysis and easy

understanding, the data were tabulated.

Result and Discussion

Socio Economic Characteristics of the Respondents

Particulars	No of respondents (160)	Percentage
Sex		
Male	122	76.25
Female	38	23.75
Age		
Below 25	28	17.50
25-50	45	28.12
Above 50	87	44.38
Marital Status		
Married	120	75
Unmarried	40	25
Area of Living		
Rural	90	56.25
Urban	70	43.75
Nature of Family		
Nuclear family	60	37.50
Joint family	100	62.50
Education Qualification		
Literate	120	75
Illiterate	40	25
Monthly Income		
Below 15000	42	26.25
15001-30000	38	23.75
30001-45000	52	32.50
45001-60000	12	07.50
Above 60000	16	10

Source: Primary Data

The above table exhibits the socio economic characteristics of the respondents 76.25 per cent of the respondents are male and only 23.75 percent are female. 33 per cent of the respondents are belonging to age group of above 50 years, 28.12 per cent respondents are belonging to age group of 25-50 years, and 17.50 per cent respondents are belonging to age group of below 25 years of age. Out of the total respondents 75 per cent respondents married and 25 per cent respondents unmarried. 56.25 per cent respondents live in rural area and 43.75 per cent respondents live in urban area. 62.50 per cent of the respondents belongs joint family and remaining 37.50 per cent belongs to nuclear family. Out of the total

respondents 75 per cent respondents literate and 25 per cent respondents illiterate. 32.50 per cent of the respondents earnings between Rs.30001-Rs.45000, 26.25 per cent of the respondents earnings below Rs.15000, 23.75per cent of the respondents earnings between Rs.15001-Rs.30000, 10 per cent of the respondents earnings above Rs.60000 and remaining 7.50 per cent of the respondents earnings between Rs.45000-Rs.60000.

Types of Retailers

Particulars	No of respondents	Percentage
Organised	64	40
Unorganised	96	60

Source: Primary Data

The table shows that types of retailers. Out of 160 respondents, 60 per cent of the respondents are unorganized retailers and remaining 40 per cent respondents are organised retailers.

Problems of FDI in Retailing

Particulars	SA	A	M	DA	SD	Total Mean	Mean Score
Shortage of desirable talent and skilled manpower	250	168	84	36	22	560	3.50
Presence of numerous intermediaries	200	192	96	42	19	549	3.43
Consumers expectation on quality goods	295	132	63	38	28	556	3.47
Lack of basic infrastructure	315	116	84	42	19	576	3.60
Lack of branding to reach world market	280	144	51	52	25	552	3.45
Lack of technology upgradation	345	92	63	38	28	566	3.53
Inefficient supply chain management	305	124	96	38	17	580	3.62
Lack of better options and offers	200	192	96	60	10	558	3.48
Lack of faster delivery facilities	295	132	84	38	21	570	3.56
Lack of Healthy Competitions	315	152	84	42	10	603	3.76

Source: Primary Data
SA: Strongly Agree
A: Agree
M: Moderate
DA: Disagree
SDA: Strongly Disagree

The table shows that the problems of FDI in retailing. Out of the 160 respondents, the respondents were agree Lack of Healthy Competitions (3.76), Inefficient supply chain management (3.62), Lack of basic infrastructure (3.60), Lack of faster delivery facilities (3.56) and Shortage of desirable talent and skilled manpower (3.50) than on Lack of better options and offers, Consumers expectation on quality goods, Lack of branding to reach world market and Presence of numerous intermediaries.

Overall Satisfaction about FDI in Retailing

Particulars	No of respondents	Percentage
Highly Satisfied	16	10
Satisfied	10	6.25
No opinion	08	5
Dissatisfied	78	48.75
Highly Dissatisfied	48	30

Source: Primary Data

The above table views that that the overall satisfaction about FDI in Retailing. Out of 160 respondents, 48.75 per cent are dissatisfied, 30 per cent are highly dissatisfied, 10 per cent are highly satisfied, 6.25 per cent are satisfied and remaining 5 per cent are no opinion about FDI in retailing.

Suggestions

- The retailers should change their appearance, attitude and affairs. They should modernized their shops, store, more branded goods, provide home delivery service.
- The retailers should form a consortium and make bulk purchases. This measure will help to procure the goods at lower price.
- The banks in the country and the state government should formulate a scheme of modernization loan. Under this scheme credit should be made
- There should be a monitoring agency established at the state level to keep watch on the operations of foreign players in retail sector .This agency should see that necessary investment is made by the foreign players in cold storages, transportation & logistics. It should also ensure that the foreign player's required quota of goods from SME sector.
- The possibility of starting mails of small retailers should be explored & a group of small retailers in a locality should came together & open such mall.
- The educational institutions should constitute degree, diploma coerces in detailing management where both the theoretical & practical aspects of retail trade are taught to the candidates.

Conclusion

FDI has positive and negative effects on Indian economy. So, to keep pace with the forecast of Indian GDP, government should encourage foreign investment & to avoid its negative impact on local players, regulatory framework should be redesigned. Government should encourage FDI on gradual basis. With the case of Wal-Mart, it can be said that FDI in multi-brand retail in India should be given a serious thought and a gradual opening up must be made possible. In spite of country wide speculation on the plight of small retailers, India must take a lesson from China, where organized and unorganized retail is coexisting and growing together. If done in the right manner, it can prove to be a boon and not a curse. Allowing healthy FDI in the retail sector would lead to a substantial surge in the country's GDP and overall economic development. The FDI would lead to a more comprehensive integration of India into the worldwide market. Therefore, it is concluded that the strategy of opening up should be backed by appropriate reform measures. India should develop its own strategies, laws and regulations that would be in the best interest of the country.

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USUAL CANE JUICE WITH AN UNUSUAL BLEND – A CASE STUDY IN TAMIL NADU, INDIA

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Abstract

With the programmes like ‘Skill India’, ‘Stand up India’ and ‘Make in India’, the government of India is giving more emphasis on enterprises, in particular agricultural enterprises. Enterprises and start – ups in agriculture is a rarely chosen option among the farmers and unemployed youth. This is because of the heavy risk associated with agribusiness. But here is a graduated duo, who left their highly paid job and are now engaged in sugarcane juice business, solely with their own effort and self-motivation. They have become successful with this commercial crop, in their first attempt on agribusiness. In this context, in India, cane juice is the most sought after health drink, next only to coconut which cater during summer to combat heat and sun stroke. Documenting this success story will not only guide the sugarcane farmers in starting a business venture, but also will motivate the interested youth to become Agripreneurs. This unique model of business can be very well replicated in other areas but success is assured only when there is dedication and perfection.

Key words: Enterprise, Sugarcane juice, Agripreneurs, Dr. Karumbu and Innovation.

Sugarcane – An Introduction

Tropical Cane juice

Sugarcane (*Saccharum officinarum*) is one of the several species of tall perennial true grasses of the tribe Andropogoneae. It is native to the warm temperate and tropical regions of

South Asia and Southeast Asia. Sugarcane is the world’s largest crop by production quantity. In 2012, the Food and Agriculture Organisation (FAO) estimated that sugarcane was cultivated on about 26×10⁶ hectares, in more than 90 countries, with a world-wide harvest of

1.83×10⁹ tonnes.

The world demand for sugar is the primary driver of sugarcane agriculture. Cane accounts for 80% of sugar produced; most of the rest is made from sugar beet. Other than white sugar, products derived from sugarcane include molasses, bagasse and ethanol.

Top five sugarcane producers – 2015

S. No.	Country	Production (Thousand Metric Tonnes, TMT)
1.	Brazil	739267
2.	India	341200
3.	China	125536
4.	Thailand	100096
5.	Pakistan	63750

Source: Food And Agricultural Organization (FAO) of United Nations: Economic And Social Department: The Statistical Division

CANE JUICE

A vital component of sugarcane is Cane juice. This juice is mostly consumed immediately after crushing the cane and is not considered for value addition due to poor keeping quality. Given its popularity to beat the heat, cane juice also possess plenty of health benefits as listed below.

- i. Cures Acne.
- ii. Prevents or treats sore throat, cold and flu.
- iii. Helps in speedy recovery from jaundice.
- iv. Promotes weight loss, keeps body fit and healthy.
- v. Clears urinary flow; helps kidney to function smoothly.
- vi. Good for digestion.
- vii. Lowers body cholesterol.
- viii. Fights against cancer, especially prostate and breast cancer
- ix. Diabetic can enjoy without fear.
- x. Provides glucose and hydrates body quickly.
- xi. Cures febrile disorders.

- xii. Aids liver functioning.
- xiii. Facilitates development of bones and teeth.
- xiv. Prevents bad breath and tooth decay.
- xv. Ensures safe pregnancy.

Nutritional information of 28.35 g (1 ounce) of cane juice

Source: indobase.com

S. No.	Nutrients	Quantity (g)
1.	Proteins	0.20
2.	Water	0.19
3.	Ash	0.66
4.	Fat	0.09
5.	Total carbohydrates	27.40
6.	Sugar	25.71
7.	Calcium	32.57 mg
8.	Potassium	162.86 mg

Cane juice has about 36 calories per 100 gm of weight.

In India, cane juice is the most sought after health drink next only to coconut which cater during summer to combat heat and sun stroke. These health drinks are mostly sold by street – side vendors usually when the demand increases with the increasing mercury level. Of the two, cane juice is normally rejected by health conscious citizens because of the unhygienic crushing process and poor keeping quality. This has led to a situation in which cane juice is strike off as a health drink inspite of its innumerable health benefits.

DR. KARUMBU – A CANE JUICE SURGEON

S. No.	Products	Price / cup
	Freshly squeezed sugarcane juice	
	<i>Basics</i>	
1.	Natural	Rs. 20. 00
2.	Lemon	
3.	Ginger	
4.	Lemon & Ginger	
5.	Chilli	
6.	Chat Masala	
7.	Pepper & Salt	
8.	Mint	

	Cane O Lemon delight	
1.	Lemon mint cool	Rs. 30. 00
2.	Lemon Ginger cool	
3.	Lemon Ginger mint cool	
4.	Chilli Lemon cool	
5.	Honey Lemon cool	Rs. 35. 00
	Smoothies	
1.	Banana	Rs. 30. 00
2.	Mango (Seasonal)	Rs. 40. 00
	Herbal juice	
1.	Amla	Rs. 30. 00
	Blended with Sugarcane juice	
	Mocktails	
1.	<i>Cucumber refresher</i> (Sugarcane juice, Cucumber, Lemon)	Rs. 30. 00
2.	<i>Sweet Rasam</i> (Sugarcane juice, Chilli, Ginger, Mint, Lemon)	Rs. 30. 00
3.	<i>Pineapple Mint</i> (Sugarcane juice, Pineapple, Mint)	Rs. 40. 00
4.	<i>Coconut cane</i> (Sugarcane juice, Tender coconut, Honey)	Rs. 40. 00
5.	<i>Heart Warmer</i> (Sugarcane juice, Water melon, Pomegranate, Lemon)	Rs. 60. 00
6.	<i>Cucu Pineapple cooler</i> (Sugarcane juice, Pineapple, Cucumber)	Rs. 40. 00
7.	<i>Water melon Cucumber Punch</i> (Sugarcane juice, Water melon, Cucumber)	Rs. 40. 00

In order to revive the glory of cane juice, the two graduates, Manikandan and Arul Prasath (MBA and BCA resp.,) of Coimbatore, both in their late twenties, thought of a venture with cane juice. Both of them were childhood friends from a nearby village in a neighbouring district of Coimbatore.

There born a business venture in agriculture, named literally as “Dr. Karumbu” (*Karumbu* is the Tamil word for Sugarcane). It is a first of its kind enterprise, running successfully by a duo with no agricultural background. The trade name “Dr. Karumbu” and trade design were coined and developed by them for which they had availed trademark after registration.

Actually, Arun and Manikandan started the cane juice business in 2009 as a counter in a shop in Race course, Coimbatore. But they realised that this did not add any value to their

brand. So in 2011, they opened their first Dr. Karumbu outlet in Nehru Nagar, Coimbatore. In the Race course counter, they also offered fast foods. But very soon they realised that it was unhealthy and when they opened the Nehru Nagar outlet, they decided not to add any food to their menu. All the ideas and strategies followed by them are their own and none of them are implemented before elsewhere. They have also not consulted any scientific or business organisations for technical or marketing advisory. The initial investment made by them is Rs. 10 lakhs for which they had availed a loan from the bank. Now, the enterprise is running very successfully with many innovative strategies implemented mostly by trial and error method. More than academic localities, cane juice sales is a mass hit in residential areas among the aged senior citizens and fitness freaks.

The duo had established their business venture with three strong principles which are projected below.

- Health & Hygiene
- Zero impact on environment (Go Green)
- Awareness creation

Procurement & Processing

The main raw material for this enterprise is Sugarcane. After trying out with a few sugarcane varieties, they had fixed the variety PSR 00-343 as the best one for quality juice extraction. This variety is grown by the farmers of neighbouring Erode district of Tamil Nadu in large numbers. PSR 00-343, released by Philsurin is tall with fairly thin to medium, cylindrical, brownish purple stalks.

It has the advantage of very good germination and heavy tillering, resulting in high tonnage of 120 tons cane per hectare with each ton yielding 2.22 bags of 50 kilos, or a yield of 266.4 bags of sugar. This is highly resistant to smut and rust and resistant to yellow spot disease. Hence, it is procured from them with the help of middle men. While

procuring, they ensure that the cane is cut properly and no damages are reported. Usually, 5 tonnes of canes are procured on weekly basis and also based on demand.

After procurement, the canes are stored in a processing unit at Koundampalayam, which is situated in the outskirts of Coimbatore. In this processing unit, peeling of outer purple coat is done manually by three trained labourers. Similar to procurement, peeling is also done based on demand and is stored in cool condition for a maximum of only two days; above which the cane will become unfit for quality juice extraction.

Value Addition and Sales

The duo had designed a unique cane crushing machine which crushes the cane efficiently. The machine is regularly cleaned and gloves are used while the sugarcane is fed into the machine. They are employing labourers on part time basis for juice extraction and machine maintenance. The extracted cane juice is bottled in plastic bottles bearing their brand name. Only fresh stalks are used for juice extraction. No water, white sugar, preservatives or artificial flavour is added to the juice. It is 100% raw, pure, natural and unrefined extract. Since the juice is extracted from pre – cooled cane, it is not a necessary to add ice to it while serving.

Apart from this bottled cane juice, they also came up with a set of mocktails with cane juice by blending healthy seasonal fruits like Amla, Mango, Sapota, Cucumber, Pine apple, Water melon etc., thereby avoiding fruits such as Apples and Grapes, that are not available as fresh always. All their value added products are very reasonably priced and named appropriately. Sales takes place for 12 hours a day from 10 in the morning to 10 in the night.

List of products of Dr. Karumbu with price

Source: Dr. Karumbu outlet, Saibaba colony, Coimbatore

The price list itself throws light on the uniqueness of Dr. Karumbu. Though they are selling all these cane juice blends, the most preferred among the public is raw cane juice extract. Plastic bottles with raw cane juice of small (200 ml), medium (500 ml) and large (1000 ml) size of prices Rs. 20, 40 and 70 respectively are sold akin to commercial carbonated beverages. These bottled cane juices must be consumed within a day of purchase even if it is in the refrigerator because sugarcane juice has a shelf life of only an hour and a half. Another unusual fact about this product is that consumers of any age group can have it, irrespective of diabetics. Since, all the products take up their sweetness from cane juice which has only complex sugar, no white sugar is added to them. This complex sugar in the cane juice takes a long time for breaking down into simple sugar in the body and hence does not harm diabetic patients. Whereas if white sugar is added for sweetness, it consists of simple sugar which is easily absorbed by the body and hence lead to a spike in blood sugar levels.

Challenges

When raised queries about challenges faced by them, they responded quickly as listed below after prioritization.

- Peeling of purple coat of sugarcane by the labours occupies a major part of their costs. More than costs, it requires highly skilled labours with sumptuous time for peeling.
- The above constraint is a consequence of lack of an efficient sugarcane peeling machine. A sugarcane peeler will reduce their expenses and ensures quick supply of peeled canes to the outlets.
- Shorter shelf life of the products. This hinders the sales of their product to distant places. The shelf life of cane juice can be lengthened by adding artificial preservatives, which is against their ethics.
- Usage of plastic bottles for sales is another

issue which is also against their motto of 'Go Green'.

- Since there is no organic cane producing farms known to them, they were made to procure inorganic canes for processing at present.
- Lack of awareness among the public about the benefits of cane juice. Moreover, there also prevails a misconception that just drinking a glass of juice would give them diabetes.

Future Plans:

To overcome the above listed constraints and also to meet out the rising demands, they had few plans for implementation in the future.

- Planning to give franchise of their brand name to other interested Agripreneurs.
- Opening another one or more outlets in addition to the present two outlets.
- Efficient usage of cane trash (canes after juice extraction) by sending it as an input for compost and paper cup making.

A missed out interesting fact is that both of them left their well – paid software jobs to start this business. Through this business, they are not only solving the problems of cane juice lovers, but also increasing the number of cane juice lovers. Each of the two outlets is taken care by them individually. Both the outlets are rented and employs two to three labours on part time basis. More than all these, the duo had set an example for many unemployed graduates. They stand as a figure of confidence to many new young innovators and also to

farmers. This unique model of business can be very well replicated in other areas but success is assured only when there is dedication and perfection.

Suggestions

All the strategies followed by them are based on their own research and development. Till today, they had consulted only with their closed circles. There is a possibility of utmost improvement to the enterprise if it is technically supported by Sugarcane Breeding Institute, State Department of Agricultural Marketing and Agri – business and the Tamil Nadu Agricultural University and financially supported with the schemes of Ministry of Micro, Small and Medium Enterprises (MSME).

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IMPACT OF SOCIAL MEDIA ON PURCHASE INTENTION IN ERODE DISTRICT

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Abstract

The present world has encountered a new phenomenon in the cyberspace called social media that is quickly publicized. Social media, applied programs, platforms and online media aim at facilitating interaction, cooperation and content sharing. The authors are mainly discussed about the impact of social media on purchase intention of the customers in Erode district of Tamilnadu. For this, 110 respondents have selected by using convenience sampling technique in Erode. A well structured questionnaire framed and using it, opinion of the respondents have collected and the responses have subduced into tables and charts by using percentage analysis, mean score analysis and Anova analysis. The study found that majority of the male respondents induced to purchase products through online who have impacted by the social media followed by who belongs to 25-35 years aged, educated till college level, working as private sector employee, belongs to the monthly income of above Rs.25,000 and having around 2-4 years of experience in using social media usage. The results indicates that due to more working hours of the private employees, they have more interested to purchase products through online with the support of social media and so their usage level of social media increased.

Keywords: *Impact of Social Media, Purchase Intention, Online Purchase, Erode.*

Introduction

The media that describes a spread of recent sources of on-line information which might be created, initiated, circulated and used by customers intent on educating each different approximately merchandise, brands, offerings, personalities, and troubles is name social

media. Toivonen (2007) termed it as an interaction of people to create, share, exchange and commenting contents in networks and virtual communities. By 1979, Tom Truscott and Jim Ellis of Duke University, created the Usenet, a discussion system that permitted Internet users to post messages. According to

Kaplan & Haenlein (2010), the era of Social Media probably started about 20 years earlier, when Bruce and Susan Abelson developed Open Diary, 'an early social networking website that brought the online diary writers into one community. Terminology of weblog' was coined at the same time, and truncated as blog a year later when a blogger transformed the noun weblog into the sentence we blog. The growing access and availability of Internet further added to the popularity of this concept, which lead to the creation of social networking websites such as MySpace in 2003 and Facebook in 2004. This, in turn, coined the term Social Media and contributed to the eminence it has today (Kaplan and Haenlein, 2010).

Customers as the no observed assets of a firm must be attracted and maintained and maximized using plan and thought like other assets such as financial assets (Blattberg, et al 2001). Attitude toward social behaviors, form the behaviors related to the intention of the customers. In most cases the real behaviors could be predicted given the intention because it is the intention because it is the intention that allows the customers to relate to each other all of the factors that may affect their real behavior. In addition, both subjective and objective assessments of a product or service will affect on purchase. In conducting marketing studies, it should be noted that purchase intention and conducting purchase may not be similar. If brand, price or time is stable, the probability for purchase prediction using purchase intention will increase.

According to Kim and Kou (2011), social media can have great effect on the popularity of commercial brand. Social media transfer power from firms to individuals and societies or in other word, to innovative users that have created very successful and disastrous effects on popular or lea cling brands (Berthon et.al., 2012). For example the case of David Karlo, publishing his video music in social media after

breaking his Guitar on a united airline flight led 20 percent reduction in the shares of the united airline in 2009, that is, some 180 million dollars. Justine Halpern book is a successful example of social media effect that was placed on the top of high sale books of New York times magazine (Pit, et al., 2014).

Review of Literature

According to Muhammad Shafiq Gul, et al., (2014), people use to spend their money proportion to fashion changes as it plays a significant role in life styles. A convenience sampling strategy was adopted for the collection of data. The proposed study uses standardized questionnaire and 300 questioners were distributed among respondents randomly and got back 262 responses. The results of the study indicated that there is a weak significant relationship between Social Media and Fashion Consciousness, so as between Social Media and Consumer Purchase Behavior. However, results of the study do not align with the statement that Customers spend more than Rs. 4000 per shopping trip. A study conducted by Funde Yogesh and Mehta Yesha, (2014) found that the social media is most widely used in information source for perceived convenience, effectiveness and perceived credibility. Also, the social media reviews and opinions affect the purchase decision process; however, tendency of share their experiences post purchase is surprisingly low. The authors Mehmood Rehmani and Muhammad Ishfaq Khan, (2011) investigated in their research that the social media (e-discussion, websites, online chat, email etc) parameters that have effect over the customers buying decisions. The research focused on the development of research model to test the impact of social media on the customer purchase intention. The literature review done to explore the work done on social media. The authors identify the problem and defined the objectives of the studies. In order to achieve them, a research

model is proposed that followed by the development of research hypotheses to testify the model.

Statement of The Problem

Owing to more people population, vehicle population and crowd environment in town and cities, travelling of a people to purchase product is very hectic and irritating. So, they need another platform which could to purchase products easily. In turn, after growing of smartphone and cyberspace, the social media like facebook, twitter, whatsapp, etc. plays a vital role in everyone's daily life. So, most of the product manufactures, traders and online shopping websites advertise their products through various social media. It highly attracted the social media users and they can easily compare the products with some other online websites and order the products whatever they need. He / she need not search the products shop to shop, it reaches smoothly to us. On the other side, some products which purchased by the impact of social media advertisement, sometimes duplicated, less quality, malfunctioning the products. So, it is necessary to know the problems to identify what extent the social media impact support to purchase a product among the social media users in Erode.

Objectives of The Study

- To study the socio-economic profile of the respondents in Erode.
- To identify the impact of social media on purchase intention among the respondents in Erode.
- To find out the problems in purchase of products among the sample respondents.

Methodology

This research is mainly based on descriptive research. For examining the impact of social media on purchase intention of the sample respondents, 110 respondents were selected by using convenience sampling technique. The collected responses were

subdued into tables and charts by using percentage analysis, mean score analysis and Anova analysis.

Results and Discussion

The authors have divided this section into three heads viz.,

- Study the socio-economic status of the selected respondents in Erode.
- Evaluate the impact of social media on purchase intention of the sample respondents in the study area.

Study the Socio-economic status

The following table shows the socio-economic profile of the sample respondents in Erode.

Table No. 1 : Socio-Economic Profile

No.	Factors	Number of Respondents	%
1	Age		
	a. Below 25 Yrs.	24	22
	b. 25 – 35 Yrs.	57	52
	c. Above 35 Yrs.	29	26
	Total	110	100
2	Gender		
	a. Female	34	30.7
	b. Male	76	69.3
	Total	110	100.0
3	Educational Status		
	a. School level	34	31.3
	b. College Level	65	59.3
	c. Professional	11	9.3
	Total	110	100.0
4	Occupation		
	a. Govt. Employee	29	26.0
	b. Pvt. Employee	49	44.7
	c. Business	21	19.3
	d. Others (Students, House wives, Agriculturist, etc.)	11	10.0
	Total	110	100.0
5	Marital Status		
	a. Married	95	86.0
	b. Unmarried	15	14.0
	Total	110	100.0
6	Monthly Income level		
	a. Below Rs.15000	21	19.3
	b. Rs.15000 – Rs.25000	36	32.7
	c. Above Rs.25000	53	48.0
	Total	110	100.0

It could be found from the analysis that 22.0 percent of the respondents belong to below 30 years age category, 52.0 percent of the respondents belong to 25-35 years age category and remaining 26.0 percent of the respondents belong to above 40 years. Around 30.7 percent are female and 69.3 percent are male. The respondents have school level as 31.3 percent, college level as 59.3 percent, and 9.3 percent for professional. Around 26.0 percent are working as government employee, 44.7 percent are working as private employee, 19.3 percent are business people and remaining 10.0 percent are having some other status like agriculturist, housewives, students, etc. Noticed that 86.0 percent are got married and 14.0 percent are not married. Among the 100 percent, 19.3 percent are earning below Rs.15000, 32.7 percent are earning Rs.15000 to 25000 and remaining 48.0 percent are earning above Rs.25000.

Impact of Social Media on Purchase Intention

The following analysis noticed that selected sample respondents are purchased products through the impact of social media advertisements. For this six attributes has selected and discussed in the following table.

Table No. 2 : Impact of Social Media on Purchase Intention

No.	Attributes	Mean Score	SD
1	Social media helps me make decisions better before purchasing goods and services.	4.3	0.31
2	Social media increases my interest in buying products and services	4.1	0.26
3	I am very likely to buy products or services recommended by my friends on social media	3.8	0.49
4	I will definitely buy products as marketed by social media	4.0	0.47
5	I intend to purchase products as marketed by social media	4.1	0.21
6	I believe the products as marketed are quality through social media	4.2	0.29

It is noticed from the above analysis that most of the respondents are opined that the social media support to them make decisions better before purchasing goods and services. Also, the selected sample respondents believe that the products which purchased from the impact of social media are quality.

Hypotheses Testing

In order to identify the relationship between the selected independent variables and impact of social media on purchase intention is discussed in the following table with testing the following hypothesis and tested by Anova analysis.

H_0 : There is no significant difference between the selected independent variables and impact of social media on purchase intention.

Table No. 3 : Hypothesis Testing (Anova Analysis)

No.	Factors	Mean Score	F	Result
1	Age			
	Below 25 Yrs.	3.8	6.598	Sig. at 1%
	25 - 35 Yrs.	4.3		
Above 35 Yrs.	4.1			
2	Gender			
	Male	4.2	0.658	NS
Female	4.0			
3	Educational Status			
	School level	3.7	4.449	Sig. at 1%
	College Level	4.2		
Professional	4.3			
4	Occupation			
	Govt. Employee	3.4	11.267	Sig. at 1%
	Pvt. Employee	4.5		
	Business	4.2		
Others (Students, House wives, Agriculturist, etc.)	3.7			
5	Marital Status			
	Married	4.3	8.694	Sig. at 1%
Unmarried	3.8			
6	Monthly Income level			
	Below Rs.15000	3.7	12.450	Sig. at 1%
	Rs.15000 - Rs.25000	4.2		
Above Rs.25000	3.8			
7	Experience in Using Social Media			
	Below 2 years	3.8	10.506	Sig. at 1%
	2-4 years	4.3		
Above 4 years	4.1			

It could be noted from the analysis that among the seven hypotheses, hypothesis 1,

hypothesis 3, hypothesis 4, hypothesis 5, hypothesis 6 and hypothesis 7 are rejected due to the significant result between the two selected variables. On the other hand, the hypothesis 2 is accepted due to not significant result.

It indicates that there is a significant difference between the means of various categories of the selected independent variables like age, educational status, occupation, marital status, monthly income level and experience in using social media, and the dependent variable impact of social media on purchase intention. On the other hand, there is no significant difference between the means of male and female respondents and their impact of social media on their purchase intention in the study area.

Findings

- It is found from the analysis that majority of the customers belong to 31-40 years, female, college level education, private employee, got married and earning monthly income of above Rs. 25000.
- It is found from the analysis that most of the respondents are opined that the social media support to them make decisions better before purchasing goods and services.
- From the analysis, it is divulged that there is a significant difference between the means of various categories of the selected independent variables like age, educational status, occupation, marital status, monthly income level and experience in using social media, and the dependent variable impact of social media on purchase intention. On the other hand, there is no significant difference between the means of male and female respondents and their impact of social media on their purchase intention in the study area.

Recommendations and Conclusion

- From the study, it is found that middle aged

respondents have perceived maximum impact of social media on

- In a rapidly evolving technology world, it appears that Erode has also experienced a rapid growth of social media usage in the last few years, which render a specific study to be conducted within the country context. The findings support the fact that many people who are living in Erode are very much engaged with social media platforms such as Facebook, Twitter, etc. Nonetheless, this study can easily identify which category respondents have impacted the social media advertisement that contributed to induce the purchase intention among the people in Erode.

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PANCHAYAT SYSTEM OF NARIKKURAVARS IN TAMILNADU

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Abstract

The Narikkuravar Community continues to follow the tribal traditions and no wonder the Narikkuravar Panchayat System is very powerful. The Panchayat is vested with the responsibility of administering the community. The basic objective of Panchayat is to prevent crimes and reduce the number of crimes. There was a time when Narikkuravars did not go to the police station for resolving their disputes. But today they seek the help of police station for issues for which Panchayat does not have a solution. The Narikkuravar Community would like to resolve these disputes at the level of their own Panchayat.

Keywords: Narikkuravar, Panchayat, Vagri, Tribe, Nomads

Introduction

The Community of Narikkuravars is one among several tribal communities in India. They do not have a fixed habitation and prefer to be nomadic. Narikkuravars are reported in the States of Tamil Nadu, Kerala, Andhra, Culcutta, Rajastan, Gujarat, Madhya Pradesh, Delhi, Utter Pradesh and Odisha.¹ According to the 2002 Census, their population in Tamil Nadu was estimated to be 47,520 which constitute 0.08 percent of Tamil Nadu.²

Origin of Narikkuravars

History of Narikkuravars could be traced to North India. They might have migrated from Mount Aravalli or Mevar or Gujarat into Tamil Nadu sometime in the Sixth Century AD. There are several views on the origin of the Narikkuravars.

- According to one version, they must have migrated due to unwillingness to become Muslims during the Muslim Period in North India.
- According to the second theory, they might have accompanied the Mughals during the invasion of India.³
- The third version maintains that they might have been soldiers in the Shivaji's Army and when the Marathas were defeated, they might have migrated instead of embracing Islam.

The third theory, posited by Vishnu Dasan, Professor of Govt Arts College, Cuddalore, maintains that Narikkuravars, earlier employed by Shivaji as soldiers, were scattered during the Muslim invasion. Since they did not prepare to become Muslims and the Maratha

army was already defeated by the Muslim rulers, they were compelled to seek shelter in the mountainous regions. It was during their stay the mountain regions that they picked up the nomadic habits of moving around for the purpose of hunting. They continue to be nomads even after they shifted to Tamil Nadu as Narikkuravars.⁴

Etymology of Narikkuravar

Nari + Kuravar = Narikkuravar. 'Nari' is the Tamil name for fox which is known for its cunningness. Kuravar stands for people living on a hill top. Since Narikkuravars hunt these foxes for meat and, sell their teeth, skin etc., for their living, they are called Narikkuravars.⁵

Panchayat System

The Narikkuravar Community continues to follow the tribal traditions and no wonder the Narikkuravar Panchayat System is very powerful. The Panchayat is vested with the responsibility of administering the community. The basic objective of Panchayat is to prevent crimes and reduce the number of crimes. There was a time when Narikkuravars did not go to the police station for resolving their disputes. But today they seek the help of police station for issues for which Panchayat does not have a solution. The Narikkuravar Community would like to resolve these disputes at the level of their own Panchayat.

Qualifications of the Leader of the Panchayat

1. The leader of the Panchayat must be free from any criminal charges and he must be held in high esteem by the community.
2. The leader is also supposed to be an elderly person, with mature experience.
3. The leader must come from a lineage which has the distinction of being *guru deivalo* for twenty five generations.
4. The leader must be aware of the tradition of the community and he must be capable of leading the community.⁶

A leader, who possesses the qualities, mentioned above, are greatly honoured and called *nayiyo vagri*, Panchayat being known as *nav* in the *vagriboli*.

Remuneration for the Panchayat Leader

The great esteem in which the community holds the leader of the community is remuneration in itself. In addition to this honour, he is also paid in cash or in kind by the man who prefers the complaints and also by the man who is accused. The leader would be given arrack, betel, toddy, etc at the end of every case brought before the Panchayat. He is also supplied soda when the case is being heard.⁷

Definition of Crimes

In the modern period, crime is defined as violation of any law passed by the legislature or any other authorised body. The law is always in a written form and violations are punished by a court of law. But in the case of Narikkuravar Community, they still continue the tribal traditions. Crime is defined as violation of a tradition which is unwritten and mutually agreed upon. No wonder what is deemed to be crimes in the Narikkuravar Community, will sound ridiculous in the modern society.

For example, if a woman were to beat her husband or any other male, it is considered to be a crime in the eyes of the community. Probably because the patriarchal value is emphasised and beating somebody with a petticoat is a direct challenge to the patriarchal value system.

Similarly, a woman catching hold of her husband's tuft or another male's tuft is also considered to have committed a crime for the same reason. A male is not supposed to thrash another man with his loin's cloth because it is insulting to his manhood and therefore it is considered to be a crime. Similarly, any male must not catch hold of another male's of tuft for the same reason.

It is considered to be a crime if someone strikes a person, holding a *sami-moottai*, with his slippers or if that man possessing a *sami-moottai* were to remove his tuft or if a woman to touch the *sami-moottai* or anyone burns someone's *sami-moottai*. Probably these are considered crimes for ritualistic reasons. It is also considered to be crime to beat someone with a buffalo horn.

It is also considered to be crime to marry another woman or man without divorcing the present wife or husband. Similarly, it is a crime to have intercourse with another person when the spouse is alive. Marriage outside the community or marriage within the same subgroup in the community, is also is also considered a crime. Similarly, those who are already engaged to be married, should not marry someone else with whom one is not engaged.

During the time of death, relatives should necessary participate in the burial ceremony and any failure in this matter is considered to be a crime. It is also considered to be a crime to insult the elders in the community. The male, found guilty of violating the tradition of the community, is called *chothanyo* and woman guilty of violation, is called *chothini*.⁸

Mode of Punishment

The punishment is proportionate to the nature of the crime. The punishment is uniformly applicable to anyone, educated or uneducated. The nature of punishment is mostly social rather than political. Since the community can only punish a deviant with social consequences, a punishment could be very severe if one were to choose by in the other community. The severest punishment is ostracism which is a terrible punishment because Narikkuravars are used to the idea of living in a community and cannot tolerate idea of living away from the community.

- For people who removed their tufts, the punishment is denial of share in the *sami-moottai*.

- They were further punished by denial them any opportunity to participate in poojas.
- They are denied the right to *havali* during the performance of pooja.
- Those who marry outside the community or those who go for endogamous marriages, are also ostracised.
- A much married man called *paduguro* or a much married woman called *paduguri*, are denied the privilege of their dead body being placed before the objects of worship in the community and they will also lose the privilege of being carried by the *guru deivalo* after the death.
- Anyone who challenges the social control of the community, will be punished by his funeral not being attended by anyone in the community.
- The Community Panchayat could impose a fine ranging from rupees 101 to 50000, depending upon the nature of the crime.
- In the case of physical assault, the one who had the humiliation of being beaten must perform certain poojas to recover his dignity. Expenses incurred during the pooja, must be borne by the assailant.⁹

Types of Panchayat

The Narikkuravar Panchayat controls the lives of individuals in the Narikkuravar Community. The Panchayat is convened during religious activities or at the time of marriage or at the time of death in the community. There is a separate Panchayat for each function. For example-

1. Religious Panchayat
2. Panchayat for Divorce
3. Panchayat for Marriage
4. Panchayat for Death Ceremony
5. Panchayat for Conflict Resolution

1. Religious Panchayat or Samy Panchayat (*Deinav*)

The Religious Panchayat is convened when

there is a conflict over who should inherit the *sami-moottai*. Normally, when the head of the family, that is, the father, passes away, the eldest son becomes the patriarch of the house and takes possession of the *sami-moottai* but when the eldest son refuses to take possession of the *sami-moottai*, dispute may arise between other claimants to the family *sami-moottai* and at this juncture, the Religious Panchayat intervenes and settles the issue.¹⁰

2. Panchayat for Divorce (*Thodi Menthanu*)

When there is misunderstanding between husband and wife, either one of them can seek divorce. This divorce is settled by the Panchayat convened for the purpose of divorce. Normally, this Panchayat acts like a family court and tries to bring about reconciliation between the estranged couple. The panchayat orders the estranged couple to decide on divorce. But if conciliation fails, even after the cooling off period of six months, the Panchayat awards the decree of divorce.

They follow a peculiar practice of declaring in the divorce. They pick up three hay sticks and break them to symbolise the break up between the husband and wife, between in-laws and also between the family deities. In case the couple wanted to live together as a family even after the divorce, the couple are permitted to do so after the payment of certain fine to the Panchayat and also after the performance of appropriate *pooja*. In short, the convention regarding divorce in the Narikkuravar Community is very progressive.¹¹



(Panchayat for Pooja Issue, JJ Nagar, Keerapalayam, Chidamparam)

3. Panchayat for Marriage (*hiviya nav*)

The Panchayat plays a crucial role in the arrangement of marriage. The Panchayat takes care of the payment of dowry to the bride's family by the bridegroom's family, enquiring about each other's family etc. Supposing the agreed marriage does not take place, it is the responsibility of the Panchayat to restore the dowry to the groom's family. Any dispute over non payment of dowry etc is settled by the Panchayat.¹²

4. Panchayat for Death Ceremony

The Panchayat is convened when there is dispute about the legal heirs of the deceased refusing to perform the death ceremony. But the Panchayat does not accept any claims after the dead body is disposed of. The Panchayat punishes the late comers by not permitting them to inherit the *sami-moottai* of the deceased.¹³

5. Panchayat for Conflict Resolution

When there is conflict between individuals or between families or between *jat*'s (sub caste) or in the case of conflict between Narikkuravars and outsiders, the Panchayat is convened to resolve the conflict. When the Panchayat is not in a position to resolve the conflict, some Narikkuravars seek the help of the police station.¹⁴

Conclusion

In some settlements the *Nav* organisation is weak due to the factional politics of social or political units functioning strongly. In such circumstances, the elderly or available members on the occasion of conflict sit together quickly and intervene, defuse emotions and argue for amicable compromise. In recent time, education and the necessity to deal with the state has had an impact on the traditional patterns. Since the Narikkuravars stick to the principal of endogamy, conflicts still stay within the community and are managed by the *Nav*, the traditional assembly of men. Recourse to state institutions such as court is rare.

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THE EVOLUTION OF ENGLISH CANADIAN DRAMA AND THEATRE

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Abstract

Native dramas began with one – act plays with small casts and simple sets and initiated the process of dramatizing Canadian experience. The Postwar Canadian playwrights focused on Canadian identity and so nativism dominated their works. Early history of Canada formed the background of their works. They spoke about the marginalized people and their place in society. They resented the imposition of imperial culture on them and its consequent erasure of original Canadian dramas. The playwrights concentrated on the Canadian peoples. specific issues. The new thematic focus brought the myriad aspects of Canadian life and the individual's struggle for self discovery into the texture of their plays. James Reaney and George Ryga played a crucial role in raising the national consciousness.

Keyword: Evolution, Native and English Canadian Drama, English Canadian Theatre

Canada lacked consistently developed body of drama and dramatic criticism. There were many factors which had contributed to the absence of indigenous dramatic literature in Canada. The Canadian Theatre faced problems because of the two large language groups who did not know each other: the French speaking Quebecois, that is lie French Canada and English speaking Canadians whose thematic concerns were different. While the French Canada plays were concerned with separatism, the English Canada plays were more on women's liberation, prison reforms, homosexuality, dignity and independence for the elderly. (P.71 A.D Dani English Canadian

Drama, A.P.Dani New Delhi 2003) These themes are indigenous to Canada but presented problems in the world outside Canada and the provinces concerned. So extensive regional differences in the Canadian plays failed to give a unique identity to the country as one nation. The location of different provinces acted as a dissuading factor for the establishment of theatres. As a result different theatre groups, from abroad had to tour across Canada which was extremely expensive. Migrant writers from other countries traded in their nationality and tradition. From 1880s to the First World War British, American and European classics were performed on the stages. Charles Heavy sage,

a migrant from England to Montreal in 1853 produced plays like *Saul* (1853) and *Count Fillipo* (1860) based on the Elizabethan tragedy. The Canadian drama has derived sustenance from the English, French and American and other European cultural traditions. Father Emile Legault produced secular classics by Moliere and Racine and modern plays by Cocteau, Anouilh and Gaudoux. The theatre school got the stamp of being 'a transplanted French classical theatre' in Quebec whose aim was to educate people. Similarly in the English speaking Canada Shakespeare's plays were staged (P33).

The Canadian stage was thus deprived of indigenous form of theatrical expression and native experience. To fulfill this vacuum, the popular theatre of the Vaudeville and the Radio came on the scene and helped 'the people to discover their soul (P.33). People attended the theatre ignoring the ban imposed by the Archbishop of Quebec in 1873 as the theatres were considered by him as the dens of all the vices. For seventy years this ban had a stifling influence on the theater which prevented dramas from becoming a serious native art form. The ethnic complexity of the Canadian population with its variety of origins, traditions, and languages combined with a puritan suspicion of drama as a morally undesirable art form have further compounded the difficulties for Canada to develop 'a genuine dramatic literature of its own. (P.322)

During the Victorian period melodrama and spectacle were the keys to popular success. Poetic closet drama like Charles Heavyside's *Saul* (1857) attempted to recreate biblical story with little humour and dramatic technique, Charles Mair's closet drama *Tecumsha* (1886) portrayed the Indian leader as tragic hero in pedestrian blank verse which was an inappropriate art form for new world subjects.

Canadian Broad casting corporation in 1941 and a similar movement in Radio started

in Quebec created an awareness among the dramatists of the need to belong to somewhere instead of being from nowhere. They provided Canadian dramatists, actors, and composers with their first real chance to be themselves and to their audience Canadian writers began to speak of coming home as they were gripped by the root theme. Gelinis, Merrill Denison, John Coulter and Robertson Davies gained a wider attention by having their plays produced on Radio. Michael Cook James Reaney, David French, Gwen Ringwood have had their works aired on radio and television

Native dramas began with one-act plays with small casts and simple sets and initiated the process of dramatizing Canadian experience. Merrill Denison's *Brothers in Arms*, *From their Own Place* and *The Weather Breeder* in 1920s were comedies on farm life. His play *Marsh Hey* was considered the best Canadian play of the decade. The plays of Gwen Pharis Ringwood following the Irish dramatists depicted the Canadians rural and isolated lives. Her plays written in 1930s like *Still Stands the House* (1938) and *Pasque Flower* (1939) were reflective of the Canadian Fiction tradition. Her comedy plays *The Days may be Long* (1940) *Widgers Way* (1952) and *Garage Sale* (1982) were absorbing fantasies. Ringwood will be remembered by the Canadian theatre tradition for her modest and unquestionable dramatic gift.

In 1930s Gratien Gelinis introduced the hero Fridolin and the colloquial Montreal dialect and focused on the family. This was something unthinkable for English-Canadians, the French and the Americans. This made Gelinis a native star in the history of Canadian entertainment. He stood for indigenous theatre. This play *Titcoq* is about an orphan, a love-born Canadian bastard; it is about a people cutoff long ago from the fatherland trying desperately to find an identity in a work in which others hold the strings of power. (PP.35-36) His next play *Bousille* and the just

also probes his own identity i.e., the Quebec Society itself. This is about man's inhumanity to man. A god fearing Bousille was made to give false witness in order to save the son of the Gravel family who killed a boy. Robbed off his self-respect Bousille hangs himself in their barn. The playwright dealt with the little man interrogating the religiosity of his own people. Gelinus used a Quebec family as a microcosm of the nation in his play *Yesterday the Children were Dancing* (1966) it shows how the father and son standing for confederation and separate state of Quebec. Gelinus wanted the writers not to imitate others but to write for themselves from their roots. Many writers became his disciples. Michael Dube's play *Zone* brought overnight success. Michael Tremblay dealt with the suppressed working class women who tore each other to shreds in Joul, the language of streets. He made use of the techniques of Genet, Beckett and Albee and shocked the audience of their complacency.

The Irish influence on Canadian drama continued in the works of John Coulter, an immigrant to Canada from Dublin. Naturally there was a split in his cultural allegiances; some of his plays look back to native Ireland and others on subjects from Canadian history. His play *Riel* was about the tragic hero at the heart of the Canadian myth and he wrote three plays about him. Coulter's stylizations are skillful and neat and the dramatic qualities of the climax are unflinching.

Robertson Davies was the one who brought excellent verbal skills and intellectual originality to Canadian drama. Robertson Davies' early one-act plays showed his wide range of interest. *The Voice of the People* dealt with the domestic life and lower middle class family in Ontario. *Hope Deferred* (1948) focused on the protagonist's championing the cause of the arts in a colonial society. It serves as a satire on Catholic Church which restricted the artistic freedom of expression. The play

Overlaid is about an old man who is at odds with his daughter –in-law who is suffering from a usual Canadian complaint: paralyzing puritans (P.114). The play *At The Gates of the Righteous* is a farce about a young rebel who learns that lawlessness is not a much fun without the law. In the late 1940s all the plays of Robert Davies dealt with Canadian problems – the root questions of home, family and identify as they were raised by the times. In *Fortune, My Foe* Nicholas Hayward, a brilliant Professor of English defers his plan to go to America as he sees Canada as a land of opportunities and its need for him. Canada is not merely a home for the idealistic new comers but it is also a place for those with hopes deferred. Nicholas speaks for Davies. Davies pokes fun not at know-nothings but at the do-nothings, the smug who ride on the coat-tails of civilization but contribute nothing. His next play *At My Heart's Core* (1950) also deals with the problem of leaving Canada to other countries seeking fortune. His comedy play *Hunting Stuart* deals with the conflict of loyalties between old country and new country. A pattern of good and evil spirits is seen in his plays *Leaven of Malice* and *A mixture of Frailties*. Davies is curious to find that an evil deed often leads us to good while good intentions lead us to hell. So a stiff dose of wickedness is needed to Canada. According to Davies devil is necessary for one to grow up; Canada has to have both good and evil to discover itself. Davies brought an excellent theatrical intelligence and unique Canadian themes.

The Postwar Canadian playwrights focused on Canadian identity and so nativism dominated their works. Early history of Canada formed the background of their works. They spoke about the marginalized people and their place in society. They resented the imposition of imperial culture on them and its consequent erasure of original Canadian dramas. The playwrights concentrated on the

Canadian peoples. specific issues. Robertson Davies searched for national identity; Ryga and David Tennario underlined the relevance of Marxist ideology, Pollock Walsh and Reaney focused on the rehabilitation of the immigrants. The new thematic focus brought the myriad aspects of Canadian life and the individual's struggle for self discovery into the texture of their plays. James Reaney and George Ryga played a crucial role in raising the national consciousness.

James Reaney is an original artist and his south western province formed the backdrop of his writings. Reaney as a poet weaved rich universal myths out of homespun. From the ordinary things in his memory bag he fashioned a whole new universe. In his hand the elementary turned into elemental, the simple became a symbol. Reaney's plays *The Easter Egg* (1962), *The Kill Deer* (1970) *Three Desks* (1967) deal with the subjugation of the innocent and their liberation with the help of the benevolent characters. In *The Easter Egg* the twenty three years old Kenneth who is mentally retarded is enslaved by his stepmother Bethel, a lady who transforms her unfulfilled sexual desires into monstrous demonic behavior. Polly, the sister of Kenneth helps him to escape from this condition and emerges as the equal, Reaney is after truth which binds mankind: light and dark, creativity and sterility, life and death. The play *Three Desk* is about the politics in academic institutions. It shows how Waterman becomes a Noah to the college by his killing of Nile. The *Kill deer* is about three mothers who keep their sons under tutelage without allowing them to grow. Rebecca helps to free Harry and Eli from the evil influence and makes them assert themselves. Reaney makes it clear that the child may be helpless but it is divine and also a personification of vital forces quite outside the range of our conscious mind. The *Kill deer* is the symbol of an angel protecting the innocent and Mrs Fay as the symbol of evil.

Reaney asserts that each of the humans has a bird or animal character. Reaney contribution to the theatre, apart from his symbolic grammar and literary geography, is his transmutation of our dull speech to silver, our fettered imagination to all the colors of the rainbow (P.59). The common feature in all the four writers namely Davies, Gelinias, Reaney and Ryga is their efforts to reach universal truths by digging down into their roots instead of grasping the ready-made truths from Britain, France or the USA

More Canadian dramatists and plays appeared on the scene in the last 20 years though the tally of plays which may form part of a permanent repertory is disappointingly small (P.190 Drama Chap.10) because of the lack of theatrical awareness and the absence of Canadian dramatic tradition. The comedies of Denison and Ringwood have little to offer the 1980s, while Davies and Reaney are notoriously individualists and lone wolves as far as drama is concerned. Their talents are of little use as formal models. In respect of subject matter and dramatic subtlety the playwrights had to be contemporary, relevant, committed and potentially dramatic. Communal theatres were needed to get ideas pooled and experimented with situations and dialogues. Play writing should flow on dramatic subtlety and technique rather than on propaganda and message passing. Verbal sensitivity deteriorated due to the influence of mass media.

George Ryga's plays draw attention to the pressures and urgency confronting Contemporary playwrights. His plays focused on modern issues-the treatment of Indians in *Indian* (1962) and *The Ecstasy of Rita Joe* (1970), the hippie phenomenon in *Grass and Wild Strawberries* (1971) political terrorism in *Captives of the Faceless Drummer* (1971), medicare and abortion controversies in *Paracelsus* (1974), though his plays risked the difficulties raised by social problem dramas

and by all propagandistic art. Ryga's *Ploughmen of the Glacier* (1977) speaks about the materialist greed within the context of the other human drives and obsessions. The play is more philosophical than political and the characters are human types. Most of his plays are on western Canada.

Michael Cook has claimed the reputation of interpreting New Foundland in his plays. Its language and rhythm distinguishes him from other writers. His historical plays, *Colours the Flex the Colour of Dust* (1972), *on the Rim of the Curve* (1977), and the *Gayden Chronicles* (1977) all derive from Brecht; the audience is kept distanced, is encouraged to discriminate and come to firm social judgements. His plays are all rooted in native speech and custom. He has created an authentic seaboard world in his play *Jacob's wake* (1975). It is a powerful study of the pressures that both unite and split a family.

David French's plays *Leaving Home* (1972) and *Of the Fields Lately* (1973) dramatize the clash of generations and individual personalities. His play *Jitters* (1980) is a comedy on the absurdities, pettiness, rivalries and strange wonder of theatrical life, both parodying and celebrating the contemporary show business. He has shown remarkable sensitivity to depth of characterization and artfully constructed play demonstrating that solid dramatic skill is attainable in Canada and a healthy native drama can spring up in Canada. (P.194).

Sharon Pollock's plays *Blood Relations*, *One Tiger to a Hill* were staged by Alberta Theatres. Michael Tremblay pioneered the French Quebecois proletarian drama. His colourful presentation of Montreal streets with the street language of the working class Joul

was freshly original. Michael cook presented the maritime life of New Foundland in *Jacob's Wake* and Therese's creed. The history plays like Michael Cook's *The Gayden Chronicles* and Mitchell's *The Great Cultural Revolutions* asserted that the Canadians had a history which is interesting with genuine heroes. Coulter and Reaney have resurrected Louis Riel and the Black Donnelly's as heroes. Ken Mitchell's *Gone the Burning SUN* and *Billy Bishop* and Dr Norman Bethune in Rod Longley's *Bethune* are legitimate Canadian heroes. Negative historical incidents like the acts of genocide against native Indians were also dramatized. New plays portray the decline of Canadian nuclear family gay relations and the rise of women's movement and the complex relationships with dreadful psychological terrors.

As Michael Cook says (the playwrights in this country (Canada) are a fact of life, not an eventuality. To deny them existence or validity is to castrate the real Canadian theatre before it reaches manhood. To deny them existence is to impose alien academic and cultural values upon material that speaks directly to the landscape and its people (P.9).

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FACTORS INFLUENCING ON BUYING BEHAVIOUR OF CONSUMERS TOWARDS ECO-FRIENDLY PRODUCTS IN NAMAKKAL DISTRICT

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Abstract

Customer's attitudes are changing towards the environment to encourage innovation for conservation and the benefits from this source of innovation are certain to outlive our current generation. This paper investigates consumer beliefs and attitude on environment protection and their purchasing behavior of eco-friendly products. This research also focuses on the success of efforts put by marketers in bringing green brands awareness in consumer's mind. It further reviews consumer behavior and impact of marketing communication to identify how consumers are persuaded to opt for greener products. It reports the results of a consumer product survey using a questionnaire based on the Dunlap and Van Liere HEP-NEP environmental survey and the Roper Starch Worldwide environmental behavior survey. This research identifies that consumers are not exposed enough to green product marketing communication and suggests the greater use of marketing and brands to promote and sell products that are environmentally friendly and function effectively. The paper suggests that the Indian market for eco-friendly products could be exploited more within consumer groups that have pro environmental values.

Keyword : Eco-friendly Marketing, Eco-Friendly Product, Satisfaction and Environment

Introduction

The green movement has been expanding rapidly in the world. With regards to this consumers are taking responsibility and doing the right things. Consumer awareness and motivation continue to drive change in the marketplace, notably through the introduction

of more eco- friendly products. Compared to consumers in the developed countries, the Indian consumer has much less awareness of global warming issues. Successful marketing has always been about recognising trends and positioning products, services and brand in a manner that supports buyer intentions. Today,

“Green” marketing has moved from a trend to a way of doing business and businesses that sell should recognise (a) the value of going green and (b) incorporating this message into their marketing program and communicating the green concept to their consumers.

Green is slowly and steadily becoming the symbolic colour of eco-consciousness in India. The growing consumer awareness about the origin of products and the concern over impending global environmental crisis there are increasing the opportunities to marketers to convince consumers. Firms have increasingly introduced GPIs (Green Product Innovations) into their product developments over recent decades. Studies on the consumption of environmentally sustainable products have demonstrated that perceived product performance is a significant barrier to their selection. For example, Ottman (1998) shows that some consumers do not buy “green” products because of their perceived inferiority, citing a study of observable and product-specific information (e.g. use of biodegradable and recycling behaviour) by Roper Starch Worldwide (RSW). Alston and Prince Roberts (1999) found, in their research on environmental strategy and new product development, that there was a willingness to pay slightly more for environmental improvement.

However, in his research on green product innovation strategy, Driessen (2005) finds that in order to maintain a competitive advantage, an optimum level of greenness needs to be identified between innovation performance and greenness, thus avoiding merely capturing the niche green market. So, if the market for environmentally sustainable products is to become main stream, it is important to look at what factors influence the consumer’s selection process. This paper examined how consumers’ values / beliefs and attitudes, as well as their exposure to influences and information, shape their behaviour and

perceptions of product performance, with a particular focus on the influential role of marketing.

Review of Past Studies

According to Maheswari and Sakhthivel (2015), who framed aim of this article to find out the customer’s attitude and perception towards green products in terms of general perspective India. For, based on Convenient Sampling Technique, the researchers select the respondents and their opinion has discussed by using percentage analysis, chi-square analysis and ranking technique. The researcher found that 30 percent of the respondent’s age is 20-25, 26 percent of the respondent’s educational qualification is diploma, 32 percent of the respondents’ nature of work is home maker, 54 percent of the customer family type is nuclear. Another study conducted by Rakesh and Lakshmi (2015) who used primary and secondary data for examining the attitude of consumers towards green marketing and establish a relationship between consumer purchasing decision and green marketing. For selecting the consumers they used convenience sampling method and the opinion have subdued into percentage analysis. They found 72% of the respondents were aware about the green products available in the market, 38% can pay more for green products, 72% of respondents agreed that there is enough information about the products, 65% of the sample population strongly agrees that the organization should practice green marketing, 55% buyers prefer to buy only green products if there are supplementary products available in the market.

The researchers SuboohYusuf and Zeenat Fatima (2015) conducted a study to explore the concept of green marketing, or green products in relation to consumer behavior. By using random sampling method, the authors selected the respondents and their opinion have subdued into mean rating scale and correlation analysis. They found Eco-friendly products are

good for the environment and are also healthy for them, Eco-friendly products are good quality and the performances of these are better than the conventional products, Most of the information about green marketing people get from school/universities then newspaper and least from outdoor media and others and There is a positive relation between consumer attitude and perception. From the study conducted by Rajendra Kumar, Philip P.J. & Chetna Sharma (2014) who analyse the role played by attitude and values construct of individuals in green / eco-friendly product purchase. In this research, the researcher has used Exploratory Research Design that means purely Secondary data. They discussed and have given an individual's behaviour has an effect on the environment, while consumers have positive attitudes towards purchasing products with eco-features, further environmental concern has become infused in purchase decisions of many individuals owing to greater eco-friendly product awareness and positive attitude.

Research Methodology

In order to investigate the research objectives, both secondary and primary data have been collected and analyzed. The first stage of the research process was an extensive search of articles, reports and professional information concerning eco-consumer studies and eco-marketing strategies in general using the internet and academic databases. The analysis of secondary information provided the general context for initiating the collection, analysis and the interpretation of primary data. The study was carried out in Namakkal district of Tamilnadu. Mean, Standard Deviation and Co-efficient of variation have been used in this research.

Results and Discussion

The first part of the questionnaire contains HEP-NEP questions to measure general environmental beliefs with the possible responses of strongly agree, agree, slightly agree, disagree and strongly disagree.

Table 1 : General Environmental Beliefs

S. No	General Environmental Beliefs	Mean	SD	CV
1.	Our population size is growing to the limit of the number of people the earth can bear.	2.33	0.91	39.19
2.	The equilibrium of nature is very delicate and easily gets upset.	3.17	0.69	21.88
3.	Humans have the right to modify the natural environment to suit their needs.	3.20	0.82	25.60
4.	When humans interfere with nature it often has disastrous consequences.	2.85	0.97	34.08
5.	Mankind created to rule over the nature.	2.83	0.91	31.94
6.	Plants and animals exist primarily to be used by humans.	3.40	0.59	17.29
7.	To maintain a healthy economy, we will have to control industrial growth.	3.25	0.63	19.32
8.	Humans must live in harmony with nature in order to survive.	3.35	0.78	23.20
9.	The earth is like a spaceship with only limited room and resources.	2.97	0.76	25.56
10.	There are limits to which our industrialized society can expand.	2.33	1.11	47.78
11.	Mankind is severely abusing the environment.	3.28	0.64	19.50

Out of 11 propositions on Consumer General Environmental Beliefs (GEB), 6 propositions mean score is 3 or above on likert-5 point scale (coded as 0,1,2,3 & 4) for propositions 2,3,6,7,8 and 11 which means most of the respondents are having strongly agreed for these propositions and same is supported by relatively less SD and lower values of CV. For the Propositions 4, 5 and 9 respondents gave good mean score ranging from 2.83 to 2.95 (coded as 0,1,2,3 & 4), which implies respondents more or less agreed on these propositions. For proposition 1 and 10 most of the respondents gave average mean score and they are slightly agreeing on these propositions the same is reflected in CV also. That means respondents have varied opinions on these propositions which is well supported by its SD.

The second part included questions about environmental behavior, with seven questions related to purchasing behavior based on previous HEP-NEP general environmental beliefs questions. Green Gauge questions (Ottman, 1998), which segment green consumers by behaviors. The results were

measured on a 5 point scale of never, situational, sometimes, frequently and always used as a benchmark for comparison of all other data in this study

Table 2 : Environmental Behaviour Questions

S. No	Environmental Behaviour Questions	Mean	SD	CV
1.	Use biodegradable products.	2.90	0.86	29.57
2.	Avoid buying aerosol products.	2.85	0.90	31.53
3.	Read labels to see if contents are environmentally safe.	2.75	0.75	27.30
4.	Buy products made or packaged in recycled materials.	2.87	0.79	27.60
5.	Buy products in packages that can be refilled.	2.80	0.75	26.95
6.	Take your own bags to the supermarket.	2.45	1.00	40.76
7.	Cut down on car use.	2.88	0.83	28.62

Out of seven propositions on Consumer Environmental Behaviour Questions EBQ), all the propositions except 6th one are in the range of 2.75 to 2.90 (coded as 0,1,2,3 & 4), that means all the respondents more or less agreed and 6th proposition respondents gave average mean score but this proposition the opinion of respondents varied a lot as SD is one with high C.V.

Findings

- Attitudes towards Environmentally Friendly Products: No one strongly disagree, where three-fourth of the respondents strongly agree that they would choose eco friendly brands. Respondents reacted positively about buying brands which are less damaging to environment (80 per cent). However, the expectation of the customer is not away from the effective functioning of green brands as that of non green products.
- Majority (60 percent) consumers expressed that identifying environmentally products on the shelves of the store is slightly difficult. When asked, majority of the respondents are unable to name a specific product or product type which are eco-friendly. This speaks about the consumer unawareness of green brands.

Conclusion

- Given India's rapid GDP growth rate and the highly negative environmental impact, demand for eco-labeled products may create

the necessary consumer pressure to ensure a cleaner environment.

- This study confirms the existence of an environmental value-action gap, a gap between consumers' beliefs and behaviors over being green. This paper has highlighted various aspects of consumer behavior and shown that consumer preference for greener goods could be influenced by marketing. Products given greater exposure will be more likely to sell in greater numbers. Pro-environmental values are more likely to result in more pro-environmental behavior when values and beliefs are specific enough, the green action aligns with consumers' subjective interests, and product attributes are positively perceived. A major barrier in the purchasing of green products is: concern over whether the product will perform as expected. However, consumers generally trust the performance of well known brands, so green products that work well and do not make over inflated green claims could sell successfully under well-known brands.
- Overall, it is clear that the Indian market for greener products is under exploitation by marketers within consumer groups with pro-environmental values. This finding suggests there is greater use of marketing brands to sell green products that are genuinely environmentally friendly.

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THE INFLUENCE OF MYSTICISM UPON RABINDHRANATH TAGORE AS REFLECTED IN HIS POETRY

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Abstract

The atmosphere of Tagore's home was changed with lively currents of cultural impulse absorbent as well as creative. Devendranth Tagore's fascination for the sayings of Upanishads, his outlook of a worshipful university, his strong adherence to the fundamentals of Indian thought and culture and his enthusiasm for constructive nationalism has made his home the centre of clinical revival in India.

Keywords: *Mysticism, Spirituality, Upanishads, Communion, Divine, Nationalism.*

This utterance of feeling is not a statement of a fundamental truth, or a scientific fact or a useful moral concept like a tear or a smile, a poem is but a picture of what is taking place within - Tagore in his "My Life in My Words."

The reader can palpate a touch of the cosmos in his profound verses. The Concise Oxford Dictionary defines a mystic as one who believes in the spiritual apprehension of the truths beyond the understanding. Broadly speaking, a mystic believes that the ordinary world of sense perception is not real and behind this visible world there is a more 'real world' which can be apprehended spiritually and not through the medium of then senses.

Rabindranath Tagore (1861-1941) is one of the most important creative writers of this century. His poetry shows such finesse and

chosen in form, matter and feeling. He had drunk deeper than anyone else from the mainsprings of Indian poetry. The native and grand mysticism of the Upanishads, the delicate tracery of Kalidasa and the emotional music of the Vaishnava Poets are admirable. Tagore had his first taste of literature from his caretakers and from some elderly members of the family retinue. Tagore raised to poetic fame, when he took to imitating Vaishnava lyrics ,especially songs of 'Vidyapathi' written by the signature BhanSimha. It created a stir in the literary world.

In Indian mystical thought Tagore offers a system in which the theism of the Bhagavat Gita', the metaphysics of the 'Vedas,' the 'Upanishads, the mysticism of the Baul's, and the philosophical principles of Vaishnavism and Sufism exist in synthesis. He always felt

he had a communion with the Divine being. As he puts it in his "My life in my words":

It is this poet who knows everything about me, my good and my bad, who knows what is right for me and what is not, who steers my lyric through the propitious and the adverse, whom I call my 'Jiban Debata' Lord of my life.

Right from the Vedic days India has been singing to the glory of that supreme. Kabir, Nanak Chaitanya, Chandidas Vidya, Sri Ramakrishna and Tagore all sang the glory of that indivisible, infinite supreme power. Thus, if the Upanishads sang to the glory of supreme power in one way, the great Vaishnava poets, another. Nanak, Kabir and Ramanuja had given a third dimension. It was perhaps left to Tagore to bring a fusion of all these. His poetry is, therefore, a harmony of thoughts completely oriental to the books presented to a new world.

The writings of Tagore as observed by S.Radhakrishnan, form a modern commentary on the Upanishads. In almost all his Philosophical writings like Sadhana (1913), Nationalism (1917), personality (1917), creative unity (1922), the religion of man (1931), Man (1932) and the Shanthiniketan Sermans, Tagore often quotes the verses of the Upanishads modified by Vaishnavism. This spirit of love which Tagore gets from the Vaishnavas is further strengthened by the songs of the Bauls, the teachings of Kabir and the Sufi poets. As in Vaishnavism and Sufism the relation between the finite and the infinite is mainly represented in Tagore's mysticism in terms of the Beloved and the lover. He says: "The sadness of any soul is her brides veil. It wants to be lifted in the night stray birds" (Sc vii). Tagore was also influenced by Buddha. His monumental poems are mainly influenced by Buddha and Upanishad. "To cultivate moral power to this highest extent, to know that our field of activity is not bound to the plane of our narrow self, This is also the vision of the heavenly kingdom of christ" ("Preface to the Philosophy of the Upanishads").

Tagore's poems also depict the great influence of the Bhagavath Gita. Tagore discovers God within the life of man. Not only

human being, every object of Nature is a manifestation of the supreme being.: "To see one changeless life in all that lives/ And in the separate, one inseparable" (Bhagavath Gita). The following lines in *Gitanjali* contain an expression of Tagore's mystic belief that the infinite is present in the finite and yet apart from it. "Where dost thou stand/ I hug this pride in the secret of my heart" (*Gitanjali* XL II).

S.N.Gupta says that "very often we find in Tagore a reflection of the Vaishnava poets. In his romantic description of love we get glimpses of what 'Jayadeva', Vidyapathi, and Chandidas' must have felt." Tagore found "salvation not in any sort of renunciation. He preferred and recommended service to Humanity as a better source of salvation" as like Swami Vivekananda. "These are his manifold forms before thee, rejecting them, where seekest thou for God? Who loves all things without distinction he indeed is worshipping best his God." Buddha's teachings speak of 'Nirvana' as the highest attainment Tagore speaks about in his 'Religion of Man'. Tagore the mystic found the invisible through the visible and he was one with both.

As I look around the world

A memory comes to life

I seem to find in everything

The union of you and me in limitless forms.

Mysticism is a striking feature in Tagore's poetry especially in *Gitanjali* wherein he has the vision of unity or oneness in all things. Tagore's mysticism is neither a creed nor a philosophy, but a practical way of looking at the world with a pure soul. He is not only a poet, but also a seer, a mystic. He lived a life of inward excitement and passion, and this emotional excitement was due to his mystic and spiritual experience. The poems in *Gitanjali* can be organized in groups: Poems 1-7: reveal the immensity and vastness of God's love and the deep relationship existing between God and the poet; 8-13: deal with the way to realize God that can be realized through love of humanity; from 14 to 36 the poet describes his intense yearnings for complete identification with God; the poems between

37 and 57 reveal his intense joy when the union with God takes place; in the poems from 58 to 70, Tagore says that God also partakes in the joy born out of his union. The poems between 71 and 78, the poet says that man should realize the eternal through the bondage of separation, and from 79 to 103 the poet asserts that the feeling of separation is the main cause of sorrow, and death is the messenger of God. Death will take the soul on its voyage to its eternal home." To the one who listens deeply to the incantation of each of the lyrics cannot but see a moulding of a drop of tear in its author and a sigh of deep relief in their tunes.

The chief trait of mysticism that can be observed in *Gitanjali* are: personifying the divine in various entities, in various relationships and celebrating his presence in every minuscule of this universe. They can be classified in the following heads:

- (i) God as a father: Tagore believed in the unity of mankind. For him there is only one language, the language of the heart, there is only one religion -- the religion of love. There is only one caste, the caste of humanity and there is only one God who is omnipresent.

He dreams of a free India where spirituality, universal education, truth, righteousness, peace love and nonviolence are supreme.

Where the mind is with out fear and the head is held high;

Where knowledge is free;

Where the world is not been broken up into fragments by narrow domestic walls;

Where words come from the depth of truth;.....

Where the mind is led forward by thee into ever widening thought and action—

Into that heaven of freedom, my Father, let my country awake. (Gitanjali XXXV)

There had long been a saying that the Divine cannot be behind every child of his, so he seemingly had created 'Mother.' The love of a mother is most sacred, true, and the most unconditional. It is very natural to revere.

- (ii) God as mother: The poet addressing God as his beloved mother says:

Mother I shall weave a chain of pearls for thy neck with my tears of sorrow....

But this sorrow is absolutely mine own, and when I bring it to thee as my offering thou rewardest me with thy grace

There seem to be a stain of pain , in waiting for the Divine.

The poet delights in adorning the Divine, with his impeccable traits.

A child's adoration and love for its mother is incomparable and unfathomable.

- (iii) God as a child: The poet addressing God as a child says: "When I sing to make you dance. I truly know why there is music in leaves...."

Like Blake of Wordsworth Tagore too found a mystic quality in children.

- (iv) God as Lover: Tagore expresses his Vaishnava faith when he says that God permeates the entire universe. Tagore too describes his divine as a lover: "Where dost thou stained behind them all my lover hiding thyself in the shadows?" The Vaishnava says that God and man are and their love too is eternal.

- (v) God as beloved: The poet takes God for his spouse: "The morning light has flooded my eyes- this is thy message to my heart, Thy face is bent from above , thy eyes look down on my eyes, and my heart has touched thy feet." This love is identical with the Vaishnavite Krishna Bhakti, 'virahaBakthi'. By sublimating 'virahabakthi' into a Divine love, bakthi movement ensures that women's sexual expressions would have a legitimate cultural space in the society. The poet's love is Madhurya-bhava bakthi (sweet love of a woman expressed to god as her lover). The Tamil Vaishnava poet Nammalvar immerses himself in Krishna bhakti when he imagines himself to be a gopi pining for Krishna. He sings in 'Tiruvaimoli'

You are unfair kannu, you are unfair.....

My passion permeates my inner life and throbs in every cell of my body-my soul cannot bear this burden.

If I am to be separated from you, every time you go to graze the cows I die.

Similar is Andal's love for Krishna. In this lyric the poet speaks of divine immanence. Even the natural phenomenon of the forces of Nature seems to the poet to reflect the message of his beloved.

(vi) God as Master poet: Tagore adores God. "My poet's vanity dies in shame before thy sight O Master poet. I have sat down at thy feet."

The poet's vanity vanishes into the nothingness in the presence of God, the best poet and musician.

(vii) God as Master: Tagore writes addressing God as a singer and the Universe, his song,

"I know not how thou request, my master I ever listen in silent amazement."

In comparison with the music of the Divine, human songs are silenced. Divine music is infinite and holy.

(viii) God as Friend: Tagore describes God as friend. "In the early morning thou wouldst call me from my sleep like my own comrade and lead me running from glade to glade."

Tagore says that during the greater part of his life he had played with God as a friend.

(ix) God as King: "When my beggarly heart sits crouched shut up in a corner, break open the door, my king and come with the ceremony of a king"

God is the ruler of the universe, poets, mystics and philosophers bestow him with magnificent mansions of comfort and richness. Even as there is variety of personal relationship between God and man in mysticism, there are different more of worship that can be seen in *Gitanjali*. 'Shravanam' on listening to the glory of God "I know not how thou singest my master I ever listen in Silent amazement."

i) Keerthanam on singing the praising the lord

ii) "I know thou takest pleasure in my singing. I know that only as a singing. I came before thy pleasure"

iii) Vishnu Smaranam or contemplating the attributer of the lord.

iv) "Beautiful is thy wristlet decked with stars and cunningly wrought in myriad - coloured jewels."

v) Padasevanam on worshipping the holy feet

vi) "Here in thy foot stool and there rest thy feet where live the pored and the lowest and lost."

vii) Archanam on worshipping the lord with awe and sincerity. "In one salutation to thee my God, let all my senses spread out and touch this world at thy feet."

viii) Vandhanam offering obeisance to God with a sense of deep felt Gratitude.

ix) "Life of my life" I shall ever try to keep my body pure, knowing that thy loving touch is upon all my limbs"

x) Saakyam: Worshipping the lord as a friend,

xi) "Drunk with the joy of singing I forgot myself and call thee friend who art my lord".

xii) Daasyam on worshipping him with dedicated service

xiii) . "As thou hast made my heart captive in the endless mesh of thy music my Master"

xiv) Atmanivedhanam: worshipping him with total surrender.

xv) "This is that thy joy in me is so full. Thus it is that thou hast come down to me".

xvi) The mystical insight suffers a person's knowledge with a unique all encompassing sense of integration and harmony.

Gitanjali portrays a mysticism to that of the experience shared by the great mystics of the world. Each lyric is a moment of communion with the supreme and this feeling of one man is direct and differs from moment to moment.



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ABOUT IARA

Indian Academic Researchers' Association is a National, Professional and Nonprofit organization with the objective of contributing to Science and Social Science by promoting research and development coordination between the researchers and academicians working in Educational Institutions. Presently, IARA is publishing UGC Approved and Impact Factor Quarterly National Journal entitled "SELP JOURNAL OF SOCIAL SCIENCE" (p-ISSN: 0975-9999, e-ISSN:2349-1655), International Journal entitled "RESEARCH EXPLORER" (p-ISSN: 2250-1940, e-ISSN: 2349-1647), International Journal entitled "TAMILAIVU SANGAMAM" (p-ISSN: 2320-3412, e-ISSN: 2349-1639), and also published books with ISBN in various titles. Academic institutions and academicians may also join with us and get financial assistance through Life / Fellow and Institutional Membership. IARA signed MoU with various educational institutions to organize seminars, workshops and academic deliberations. For more details about the objectives and functions, kindly refer our website www.selptrust.org.

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IARA Award is given every year to various categories such as Life Time Achievers Award, Best Scientist Award, Best Social Scientist Award, Best Faculty Award, Best Researcher Award, Best Research Advisor Award, Best Research Scholar Award and Ambedhkar Social Service Award and to recognize the meritorious services of outstanding academicians working in educational institutions. (For more details about the categories of award and eligibility norms, please refer IARA Award-2018 notice in our website) Award ceremony function will be held in the second week of April 2018 in continuation of the conference.

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Research in Higher Educational Institutions in India is one of the emerging issues which decide the quality of output. In India, there are 46 Central Universities, 344 State Universities, 125 Deemed Universities, 233 Private Universities, 33 Institutions of National Importance, 5 Institutions under the State Act and 35,539 Degree Colleges. Every year, Indian Higher Educational institutions award numerous of Ph.D degrees, but the result of the research output is very poor and it is not constructive to the society at large. Now-a-days, inter disciplinary and multi disciplinary research in academic institutions claim attention because there is a need for achieving socioeconomic development of the country. Thereof innovative and contemporary researches grow consistently. Academic research in higher educational institutions has been a concern in the recent times. Therefore, there is a need for fostering scientific temper in academic research which is one of the emerging needs of the modern world. In this regard, the present conference focuses on applying the scientific attitude towards academic research on all the major subjects. In this aspect the proposed international conference, provides an opportunity to discuss and disseminate the scientific temper in academic research with regards to quality. The proposed conference focuses on the following sub themes.

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Academicians, research scholars, students and those who are interested in research and development activities are welcome to submit papers and be present in the conference. Registration fee for Academicians, Research Scholars and Students will be Rs.200. Rs.800/- will be charged additionally for publication of article in our Journals. Participation certificate, seminar kit and lunch will be given to all the registered participants.

FOR FURTHER DETAILS CONTACT

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The award winner will be requested to register and make a voluntary contribution of Rs.2500/- towards event expenses. Additional charges of Rs.500/- per person are applicable for the accompanied person.

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