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A STUDY ON RETAIL MARKETING AND CUSTOMER SERVICES OF DEPARTMENTAL STORES IN THOOTHUKUDI TOWN

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Abstract

A retailer is at the end of the distributive channel. He provides goods and services to the ultimate consumer. The basic principle of retailer is that he deals in an assortment of goods to cater to the needs of consumers. The success of retail store therefore depends on customer's reaction. All these stores are centrally administrated and general activities like advertising, maintenance of account, credit limits, employments, delivery of goods and training are carried on jointly. The departmental store is to supply all the retail needs of the customers. Some of the stores render additional service to their customers. They allow credit, attend telephone orders and offer delivery of goods, exchange or refund money in case of dissatisfaction. Department stores are providing various goods and services to the consumer belonging to the different segments. With the increasing introduction of new departmental stores, the market has become a highly competitive one. Consumers play a key role in deciding the life of department stores.

Keywords: Consumer, Retailer, Goods and Services, Employments.

Introduction

The retailer is an intermediary in the marketing channel because he is both marketer and customer, who sells to the last man to consume. He is a specialist who maintains contact with the consumer and producer, and is an important connecting link in a gigantic mechanism of marketing. Though producers may sell directly to consumers, such method of distributing goods to ultimate users is inconvenient, expensive and time consuming

as compared to the job performed by a specialist in the line. Therefore, frequently the manufactures depend on the retailers to sell their products to the manufactures depend on the retailers who is able to provide appropriate amenities without an excessive advance in price of goods are rewarded by larger or more loyal patronage.

Statement of the Problems

Every business is today making some effort or the other to convince the consumers to buy their products. In the competitive business the word "Customer Satisfaction and Service" is also an important one. In the recent marketing scenario there is emergence of more departmental stores in various places especially in and around of Thoothukudi town. The researcher observed that there is an increased demand for departmental stores among the consumers and the number of departmental stores have been increased during few years. Customers will be satisfied if they get what, when they want it, where they want it. Service provider must do their best to identify the expectations of their target customer with respect to each specific service. In the study included the customer service of departmental stores which is evaluated from its customers to provide a view of service of departmental stores to its customers. Thoothukudi is a busy industrial centre with dense population and large number of retail outlets. Hence Thoothukudi town is chosen for the study in order to analyse the retail marketing and customer services of the departmental stores.

Objectives of the Study

The following are the main objectives of the present study.

1. To study the personal profile of the respondents.
2. To study the various services provided by the departmental stores.
3. To offer suitable suggestions.

Methodology

The study is based on both primary and secondary data. The primary data were collected directly from the respondents with the help of the structured questionnaire. Secondary data were collected from books, journals and websites. 120 respondents were selected in Thoothukudi Town by adopting convenience sampling method. The data are

analysed by applying simple percentages and chi-square test.

Terms and Concepts of Retail Marketing

Marketing is indeed an ancient art and it has been practiced in one or other form since the days of Adam & Eve. Its emergence as a management discipline however is a relatively recent origin. It has gained so much importance that today most marketing people are practitioners throughout the world view it as the most important of all.

Retail

The word retail is derived from a French word with the prefix *re* and the verb *'tailer'* meaning "to cut again". Evidently, retail trade is one that cuts off smaller portions from large lump of goods. It is a process through which goods are transported to final consumers.

Retailing

Retailing consists of the activities involved in selling directly to the ultimate consumer for personal, non business use. Retailing occurs in all marketing channels for consumer products.

General Services Provided by the Retailer

1. The retailer anticipates the wants of the consumers and then supplies them the right kind of goods at reasonable price
2. He performs the service of bulk breaking, i.e. dividing large quantities into small units.
3. He offers a large assortment of merchandise
4. He creates time and place utility.
5. He also assumes risks by guaranteeing the goods he sells to the consumers.
6. He also offers free delivery of goods, credit on open account, liberal exchange etc.,

Departmental Stores

Departmental stores are defined as, any store that sells a range of goods like groceries,

cosmetics, etc, under one roof. These stores also have an informal atmosphere of the self service where the customers are free to move around and choose from the variety of merchandise are attractively stacked and displayed in racks in these stores. Only few stores in Thoothukudi town satisfy these criteria.

Activities of the Departmental Stores

The activities of the departmental stores can be grouped into four major heads.

1. Buying and selling activities
2. Publicity including all kinds of advertising and sales promotion functions.
3. Operations of the stores including stores service of all types, personnel, receiving and marketing.
4. Controlling activities including finance and record.

Importance of Customer Service

The need to provide customer service is for success in any commercial enterprise.

The importance customer services are: Quality, price, efficient delivery, after sale service, consideration of consumer complaints.

Findings of the Study

The finding of the study are analysed as follows:

Table 1

Personal profile of the respondents

S. No.	Factors	Classification	No. of Respondents	Percentage
1	Gender	Male	65	54
		Female	55	46
		Total	120	100
2	Age	Upto 20 years	31	26
		20 – 25 years	24	20
		25 – 30 years	28	23
		Above 30 years	37	31
		Total	120	100
3	Marital Status	Married	86	72
		Unmarried	34	28
		Total	120	100

4	Occupation	Businessmen	43	36
		Employed	33	28
		Professionals	33	28
		Agriculturist	11	08
		Total	120	100
5	Monthly Income (Rs.)	Below Rs. 4,000	36	30
		Rs. 4,000 – Rs. 5,000	24	20
		Rs. 5,000 – Rs. 6,000	14	12
		Rs. 6,000 – Rs. 7,000	27	22
		Above Rs. 7,000	19	16
		Total	120	100

From the above table it is clear that the majority of the respondents are male, the majority of the respondents are age group are above 30 years, the majority of the respondents are married, the majority of the respondents are businessmen and the majority of the respondents monthly income are below Rs. 4,000.

Table 2 Table showing the place of purchase of the respondents

S. No.	Place of purchase	No. of Respondents	Percentage
1	Private Malligai stores	38	32
2	Private Departmental stores	60	50
3.	Co-operative Departmental stores	22	18
Total		120	100

From the above table it is clear that out of the total respondents, 50% of the respondents purchase from private departmental stores, 32% of the respondents purchase from private Milligai stores and 18% of the respondents purchase from co-operative departmental stores.

Table 3 Table showing the sources of awareness of departmental stores

S. No.	Awareness of any other departmental stores	No. of Respondents	Percentage
1	Advertisement	40	33
2	Friends & Relatives	55	46
3.	Other medias	25	21
Total		120	100

The above table reveals that out of the total respondents, 46% of the respondents source of awareness of departmental stores are friends & relatives, 33% of the respondents source of awareness of departmental stores are advertisements and 21% of the respondents source of awareness of departmental stores are from other medias.

Table 4 Table showing the awareness of any other departmental stores

S. No.	Awareness of any other departmental stores	No. of Respondents	Percentage
1	Yes	83	69
2	No	37	31
Total		120	100

From the above table it is known that out of the total respondents, 69% of the respondents are aware of other departmental stores that in which they make their purchase and 31% of respondents are not aware of any other departmental stores than in which they make their purchase.

Table 5 Table showing the factors of consideration before their purchase

S. No.	Factors of consideration before purchase	No. of Respondents	Percentage
1	Location	33	27
2	Packaging	14	12
3	Price	14	12
4	Quality	17	14
5	Reputation	11	09
6	Service & courtesy	14	12
7	All the above	17	14
Total		120	100

The above table shows that out of total respondents, 27% of the respondents consider location as the factor before their purchase, 14% of the respondents consider quality as the factor before their purchase and all the above mentioned factor before their purchase, 12% of the respondents consider packaging as the factor before their purchase, service & exclusive as the factor before their purchase and 9% of the respondents consider reputations as the factor before their purchase.

Table 6 Table showing frequency of purchase in departmental stores

S. No.	Frequency of purchase	No. of Respondents	Percentage
1	Very frequently	31	26
2	Frequently	37	31
3	Occasionally	30	25
4	Rarely	22	18
Total		120	100

The above table it is clear that out of the total respondents, 31% of the respondents purchase frequently from the departmental stores, 26% of the respondents purchase very frequently from the departmental stores, 25% of the respondents purchase occasionally from the departmental stores and 18% of the respondents purchase rarely from the departmental stores.

Gender and other factor – Chi square value

Hypothesis: The gender of the respondents has no significance influence on other factors.

Table 7

No	Other factors	Total		Exclusive buyer of departmental store	
		Chi – square value	Significant / Not significant	Chi – square value	Significant / Not significant
1	Sources awareness of Departmental store	1.515	NS	2.443	NS
2	Awareness of any other departmental store	.840	NS	3.067	NS
3	Factors considered before purchase	4.271	NS	7.515	NS
4	Frequency of purchase in departmental store	.636	NS	.590	NS
5	Items preferred to buy at departmental store	4.981	NS	7.165	NS

It is inferred from the above table, that the gender of the respondents whether they buy from the departmental store or not, has no significance influence over the other factors considered in the study.

Age and other factor – Chi square value

Hypothesis: The age of the respondents has no significance influence on other factors.

Table 8

No	Other factors	Total		Exclusive buyer of departmental store	
		Chi – square value	Significant / Not significant	Chi – square value	Significant / Not significant
1	Sources awareness of Departmental store	5.897	NS	1.826	NS
2	Awareness of any other departmental store	3.165	NS	.742	NS
3	Factors considered before purchase	21.076	NS	14.833	NS
4	Frequency of purchase in departmental store	7.710	NS	3.291	NS
5	Items preferred to buy at departmental store	35.644	S	34.494	S

It is evident from the table that the age of the respondents whether they buy from the departmental stores or not, has significance influence over the items preferred to buy in the departmental stores and the age has no significance influence over the rest of the factor considered in the study.

Marital Status and other factor – Chi square value

Hypothesis: The marital status of the respondents has no significance influence on other factors.

It is evident from the below table that the marital status of the respondents whether they buy from the departmental store or not, has no significance influence over the other factors considered in the study.

Occupation and other factor – Chi square value

Table 9

No.	Other factors	Total		Exclusive buyer of departmental store	
		Chi – square value	Significant / Not significant	Chi – square value	Significant / Not significant
1	Sources awareness of Departmental store	0.825	NS	1.439	NS
2	Awareness of any other departmental store	0.085	NS	0.409	NS
3	Factors considered before purchase	2.946	NS	2.204	NS
4	Frequency of purchase in departmental store	4.853	NS	3.882	NS
5	Items preferred to buy at departmental store	2.811	NS	6.059	NS

Hypothesis: The occupation status of the respondents has no significance influence on other factors.

Table 10

No	Other factors	Total		Exclusive buyer of departmental store	
		Chi – square value	Significant / Not significant	Chi – square value	Significant / Not significant
1	Sources awareness of Departmental store	2.989	NS	5.416	NS
2	Awareness of any other departmental store	2.583	NS	3.056	NS
3	Factors considered before purchase	19.394	NS	14.188	NS
4	Frequency of purchase in departmental store	7.817	NS	4.266	NS
5	Items preferred to buy at departmental store	46.782	S	42.245	S

It is clear from the above table that the occupational statuses of respondents whether they buy from the departmental store or not, has significance influence over the items preferred to buy in the departmental and the occupational status has no significance influence over the rest of the factors considered in the study.

Monthly income and other factor – Chi square value

Hypothesis: The monthly income of the respondents has no significance influence on other factors.

Table 11

No.	Other factors	Total		Exclusive buyer of departmental store	
		Chi – square value	Significant / Not significant	Chi – square value	Significant / Not significant
1	Sources awareness of Departmental store	6.615	NS	6.695	NS
2	Awareness of any other departmental store	8.196	NS	3.481	NS
3	Factors considered before purchase	24.725	NS	30.355	NS
4	Frequency of purchase in departmental store	13.812	NS	15.095	NS
5	Items preferred to buy at departmental store	44.655	S	49.483	S

It is inferred from the above table, that the monthly income of the respondents whether they buy from the departmental store or not, has significance influence over the items preferred to buy in the departmental store and the monthly income has no significance influence over the rest of the other factors considered in the study.

Suggestions

1. The departmental stores must check the expiry date of the goods frequently.

2. The departmental stores can provide their customers facility, discount facility, space for shopping, display of products.
3. The departmental stores can provide with the facility for the children time passing because the customer who visits the departmental stores brings their children along with them during their purchase.
4. The departmental stores that they can train their sales personnel to handle the customer in a pleasing manner.
5. The departmental stores can have more than one cash counters so that the delay for the customers.

Conclusion

Retail marketing of departmental stores is based on so many factors like facilities provided, convenience in the stores, cost aspect etc. As far as departmental stores is concerned, customers are satisfied with their services through there are some difficulties and problems in it. But the prosperity of the departmental store depends on the competitions from other stores. The strategy and techniques for retail marketing by the departmental stores have to change according to the changing technological and social environment. Though the cost of services is found to be higher, only the customer services will help these stores to succeed in the long run.

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PRODUCTION AND MARKETING OF BANANA IN THOOTHUKUDI DISTRICT

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Abstract

The name "Banana" came from the Guinea coast of West Africa, very probably from the Sherbro or Temene languages of Coastal Sierra Leone in the early Sixteen Century. The Spanish word 'Geineo' owes its origin to the same area 'Banana' is more obscure, it appears to have been found first in Spanish (Banana) and later assimilated to other. European languages, certainly, both 'Plantain' and the word 'Banana' were fully established in English in the West Indies by the middle of the Seventeenth Century. And even the English usage is inconsistent for in parts of South India 'Banana' applies specifically to sweet-fruited clones. In East Africa a comparable confusion exists because these Europeans often use "Banana" for any banana that is eaten in the cooked state assuming that all such bananas must be starchy in fact the vast majority of them are sweet etc., Maturity and cooking is a matter of custom rather than necessity.

Keywords: Banana, Sweet-Fruited, Production and Marketing.

Introduction

To speak about our generation our ancestors used to say the slogan as Valaiyadivalai because banana is the symbol of auspicious or good things. It is not grown through seeds but through rooks. It occupies a pride of place in ancient Tamil Literature as one of the "Mukkani" (Three fruits banana, Mango and Jack Fruit)

There is a growing demand for Banana not only from inside country, but also from countries like Russia, Italy and the Middle East countries. This has indeed several Indian farmers to take to banana cultivation on a commercial stage. Experience Gained at this institute has shown that with the proper selection of varieties and better management,

especially better nutrients and irrigation, very large yields of standard quality fruits can be obtained resulting in his profit.

There are quite a large number of varieties being grown in the country but only a few area of commercial importance such as Dwarf Cavendish Robust (belonging to Cavendish group) Poovan, Raskhali, Hill banana, Nendran, Monthan, Naypoovan and Red Banana. Robusta banana are gaining importance over other varieties because of high yield and their acceptance in the foreign exchange earner for India. But it requires a well-regained marketing system for the produce. The vital role played by efficient marketing system in the planned economy of a country of late, has assumed special significance and this cannot be overlooked. Marketing has to make available goods at reasonable prices to the consumer as well as to grant reasonable return to the producers. It has also to assist in generating surpluses needed for development and in reducing the wide variations in price and availability over space and time. An efficiently organized market system not only facilitates the proper and smooth disposal of what the farmer produces but also acts as a catalyst to stimulate increased production. According to Peter Drucker "Marketing is the most important multiplier of economic development and its advancement makes possible economic integration and the fullest utilization of whatever assets and productive capacity and economy already possesses".

Banana production in India and Tamil Nadu

India is the second largest producer of banana in the world after the Brazil. In India, Kerala and Tamil Nadu cultivate banana in large area. But, the banana production is highest in Maharashtra. Total area under banana during 2012 – 2013 is 776.00 thousand hectares. During 2012 – 2013 Tamil Nadu, Karnataka, Andhra Pradesh, Maharashtra and Gujarat more than 58 per cent of the area under banana.

Statement of the problem

Agriculture industry is as ancient as our country. But modern agriculture methods are very much sophisticated and the economical importance attached to this industry is great. Two aspects of this industry are worth noted first banana is a foreign exchange earner and the second its value as food. In both ways, it is a very important industry.

The organized sector is able to exploit the marketing system for the successful survival of the business and also in earnings large among of profit. The decentralized and unorganized sector is unable to utilize the marketing system and therefore is facing many problems for its survival and for ensuring fair returns on banana marketing here is one of the organized industrial undertakings the number of banana farmers is large and the quantum of production is highly uncertain. On the other hand, the consumers are large in number and dispersed all over the country as well as in other countries. They have no organized mechanism to establish direct relationship with customer and traders.

Poor financial position does not permit the farmer to concentrate on marketing activities. Another important aspect is that banana is perishable commodity and hence they have to sell as quickly as possible. As they are very poor they cannot afford to have cold storage facilities. As such banana marketing in Srivaikundam Taluk is mostly under the control of middlemen. The middlemen are exploiting both the farmers as well as the consumers.

Thus the farmers are faced with many problems in marketing banana. Hence the researchers have chosen to study the marketing problems of banana farmers.

Objective of the Study

1. To study Socio economic condition of the banana farmers in study area.
2. To estimate the trends in area, production

and marketing of Banana in Thoothukudi District

3. To study the various marketing problems of the banana farmers in study area.
4. To offer suitable suggestions

Methodology

This study is based on both primary and secondary data. The primary data were collected with help of the interview schedule. The secondary data were collected from books, journal and websites. In Thoothukudi District eight taluks are there. The researcher has chosen Srivaikundam taluk because more number of banana cultivator in the area. Hence, in order to study the production and marketing of banana in Srivaikundam Taluk 120 respondents were surveyed. The sample was selected on the basis of convenient sampling method. The study was conducted during 2017 – 2018. The data were collected, coded, tabulated and presented in a master table. From the master table, sub – tables were prepared. The statistical techniques used in this study are linear regression and F test.

Interpretation of the Data

Marketing is an exchange process between producers and consumers in which the producer matches a marketing offering (the product or service, plus its promotion, distribution and price) to the wants and needs at the consumers. This study aims at exploring the possibilities of for better development of marketing of banana. The information as regards the marketing of banana was collected with the help of interview schedule

Table 1 Personal profile of the respondents

S. No.	Factors	Classification	No. of Respondents	Percentage
1	Gender	Male	96	80
		Female	24	20
		Total	120	100
2	Age	Upto 40 years	34	28
		41 – 60 years	46	38
		Above 60 years	40	34
		Total	120	100

3	Marital Status	Married	116	97
		Unmarried	04	03
		Total	120	100
4	Education	Illiterate	04	03
		S.S.L.C	53	44
		H.S.C	35	29
		Graduate	28	24
		Total	120	100
5	Annual Income (Rs.)	Below Rs. 50,000	14	12
		Rs. 50,000 – Rs. 1,00,000	42	35
		Rs. 1,00,000 – Rs. 1,50,000	32	26
		Rs. 1,50,000 – Rs. 2,00,000	23	19
		Above Rs. 2,00,000	9	08
		Total	120	100

Source: Primary data

The major table findings were as follows

- 80 per cent of the respondents were male.
- 38 per cent of the respondents were in the age group 41 – 60 years
- 97 per cent of the respondents were married
- 44 per cent of the respondents are studied SSLC
- Most of the respondents have income level of Rs. 50,000 – 1,00,000
- In Srivaikundam Taluk 50 per cent of the farmers kathali variety.
- In this study area, it has been found that 66 per cent owner cultivate 73 per cent acres of lands.

Area, Production of Banana in the Year 2010

In this table explains area, production and Growth rate of banana.

Table 2 Area, production and productivity of banana in 2010

	Area (in 000' HA)	Production ('000MT)	Growth Rate
World	6814.3	7877.3	15.20
India	770	26217	37.00

Source: www.indiastate.com

The results show that, this model explains more than 73 per cent of the variations in World banana production and 80 per cent of the variations in India's banana production. This model is found significant in terms of their respective values of 'R²' and 'F' statistics. The regression co-efficient of this model is found significant at 5% level. The trend curves fit well and the 'R²' value is 0.737 in World level and 0.806 in India's level. Hence, there has been a steady increase in the World and India's banana production.

Compound Growth Rate value for Area production and productivity of banana in Tamil Nadu

Year	Area (in 000'HA)	Production ('000M T)	Productivity (t/mt.)
1971 – 1980	- 0.81	9.49	10.3
1981 – 1990	4.4	12.5	8.1
1991 – 2000	2.76	3.26	0.5
2001 – 2010	9.65	11.45	1.8

Source: www.indiastate.com

Compound growth rate of banana area in Tamil Nadu was decrease trend from 10.3 in the year 1971 – 1980, 0.5 in the year 1991 – 2000 and increase 1.8 in the year 2001 – 2010.

Reason for Selecting Particular Market

Table 3 Reason for Selecting particular Market

S. N o.	Reason	No. of Respondents	Percentage
1	Marketability	20	17
2	Continuous demand	22	18
3	Less distance	50	42
4	More convenience	24	20
5	Profitability	4	3
Total		120	100

Source: Primary data

It is observed from the table 3 that, 42 per

cent of the farmers are selected the market place to sell their produce based on less distance, 20 per cent of the sample farmers selected their market place based on more convenience, 18 per cent farmers selected based on continuous demand existing in the market 17 per cent of the farmers selected market place based on marketability and 3 per cent of the farmers selected market place on the basis of profitability,

Farmers Based On Problems Faced In Banana Marketing

Table 4 Farmers based on problems faced in Banana Marketing

S. N o.	Reason	No. of Respondents	Percentage
1	Low price	47	39
2	High transportation cost	30	25
3	Perish ability of the banana	21	17
4	Absence of cold storage	14	12
5	Lack of ripening chamber	08	07
Total		120	100

Source: Primary data

From the table 4 it can be noted that 7 per cent of the farmers belong to lack of ripening chamber, 12 per cent of the farmers belong to absence of cold storage, 17 per cent of the farmers belong to perish ability of the banana, 25 per cent of the farmers belong to high transportation cost and 39 per cent of the farmers belong to low price.

Suggestions

1. In the study area Nendran variety they can get more profit. If they have adequate finance so the owner and lease cultivator can struggle to cultivate this variety.
2. The Government should take steps to cover risks by way of crop insurance. If these facilities are provided the farmers will come forward to grow banana with hesitation.

3. The department of agriculture should help to introduce new scientific tools and implements in banana cultivation.
4. Most of the respondents are very poor. They are depending on moneylenders. Moneylenders are exploiting them. Hence, the Government should provide adequate loan to them through cooperative societies.
5. Most of the respondents do not have storage facilities. Hence, the Government should come forward to provide storage facility.
6. Middlemen play an important role in purchasing the bulk of the products at lower price. Therefore, marketing on a co-operative basis is necessary. The Government should form a co-operative marketing society with modern storage, transport and credit facilities. The farmers are linked with the external markets. It may

enables the farmers to get reasonable price for their produce.

Conclusion

Banana trade is being run most unscientifically in this locality for lack of infrastructure facilities. Thorough a modernization scheme the entire banana industry and the marketing system will not put an end to the exploitation of the middlemen but also will help the industry to flourish to an unlimited extent.

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A STUDY ON MAJOR CROPS CULTIVATION IN KANNIYAKUMARI DISTRICT

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Abstract

Agriculture is one of the main sources of income for the people of Kanniyakumari District. This district has a well managed system of irrigation which is prudently managed with local participation. Agriculture is mostly practiced as a secondary profession in Kanniyakumari District. Most of the land owners are not farmers by profession but are otherwise employed in professional practices like doctors, lawyers, teachers and business persons. The objectives of the present study are to analyse the Area, Production and Productivity of major crops in Kanniyakumari District and to give suitable suggestions for the improvement of the standard of living of the crop cultivators on the basis of the findings of this study. Secondary data have been used in the study wherever necessary. They are obtained from the published and unpublished information from Reports of the various administrative departments, publication of State Planning Board, Journals and Periodicals dealing with the subject have also been collected. Compound Growth Rate has been used to ascertain the growth of crop cultivated area, production and productivity. The major findings of this study are; In area under cultivation, 3 crops show a positive growth rate. Coconut shows the highest growth rate of 10.15 per cent. The overall compound growth rate is -0.15 per cent. In production, 2 crops show a positive growth rate. Banana shows the highest growth rate of 1.84 per cent. The overall compound growth rate is 0.43 per cent. In productivity, 3 crops show a positive growth rate. Tapioca has the highest growth rate of 3.49 per cent. The overall compound growth rate is -1.41 per cent. It is observed that the area, production and productivity of major crops in Kanniyakumari District have been decreasing and fluctuating over the period between 2002-2003 and 2013-2014. This is not a healthy trend in a developing country like India. Hence, the policy makers and experts should give a special attention to save the agricultural sector. This study has been undertaken mainly to help the government to take up policy decisions and formulate suitable schemes. The suggestions made in the study will serve as a decisive support in solving many problems of the crop cultivators.

Keywords: Agriculture, Crop Cultivation, Policy Makers, Production

Introduction

Agriculture is one of the main sources of income for the people of Kanniyakumari District. This district has a well managed system of irrigation which is prudently managed with local participation. Agriculture is mostly practiced as a secondary profession in Kanniyakumari District. Most of the land owners are not farmers by profession but are otherwise employed in professional practices like doctors, lawyers, teachers and business persons. They undertake cultivation by engaging a local person as Paarvaikaran. They prefer cultivation of perennial tree crops like coconut, rubber, and mango which are less cultivation-intensive and require very less daily care and attention. Even though these land owners are educated and ready to accept advanced cultivation practices, field level adoption is very less due to their limited involvement in practical agriculture.

Statement of the Problem

Crop cultivation is the most important occupation of Kanniyakumari District. Nearly 70 per cent of the agriculturists depend on crop cultivation for their livelihood. Large number of farmers belongs to small farmers' categories that depend on co-operative credit to meet their cultivated expenses. The development of five major crops of the district, viz, paddy, tapioca, banana, coconut and rubber is subjected to detailed analysis.

Review of Literature

Vijayakumari and Nageswari Rao, (1994) in their study entitled "Farmers' Legal Involvement-Impact on Farm Productivity" concluded that two thirds of crop loan borrower disposed of their assets to meet their legal expenses. Small farmers disposed of more assets compared to large farmers and medium farmers.

Sivanappan R.K., (2006) in his article entitled, "Prospectus of agriculture in Tamil Nadu, India" discussed the flow of institutional

credit for agriculture and industry in India during 1997-98. Agricultural credit was only R.s34,274 crore compared to industrial credit of about R.s 4,00,000 crore. The author concludes that money is necessary for agriculture to manage the crop demand.

Chandrasekar Manicka and Solomon Raj (2016) in their study entitled "Role of Agriculture in cultivator Generation", concluded that the borrower farmer achieved a substantial rise in crop productivity. Improvement in irrigation facilities coupled with the sustained use of fertilizers and other inputs were evidently the decisive forces. It was observed that bank loans have helped to raise per hectare income of the borrower farmer substantially.

Objectives of the Study

1. To analyse the Area, Production and Productivity of major crops in Kanniyakumari District.
2. To give suitable suggestions for the improvement of the standard of living of the crop cultivators on the basis of the findings of this study.

Collection of Data

Secondary data have been used in the study wherever necessary. They are obtained from the published and unpublished information from the National Bank for Agricultural and Rural Development, Reserve Bank of India and other Financial Institutions. Reports of the various administrative departments, publication of State Planning Board, Journals and Periodicals dealing with the subject have also been collected.

Framework of Analysis

Compound Growth Rate has been used to ascertain the growth of crop cultivated area, production and productivity.

"Compound Growth Rate" is applied using the following formula

$$B = \text{Antilog} \frac{\sum \log y_t - \frac{(\sum \log y)(\sum t)}{n}}{\sum t^2 - \frac{(\sum t)^2}{n}}$$

y = Actual data

t = Number of years in their order

Compound Growth Rate = B-1 × 100

Limitations of the Study

The study covers only five major crops such as paddy, tapioca, banana, coconut and rubber.

- Ø Accounts regarding production of crops, yield of each crop per acre kept in the books and ledgers of Apex Credit Institutions and other related government offices differ one another.
- Ø It is a micro level study, confined to Kanniyakumari District. Hence, the finding of this study is not applicable to any other area.
- Ø The study covers only a period of 12 years from 2005-2006 to 2016-2017.

ANALYSIS OF THIS STUDY



Area of Major Crops

Kanniyakumari District is endowed with all natural resources to grow a variety of crops. Crops cultivated in Kanniyakumari District can be broadly grouped under three heads; they are Seasonal crops, Annual Crops and Perennial Crops. Those crops which take six months to fructify are called seasonal crops. Paddy is an important seasonal crop of this district. Next to paddy, groundnut and pulses are important seasonal crops of this district. Banana and tapioca are important annual crops of this district. The perennial crops in Kanniyakumari District are coconut, rubber, mangoes and arecanut. Banana is an annual crop mostly grown on paddy fields because of drainage and irrigation facilities. The supply of banana is maintained throughout the year at present. Coconut is the major commercial oil seed crop grown in the district.

A change in cropping pattern implies a change in the proportion of area under different crops. The table 1 shows clearly the area under cultivation of five important crops such as paddy, banana, coconut, tapioca and rubber.

TABLE 1

AREA OF MAJOR CROPS IN KANNIYAKUMARI DISTRICT

(Area in hectares)

Year	Paddy	Banana	Tapioca	Coconut	Rubber	Total
2005-2006	31475	5024	8508	21670	18450	85127
2006-2007	28594	5075	8179	22670	18442	82960
2007-2008	28229	5191	7817	22363	18327	81927
2008-2009	26052	4974	7405	22589	18277	79297
2009-2010	17320	5633	8681	22667	18296	72597
2010-2011	22016	5440	7378	23664	18655	77153
2011-2012	21709	5546	7693	24220	19398	78566
2012-2013	21406	6004	7868	24449	19750	79477
2013-2014	20349	5481	7614	24864	20270	78578
2014-2015	21736	5999	6810	24973	21290	80808
2015-2016	20711	6031	6761	24989	22170	80662
2016-2017	21802	6412	6632	25013	22891	82750
CGR	3.22	-3.67	-1.8	10.15	2.87	-0.15
Rank	2	5	4	1	3	

Source: Season and Crop Report of Tamil Nadu 2009-2010.

Table 1 shows the growth of area of major crops in Kanniyakumari District. Coconut is the major commercial oil seed crop grown in the district. It got first rank among the five crops showing a high growth rate (10.15 per cent). Paddy got the second growth rate in area of cultivation at 3.22 per cent. Banana has shown a highest negative growth rate i.e., 3.67 per cent.

Production of Major Crops

Production efficiency refers to the yield per hectare for crops under production. It differs

from one crop to another and even in same crop. Good yield of crop is more important in obtaining net returns and low cost of production.

TABLE 2 PRODUCTION OF MAJOR CROPS IN KANNIYAKUMARI DISTRICT
(In tonnes)

Year	Paddy	Banana	Tapioca	Coconut	Rubber	Total
2005-2006	149480	169630	212890	3630	2602	538232
2006-2007	135000	231713	229548	2652	2813	601726
2007-2008	121390	165209	203247	2528	2551	494925
2008-2009	98469	126152	211442	3382	2828	442273
2009-2010	52897	134686	191188	1860	2668	383299
2010-2011	86486	177531	2131325	3616	2037	2400995
2011-2012	82523	261682	261914	4098	2562	612779
2012-2013	94130	274669	273407	2680	2116	647448
2013-2014	90210	171633	318557	2622	2003	585025
2014-2015	96351	187854	284918	2633	2103	573859
2015-2016	95732	196211	236111	2766	2006	532826
2016-2017	98690	198718	218753	3167	2172	521500
CGR	-2.74	1.84	1.39	-0.30	-2.92	0.43
Rank	5	1	2	3	4	

Source: Season Crop Report of Tamil Nadu Arasu Rubber Corporation, Nagercoil, 2013-2014.

Table 2 shows that banana has the highest growth rate in production of crops i.e. from 1,69,630 tonnes in 2005-2006 to 1,98,718 tonnes in 2016-2017. At the same time, it can be seen that the production of paddy, coconut and rubber has decreased showing a negative trend. The overall growth rate is only 0.43 per cent. This indicates a fast growth rate compared with area and productivity of major crops.

Productivity of Major Crops

Productivity otherwise is called yield per hectare. The decline in agricultural productivity in general and average yield rate per hectare of food grains in particular was a marked feature of pre green revolution period, and later there was positive reverse in the yield rate. Paddy is the staple food crop of the people of Kanniyakumari District. Rice, the processed form of paddy, is used as food three times a day by majority of the people.

TABLE 3

PRODUCTIVITY OF MAJOR CROPS IN KANNIYAKUMARI DISTRICT (K.g/per hectare)

Year	Paddy	Banana	Tapioca	Coconut	Rubber	Total
2005-2006	4749	36797	24847	16749	141029	224171
2006-2007	4721	45657	28066	11860	152532	242836
2007-2008	4300	31826	26001	11192	139193	212512
2008-2009	3780	25362	28554	14920	154730	227346
2009-2010	3064	23910	22024	7860	145824	202682
2010-2011	3928	32635	28888	15107	109193	189751
2011-2012	3801	47184	34046	16921	132075	234027
2012-2013	4397	45748	34749	10960	107139	202493
2013-2014	4433	31314	41838	10545	98815	186945
2014-2015	4735	34273	37420	10589	103748	190765
2015-2016	4321	37196	32480	11689	102009	187695
2016-2017	4673	39828	31266	16820	126800	219387
CGR	0.54	1.01	3.49	-3.23	-3.37	-1.41
Rank	3	2	1	4	5	

Source: Season and Crop Report of Tamil Nadu & Arasu Rubber Corporation, Nagercoil, 2013-2014.

Table 3 shows a good yield per hectare in Tapioca cultivation in Kanniyakumari District. Out of 5 crops, 2 crops show a negative growth rate of productivity. Tapioca shows the highest

growth rate of 3.49 per cent. Rubber shows the highest negative growth rate of 3.37 per cent. The overall productivity growth rate for the study period is negative by 1.41 per cent.

FINDINGS OF THE STUDY

In Kanniyakumari District, 5 major crops were analysed with the help of compound growth rate from 2005-2006 to 2016-2017. They are paddy, banana, tapioca, coconut, and rubber.

- In area under cultivation, 3 crops show a positive growth rate. Coconut shows the highest growth rate of 10.15 per cent. The overall compound growth rate is -0.15 per cent.
- In production, 2 crops show a positive growth rate. Banana shows the highest growth rate of 1.84 per cent. The overall compound growth rate is 0.43 per cent.
- In productivity, 3 crops show a positive growth rate. Tapioca has the highest growth rate of 3.49 per cent. The overall compound growth rate is -1.41 per cent.

SUGGESTIONS

On the basis of the above findings, the following suggestions are made to improve the standard of living of the crop cultivators.

Suggestions to Government

- The analysis indicates a negative growth in area of cultivation. This is due to the general statement of the crop cultivators, that is, "agriculture is an unprofitable one". It can be avoided by the Government with the help of crop loan. The real estate business also reduces the area under crop cultivation. Hence, the Government must take necessary precautionary steps to prevent the sale of agricultural land for purposes other than crop cultivation.
- To increase agricultural productivity, the Government should take necessary measures to supply sufficient water, right seed, fertilizer, pest management,

technology and extensive coverage of active farmers simultaneously for toning up their knowledge-attitude-practice level concerning improved agronomic practices. It will pave way for a visible pick up in crop productivity in future.

- The crop cultivators are still following traditional methods of cultivation. The advanced techniques like soil testing and seed testing are not used by the farmers as they are not aware of them. Therefore, the laboratories for these tests are to be established at least at every panchayat union level in Kanniyakumari District.
- The Government should regulate the market price for all agricultural products annually and the latest technologies should be supplied at affordable prices. In this regard, region-wise expert committee has to be appointed.

Suggestions to Crop cultivators

- As there is uncertainty over the yield of all the crops due to the uncontrollable variables such as monsoon, rainfall and other natural calamities, all the schemes and plans must be supported by agricultural insurance schemes. These schemes must enable them to mitigate their risks of loss due to any uncertainty. So, the crop cultivators should insure their lives and crops.
- Crop cultivators should attend the conferences and seminars. It helps to make the farmers aware of the advantages of modern methods of crop cultivation.
- Low yield due to severity of diseases and pest attacks, it is suggested that the farmers should understand timely application of fertilizers and pesticides and improved variety of seeds.
- The crop cultivators should be encouraged to follow intercrop cultivation as it not only increases the total income but is also used for natural manure.

- During the period of non-availability or inadequacy of water, the lands are kept uncultivated. The farmers should be used the land by undertaking crop diversification.

CONCLUSION

India is a dominantly agricultural country where around 65 per cent of the population directly or indirectly depends on agricultural sector. Still it's contribution to national income, employment generation, export, and food stock is considerable in India. Due to urbanization, population growth and fragmentation of land, per capita landholding has decreased very fast. From the available land also, the cultivators are not able to get the expected output. It is observed that the area, production and productivity of major crops in Kanniyakumari District have been decreasing and fluctuating over the period between 2002-2003 and 2013-2014. This is not a healthy trend in a developing

country like India. Hence, the policy makers and experts should give a special attention to save the agricultural sector. This study has been undertaken mainly to help the government to take up policy decisions and formulate suitable schemes. The suggestions made in the study will serve as a decisive support in solving many problems of the crop cultivators.

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A STUDY ON IMPACT OF MGNREGS ON WOMEN BENEFICIARIES IN KANYAKUMARI DISTRICT

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Abstract

The National Rural Employment Guarantee Act (NREGA), launched in February 2006 was renamed in October 02, 2009 as the Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA). MGNREGS is a world biggest employment guarantee programme. It is an anti-poverty eradication programme of the Government of India. The main aim of MGNREGS is to enhance wage employment in the rural poor people by providing at least 100 days of guaranteed employment to every household in a financial year. In Kanyakumari district more than 30 per cent of the women are employed in the programme. MGNREGA has promotes inclusive growth, is a vehicle of change, a lifeline for rural women in Kanyakumari district. So far, however, there has been small discussion about the impact of MGNREGA on women beneficiaries of in Kanyakumari district.

Keywords : MGNRES, Inclusive growth, Finance

Introduction

The Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) was enacted into law to promote livelihood security in India in 2005. The act aims to provide 'at least one hundred days of guaranteed wage employment in every financial year to every household whose adult members volunteer to do unskilled manual work. It is the largest employment programme in the world. Between 2008 and 2012, MGNREGA provided employment to an estimated 50 million households per year. This ambitious programme has several objectives in addition to providing economic security, such as creating durable assets, strengthening natural

resource management, empowering rural women, promoting decentralisation, making government processes more transparent, and reinforcing grass-roots procedures for democracy. It is considered as a "Silver Bullet" for eradicating rural poverty and unemployment, by way of generating demand for productive labour force in villages.

Scope of the study

The present study tries to make a contribution to the understanding of MGNREGA in this perspective and seeks to provide necessary guidelines for the success of the programme in Kanyakumari district, Tamil Nadu state and elsewhere in the other

parts of the state and the country where the programme is being implemented.

Problem Focus

The rural development programmes have come a long way since 1960's, which are designed and redesigned with the aim of eradication of poverty and unemployment. Unemployment and low level of income continues to be the burden for the rural poor to run off from the poverty trap. Most of the initiatives of self employment and skill building, aim to provide the safety net to the poor from the "poverty that kills". Moreover the legal guarantee of 100 days of employed in every financial year, MGNREGA households are also assured of basic minimum income. Higher incomes are expected to raise household savings, accelerating economic diversification and household investments in human capital. The planning commission has all along assumed that increase in investment would be accompanied by increase in national income as well as increase in employment in the country. More employment needs to be generated at higher levels of productivity in order to generate higher output.

Objectives

1. To study the socio-economic impact of MGNREGA on women beneficiaries.
2. To find out the problem faced by women beneficiaries in MGNREGS.

Hypothesis

1. There is no improvement in socio economic status among women beneficiaries after MGNREGA programme.

Methodology

The study is empirical in nature. The data had been collected for analysing a study on MGNREGA workers by conducting a survey by using an interview schedule. The data are collected from MGNREGA workers. The study is mainly based on both primary and

secondary data. The primary data is collected from the sample respondents in Kanyakumari district. Before collecting primary data a suitable questionnaire was framed. Direct interview method was used. Primary data is used to get a clear idea of the micro level. A secondary data are also used to analyze the details about MGNREGA. The secondary data will be collected from various journals, books, magazine, reports and website etc. Stratified random sampling techniques will be used to select sample for data collection. The total sample size was fixed at 250 in random and the Taluk as the universe-equal chance is given for blocks.

Data analysis:

Table.1 Overall Socio-Economic Impact of MGNREGS among Women Beneficiaries

Sl. No	Impact Category	Respondents				χ^2 Test
		Before MGNREGS		After MGNREGA		
		N	%	N	%	
1.	Low	77	30.80	14	5.60	62.12**
2.	Medium	111	44.40	69	27.60	
3.	High	62	24.80	167	6.80	
	Total	250	100	250	100	

Source : Computed data **Significant at 1per cent level

The results of chi-square test in Table.1 revealed that there exists a positive and significant difference in the socio-economic status of beneficiaries before and after the implementation of MGNREGS. ($\div 2 = 62.12^{**}$, $P < 0.01$).

Table.2 Overall Socio-Economic Impact of MGNREGS among Women Beneficiaries

Max. Score	Category (MGNREG S)	Socio Economic Impact			Paired 't' test	Enhancement (%)
		Mean	SD	%		
52	Before	18.92	3.2	67.81	21.42 **	31.42
	After	24.27	5.7	85.14		
	Difference	5.35	2.5	17.33		

Source : Computed data **Significant at 1per cent level

The results in Table.2 indicate that the overall mean value of MGNREGA programme before implementation found to be 18.92 as compared to 24.27 after the implementation of MGNREGA programme. Hence, the enhancement of mean value found to be 31.42 per cent indicating the effectiveness of benefits in MGNREGA programme. The statistical test revealed that the overall socio economic impact of MGNREGA programme on women beneficiaries is found to be highly significant at one per cent level ($t = 21.42^{**}$).

Table.3

Impact of MGNREGA Programme on Socio Economic Status

Sl. No.	Indicators	Category	Respondents				χ^2 Test
			Before MGNREGA		After MGNREGA		
			N	%	N	%	
1.	Nature of Family	Nuclear	111	44.4	199	89.6	35.16*
		Joint	139	55.6	51	20.4	
2.	Family Size	Small	95	38.0	171	68.4	33.97*
		Medium	85	34.0	65	26.0	
		Big	70	28.0	14	5.6	
3.	Education	Illiterate	112	44.8	28	11.2	51.10*
		Primary	48	19.2	13	5.2	
		Secondary	32	12.8	32	12.8	
		H.Secondary	26	10.4	26	10.4	
		Others	32	12.8	32	12.8	
4.	Health Insurance	No	195	78.0	95	38.0	47.62*
		Yes	55	22.0	155	62.0	
5.	Health Status	Low (0-4)	219	87.6	239	95.6	8.43**
		High (5-8)	31	12.4	11	4.4	
6.	Membership NGOs	No	125	50.0	63	25.2	19.29*
		Yes	125	50.0	187	74.8	
7.	Social Participation	Regular/	99	39.6	193	77.2	41.98*
		Occasional	151	60.4	57	22.8	

Source : Computed data,

**Significant at 1per cent level

It is observed from Table.3 that 55.6 per cent beneficiaries were in joint family and 44.4per cent were in nuclear family before the implementation of MGNREGS. It is interesting to note that only 20.4 per cent beneficiaries are in joint family and large majority of the beneficiaries are in nuclear family (89.6%) after implementation of MGNREGS. Table.3 also revealed that 38 per cent of beneficiaries were falling under small family followed by 34 per cent and 28 per cent beneficiaries were under medium and big family before the implementation of MGNREGS, while the small family members were increased to 68.4 per cent followed by 26 per cent (medium family) and only 5.6 per cent (big family) after the implementation of MGNREGA. It is observed from Table.3 that nearly half of the women beneficiaries were illiterates (44.8%) before the implementation of MGNREGS. It is heartening to observe that 52.8 per cent of the women beneficiaries can primary level education after the implementation of MGNREGS. It is noted that as high as 78 per cent women beneficiaries had not possessed health insurance before the implementation of MGNREGS. It is curious to note that 62 per cent of the women beneficiaries had possessed health insurance after the implementation of MGNREGS. Majority of the beneficiaries stated that the presence of illness was low in before and after the implementation of the MGNREGS. It is observed that exactly half of the beneficiaries had membership (50.00%) in various social institutions. Among them majority (60.4%) of the beneficiaries not participated in any meetings of social organizations before the implementation of MGNREGS. On the contrary the membership increased to 74.8 percent and among them 77.2 per cent of the beneficiaries participated in the social organizations regularly/occasionally after the implementation of MGNREGS.

The results of chi-square test in Table.5 reveals that there exists a highly significant difference in the socio economic indicators i.e., Family type ($X^2=35.16^{**}$), Family size ($X^2=33.97^{**}$), Education ($X^2=51.10^{**}$), Yashaswini health insurance card ($X^2= 47.62^{**}$), Health status ($X^2=8.43^{**}$) and Social participation (Membership & frequency) ($X^2=19.29^{**}$ & $X^2=41.98^{**}$) before and after the implementation of MGNREGA programme among women beneficiaries.

Table.4 Problem faced by MGNREGS Women Beneficiaries

Sl. No.	Problems	(n=250)		Rank
		Response		
		N	%	
1.	No person engaged at work place to look after beneficiaries children	192	76.8	I
2.	No of days employment not enough	174	69.6	II
3.	Irregular working days	170	68.0	III
4.	Delay in payment of wages	132	52.8	IV
5.	Low wage rate	126	50.4	V
6.	Same wage rate for all kinds of work	116	46.4	VI
7.	Local residents only are eligible to work	96	38.4	VII
8.	Discriminating wage payment	88	35.2	VIII
9.	Delay in issue of Job Card	84	33.6	IX
10.	Others	60	24.0	X
	F – Test		21.42*	*

Source : Primary data ****Significant at 1% Level**

The data in Table.4 revealed that little more than three-fourth of the respondents (76.8%) expressed that there was no Person to look after children their children at work place (Rank 1) followed by one hundred days of employment not given as opined by 69.6 per cent (Rank II), irregular working days with 68 per cent (Rank III), delay in payment of

wages with 52.8 per cent (Rank IV), low wage rate with 50.4 per cent (Rank V), same wage rate is given for all kinds of work with 46.4 per cent (Rank VI), local residents are only eligible to work with 38.4 per cent (Rank VII), discriminating wage rate given for both men and women with 35.2 per cent (Rank VIII), Delay in issue of job cards with 33.6 per cent (Rank IX) and other constraints like lack of facilities like drinking water, toilets, medical etc., at work place with 24 per cent (Rank X) respectively. The F-test revealed that the preferences given towards constraints by the beneficiaries found to be highly significant ('F' value- 21.42**).

Findings

The study express that there exists a positive and significant difference in the socio-economic status of beneficiaries before and after the implementation of MGNREGS. ($\chi^2 = 62.12^{**}$, $P < 0.01$).

The study reveals that the overall mean value of MGNREGA programme before implementation found to be 18.92 as compared to 24.27 after the implementation of MGNREGA programme. Hence, the enhancement of mean value found to be 31.42 per cent indicating the effectiveness of benefits in MGNREGA programme. The statistical test revealed that the overall socio economic impact of MGNREGA programme on women beneficiaries is found to be highly significant at one per cent level ($t = 21.42^{**}$).

The study express that 55.6 per cent beneficiaries were in joint family before the implementation of MGNREGS and 20.4 per cent beneficiaries are in joint family after implementation of MGNREGS. 38 per cent of beneficiaries were falling under small family in before MGNREGA and the small family members were increased to 68.4 per cent after the implementation of MGNREGA. Nearly half of the women beneficiaries were illiterates (44.8%) before the implementation of

MGNREGS and 52.8 per cent of the women beneficiaries can primary level education after the implementation of MGNREGS. It is noted that as high as 78 per cent women beneficiaries had not possessed health insurance before the implementation of MGNREGS and 62 per cent of the women beneficiaries had possessed health insurance after the implementation of MGNREGS. Majority of the beneficiaries stated that the presence of illness was low in before and after the implementation of the MGNREGS. It is observed that exactly half of the beneficiaries had membership (50.00%) in various social institutions. Among them majority (60.4%) of the beneficiaries not participated in any meetings of social organizations before the implementation of MGNREGS. On the contrary the membership increased to 74.8 percent and among them 77.2 per cent of the beneficiaries participated in the social organizations regularly/ occasionally after the implementation of MGNREGS.

The study express that little more than three-fourth of the respondents (76.8%) expressed that there was no Person to look after children their children at work place contributed I Rank 1, one hundred days of employment not given as opined by 69.6 per cent contributed Rank II and other constraints like lack of facilities like drinking water, toilets, medical etc., at work place with 24 per cent contributed X Rank. The F-test revealed that the preferences given towards constraints by the beneficiaries found to be highly significant ('F' value- 21.42**).

Suggestions

- ❖ There is a significant role of the Government in implementation of MGNREGS. Thus the Govt. must take immediate steps to stop corruption in its

implementation by which the MGNREGA wages reaches to the workers directly. We can surely ensure that the money goes to those who need it.

- ❖ There should be the ability and willingness of local Govt. and Panchayat to plan works and run the programmes effectively.
- ❖ A proper monitoring mechanism should be developed that can assured correct procedure in job card.
- ❖ Social Audit should carry out in regular interval.

Conclusion

Notwithstanding negative propaganda and the prominent reportage of corruption, MGNREGA stands apart from employment and poverty alleviation programmes in significant ways. The rural worker might often be the victim but will still offer critical support, not only because it has provided wage income, but also for facilitating disclosure, which helps identify and fight pilferage. Finally, researcher concluded that the MGNREGS was functioning smoothly. Now, it is one of the most important poverty and unemployment eradication scheme in Kanyakumari district. The working performance of MGNREGS is not good but satisfied

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MARKETING AND ECONOMIC DEVELOPMENT

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Abstract

Marketing, as a discipline, has played an important role in the development of industrialized nations. Until recently, however, its potential as a source of development in the Third World has been largely ignored. This study clearly explain the potential role of marketing in economic development is then discussed, leading to the conclusion that it could play an active and simulative role in the development process, but it should be used with care.

Keywords: Marketing, Industrialized Nations, Economic Development, Production

Introduction

Marketing plays an important role in economic development in the present global world. It ensures the planned economic development in the developing countries where the scarcity of goods, services, ideas, information and excessive unemployment, thereby marketing efforts are needed for mobilization of economic resources for additional production of ideas, goods and services resulting in greater employment. Social marketing can be defined as the design, implementation and control of programmes calculated to influence the acceptability of social ideas and involving consideration of product planning, pricing, communication, distribution and marketing research. With the rapid growing marketing business, technology is playing a more important role in the

demands of analyzing and utilizing the large scale information gathered from customers. To predict the consequent business strategy by using technology, it is required to evaluate the customer performance, discover the trends or patterns in customer behavior. For this purpose the modern world using the technology at a maximum level by e-commerce, Internet marketing and services marketing etc. Even though in several developing countries, Government involves in marketing efforts in order to provide equitable distribution at minimum social costs by setting ceiling and floor prices of scarce consumer products etc. which ensures the smooth flow of essential goods and even influencing the decision pertaining to distribution and advertising. Even though the economic recession affects the market at larger

extent, it plays a major role in economic development. The end result will be the maximization of growth of the economy in order to provide higher standard of living for all and the development of economic levels of the people that fosters entrepreneurialism.

Objectives

The main objective is to analyse the role of marketing in economic development and importance of marketing for the economic development.

Methodology

The study mainly based on the secondary data. The data were collected from various journals, books, reports and web-site.

Importance of marketing for the economic development

Marketing has acquired an important place for the economic development of the whole country. It has also become a necessity for attaining the object of social welfare. As a result of it, marketing is considered to be the most important activity in a business enterprise while at the early stage of development it was considered to be the last activity. For convenience, the importance of marketing may be explained as under:

1. Improves the standard of living to the economy

A society is a mixture of diverse people with diverse tastes and preferences. Modern marketing always aims for customer satisfaction. So, main liability of marketing is to produce goods and services for the society according to their needs and tastes at reasonable price. Marketing discovers needs and wants of economy, produces the goods and services according to these needs creates demand for these goods and services. They go ahead and promote the goods making people aware about them and creating a demand for the goods, encouraging customers to use them. Thus, it improves the standard of living of the economy.

2. Decrease in distribution cost

Second important liability of marketing is control the cost of distribution. Through effective marketing the companies can reduce their distribution costs to a great extent. Decrease in cost of distribution directly affects the prices of products because the cost of distribution is an important part of the total price of the product.

3. Increasing employment opportunities

Marketing comprises of advertising, sales, distribution and many more activities. So the development of marketing automatically gives rise to a need for people to work in several areas of marketing. Thus the employment opportunities are born. Also successful operation marketing activities requires the services of different enterprises and organization such as wholesalers, retailers, transportation, finance, insurance and advertising. These services provide employment to a number of people.

4. Protection against business slump

Business slump cause unemployment, slackness in the success of business and great loss to economy. Marketing helps in protecting society against all these problems.

5. Increase in national income

Successful operation of marketing activities creates, maintains and increases the demand for goods and services in society. To meet this increased demand the companies need to increase the level of production in turn raising their income. This increase, in turn, increases the national income. Further effective marketing leads to exports adding to the national income. This is beneficial to the whole society.

Role of marketing in economic development:

Marketing is central to economic development. Marketing can be defined as a means by which an economy can be integrated. In general, this integration is between buyers

and sellers, as well as different regions and sectors of the economy.

1. Building capital:

Marketing spurs demand. This is an important function. In spurring demand, it creates wants that the manufacturing interests of the country can then satisfy. In this way, marketing can create capital through the use of consumption currency for future projects. This, in a way, is a means of development and modernization. The simple act of linking producers and consumers through information can permit consumers to realize what is available, creating demand where none existed. Markets can be created and with it, new channels of consumption and cash flow.

2. Fair Prices for Agriculture:

Most undeveloped societies are primarily agricultural. Agricultural societies are often dominated by the local, including local power structures and oligarchies. Marketing can then link these agricultural units to the broader society, including the global society. Local oligarchies can be broken when marketing links consumers in other part of the country or region, meaning that local farmers can have a broader market and even higher prices for their produce.

3. Developing Standards:

Merchants, producers and bankers are all directly involved in marketing throughout a target economy. They want to promote a product that will produce profits and a large, permanent share of the market. This cannot be done unless the products being promoted are of high quality and reasonable price. Shoddy goods generally do not promote market loyalty. Therefore, serious marketing in the developing world must promote standards of quality, price, reliability and service. Marketing in this context is building a web of relationships for the long term, not a quick sale that does not build loyalty.

4. Society and Economy

The integration of the social and the economic is a main part of marketing, says African economist Joseph. F. Aiyeku. This means that products and services being promoted become a part of the social and cultural life of the people. The role of merchants and entrepreneurs is central here, since this strata is largely responsible for developing a real local and national market. This integration strengthens the role of entrepreneurs who create capital and opportunity, while providing needed services and products for society.

5. Wealth Creation and Sharing

By establishing the business entity, entrepreneurs invest their own resources and attract capital from investors, lenders and the public. This mobilizes public wealth and allows people to benefit from the success of entrepreneurs and growing businesses. This kind of pooled capital that results in wealth creation and distribution is one of the basic imperatives and goals of economic development.

6. Create Employment

Entrepreneurs are by nature and definition job creators, as opposed to job seekers. The simple translation is that when you become an entrepreneur, there is one less job seeker in the economy, and then you provide employment for multiple other job seekers. This kind of job creation by new and existing businesses is again is one of the basic goals of economic development. This is why the Govt. of India has launched initiatives such as Startup India to promote and support new startups, and also others like the Make in India initiative to attract foreign companies and their FDI into the Indian economy. All this in turn creates a lot of employment opportunities, and is helping in augmenting our standards to a global level.

7. Balanced Regional Development

The businessmen setting up new businesses and industrial units help with regional development by locating in less developed and backward areas. The growth of industries and business in these areas leads to infrastructure improvements like better roads and rail links, airports, stable electricity and water supply, schools, hospitals, shopping malls and other public and private services that would not otherwise be available. Every new business that locates in a less developed area will create both direct and indirect jobs, helping lift regional economies in many different ways.

8. GDP and Per Capita Income

India's MSME sector, comprised of 36 million units that provide employment for more than 80 million people, now accounts for over 37% of the country's GDP. This growth in GDP and per capita income is again one of the essential goals of economic development.

9. Standard of Living

Increase in the standard of living of people in a community is yet another key goal of economic development. Entrepreneurs again play a key role in increasing the standard of living in a community. They do this not just by creating jobs, but also by developing and adopting innovations that lead to improvements in the quality of life of their employees, customers, and other stakeholders in the community.

10. Exports

Any growing business will eventually want to get started with exports to expand their business to foreign markets. This is an important ingredient of economic development since it provides access to bigger markets, and leads to currency inflows and access to the latest cutting-edge technologies and processes being used in more developed foreign markets. Another key benefit is that

this expansion that leads to more stable business revenue during economic downturns in the local economy.

Conclusion

Economic developers must be adept at implementing marketing strategies to promote their communities and grow their local economies. They must know how to communicate with business to be successful in this pursuit. Recent changes in communication, especially the rise of the Internet, are profoundly altering how business communication and research takes place, and are influencing how businesses engage in the process of site selection and interact with economic development organizations.

Many economic development agencies are responding to these changes through the way they market their communities and provide their services. Technology advances and globalization changes have only increased the dynamic nature of marketing, so economic developers are now re-evaluating how to most effectively communicate with businesses. As the paths of communication between communities and business have broadened and the business demands for rapid information communication have increased, the necessity of effective marketing communication has become more crucial.

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CUSTOMER OUTLOOK TOWARDS INTERNET BANKING SERVICE IN INDIA-AN EMPIRICAL STUDY

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Abstract

Banking and financial service have undergone a spectacular conversion more than the past decade. Banks today expression exceptional confronts to continue their growth path, if not for survival. The technology is pivotal and is central to banking. This is one of the major reasons why new private and multinational banks have been able to survive, thrive and adapt in an increasingly competitive space the technology is pivotal and is central to banking. This is one of the major reasons why new private and multinational banks have been able to survive, thrive and adapt in an increasingly competitive space.

Keywords: Technology, Education, Entertainment, Information, Communication

Introduction

Banking and financial service have undergone a dramatic renovation over the past decade. Banks today face extraordinary challenges to sustain in their growth path, if not for endurance. Some of the important disputes the present-day bankers face include customer achievement and preservation, reducing cost of transaction, risk management, regulatory compliance like Basel II etc. Effective Use of technology, however, has greatly helped the banking sector to transform these challenges into opportunities. Banking has become wholly customer- driven and technology- driven in 21ST century. During the

last decade, technology has been significantly transforming banking in India. Driven by the challenges of rivalry, rising customer expectation and dwindling margins, banks have using technology to reduce cost and enhance efficiency, productivity and customer convenience.

Statement of the problem

The technology is pivotal and is central to banking. This is one of the major Reasons why new private and multinational banks have been able to survive thrive and acclimatize in an increasingly aggressive space. These banks were able to leverage

On low cost channels such as ATM and Net Banking to the optimum levels causative to reduced operating cost and to the benefit of the customers. Banks have realized that shifting customer access to lower cost channels can help in bringing down the operating cost. These channels are used not only to improve customer service but also to divert traffic from branches. It is a fact that the cost of the transactions over the delivery channels is lower than doing the transactions through branches. The ATM and Net Banking service enable nonstop banking –convenience banking -24 hours access to cash-365 days of the year without any additional cost burden to the customer. The ATM s enable the customers withdraw the cash to a fixed ceiling limit, balance enquiry, a mini statement, cheque deposit, Fund transfer etc. The net banking facilitates the customer making use at his/ her expediency for different categories of transaction

Objectives of the study

The following are the specific objectives of the study

1. To examine the customers satisfaction on service in public sector banks.
2. To suggest the measures to improve customer services in Banks.

Methodology

Public sector banks, private sector banks and foreign sector banks in India operating in Tamil Nadu from the universe of the study. The present study covers banks branches for those bank groups working in the Namakkal District. As it was felt that it would useful to attempt a comparative study among the attitudes of bank customer of public banks, private sector banks having largest network branches in this district. The primary data as well as secondary data were used this study. The suitable statistical tools have been used this study. The simplest statistical tools such as percentages averages, chi-square test,

t-test, ANOVA (f-test) one way is used in order to interpret the results

Level of Influence of Information Technology in Banking Services

The following table indicates the level of influence of information technology in banking services on various attributes.

Table 1 - Technology Influence

Reasons		SA	A	N	DA	SDA	TOTAL
Consistency	No	101	79	16	4	-	200
	%	50.5	39.5	8.0	2.0	-	100.0
Convenience	No	46	126	20	8	-	200
	%	23	63	10	4	-	100.0
Correctness	No	60	88	40	12	-	200
	%	30	44	20	6	-	100.0

The above table indicates about the technology influence about various quality. The respondents were asked to portray the influence of information technology on banking services according to their perception. The simple percentage is calculated for various trait. The overall satisfaction of the respondent is somewhat influential at 42.7%

Table 2 - Respondent's Opinion about Internet Banking Facilities

Reasons		Very Influential	Somewhat Influential	Minimal Influential	Not at all Influential	Cannot rate	TOTAL
Checking balance online	No.	40	76	56	20	8	200
	%	20	38	28	10	4	100.0
E-ticketing	No.	44	88	40	22	6	200
	%	22	44	20	11	3	100.0
Online Shopping	No.	40	80	40	30	10	200
	%	20.0	40	20	15	5	100.0
Online Bill payment	No.	54	76	36	28	6	200
	%	27	38	18	14	3	100
Overall satisfaction	No.	68	82	28	16	6	200
	%	34	41	14.0	8.0	3	100.0

The above table designate about the technology pressure about a variety of quality respondents were re requested to portray the pressure of information technology on banking services according to their sensitivity. The simple percentage is calculated for various behavior. The overall fulfillment of the respondent is somewhat influential at 42.7%

Suggestions

1. This study shows mainstream of Respondents have not at all used mobile banking, internet bank and phone banking. The banking authority should create consciousness among the public.
2. Even though information technology has developed to a larger extent in our country there are, habitually problem arose, such as network connection, de-lay in banking Services. The banking power should avoid these delayed processes.
3. Information technology's main duty is to improve the banking facilities with less service charges withdrawn, de-posit, loan, money transfer, demand draft etc.
4. In this study the majority of the salaried class people a only enjoy. But service should extend to students, retail business, corporate business and private practice etc.,
5. This study shows that there is a significant difference among the age groups in the average technology influence scores. But banking ability should create all facilities for all age group.
6. Information technology should provide compilation measures that are to be adopted in order to decrease the loan exceptional.
7. Information technology should take special consideration for the barrier occurring without any reasons.

8. Information technology should give attractive packages and perks to improve the working climate their employees.
9. The bank ought to handle suggestion box for obtaining the valuable suggestions from the customers to enhance their service more successfully though, which enable the bank to contend in this highly spirited environment.

Conclusion

Information technology (IT) has been very prominent in upbringing of banking services especially improving service speed, convenience and accuracy. However, some customers have not seemed to accept certain banking channels like internet banking, phone banking and mobile Commerce Banks have to be more concerned about how to harness the benefits of IT and deliver extra ordinary service with modified touch.

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AN ECONOMICS STUDY ON HEALTH CARE EXPENDITURE OF OLD AGE PEOPLE IN ACHANKULAM OF KANYAKUMARI DISTRICT

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Abstract

Most of the aged were having one or the other health problems. Some of the health problems were accepted as a part of ageing and they didn't perceive the need for care or for aids. Aged were not aware of the consequences they might suffer and the health services they may require. This was accentuated by other factor like non availability, low income etc. The use of health aids, such as spectacles, hearing aids and dentures could have a great impact on physical, social and mental well being of the elderly. Therefore, such appliances should be made available and affordable to the elderly. The study reveals the health care expenditure of old age people in Achankulam.

Keywords: Health care Expenditure, Old age People, Social and Mental well Being.

Introduction

Health and well-being is a matter of concern to people belonging to all strata of society. Health connotes efficient functioning of the body and the mind as well as the capacity to participate in social activities and being able to discriminate and abide by moral principles. Good health is synonymous with general well-being of a person. Health care is interdisciplinary and multi-sectoral. Healthcare is often confused with medical care. Medical care is only a part of health care and comes into picture whenever there is a deviation from health, when disease or illness prevails, 'Health services' by and large provide only the curative, that is, medical services, which are

often of poor quality and not satisfactory for the sick persons who attend the health centre or hospital.

India is characterised by significant rural-based living, population heterogeneity, financial constraints, and reverse sex ratio. Traditions of joint families, life-long physical activity, vegetarianism, and social and spiritual enrichment, all known to promote healthy ageing, are widely prevalent. With the increasing pace of population ageing, the health of older persons in India has been the focus of recent attention. Health promotion and cost-effective interventions based on the primary health care approach over a lifelong course, especially

at the village level, will greatly help towards achieving the goal of healthy ageing.

Health problems are supposed to be the major concern of a society as older people are more prone to suffer from ill health than younger age groups. It is often claimed that ageing is accompanied by multiple illnesses and physical ailments. Besides physical illnesses, the aged are more likely to be victims of poor mental health, which arises from senility, neurosis and extent of life satisfaction. Thus, the health status of the aged should occupy a central place in any study of the elderly population. In most of the primary surveys, the Indian elderly in general and the rural aged in particular are assumed to have some health problems. The growth of the aged population which is either dependant on the young or unemployed or working for food during the early years of their life is a challenge to the social security systems in the country.

The medical expenditure depends on the age distribution of the population, as well as on the age-specific use of medical care, creating a second avenue by which social factors can come into play. Together, age-specific use rates and the age distribution will govern how medical expenditure evolves within an ageing population. Old age does not in itself incur medical expenditure. Many people live through a lengthy retirement without receiving expensive medical treatments.

Statement of problems

Health is a major concern of old age. Maintaining health is very important for elderly, who must continue to work for a living even when they become aged. Good health is central to their ability to work, to obtain food and money for themselves and families. However, many poor elderly people have little or no access to health services. Of these problems, health and medical expenditure are generally considered to be important as they affect a large majority of the elderly. This study the

medical expenditure of the elderly with a special focus on Achankulam of Kanyakumari District.

Objectives

The following are the objectives of the present study

1. To understand the burden of disease of the sample respondents.
2. To study the medical expenditure incurred by the sample respondents.

Methodology

The study made use of both primary data and secondary data. The primary data have been collected from 50 samples. The researcher collects the information through interview schedule method.

Results and Discussion

Age composition

Age is one of the important factors in demographic study. Age has been defined as the interval of time between the date of birth and the time of enquiry. The following Table 1 shows the age wise classification of the sample respondents

Table 1 - Distribution of sample respondents by age

Age	Number of sample respondents	Percentage
60 - 70	28	56
70 - 80	16	32
Above 80	6	12
Total	50	100

Source: Primary data

Table 1 shows that 56 percent of the sample respondents are between 60 and 70 years of age. Only 12 percent are above 80.

Type of non communicable disease

This study has made an analysis of the minor health problems among the old - age

people. Common diseases have become more frequent in seniors and elderly. Many of the common diseases are either chronic or progressive in nature and this makes these people dependent on their family and the local health services. Table 2 shows the respondents by their type of disease.

Table 2 Distribution of respondents by the type of disease

Type of Diseases	Number of sample respondents	Percentage
Diabetics	35	70
Blood Pressure	20	40
Cancer	1	2
Heart Diseases	2	4
Eye diseases	2	4
Thyroid Disease	2	4

Source: Primary Data

Note: One respondent may have more than one disease. Hence total number of respondents will be greater than 450.

Table 2 shows that 70 per cent of the sample respondents are diabetics, 40 per cent are affected by blood pressure and only 2 per cent is affected by cancer. It shows that the sample respondents are affected by many of the non – communicable diseases. Certain diseases are now common among people.

Number of diseases

Aged people are not only affected by single diseases. More than one may affect them. It depends upon their health condition. Age is also another factor for disease. Table shows the number of diseases the sample respondents have.

Table 3 - Distribution of respondents by number of diseases

Number of diseases	Number of sample respondents	Percentage
Single disease	20	35
Two diseases	22	38
Three or more	15	26

Source: Primary Data

Table 3 shows that 38 per cent of the sample respondents are affected by two diseases and 26 per cent by three or more diseases. Any one Non communicable disease may be a root cause to other disease too. Hence they are affected by more than one disease. Since they have awareness about non – communicable diseases they are very alert and protect themselves from other diseases.

Symptom of diseases

A symptom is a phenomenon that is experienced by the individual affected by the diseases while a sign is a phenomenon that can be detected by someone other than the individual affected by the disease. For example, anxiety, pain and fatigue are all symptoms. Health care professionals use symptoms and signs as clues that can help to determine the most likely diagnosis when illness is present. Table 4 shows the symptom of diseases that experienced by the sample respondents.

Table 4 - Distribution of respondents by symptom of diseases

Type of diseases	Number of sample respondents	Percentage
Giddiness	15	30
Tiredness	2	4
Urinary Infection	10	20
Body Pain	4	8

Frequent Urination	2	4
Shivering	4	8
Swelling	3	6
Vision Loss	5	10
Breathing Problems	1	2
Excess Hungry	2	4
Weight Disorder	2	4
Total	50	100

Source: Primary Data

Table 4 shows that 30 per cent of the samplerspondents' symptom of disease is Giddiness, 20 per cent have Urinary Infection and only 2 per cent have Breathing problem. Symptoms of diseases vary from person to person. They can identify the disease through symptoms.

Period of suffering

Non communicable diseases affect the old age people even at the young age. It lengthens more than a decade. Their health condition depends upon treatment and the food – in – take. Table 5 shows the number of years suffered by the respondents due to the diseases.

Table 5 - Distribution of respondents by period of suffering

Period of suffering (in years)	Number of samplerspondents	Percentage
Upto 2	15	30
2 – 4	10	20
4 – 6	9	18
6 – 8	8	16
8 – 10	4	8
More than 10	4	8
Total	50	100

Sources: Primary Data

Table 5 shows that 30 per cent of the samplerspondents are suffering less than 2 years, only 16 per cent are suffering 6 – 8 years and 8 per cent are suffering more than 10 years. Once the non communicable diseases affect a person it can never be cured. But its severity can be reduced.

System of medicine

Medical care is an important determinant of the outcome of diseases or ill – health. However, early diagnosis and appropriate treatment could reduce disabilities on account of diseases that generally occur to the elderly during the ageing process, and thus reduce the disability burden of the elderly both on the family and the society. The medicinal system of India is also a blessing. The extensive knowledge about medicines has been developed by the enlightened minds of the aged. The prime medicine system is still considered as Ayurveda, Allopathy, Siddha and Homeopathy. Different medicinal systems have their own distinct styles of healing and treatment. Table 6 shows the distribution of respondents by their system of medicine.

Table 6 - Distribution of respondents by system of medicine

System of medicine	Number of Respondents	Percentage
Allopathy	44	88
Siddha	4	8
Homeopathy	2	4
Total	50	100

Source: Primary Data

Table 6. shows that 88 per cent of the samplerspondents are following the allopathy medicine, 8 per cent are following Siddha, only 4 per cent are following Homeopathy. Samplerspondent believe that the modern technological improvement in allopathy medicine will protect them from severe impact of the disease.

Diagnostic expenditure

To diagnose the disease the sample respondents undergo many tests such as blood test, urine test, ECG, ECO, X-ray, Angio test, Scanning etc. The cost of such test varies from place to place. In government hospital no cost is incurred but private hospital and private laboratories fix different costs. following Table 7 shows the sample respondents' expense on diagnosis of the disease.

Table 7 - Distribution of respondents by the total diagnostic expenditure

Total diagnostic expenditure (in Rs.)	Number of sample respondents	Percentage
Nil	26	52
Upto 10000	14	28
10000 – 20000	6	12
20000 – 30000	2	4
Above 30000	2	4
Total	50	100

Source: Primary Data

Table 7 shows that 52 per cent of the sample respondents have not spent any amount for diagnosing the disease 28 per cent of them spend up to Rs. 10,000 and only 4 per cent spend above Rs. 30,000 It shows that sample respondent often undergo tests and they want to know its result and thereby they can take further steps to reduce the disease.

Total medical expenditure

Many studies show that in the old – age, the expenditure on health care is larger than other expenditure. The people who have major and minor diseases spend a lot of money for healthcare. Medical expenses are the costs of diagnosis, cure, mitigation, treatment or prevention of disease and the costs for treatments affecting any part or function of the body. These expenses include payments for legal medical services rendered by

physicians, surgeons, dentists and other medical practitioners. They include the costs of equipment, supplies and diagnostic devices needed for these purposes. The following Table 8 shows that total medical expenditure spent by the sample respondents.

Table 8 - Total Medical Expenditure

Total medical expenses (in Rs.)	Number of sample respondents	Percentage
Nil	20	40
Upto 100000	22	44
100000 – 200000	6	12
Above 200000	2	4
Total	50	100

Source : Primary Data

Above Table 8 shows that 20 per cent of the sample respondents do not spend for medicines, 44 per cent of the sample respondents spend up to Rs. 1,00,000 for total medicines taken and 4 per cent spend above Rs. 2,00,000. It shows that the sample respondents are spending a huge amount for medicines and they are very healthy conscious.

Family contribution to the medical expenses

Table 9 - Family contribution to the medical expenditure of the sample respondents

Family Contribution (in Rs.)	Number of sample respondents	Percentage
Nil	11	22
Upto 5000	25	50
Above 5000	14	28
Total	50	100

Source: Primary Data

Table 9 shows that 11 per cent of the

sample respondents' medical expense never comes from household expenditure. 50 per cent of the sample respondents spend up to Rs. 5,000 from household income and only 28 per cent spend Rs. Above 5000. Sample respondent often spend for their medicine out of their own income. Rarely they get the amount from the household. Rather than they get the resource from agriculture and non – agriculture asset, savings, borrowings and so on.

Findings

1. Fifty six percent of the sample respondents are between 60 and 70 years of age.
2. Seventy per cent of the sample respondents are diabetics.
3. Thirty eight per cent of the sample respondents are affected by two diseases.
4. Thirty per cent of the sample respondents' symptom of disease is Giddiness.
5. Thirty per cent of the sample respondents are suffering less than 2 years.

Conclusion

Physical hardships and psychological stress, security in general and financial security, better health maintenance facilities etc., are the

areas which ask for special attention in the case of elderly. Much medical expenditure on curative care is wasteful and inefficient, shifting expenditure towards preventive care might combine population ageing with lower medical expenditures, offsetting the usual assumption of a positive age – medical expenditure connection. Indian Government's concern for the aged and elderly has remained confined to pension schemes, travel concessions in Railway and road transport to the senior citizens and to some medical facilities only. Hence senior citizens are in urgent need of attention from family, state and civil society organizations.

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REPRODUCTIVE AND CHILD HEALTH PRACTICES IN KANYAKUMARI DISTRICT

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ABSTRACT

Strengthening of maternal health care services to ensure safe motherhood is one of the major components of the National Rural Health Mission. The maternal health care services for antenatal care includes at least, three antenatal care visits, iron prophylaxis for pregnant and lactating women, at least one dose of tetanus toxoid vaccine, detection and treatment of anaemia for mothers and management and referral of high-risk pregnancies and natal care. In rural areas, the government delivers reproductive health and other health services through its net work of health sub centres, primary health centres. In addition, pregnant women and children can get services from private maternity homes, hospitals, private practitioners and in some cases, non-governmental organisations and trust hospitals.

Key words: maternal health, motherhood, prophylaxis, lactating women, pre-pregnancy

Introduction

In India, both infant mortality and maternal mortality are still high. Seven out of every 100 children born in India die before completing one year and approximately five out of every 1000 mothers who become pregnant die of causes related to

pre-pregnancy and child birth fatal problems. Keeping this in view, Government of India is making all efforts to improve the situation by encouraging institutional deliveries even in the rural areas. For instance, the existing maternal and child health services at

Primary Health Centres (PHCs) are being upgraded, and new first referral units are being set up at the sub-district level to provide comprehensive emergency obstetric and new born care. However, this effort by the government has not helped in getting the desired results. About two-thirds of births in the last five years in Tamilnadu took place in a health facility and one-third took place at home.

The conditions of women in India are deplorable in the areas of reproductive health. Women are exposed to a number of avoidable reproductive risk factors, because of early marriage, teenage pregnancies, poor spacing between births, lack of proper ante-natal care,

lack of maternal nutrition, exposure to infections etc. It is maintained that decision-making authority, mobility and control over resources are the main factors that enable women to make health related choices.

The National Rural Health Mission (2005-2012) was launched by the Government of India in 2005-2006 to provide effective health care to rural population in the country with special focus on states which have poor health outcomes and inadequate public health infrastructure and manpower. The primary focus of the mission is to improve access of rural people, especially women and children to equitable and affordable primary health care. The main goal of NRHM is to reduce Infant Mortality Rate (IMR) and Maternal Mortality Rate (MMR) by promoting newborn care, immunization, ante-natal care, institutional delivery and post-partum care.

The child centered community saying 'child is father of the man' shall be interpreted to mean that it is the accomplishment of one's childhood that ultimately makes him up, when he attains manhood. Today's child is tomorrow's citizen. The future of a nation is brewed by its past and present and as such, special attention has always been laid on the upkeep and uplift of the children. Viewed from a different angle, what is happening in this process is formation of capital - 'human capital' - knowledge, skills and experience that makes an individual more productive. Making of the child are the maker of future involves four components - child survival, child development, child protection and child centered community participation.

Human being, like any other living specie is highly perishable. This has been the order of all days. "Child survival entails their basic right of being born in a safe and non-discriminatory environment and go through the formative years of life in a healthy and dignified way. Actually, here the work has to start from the womb of the mother. Pre-natal and post-

natal care of the pregnant mother needs proper care and attention. Again, the level of mortality is used to be very high in the first few hours, days and weeks of life. While factors like the age of the mother, birth order, period of spacing between births, mother's health etc., affect neo-natal deaths, post-natal deaths are caused by attack by communicable diseases, faulty feeding practices or poor hygiene. All these invite state intervention and enlightened self attention yoked together to see the child survival. Child development implies the building in of standard physical and intellectual properties in the child. Malnutrition and nutrient deficiency injures both physical and cognitive growth by increasing the susceptibility to infection and disease, besides pulling down enrolment, retention and completion of educational attainment.

The Millennium Development Goal (MDG) has set out the target of reducing the Maternal Mortality Rate from its 1990 level by three quarters and achieving universal access to reproductive health services by the year 2015. The number of women dying due to complications during pregnancy and child birth decreased by nearly 50 per cent from an estimated 5, 23,000 in 1990 to 2,89,000 in 2013. While such progress is notable, the average annual rate of decline is far below that needed to achieve the MDG target (5.5%) and the number of deaths remains unacceptably high in 2013-nearly 800 women died every day from maternal causes. Almost all of these deaths (99%), occur in developing countries and most can be avoided as the necessary medical intervention exists and are well known. The key obstacle is the lack of access to quality care by pregnant women before, during and after child birth.

Although the proportion of women receiving ante natal care-atleast once during pregnancy was 81% globally for the period 2006-2013, the figure dropped to around 66% for the recommended minimum of four visits

or more. Around seven in every births globally are attended by skilled personnel. However, cover age varies sharply across country income level from almost all births (99%) in high income countries to less than half of births (46%) in low income countries.

Objectives of the study

1. To find out the socio-economic conditions of women sample respondents in the study area.
2. To assess pre and post natal checkups among women respondents in the study area.
3. To analyse child rearing practices particularly different types of vaccinations in the study area.

Methodology

Kanyakumari district has four taluks namely, Agasteeswaram, Thovalai, Kalkulam and Vilavancode. Twenty four village Panchayats in Kalkulam Taluk. The present study is a micro level study takes into account aruvikkarai village of Kalkulam taluk. The researcher has randomly selected 160 sample respondents from the aruvikkarai village. Thus, 160 eligible women respondents have been covered for intensive study. Information was collected through a pre-structured questionnaire from all the eligible women sample respondents in the study area. The interview schedule consists of the personal profile of the respondents, their occupational status, monthly income, consultation of doctors during pregnancy, type of vaccinations and also the sources ante-natal care and different kinds of checkups.

Result and Discussion

Socio-Economic Profile

The study was conducted among 160 women sample respondents.

Table 1 Socio-Economic Profile of the sample respondents

Source: Primary data

Table 1 the age composition of the

Socio-Economic Profile	Number of respondents	Percentage
Age Composition		
18 and below	1	0.62
19-23	25	15.62
24-28	60	37.5
29-33	42	26.25
34-38	30	18.75
39 and above	2	1.25
Community		
Forward community	31	19.37
Backward community	70	43.75
Most Backward community	40	25
Schedule caste	12	7.5
Schedule Tribe	7	
Nature of the family		
Joint family	90	56.25
Nuclear family	70	43.75
Educational Qualification		
Illiterate	18	11.25
Primary	48	30
High School	53	33.12
Higher Secondary	30	18.75
Diploma	11	6.87
Type of House		
Thatched	9	5.62
Tiled	74	46.25
Concrete	50	31.25
Socio-Economic Profile		
Asbestos	27	16.87
Sources of water		

Open Well	20	12.5
Bore Well	40	25
Public Tab	30	18.75
Public Connection	70	43.75
Status of Sanitation facility		
Latrine in House	155	96.87
Open air	2	1.25
Pit Toilet	3	1.87
Occupational Structure		
Coolie	4	2.5
Business	2	1.25
Teacher	6	3.75
Nurse	4	2.5
Stitching	8	5
Private	12	7.5
Home makers	124	77.5
Monthly Household Income (inRs.)		
5000 and below	58	36.25
5001-10,000	39	24.37
10,001 - 15,000	32	20
15,001 -20,000	22	13.75
20,001 and above	9	5.62

respondents shows that majority i.e, 37.5 percent of the respondents are in the age group of 24-28. Even though joint family system is disappeared in many areas, the study found that 56.25 percent of the respondents lives in joint family system. The educational level of the respondents shows that majority i.e, 33.12 per cent of respondents have completed only high school level of education. The occupational structure of the respondents

shows that majority. i.e, 77.5 per cent of the respondents are homemakers. The monthly income of the respondents shows that majority 36.25 per cent of the respondents earns less than Rs. 5000 are their monthly income. Status of sanitation facility among the respondents shows that majority 96.87 per cent households having latrine facility, 1.87 per cent has used pit toilet and only 1.25 per cent with in open air defecations.

Antenatal care

Antenatal care (ANC) is the systemic medical supervision of women during pregnancy. Its aim is to preserve, the physiological aspect of pregnancy and labor and to prevent or detect as early as possible, all pathological disorders. Early diagnosis during pregnancy can prevent maternal ill-health, injury, maternal mortality, foetal death, infant mortality and morbidity.

Table 2 Consultation of doctors during pregnancy by the respondents

Source: Primary data

Consultation	Number of respondents	Percentage
Consulted	160	100
Not consulted	-	-
Total	160	100

Table 2 indicates that all the 160 sample respondents have consulted doctors during their pregnancies and taken antenatal care.

Place of Antenatal Care

The places of antenatal care are health sub centre, primary health centre, government hospital, private hospital and medical college hospital.

Table 3 Place of antenatal care by the

respondents

Place	Number of respondents	Percentage
PHC	75	46.87
Health sub centre	11	6.87
Private hospital	50	31.25
Government hospital	16	10
Medical college hospital	8	5
Total	160	100

Source: Primary data

Table 3 shows that, 46.87 per cent have taken antenatal care from primary health centres, 6.87 per cent from health sub centres, 31.25 per cent from private hospitals, 10 per cent from government hospitals and only 5 per cent from medical college hospitals.

Ante-natal Checkups

The knowledge about last pregnancy of the eligible women to know about their pregnancy within three months of conceiving and very few came to know after completion of three months of pregnancy.

Table 4 - Number of Ante-natal Checkups by the Sample Respondents in the Study Area

Ante-natal checkup	Number of respondents	Percentage
Receive first ante-natal checkup		
Within Three Months of Pregnancy	96	60
After Three Months of Pregnancy	64	40
Number of times of ante-natal care received		
1-5	50	31.25
6-10	109	68.12
10 above	1	0.625

Source: Primary data

Table 4 shows that, more than three-fourths of women have received 6-10 times of ante-natal checkups 68.12% and 31.25 per cent of women received 1-5 times of ante-natal checkups in the study area.

Ante-natal care and different kinds of checkups

In ante-natal care the pregnant women undergo different kinds of checkups like weight, height, blood pressure, blood, urine, abdomen, breast examined, sonogram or ultrasound, delivery date, delivery advice, nutrition advice are presented in the table.

Table 5 Ante - Natal care by the sample respondents in the study area

Ante-natal Care	Number of respondents	Percentage
Weight	160	100
Height	160	100
Blood Pressure	160	100
Blood	155	96.87
Urine	160	100
Abdomen	150	93.75
Breast Examined	135	84.37
Sonogram or Ultrasound	140	87.5
Delivery Date	150	93.75
Delivery Advice	160	100
Nutrition Advice	160	100

Source: Primary data

Table 5 shows that almost all the pregnant women have received all the checkups under antenatal care. 100 per cent of women checkup their weight and height very few of the women have not gone through breast examination and ultrasound tests. There is need to create awareness levels among women in these aspects during their pregnancy.

Medicine and Injection

Pregnant women should take folic acid tablets in first three months; it prevents neural tube defect of the foetus and from fourth month onwards she should take iron tablets to prevent anaemia. The pregnant women should be immunized with two doses of injection tetanus toxoid or booster dose. It will prevent tetanus in mother and new born babies.

Table 6 - Medicine and injection taken by the respondents

Medicine and injection	Number of respondents				Total
	Taken	%	Not taken	%	
Tetanus injections	153	95.62	7	4.37	160 (100)
Folic acid supplements	120	75	40	25	160 (100)
Iron supplements	140	87.5	20	12.5	160 (100)
Vitamin Supplements	70	43.75	90	56.25	160 (100)

Source:Primary data

Table 6 indicates that nearly 95.62 per cent of the respondents has immunized with tetanus injections and only 4.37 per cent are not taken the tetanus injections. More than 75 per cent of them have taken folic acid supplements and 87.5 per cent have taken iron supplements. Vitamin supplements are taken only by 43.75 per cent of the respondents.

Type of Vaccinations

Immunisation is a simple and effective way of protecting children from serious diseases. It not only helps to protect individuals but also protects the broader community by minimizing the spread of diseases. Vaccines work by triggering the immune system to fight against certain diseases. There are various vaccinations presently available to immunize the children immediately after their birth. Some of these vaccines are Bacillus Calmette Guerin (BCG), Polio-0, Diphtheria Pertussis Tetanus (DPT) - 1, 2 and 3, Polio - 1, 2 and 3, Measles and Vitamin- A.

Table 7 Distribution of sample respondents by type of vaccination

Vaccination	Number of respondents	Percentage
BCG	160	100
Polio-0	160	100
DPT - 1	155	96.87
DPT - 2	150	93.75
DPT - 3	148	92.5
Polio - 1	160	100
Polio - 2	150	93.75
Polio - 3	140	87.5
Measles	138	86.25
Vitamin - A	135	84.37

Source: Primary data

Table 7 shows that, DPT - 1 and Polio - 0, majority 96.87 per cent of the children are covered each while the doses like 2 and 3 have not been equally vaccinated. Measles and Vitamin - A, Vaccines are given only to 86.25 per cent and 84.37 per cent of children respectively.

Complications during Pregnancy period

Complications of pregnancy and problems that are caused by pregnancy. Sometimes pregnancy problems arise even for healthy women. Prenatal tests done during pregnancy can help to prevent these problems or spot them early. There is no clear distinction between complications of pregnancy and symptoms and discomforts of pregnancy. However, the latter does not significantly interfere with activities of daily living or pose any significant threat to the health of the mother or baby. In contrast, pregnancy complications may cause both maternal death and fetal death if untreated. Still, in some cases, the basic feature can manifest as either a discomfort or a complication depending on the severity.

Table 8 Complications during pregnancy period among the respondents

Problems	Number of respondents				Percentage
	faced	%	not faced	%	
Anaemia	89	55.62	71	44.37	160 (100)
Depression	18	11.25	142	88.75	160 (100)
Foetal problems	11	6.87	149	93.12	160 (100)
Gestational diabetes	47	29.37	113	70.62	160 (100)
High blood pressure	35	21.87	125	78.12	160 (100)
Hyperemesis gravidarum	115	71.87	45	28.12	160 (100)
Miscarriage	10	6.25	150	93.75	160 (100)
Abdominal pain	66	41.25	94	58.75	160 (100)
Backache	58	36.25	102	63.75	160 (100)
Bleeding	27	16.87	133	83.12	160 (100)
Urinary infection	15	9.37	145	90.62	160 (100)
Edema in hands and legs	43	26.87	117	73.12	160 (100)
Other problems	6	3.75	154	96.25	160 (100)

Source: Primary data

It is clear from Table 8 shows that various types of complications are faced by the respondents during pregnancy period. Majority 71.87 per cent of the respondents have suffered from hyperemesis gravidarum, 55.62 per cent of them suffered from anaemia, 41.25 per cent of them suffered from abdominal pain, 36.25 per cent of them suffered from backache, 29.37 per cent of them suffered from gestational diabetes and 26.87 per cent of them suffered from edema in hands and legs. 21.87 per cent of the respondents had high blood pressure, 16.87 per cent had to bleed, 11.25 per cent had depression and 9.37 per cent had a urinary infection. Foetal problems are faced by nearly 6.87 per cent of the respondents and 6.25 per cent of the respondents have faced miscarriage problems. Other problems (Ectopic pregnancy and placenta previa) are faced by 3.75 per cent of the respondents.

Conclusion

The National Rural Health Mission to provide effective health care to rural population in the country with special focus on states which have poor health outcomes and inadequate public health infrastructure and manpower. The primary focus of the mission is to improve access of rural people, especially women and children to equitable and affordable primary health care. Most of the respondents are don't consuming nutritious foods provided by the anganwadicentres through the public health department. Therefore it is necessary to create awareness among the people to consume the nutritious foods provided by the anganwadicentres. It is suggested that the folic acid, iron tablets and vitamin tablets consumption are low among the pregnant women. The study also provides the information that sanitation is the prime factor for communicable diseases. The study recommend that the government to provide proper advice and awareness by the people.

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A COMPARATIVE STUDY BETWEEN THE MUNICIPALITIES FOR DELINEATING SPHERE OF URBAN INFLUENCE: CASE STUDY OF KOLKATA'S CITY FRINGE

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Abstract

With the rapid development due to urbanization especially in the developing countries and for the infrastructural development of the region urban planning becomes an important tool for the sustainable planning and management of the area. In case of Eastern India, few of the urban centres are having large number of facilities while other areas are lacking because of their population size. Kolkata Metropolitan Area (KMA) is one of the largest metropolitan area in the eastern part of India. KMA is under the jurisdiction of Kolkata Metropolitan Development Authority (KMDA). After the journey of nearly 50 years, KMDA still plays a vital role for all types of planning and developmental activities within KMA. This paper aims to shed lights on delineation of sphere of influence of urban area by practicing a case study of four municipalities in the southern fringe of Kolkata city. Then the zone of influence of four municipalities were identified and explored by using GIS and statistical techniques. This study reveals that functional weightage of primary health centres, recreational facility, degree colleges, technical colleges, cinemas, post offices, highway are highest among the facilities experienced by municipalities. It indicates that these facilities attract the people of surrounding areas than the other facilities. Studying sphere of urban influence helps to understand the relationship between city and its fringe. It will be helpful to planners for future planning and management of this region.

Keywords: Southward Expansion, Demographic Scenario, Sphere of Influence, Urban Fringe.

Introduction

With rapid socio-economic development, the effect of urban attraction and radiation has grown extensively. Individual cities, which scatter around growth hubs, have built closer relationships with each other and gradually evolved into urban agglomerations or other

more advanced forms (Lu, 1995; Fang et al., 2008). Sphere of urban influence is fundamentally associated with the identification of urban agglomeration, the improvement of comprehensive competitiveness of core cities, and the development of urban hierarchy and supportive policies (Pan et al., 2008). All cities

in the world have its own sphere of influence. Previous related theories regarding sphere of influence were Central place Theory (Christaller, 1933), Breaking Point Theory (Reilly, 1929), Field Theory (Guiyuan and Meiwu, 2004). First definition of sphere of influence was put forward through the Central Place Theory. After the 80s different theories were developed regarding sphere of influence. Those were World City Theory (Friedmann, 1986), Network Cities Theory (Batten David, 1995), Heartland and Hinterland Theory (McCaan, 1982) and Nation State Theory (Ohmae, 1995).

Kolkata Metropolitan Area (KMA) is one of the largest metropolitan area located in the eastern part of India. Its population is nearly 15.90 million (according to Census Report, 2011) with a growth rate of 10.30, which is relatively higher than any other major cities in India. The rate of increase in population and the development in urban areas leads to a migratory movement of the people from rural areas to the cities; the demand for serviced land perpetually outstrips its supply leading to ever rising price of land (TCPO, 2006). KMA is under the jurisdiction of Kolkata Metropolitan Development Authority (KMDA). After the journey of nearly 50 years, KMDA still plays a vital role for all types of planning and developmental activities within KMA. Kolkata city is now growing towards south direction as the researcher has seen through the analysis of satellite images. RajpurSonarpur Municipality, Maheshtala Municipality, Budge Budge Municipality and Pujali Municipality are the major municipalities located in the southern fringes of KMA which plays a leading role for the southward expansion of Kolkata city limits. The present study is a humble attempt to analyze the socio-economic facilities by total population and composite functional score, and to delineate the sphere of urban influence between four municipalities in the southern fringe of Kolkata.

The Study Area

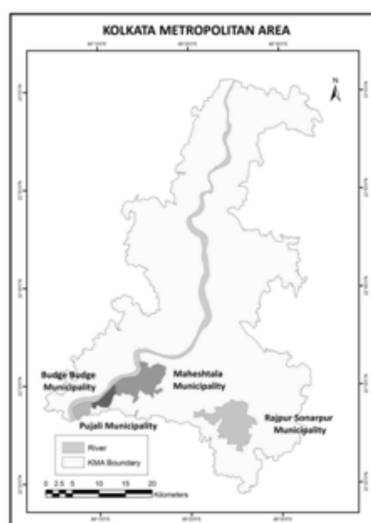
Four Municipalities i.e. RajpurSonarpur Municipality, Maheshtala Municipality, Budge Budge Municipality and Pujali Municipality (Figure 1) has been considered to find out the sphere of urban influence. RajpurSonarpur Municipality is located in the south eastern part of KMA, which is bounded in the north by the Kolkata Municipal Corporation (KMC), to the south by Baruipur Community Development (C.D.) Block, to the east and west by Sonarpur C.D. Block. This municipality is well connected with the head quarter of eastern railway of India (i.e. Sealdah). This town is also well connected by the Eastern-Metropolitan Bypass and it provides easy connectivity from the NetajiSubhash International Airport. The Metro Railway line connects the municipality on the northern side through KaviSubhash metro station, which is also terminal station of the existing metro railway route at present. Maheshtala Municipality is another major municipality located in the southern part of Kolkata. It is bounded in the north and east by the Kolkata Municipal Corporation (KMC), to the south by Thakurpukur-Maheshtala Community Development (C.D.) and Budge Budge- I Community Development (C.D.) Block and Hooghly river in the west. This municipality is well connected with the head quarter of eastern railway of India (i.e. Sealdah station) by the different railway stations (i.e. Santoshpur, Akra etc.). Budge Budge municipality is one of the oldest and smallest municipalities beside the river Hooghly (located at 22.47°N 88.15°E with an average elevation of 6 meters), which is located on the south western part of the Kolkata Metropolitan Area. It is under the jurisdiction of Budge Budge Police Station under the AliporeSadar Subdivision, in South 24 Parganas District, West Bengal. Pujali municipality is one of the smallest municipalities beside the eastern bank of river Hooghly which is located on the south western

part of the Kolkata Metropolitan Area. It is also under the jurisdiction of Budge Budge Police Station under the AliporeSadar Subdivision, in South 24 Parganas District, West Bengal. Rapid transformation of land and its development has been seen in the Pujali municipality. Led by the establishment of a gigantic Thermal Power Station by the CESC in 1993, Pujali has only been expanding its horizons further.

Database and Methodology

In this research article census data of the year 2011, has been used to scrutinize the demographic overview of RajpurSonarpur Municipality, Maheshtala Municipality, Budge Budge Municipality and Pujali Municipality and lastly socio economic information of the year 2011 has been used to find out the areas of influence of this municipality on the surrounding areas. The sphere of influence has been calculated within the area of Kolkata Metropolitan Area which is under the jurisdiction of Kolkata Metropolitan Development Authority. So the area outside the KMA has not considered in this study is the limitation of this present Study.

Figure 1 showing location of four municipalities with in Kolkata Metropolitan Area (KMA)



To delineate the sphere of influence from urban centre following steps has been used.

A) Mean Population Threshold for a particular category of facility is the ratio between total population and number of facilities belonging to the category (Hagget & Gunwardena, 1965). This can be expressed as:

$$mT = P/Nf_i$$

Where, mT = mean population threshold, P = total population, and Nf_i = total number of facilities under functional category 'T'.

B) Mean Population Threshold (mT) value for each facility type available in a geographical unit (district, urban centre etc.) is employed in the following equation to derive the Functional Weightage of the facility category (Bhatt, 1976):

$$Wf_i = mT_i / mT_l$$

Where, Wf_i = estimated weightage of facility „i“, mT_i = mean population threshold of facility „i“, and mT_l = lowest mean population threshold.

C) The Wf_i values for all facilities are summed up to derive Composite Functional Score of a geographical unit, which is given by:

$$CFs = \sum_{i=1}^n Wf_i$$

$$i=1$$

Where, CFs = Composite Functional score, n = number of facilities and $i=1$.

D) Now the Proportional Composite Functional Score of an urban centre with respect to that of the district is multiplied by the area of the district to receive Sphere of Urban Influence for the urban centre in question (Rao, 1964):

$$S.I. = CFs_{\text{Urban centre}} / CFs_{\text{District}} \times A_{\text{District}}$$

Where, $S.I.$ = Sphere of Urban Influence (sq. km.), $CFs_{\text{Urban centre}}$ = Composite Functional Score of Urban Centre, CFs_{District}

= Composite Functional Score of District and
A District = Area of district.

Analysis and Discussion

Demographic characteristics

After the partition of India, a large number of migrants from Bangladesh and people from the rural areas of South 24 Parganas district choose this area as their home. This is the main causes behind the huge population growth of these municipalities.

First census of the renowned Sonarpur municipality has been taken in the year 1881. Then its population was 10576. After that time period the population of this municipality has been increasing with time. Only the year 1901 and 1921 experiences negative growth rate which may be because of the influence of some epidemic (such as Cholera, Influenza etc). After the addition of different gram panchayats this municipality was renamed with Rajpur Sonarpur Municipality (Table 1) and its area increased to 49.26 sq.km with 33 wards. Later these 33 wards were again re-divided into 35 wards but the total area remained same between the census year 2001 and 2011. According to Census 2011, total population of this municipality is 4.24 lakhs with the growth rate of 26.03 percent (between 2001 and 2011) comprise 35 wards. Maheshtala Municipality is one of the biggest municipality in West Bengal in terms of area and population i.e. 44.18 sq.km. and 4.48 lakhs (Table 1) respectively. This is a very old settlement area located in South 24 Parganas district. It is newly established municipality in KMA which was established after 1991 which was consisting with 21 nos. of Gram Panchayats and nearly 40 nos. of Mouzas, under the Government Notification No. - 368/C-4/MM-353/92 dated 30.06.93. The average population growth rate of this municipality is 16.37 percent (between 2001 and 2011), which is much greater than whole KMA i.e. 10.30 according to Census 2011. The population

density of this municipality is 10148 (Census, 2011) comprising 35 wards. First census of Budge Budge municipality (Table 1) has been taken in the year 1911. Then its population of was 17982. Now its population is 76837 (according to Census 2011). Total area of the municipality is 9.06 sq. km. From the year of establishment total number of wards in Budge Budge Municipality was 15. After the year 1991, due to the proper planning and development of the region those fifteen wards have been subdivided into 20 wards. All types of planning in this municipality is directed by the West Bengal Municipal Act 1993 (u/s 297 amended in 1998), which was planned by the authorities of the municipality by the participation of local inhabitants. Total population of the Pujali municipality (Table 1) is 37,047 (according to census 2011) with a growth rate of 1.73 percent between the year 2001-2011, comprising 15 numbers of wards. Total area of the municipality is 8.32sq.km. First census of this municipality has been taken in the year 2001. Then its population was 33,858. From the year 2001-2011 the growth rate of population has increased nearly 9.42% because of the availability open or vacant land mainly towards the river side areas, employment opportunities and good infrastructural facility.

Table 1 Overview of Study Area

Name of the Municipality	Rajpur-Sonarpur Municipality	Pujali Municipality	Budge Budge Municipality	Maheshtala Municipality
Location	South eastern part of KMA	South western part of KMA		
Year of Establishment	1900	1991	1900	1991
Area	49.26	8.49	9.06	44.18
Population in 2011 Census	424368	37047	76837	448317
Number of Wards	35	15	20	35
Population Density(Sq. Km)	8615	4364	8481	10148
Growth Rate from 2001-2011	26.03	9.42	1.73	16.37

Source: Census of India, 2011

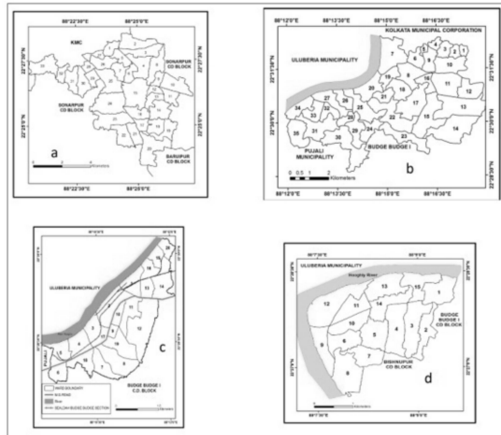


Figure 3 showing location of Municipalities, a. RajpurSonarpur Municipality, b. Maheshtala Municipality, c. Budge Budge Municipality and d. Pujali Municipality.

Population Estimation

In recent year the population of these four municipalities hugely increased as the researcher have seen it through the analysis of demographic scenarios. Table 2 showing estimation of population of four municipalities in the southern part of Kolkata Metropolitan Area.

Table 2 Population projection between the four Municipality

Year/Name	2001	2011(Base Year)	2021	2031	2041
RajpurSonarpur	336707	424368	512029	599690	687351
Maheshtala	385266	448317	511368	574419	637470
Budge Budge	75531	76837	78143	79449	80755
Pujali	33858	37047	40236	43425	46614

Source: Compiled by Researcher.

From the population estimation of four municipalities it has been found that at the year 2041, the concentration of population will be maximum in the RajpurSonarpur municipality and it is followed by Maheshtala Municipality among the four municipalities in the southern part of KMA. Though the area of the RajpurSonarpur municipality and Maheshtala municipality is larger than the other two municipalities, but the population pressure in

these two municipalities is very high than the other municipalities. In recent decades growth and development of RajpurSonarpur municipality and Maheshtala municipality is very high than the other areas as the researcher have seen it through the analysis of satellite imageries. Because of the several factors like establishment of real estate projects, sanction of new flyovers, extension of metro railway etc the physical growth and development of these two municipalities are larger than the other areas.

Mean Population Threshold and Functional Weightage

Mean Population Threshold (MPT) for a particular category of facility of an area is considered the best way to determine the ratio between the total number of population and number of facilities of the category (Hagget and Gunwardena, 1965). MPT is simply the average population served by each facility. Functional weightage of each facility has been estimated by MPT of a particular category divided by the minimum number of MPT of among the all facilities. In the year 2011, among the facilities in the district of South 24 Parganas, both the technical school, good communication facility through National Highway has experienced functional weightage of 827.65. Degree College and Veterinary hospital from the health facilities have experienced relatively higher population threshold than other facilities and their functional weightage are 413.82 and 275.88 respectively (Table 3). In the year 2011, in case of RajpurSonarpur municipality functional weightage of primary health centre within the health facilities, recreational facilities and Post offices and state highway among the communication facilities are highest i.e. 40.67, 40.67, 122.01 and 122.01 respectively (Table 4). In case of Maheshtala municipality functional weightage of degree colleges, technical colleges, cinemas, post offices and state highway are highest (Table 4). In case of Budge Budge municipality cinemas among

the recreational facilities, public library, Post offices and state highway among the communication facilities and police stations are highest (Table 4). In Pujali area, primary health centre within the health facilities, Post offices, highway among the communication facilities are highest (Table 4). It indicates that these facilities attract the people of surrounding areas than the other facilities.

Table 3 Mean Population Threshold and Functional Weightage of Facilities of South 24 Parganas District

Category of Facilities	Name of the Facility	2011	
		Mean Population Threshold	Functional Weightage
Educational Facility	Primary Schools	819	1.79
	Middle/ Junior Schools	6004	13.14
	Secondary Schools	18011	39.41
	Senior Secondary Schools	25216	55.18
	Degree Colleges	189118	413.82
	Technical Colleges	63039	137.94
	Technical Schools	378235	827.65
Health Facility	Primary Health Centres	5562	12.17
	Family welfare Centres	12201	26.70
	Allopathic Hospitals	75647	165.53
	Veterinary Hospitals	126078	275.88
Financial and Commercial Centre	Nationalized or Non-Nationalized banks	5819	12.73
Recreational Facility	Cinemas	94559	206.91
	Public Libraries	42026	91.96
Communication Facility	Post Offices	5910	12.93
	State Highway	189118	413.82
	National Highway	378235	827.65
Administrative Facility	Police Stations	75647	165.53
Composite Functional Score (CFs)			3701.75

Source: Compiled by the Authors

Proportional Composite Functional Score (PCFS)

PCFS is the relative ratio of CFs of a particular urban centre and CFs of district as a whole. The PCFS of RajpurSonarpur Municipality is 0.16 (Table 5) which indicates that the probability for future expansion of this municipality is very low. This is because it is bounded by two directions by the Kolkata Municipal Corporation (KMC) and southern side by the influence of Baruipur municipality. But the people of Bhangar I and Bhangar II block (western side of the Rajpur Sonarpur Municipality) depends more on the KMC rather than this municipality. The PCFS of Maheshtala Municipality in the year 2011 is 0.17 (Table 5) which indicates that the probability for future expansion of this municipality is very low because of lack of open spaces. This is because of it is bounded by two direction by the Kolkata Municipal Corporation (KMC) and southern side by the influence of Pujali municipality. The PCFS of Budge Budge Municipality is 0.05 (Table 5) which indicates that the probability for future expansion of this municipality is very low. This is because it is bounded by western side and northern side by the Hooghly river, eastern side by the Budge Budge I CD Block and southern side by Bishnupur CD Block. The PCFS of Pujali Municipality is 0.01 (Table 5) which indicates that the probability for future expansion of this municipality is very low. This is because it is bounded by western side and northern side by the Hooghly river, eastern side by the Budge Budge I CD Block and Budge Budge Municipality and southern side by Bishnupur CD Block.

Sphere of Influence

Figure 3 depicts the Zone or Sphere of Influence of this municipality on the surrounding areas within the KMA. In case of RajpurSonarpur municipality (3a), Maheshtala Municipality (3b), Budge Budge Municipality (3c) and Pujali Municipality (3d) radius of

influence are 2.06, 2.12, 1.43 and 0.92 respectively. From this analysis it has been found that the zone of influence according to census 2011 is high in Maheshtala Municipality and it is followed by RajpurSonarpur municipality respectively.

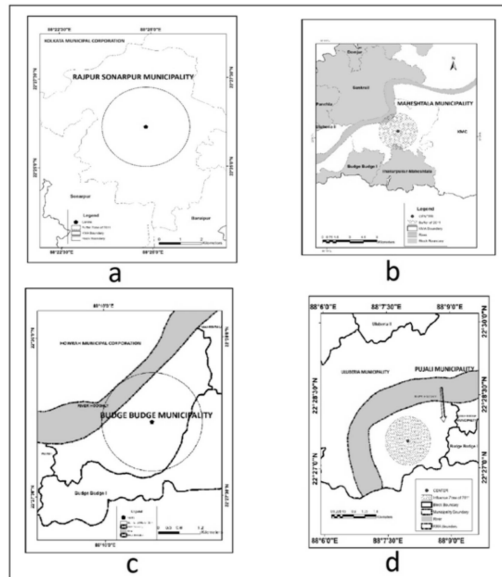


Figure 4 showing sphere of influence between four municipalities, a. RajpurSonarpur Municipality, b. Maheshtala Municipality, c. Budge Budge Municipality and d. Pujali Municipality.

Salient features of Influence Zone between 2001 and 2011

Though the area of RajpurSonarpur Municipality and Maheshtala Municipality are larger than the other areas but sphere of influence is very much less. The main reason behind this is the impact of Kolkata Municipal Corporation (KMC). The impact of KMC is greater than those municipalities located in the fringe. Because most of the people from these municipalities area used to come to city for their jobs. They work in the private sector various hotel, restaurant etc. in the Kolkata city. From the primary survey it has been seen that

most of the people in Baral, Garia, Santoshpur, Achipur and Mahamayatala areas are completely dependent on KMC by the influence of different facilities like educational, health etc. Other than this factor another fact is that two major Gram Panchayats of South 24 Parganas district i.e. Joka I and Joka II has been added with the Kolkata Municipal Corporation after September, 2012. Another noticeable fact is that most of the rural areas in the KMA which are under the South 24 Parganas have been converted into Census Town in recent years. As a result the urban areas under the South 24 Parganas has increased nearly 51.19 km. between the year 2001 to 2011 and the number of Census Town of South 24 Parganas under the jurisdiction of KMA has increased from 5 to 27. These Census Towns influence is much more over the inhabitants of these municipalities.

Conclusion

Therefore, it is clear that influence zone of this urban center is directly related to socio-economic development of this region. But abnormal pressure of population growth is the main constraint of these municipalities. This abnormal growth has created many problems like land use problem, sewerage and drainage, traffic control, and in proper land utilization in this area. N.S.C. Bose Road, Budge Budge Trunk road is the important road in the fringe area. Many of the people avoid these roads because of high traffic congestion during peak hours. Most of the areas of this municipality are completely waterlogged in rainy season. Another problem is that there is no master plan for the development of those municipalities. If the master plan is developed then the problem regarding land use and influx of migration can be controlled properly for the better livelihood of the inhabitants of these two municipalities.

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AN INVESTIGATION ON IMPACT OF FINANCIAL INCLUSION AMONG RURAL HOUSEHOLDS

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Abstract

Financial inclusion can be described as the delivery of banking and other financial services at affordable costs to the vast sections of disadvantaged and low income groups. The Financial inclusion policies across the country confirm developed financial systems to be correlated with lowered inequality and less significant financial exclusion. The importance of innovative Economic Strategies for financial inclusion has been increased rush. In this backdrop, the present study analysed on the impact of financial inclusion among the people hail from rural areas. This study is conducted through a field survey method among 400 people living in rural areas. The study identified the predominant factors influencing impact of financial inclusion such as economic development, personality development, familial development and financial literacy.

Keywords: Financial Exclusion, Financial Inclusion, Rural Households.

Introduction

India occupies only 2.4 percent of the world's land area but supports over 16 percent of the world's population. About 70 percent of the population lives in villages (GOI, 2011). About 30 percent of the population of the country is still living Below Poverty Line (Planning Commission, 2011). Nearly 80 percent of the people living BPL hail from rural areas (GOI, 2013). There are divergent demographic patterns, living standards, education levels and income levels. The rural India is yet to see the light of development in various parameters used as measures for economic development.

Financial inclusion is the answer to the problems associated with imparting financial services to the weaker section of the society. It refers to the process of making the financial services accessible and affordable to all specially to the weaker section of the society. Financial inclusion does not mean giving credit to poor it also covers all other financial services such as insurance, savings and other remittance facilities (World Bank, 2014). It offers the delivery of credit and all other subsidiary financial services at viable rates of interest to the weaker section of the society where people are still not connected with the formal banking sector. They are suffering

from high rates of interest from the informal sector to avail credit and other remittance facilities (Oncu, 2012). The Government of India has taken measures to include that population who are not availing the services in the fold of monetary products and services. Reserve Bank of India (RBI) has initiated several schemes through the commercial banks to bring the rural people into organised financial network. In this scenario, the present research is carried out to evaluate how these financial inclusion programmes are influenced among the rural households.

Statement of the Problem

The growth of India lies in its villages. There exists a vast imbalanced growth and development between the urban and rural areas. Hence, the economic empowerment of the rural people is significant to change this situation. It can be achieved only through the creation of a well-knitted organised financial network for India's inclusive growth. This can be accelerated only through financial inclusion which paves the way for generation of employment opportunities, increasing literacy rates, alleviation of poverty, free from the clutches of moneylenders and improving the standard of living of the people in rural areas.

RBI's strategic initiatives for increasing the level of financial inclusion in the country by means of opening 'no frills' account by banks and relaxing the KYC norms has been intended to increase the individuals' access to banks in terms of mere possessing an account with the bank, and should focus on availing its services like mobilizing savings, availing credit or usage of money transfer mechanisms. Availability of cheap and easy credit has been accorded prime importance in the financial inclusion agenda as the rural poor requires access to timely and adequate credit more than any other financial service. Despite the spread of formal banking in rural areas as part of the nationalisation drive, rural indebtedness to moneylenders has remained unaltered due to inherent issues.

Interestingly the poor also find banks as an institutional set up favouring elites and even when they tried to access it during needy times they had to face a number of hurdles including the cumbersome procedures, lack of financial literacy and delays in getting the loan. These issues are made the poor and the banks to avoid each other, the poor being attracted to the local moneylenders who would attend their immediate needs without bothering to pledge or to comply with the procedural formalities to meet their expenses of education, food, housing and other household functions, etc (Gourav Vallabh & Sourabh Chathrath, 2006). Hence, Fluctuating earnings often necessitate them to borrow from informal agencies who supply immediate finance at a higher cost. It is due to lack of security to furnish, procedural hassles, etc. Further, earnings generated are subject to debt servicing, necessitating additional borrowings entangling them in the debt trap. With this background, the present study carried out to analyse the status of financial inclusion among rural households in the rural districts of Tamil Nadu.

Objectives of the Study

The study is carried out with the following objectives:

- i) To know the impact of financial inclusion initiatives among the rural households.
- ii) To identify the factors determining the status of financial inclusion.

Materials and Methods

Field survey method is followed for the study. Both primary and secondary sources of data have been used. Interview schedule is designed to elicit the necessary data from the respondents. The secondary data are gathered from the books, reports, journals, magazines and web portals. Multi-stage sampling technique is adopted to select the sample respondents. In the first stage, out of the 32 districts of Tamil Nadu 3 backward districts namely Dharmapuri, Nagapattinam, and

Thiruvavur are purposively selected for the study. The sample districts are selected on the basis of their typical nature as high rate of BPL population, coastal area and agriculture based. In the second stage, 2 villages are selected in each taluk within the 3 districts. At final stage, the sample size of 400 respondents, representing 10 respondents each of 40 villages were selected to represent the entire universe. The primary data collected from the respondents have been analysed with the help of Statistical Package for Social Sciences (SPSS). The statistical tools such as Factor analysis by principal component method and Multiple Regression have been used.

Results and Discussion

The present study explored the predominant factors influencing the impact of financial inclusion among rural households. In this regard, Factor analysis by principal component method is used. The results of the factor analysis are presented hereunder:

Table – 1: Variables and Variable Loadings for Factors Influencing Impact of Financial Inclusion among Rural Households

Variables/ Factors	Variable Loadings	Eigen Value	% variation
Factor 1: Economic Development			
Helps to open accounts and encourage savings	.875	1.970	15.150
Prevents from swindle of moneylenders	.727		
Encourages to do small business	.685		
Availing loans at low rate of interest	.694		
Providing loans for agricultural purposes	.672		
Factor 2: Personality Development			
Improvement in self esteem	.755	1.762	13.555
Improvement in confidence level	.626		
Improvement in Exposure	.669		
Factor 3: Familial Development			
Improvement in standards of living	.503	1.738	13.372
Improvement in Children's education	.433		
Factor 4: Financial Literacy			
Acquired knowledge on various Government's schemes to rural people	.555	1.583	12.175
Creates financial literacy among rural poor	.530		
Acquired knowledge on financial products	.584		
KMO Measure of Sampling Adequacy = 0.610; Bartlett's Test of Sphericity = 637.499, Sig. .000; Cumulative Percentage Rotation Sums of Squared Loadings = 54.253.			

The KMO and Bartlett's test for sampling adequacy for thirteen variables are found to be 0.610 and the Chi-square value of Bartlett's test for Sphericity is 637.499. This clearly showed that all the thirteen variables are different and perfectly distributed in a normal distribution. This also emphasized that the factor analysis is suitable for thirteen variables of impact of financial inclusion among the rural households.

The factor analysis by principal component method with varimax rotation has revealed four eigen values as 1.970, 1.762, 1.738 and 1.583 respectively. This indicated that the eigen values are greater than 1 which led to the existence of four major factors with 54.253 percent of variance.

The variable loadings in each predominant factor of impact of financial inclusion among rural households. The first factor consists of five variables which are suitably named as '*Economic Development*'. The second factor contains three variables which are suitably called as '*Personality Development*'. The third factor includes two variables which are named as '*Familial Development*'. The fourth factor contains three variables which are named as '*Financial Literacy*' (Table - 1).

Determinants of Impact of Financial Inclusion

The demographic and socio-economic status determines the impact of financial inclusion. So, it is indispensable to identify the influence of demographic and socio-economic status and impact of financial inclusion. This is achieved by using the linear multiple regression analysis. This sophisticated tool can easily identify the influence of independent variables on dependent variables. The demographic and socio-economic status is considered as independent variables and impact of financial inclusion is taken as a dependent variable.

Table - 2: Model Summary for Determinants of Financial Inclusion

R	R ²	Std. Error	F	Sig.
.662	.438	.186	2.116	.009

Dependent Variable: Impact of financial inclusion

The R² value (0.438) indicates that 43.8 percent variation in the impact of financial inclusion is caused by the set of all the independent variables included in the model. The multiple correlation coefficient (0.662) between the demographic and socio-economic status and impact of financial inclusion are found to be significant at 5 percent level (F=2.116, P<0.05). This indicates that there is a high degree of positive correlation existing between the set of independent variables and impact of financial inclusion (Table - 2).

Table - 3: Regression Coefficients for Determinants of Financial Inclusion

Factors	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	SE	Beta		
Constant	36.558	2.427		15.062	.000
District	.264	.324	.045	.813	.417
Age	.643	.288	.134	2.237	.016
Gender	.887	.584	.086	1.519	.030
Educational Qualification	.527	.311	.024	.409	.002
Marital status	-.367	.396	-.051	-.926	.355
Community	.839	.300	.152	2.794	.236
Religion	-.054	.346	-.009	-.157	.875
Number of Dependents	.188	.389	.014	.227	.020
Occupation	.124	.197	.076	.120	.005
Monthly Family Income	.411	.276	.085	1.487	.008
Number of earners in the family	.445	.249	.096	1.786	.005
Nature of house	-.692	.373	-.102	-1.855	.064
Type of house	.167	.403	.023	.414	.000
Land holding pattern	.546	.302	.097	1.811	.021
Value of other assets hold	-.382	.279	-.076	-1.366	.173

The regression coefficient shows that the age, educational qualification, number of dependents, occupation, monthly family income, number of earners in the family, type of house and land holding pattern have influenced (P=<0.05) on financial inclusion. Hence, the district, gender, marital status,

community, religion, nature of house and value of other assets hold have not influenced (P=>0.05) on financial inclusion (Table - 3).

Conclusion

In this chapter, a novel attempt has been made to measure the impact of financial inclusion initiatives among the rural households. The study results portrayed that financial inclusion initiatives are positively influenced on economic development, personality development, familial development and financial literacy among the rural households. Hence, the researcher has constructed a comprehensive model, after thoroughly analysing the impact of financial inclusion among rural households. The scanning of this model will enable the policymakers and exchequer to sum out and gauge the status of financial inclusion initiatives and also to device the various policies and strategies to bring all the rural people into organised financial network.

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DEMONETISATION: SOME KEY FACTS

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Abstract

India's move to demonetisation was to reap medium term benefits in the form of reduced corruption, greater digitalisation of the economy, increased flow of financial savings and greater formalisation of the economy. All these would lead to higher GDP growth and tax revenues that could be used by the government for inclusive and stronger economic growth within the norms of fiscal prudence, besides contributing to overall improvement in business environment. India has traditionally been a cash intensive economy. In this context the present article is an attempt to look at the implications of demonetisation.

Key words : *Demonetisation, e Banking, Digitalisation, Cash less Economy*

Introduction

On November 8, 2016, the government announced a historic measure, with profound implications for the economy. The two largest denomination notes, Rs 500 and Rs 1000, were “demonetized” with immediate effect, ceasing to be legal tender. The aim of the action was fourfold: to curb corruption; counterfeiting; the use of high denomination notes for terrorist activities; and especially the accumulation of “black money”, generated by income that has not been declared to the tax authorities. It followed a series of earlier efforts to curb such illicit activities, including the creation of the Special Investigative Team (SIT) in the 2014 budget; the Black Money and Imposition of Tax Act 2015; Benami Transactions Act 2016; the information exchange agreement with Switzerland; changes in the tax treaties with

Mauritius, Cyprus and Singapore; and the Income Disclosure Scheme. Demonetisation was aimed at signalling a regime change, emphasizing the government’s determination to penalize illicit activities and the associated wealth. In effect, the tax on all illicit activities, as well as legal activities that were not disclosed to the tax authorities, was sought to be permanently and punitively increased. India’s demonetization exercise is quite distinct from the global economic record, in that its joint confidentiality and unexpectedness amidst normal economic and political conditions. Demonetization in other nations has occurred in the context of hyperinflation, wars, political turmoil, or other extreme circumstances. Some countries, in the past, had embraced the act of demonetization where public refused to accept the decision resulting in a big

breakdown in government who implemented in their rule. In 2010, dictator of North Korea, Kim Jong-2 demonetized old currency to crack down black market, fight inflation and to improve the economy of the country. But this move of Kim Jong didn't give any better effect to the economic system. However, price of necessity goods increased and this led to public panic. On January 1991, Mikhail Gorbachev, the first president of the Soviet Union Government, withdrew the currency note of Ruble 50 and 100 to address black money in the country and increase the currency value. The government expected that it will lessen the market of black money and give a proper life to ordinary people. But this selection of the government considered a wrong twist and people started doubting on government that resulted in deprivation of public confidence, hyperinflation, cash drying up and even loss of businesses. Gorbachev faced a rebellion within eight months in August 1991 as the move was not a success. In 1987, Myanmar's Military government demonetized 25, 35, and 75-kyat notes which represented around 80% value of money. The move was to curb black market and corruption. The decision of the government led to economic disturbance which in turn led to mass objection that killed many people. In 1984, during the military government of Muhammadu Buhari, Nigeria adopted the move of demonetization. New currency notes were introduced and banned the old notes so that old notes would be turned into unusable. However, the debt-ridden and inflation hit economy did not take the change well and the economy collapsed. In 1982, the government of Ghana demonetized currency notes of Cedi 50 to reduce tax evasion, curb corruption and manage liquidity in the country. The motion filed with the public losing trust in the banking system and changing over to physical assets and foreign currency.

India's demonetisation exercise-the historical background

India's demonetization exercise is not unprecedented in its own economic history. It has experienced such instances of demonetization measures twice in the past, in January 1946 and January 1978. In 1946, currency denominations of 1000 and 10,000 rupees were eliminated and fresh denominations of 1000, 5000 and 10,000 rupees were initiated in 1954. The then Janata Party coalition government headed by Morarji Desai had again demonetized notes of 1000, 5000 and 10,000 rupees on January 1978 in response to the promulgation of the High Denomination Bank Notes (Demonetisation) Ordinance (RBI 1997-98;77). At that time demonetisation received little public attention and had little impact on the daily lives of people. Then these high value notes constituted only 1.7% of the total currency in circulation and high value notes were of little use for common people. It can be estimated by comparing the denomination of the currency with the annual per capita Gross Domestic Product (GDP). In 1978 per capita GDP was INR 1,722 whereas currently it is INR 103,000. In 1978, currency worth INR 1.46 billion was demonetized which is just 1.7% of total notes in circulation. The value of demonetization was very small which is only 0.1% of GDP, whereas the 2016 demonetization measure is 11% of GDP. (Acharya and Sankar 1986). Another fundamental difference between the 1978 measure and the current one relates to the motivation behind the action. The reason this time, according to the RBI is that there has been an increased incidence of fake notes in higher denominations and these notes are used by terrorists and by those hoarding black money (RBI 2016c). Another aspect of 1978 demonetisation was that a large portion i.e., 45% of high denomination notes in circulation or about 53% of the high denomination notes tendered for conversion were with banks and government treasuries and not with public. But at this time only Rs.96080 crore or just about

5% of the total notes in circulation were with banks and treasuries. In the first week of November 2016 about 95% such currencies were with the public.(RBI report)

Trends in currency holdings

During the past decade and a half tremendous changes have taken place in the structure of currency holdings. Liberal economic policies especially the reduction in marginal tax rates, liberalised norms with respect to Foreign Direct Investment, Foreign Portfolio Investment, ease of commodity trading and opening up of large numbers of organised retail outlets have provided incentives to people to hold large amounts of cash. In such a situation authorities also responded by reintroducing high denomination notes to facilitate trade and general economic activities. Rs 50 and 100 notes had a prominent share in the total currency holdings until Rs 500 and 1000 notes were reintroduced in October 1987 and in November 2000 respectively. In the year 2000-2001, the share of Rs.50 and 100 notes accounted for about 65% of notes in circulation and by 2015-16 their share declined to 10% and to that extent the shares of Rs.500 and 1000 notes have increased. The share of Rs.500 notes increased from about 25% in 2000-01 to 47% in 2015-16. Rs 1000 notes which were issued in 2000-01 accounted for about 38% in 2015-16, that is these two notes constituted around 86% of total notes in circulation. As per the RBI data it took 16 years from 1978-79 for the value of notes and coins in circulation to increase from about Rs.100 billion to Rs.1000 billion. It has accelerated thereafter from Rs1046 billion in 2011-12 to Rs.16634 billion in 2015-16. Notes of Rs.500 and 1000 denominations accounted for Rs.14179 billion of the Rs.16634 billion of notes and coins in circulation in 2015-16.(Economic Survey 2016-17).

Background Facts

A few facts are relevant to, and have

motivated, demonetisation. First, India's currency to GDP ratio has evolved in two broad phases. It declined fairly steadily for the first decade and a half after Independence, falling from around 12 percent in 1952-53 to about 9 percent in 1967-68. Thereafter, the ratio appears to have responded to the growth of the economy. It began its upward trend in the late 1970s when growth increased, and then accelerated further during the growth boom of the 2000s. This ratio declined during the period of high inflation in the late 2000s and early 2010s but it rebounded after 2014-15 to 12 percent when inflation declined again. The value of high denomination notes (INR500 and INR 1000) relative to GDP has also increased in line with rising living standards. Second, India's economy is relatively cash-dependent, even taking account of the fact that it is a relatively poor country. India's level is somewhat higher than other countries in its income group. This might seem to suggest that some of the cash holdings were not being used for legitimate transactions, but perhaps for other activities such as corruption.⁶ This presumption is especially strong because across the globe there is a link between cash and nefarious activities: the higher the amount of cash in circulation, the greater the amount of corruption, as measured by Transparency International. In this sense, attempts to reduce the cash in an economy could have important long-term benefits in terms of reducing levels of corruption. (Sands, 2016; Henry, 1980; Summers, 2016; Rogoff, 2016).

Impact of demonetisation

Demonetisation has suddenly created shortage of currency which has implications for the economy which can be assessed in terms of immediate and long term impacts.

Immediate impacts

There is reduced cash flow in the economy because the old notes are no more legal tender for most purposes. The public is allowed to

deposit the old notes in the banks up to certain date, so there is a sharp reduction in currency circulation, but the deposits with the banks increased. Thus the money supply in the economy contracted. The money deposited by the public with the banks ultimately returned to the central bank thus is not immediately available to banks to lend out. There has been a reduction in the level of expenditure since people have lost their capacity to spend and postponed the discretionary expenditures. Thus the velocity of circulation has come down, so that the transactions in the economy have been forced to contract leading to impact on production and income generation. Reduction in money supply has direct and immediate impact on unorganised sector through the contraction in transaction and consequently in output. This unorganised sector produces 45% of output and so the adverse impact of currency contraction on this sector has spill over effect on the organised sector. Thus the organised sector which is less dependent on cash is also immediately affected. The postponement of discretionary spending also leads to a further decline in demand for both the sectors. People who earned in hard currency and spent in cash and also who earned in noncash, but require to draw back in cash for consumption purposes has been affected. Many poor daily wage workers were left with no jobs and their daily income has stopped because employers are unable to pay their daily earnings. Consumption items which had a large element of cash involvement have seen a lower demand. India has a very high proportion of consumer transactions carried out in cash compared with other countries. Figure 3 reveals the Persistence of Cash in Consumer Transactions in different countries. The figure shows that in India cash accounts for 98% of total transactions by volume and 68% of total transactions by value.

With limitations on cash transactions, alternative patterns of payment like usage of

plastic money (debit and credit cards), e-wallets and apps, online transactions using e banking, etc. have a surge in demand. Owing to the scarcity of money in the system, there was a fall in the demand for non-essentials commodities. However, the demand from segments which have access to a digital medium of exchange remained unaffected. The reduced ability of the unorganized sector to deal in cash has affected the demand. Unorganized retail sector like transport vehicles, fruits and vegetables and perishable items witnessed an adverse impact as they are supported by hard currency transactions. The slowdown in business eventually leads to excess supply over demand, which further lead to a fall in prices.

Long term Impact of Demonetization

Demonetization is likely to bring an alteration in the saving practices of the Indians. There could be increased confidence of saving money in the banks rather than hoarding at home and use organized banking process for their spending requirements. Channelling cash through the banking sector would improve the medium to long term Current Account and Savings Account (CASA) ratio of the banks. With a majority amount of the money being brought within the horizon of the formal banking system by way of deposits, the banking sector is likely to be loaded with funds and this would help banks cut lending rates in the future. The demonetization indicates a possibility of transformation in spending behaviour on account of switching to other mode of transactions other than cash. There are numerous substitutes for cash in the contemporary financial system ranging from cheques, debit cards, credit cards, pre-paid cards, and mobile wallets. With frequent use of modern means of transactions, the consumption levels are expected to increase. This would boost spending on nonessentials commodities. In the long-run, it is expected to alter the lifestyles of the people. At the same

time, it is essential to manage funds suitably. Mismanagement of funds would lead to consumer debt with a lower saving and would adversely affect the investment within the economy. The extinguishing of the major share of the unaccounted legal tender would decrease from the liabilities of the government and would incorporate into its formal financial system. This would conclude that the government would get the money to spend without borrowing from the market. This would further connote that while interest rates would be less, the government expenditure on infrastructure projects would raise. Thus, in the process, would uplift the growth of the economy in the future. The demonetization move is expected to have far reaching effects on real estate. Black money is responsible for the sharp escalation in prices of properties which would now see a drastic fall. It has been experienced in the rural areas that fertile lands are being bought, not for agriculture, but for real estate deals and to switch the black money into white money. The demonetization and following reduction in black economy would shrink the demand for such lands. Demonetization would dampen cash transactions in real estate. One intermediate objective of demonetisation is to create a less-cash or cash-lite economy i.e., digitalisation, as this is key to channelling more saving channelled through the formal financial system and improving tax compliance. Currently, India is far away from this objective: the Watal Committee has recently estimated that cash accounts for about 78 percent of all consumer payments. According to Price water house Coopers (2015) India has a very high predominance of consumer transactions carried out in cash relative to other countries. And there are many reasons for this situation. Cash has many advantages: it is convenient, accepted everywhere, and its use is costless for ordinary people.

Beyond reducing tax evasion, demonetisation could have other far reaching

effects. For example, it will channel savings into the formal financial system. Without doubt, much of the cash that has been deposited in the banking system will be taken out again, as the cash withdrawal limits are eased and the note supply improves. But some of the new deposits will surely remain in the banks, where they will provide a base for banks to provide more loans, at lower interest rates. In the longer-term, if demonetisation is successful, it will reduce the equilibrium cash-GDP and cash-deposits ratio in the economy. This will increase financial savings which could have a positive impact on long run growth. It is expected to eliminate the black money from the economy as they will be blocked considering the holders will not be in a position to deposit the same in the banks. Since hoarders would either have to pay punitive taxes (and probably be subject to further investigation), or have to turn their cash to scrap, the economy would get rid of significant amounts of black money. By the end of December 2016, about 80% of the high denomination currency notes made it back to the banks. The attempt will further be successful to fetch substantial amounts of cash to the banking system. The government's demonetization drive will have a positive impact on the economy in the long term as more people will move towards a formal economic system. The capital which was invested in unorganized sector would now be invested through financial institutions. This would lead to increase in the efficiency of transactions as India move towards digitized transactions. Moreover, formalization of the economic system coupled with Goods and Service Tax (GST) legislation, India would certainly experience boost in the economic system

Conclusion

Government recent decision to demonetise the higher value currency is one of the major steps towards the eradication of black money, control corruption, terror financing, and

eliminate counterfeit currency in India. The announcement of the demonization of the currency has caused enormous hassle to the public. Demonetisation of high value currency notes does not eradicate the accumulated wealth of black economy. A long term solution to reduce this black money is not possible without addressing its root causes which lie in the way of the economy and the polity are structured and operated. There may be an expectation of propelling economic growth to double digit due to this move, provided the accumulated funds through the formalisation of informal economy to be utilised for productive investment and pro-poor activities.

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EFFECTIVE HEALTH SERVICES UNDER NRHM PROGRAMME: PERSPECTIVES AND PERCEPTIONS OF HEALTH SERVICE USERS AND THE HEALTH PROVIDERS IN KARNATAKA

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Abstract

In an attempt to understand the performance of grass root health system in the context of the local self governance, it is proposed to have an inquiry among the common public and health services under national rural health mission (NRHM). This study was envisioned to find out difference between the opinions expressed both by the Panchyati Raj level (PRI) and other stake holders regarding their assigned functions against the popular feeling of the general population or beneficiaries and the health providers regarding the same. This study has done in seven selected districts in Karnataka. The findings of the study serve as a clue towards understanding the gap in public health facilities. NRHM beneficiaries and the health providers cited some issues including unavailability of the doctors in the public facilities, poor quality treatment, lack of rural infrastructure, absenteeism among the health staff etc. This particular response indirectly hints at the limitation of the public health facilities and the PRIS and justifiably people's perception is positive in terms of the Panchayats' role in addressing the rural health issues.

Keywords: NRHM, PRI, Health, Rural, Decentralization

Background

Expert's opined decentralization through Panchyati Raj level (PRI) can help to create greater accountability in the Indian health care system. This is because effectual and answerable governance and a better delivery of the public health services because of decentralization. In India a major step concerning policy decentralization took place in the year 1993, with the adoption of the 73rd and 74th amendments to the Constitution

enacted as a reply to previous calls for improved answerability and accountability for the local self governments towards the quality health care delivery. India at the present witness for Two dimensions that have the capacity to considerably improve the health of its citizens (Banerji, 2005). First and foremost is the rising recognition that the structure of the public delivery of health services in India is in deep crisis. And the second is India's brave efforts to reinforce the voice of the rural poor through

decentralization to Panchayat Raj Institutions (PRI). It is argued that that these Two presumably separate trends can converge to generate real reforms in the health sector in India through the potential for increased accountability that local governments can provide. The argument is that decentralization brings governments closer to people thereby allowing them to respond more effectively to the local health needs and preferences (Bhandari and Dutta, 2009).

In the health sector, decentralization has been explicitly conferred a crucial role in the chain of service delivery under the National Rural Health Mission (NRHM). Thus efforts at rural decentralization (73rd amendment) have been undertaken within the context of strengthening accountability in local governance structures. Moreover, closeness pushes enhanced supervision and enforcement (Srivastava 2015). In the accurate outline of the health sector, a decentralized institutional apparatus that focus a bottom up, participatory system can positively assist to rectify some of the key failings in the health sector such as absenteeism and corruption by strengthening accountability through NRHM programme focusing decision space, capacity, accountability, strategic and operational planning, budgets governance, monitoring evaluation etc (Gandhi, 2016).

Various NRHM related studies found that apparent appearance of functions of PRIs at various levels requires proper planning and trained staff. Capacity building needs gender sensitive and accountability. Reports have accomplished that there are enough reasons to propose that PRI commitment in developing key health indicators will become an actuality. Further, to accelerate the process and to make it more effectual, more contemplation of various prime factors related to the sustainable health development and empowerment of all the levels of Panchayats focusing grant, planning, personnel's and the fundamental

health infrastructure. Experts felt PRIs engagement at the all levels is possible when an ultimate accessible instrument to realize an active community participation in every NRHM programmes is possible (Banerji, 2005).

Objective

To assesses the effectiveness of health services under NRHM: perspectives and perceptions of health providers and health service users.

Methodology

Study area: This study has conducted in seven selected districts of Karnataka.

Sampling: Around 73 NRHM beneficiaries and 53 different health providers have been selected using simple random technique. NRHM beneficiaries' means those who got medical treatment under the NRHM programme from various PHC and CHC hospitals. Health providers include ASHA worker, health assistants and ANM (auxiliary nurse midwife) etc from the different rural health centers. All these health staff have minimum 3 years of experiences. For this purpose, a schedule was prepared to interview the beneficiaries and the health service providers. The inquiry among the these member were largely covered their awareness and perception regarding the functioning of the panchayat institutions, different public health institutes, standing committees on health and their corresponding role in serving the local people.

Data Analysis: Data analyzed using SPSS software.

Limitations of the study:

1. Numbers of respondents are small
2. ANMs are the Govt. employees and their response may be biased one
3. Study done in the selected districts only

Implications of the Study

Important implication of our study derives

from our finding on the uniqueness of the awareness and information carried out by the beneficiaries and the health providers as a part of the NRHM programme in the rural parts. Findings from this study points out specific perceptions about capabilities, decision styles and strategies, towards functioning of PRIs and public health institutes in delivering quality health services in rural parts and the scope for improvement.

RESULT AND DISCUSSION

Tab 1 Background details by Socio-economic Characteristics

Particulars	N-73	%
Age		
18-25 years	23	31.5
25-45 years	21	28.7
Above 45 years	29	39.7
Gender		
Male	49	67.1
Female	24	32.8
Years of schooling		
Primary	32	43.8
High school	21	28.7
College	6	8.2
Illiterate	14	19.1
Income(per annum/in thousands)		
Below 25k	28	38.3
25k-35k	35	47.9
35k and above	10	13.5
Social Groups		
SC	21	28.7
ST	9	12.3
OBC	34	46.5
Others	9	12.3
Occupation		
Agriculture	25	31.5
Labor work	21	28.7
Business	9	12.3
Housewife	10	13.5
Professionals	5	4.6
Private sector	5	4.6
Domicile		
Local	45	61.6
From Other Dist	15	20.5
Other state	13	17.8
Religion		
Hindu	60	82.1
Muslim	8	10.8
Christian	3	4.1
Others	2	2.7
Source of Drinking Water		
Tap	21	28.7
River	24	32.8
Tube Well/Well	28	38.5

Types of House		
Katcha	14	19.1
Semi pucca	35	47.9
Pucca	24	32.8
BPL Status		
Yes	50	68.4
No	23	31.5
Covered under any Govt health insurance scheme ?		
Yes	60	82.1
No	10	13.5
No idea	3	4.1
For your health problems, from where you seek treatment		
Govt.	18	24.6
Private	20	27.3
Both	35	47.9

The sample respondents were between the age 18 to above 45 years with a majority are above the age of 45 years. The sample comprised of 31.5 percent younger respondents around the age of 18 years and the rest were between 25 to 45 years of age. As regard gender composition of respondents around 67% of them are male and rest are female. The educational composition of the respondents also present more or less a standard distribution with less educated are more in numbers and highly educated representing lesser in share while compared to the middle educated. Here 19% of them are stated to be illiterate and 8% are the college graduates. A major share (43%) of respondents is having primary school level of education only. Majority (46%) of them are belongs to OBC group followed by SCs(28%). The occupational profile of the sample respondents were divergent in the sense that it comprised of a range between agriculturists to professionals and business wing to housewives. Two third of the occupational composition was in terms of daily labors, business and professionals. Majority respondents have local domicile and are from the Hindu religion only. Around 38% respondents depend on well /lake for drinking water and living in pucca type of houses. Around 82% of respondents are being covered by Govt health insurances. Finally 47% of respondents visit both Govt and private hospitals for the health care issues if any.

Tab 2 Respondents Awareness about Panchayats' Role in Health Issues

Particulars	N-73	%
Distribution of the respondents' knowledge about the Panchayat		
We know about Panchayat	65	89.0
We don't know	4	5.4
Never heard	4	5.4
Respondents' Participation in Gramasabha meetings		
Yes	45	61.6
No	28	38.3
Reason for not participating in Gramasabha meetings		
Not knowing about the meetings	24	32.8
Lack of time	24	32.8
Not interested	21	28.7
Participation not encouraged by Panchayats	32	43.8
Panchayats re not working properly	34	46.5
All the above	45	61.6
Awareness about NRHM and its mission		
Just heard	31	42.4
We know about NRHM and its' mission and role of PRIs here	14	19.1
Not so useful	11	15.0
It was very useful	11	15.0
No idea	6	8.2
Do Panchayat play any role in addressing health problems		
Yes	55	75.3
No	15	20.5
No idea	3	4.1
Role of Panchayat in handling health problems		
Health education programmes	45	61.6
Avoid outbreak of diseases	23	31.5
Policy recommending body	53	72.6
Maintaining sanitation and cleanliness	46	63.0
Implementation and monitoring health schemes	34	46.5
Provide micro health infrastructure	34	46.6
All the above	56	76.7
Knowledge about functions of the health committees		
Preventive activities	23	31.5
Conducting health awareness programs	21	28.7
Implementation Monitoring of Govt. Health Programmes	15	20.5
Focusing hygiene and sanitation work	45	61.6
Health plans	34	46.6
Improving infrastructure facilities & functioning of P.H.C/CHC	34	46.6
All the above	65	89.0
How health workers are helpful		
Gives awareness about various health issues/schemes	15	20.5
Link between the hospitals and the patients'	45	61.6
Helps in getting free Govt. health services	34	46.6
Grass root health workers are the strength of the NRHM programme	23	31.5
All the above	46	63.0

Distribution of the respondents' knowledge about the Panchayat shows around 89% are aware about panchayat system and its nature of work and structure. We found 61% are participating in the Gram sabha meetings which is a grass root governance system in the PRI. However, more than 38% of them are not participating in the Gramasabha meetings because not aware of the meetings, while some of them are not interested and have no time and few of them says participation is not encouraged by Panchayats. In case of Awareness about the NRHM and its mission we found 42% of them have just heard about the NRHM whereas only 19% of them know about the NRHM and its' mission and role of the PRIs here and 15% of them opines the NRHM is a good programme. Next, 75 % of the beneficiaries believe Panchayats' can play any role in addressing the local health problems through the health education programmes, avoiding outbreak of diseases, sanitation and cleanliness, implementation and monitoring of health schemes. People still belief their PRIs can do the change. As per the community the health committees are working in preventive activities, implementation of Govt. health programmes, focusing hygiene and sanitation work, improving infrastructure facilities & functioning of primary health centre (PHCs)/ community health centers (CHCs) etc. However, community feels PRSs are not skilled enough to handle any health plans/issues. Community opines health workers are the grass root health workers are the strength of the NRHM programme and core part of the rural health system. Because of them the real health decentralization has come true through PRIs. Community believes that they are the link between the hospitals and the patients' and they are helpful in getting free Govt. health services to the needy.

Tab 3 Details about Problems Facing by the Local CHCs/PHCs

Major health problems in your local Area	N-73	%
Infectious diseases	33	45.4
Nutritional related problems	33	45.2
Non Communicable Disease	41	56.1
Skin Disease	36	49.3
Water Born Diseases	24	32.8
Environmental diseases	34	46.5
All the above	45	61.5
Major problems of your PHCS/CHCs		
Over burden	43	58.9
Lack of qualified doctors	23	31.5
Lack of investigative facilities in CHCs.	51	69.8
Lack of adequate supply of medicines in CHCs	36	49.3
Lack of fundamental facilities	24	32.8
Other	24	32.8
All the above	56	76.7

Multiple Responses

The disease prevalence as stated by the community largely relates to the non-communicable, water-borne as well as infectious diseases. People are also aware of nutrition and environmental related health problems gradually occurring over the period of years in the area. Also people aware their local PHCs/CHCs are having nonexistence of investigative facilities dearth of qualified doctors, drugs and lack of fundamental facilities etc. Sometime doctors are not ready to serve in the rural areas too. Community opines though health decartelization made long back still rural health centers are having many problems. Communities' perception on the policies adopted by the local Panchayats discloses the truth regarding the gaps in the rural health care provision and the opine that panchayats failed in improving the situation.

Tab 4 Details about Reasons for Availing Private Hospitals for Health Needs

Particulars	N-73	%
Good services	41	56.1
Qualified doctors	33	45.2
Simplified procedure	51	69.8
Strong faith	36	49.3
Govt hospitals are not good	24	32.8
Quality treatment	34	46.5
All the above	66	90.4

Multiple choices

In case of assessment of the communities' viewpoint, it is relevant to probe on the health care utilization pattern of the users. As regard the utilization, around 24 percent respondents on both govt. hospitals as against 27% mainly on the private facilities and the rest(47%) using both Govt and private hospitals. The reason behind using private health care system is mainly because of the quality treatment, simplified procedure and qualified doctors etc. Also they don't have any good opinion about Govt. hospitals

Conclusion

Health providers feel PRIS at various level are not really working towards the health care issues. Also they say some panchayats don't have any link with the CHCs/PHCs and Taluk level hospitals. Here ego class, superiority complex is very common among the health staff. NRHM benefisceres. The health departments people are basically don't like to work with the PRIs and its staff. Health providers are not happy about their service norms being monitored by the PRIs. Also the Health providers say they are not getting their payment regularly. Health providers feel panchayats have been over loaded and government is not releasing the grants on time. In many cases the PRI members are not shows interest to meet the health workers because of the ego issue and the PRI members also they don't meet the health department people even during the meetings. NRHM beneficiaries are

also very disappointment about the functioning the rural health institutes. Experts felt improved funding for the public health sector to treat common health conditions, rather than providing private health insurance for uncommon disorders, is mandatory. State governments also need to priorities health and increase their share of the health budget. The NRHM needs greater political, administrative and financial commitment to make a substantial impact on health outcomes. All these opinions of the health providers need to be taken care of by the concerned authorities.

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BUYING BEHAVIOUR OF CONSUMERS TOWARDS LIFE INSURANCE POLICY OF INDIA IN PERAMBALUR DISTRICT, TAMILNADU

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Abstract

The present paper is an endeavour to study the buyer behaviour regarding life insurance policies in the rural area of Perambalur district. Perambalur, being one of the agricultural district in Tamil nadu was chosen for the study. The results of the study are based on a field survey of 150 respondents by using purposive sampling technidque. India is a country where the average selling of life insurance policies is still lower than many western and Asian countries; with the second largest population in world the Indian insurance market is looking very prospective to many multinational and Indian insurance companies for expanding their business and market share. Before the opening of Indian market for Multinational Insurance Companies, Life Insurance Corporation (LIC) was the only company which dealt in Life Insurance and after opening of this sector to other private companies, all the world leaders of life insurance has started their operation in India. With their world market experience and network, these companies have offered many good schemes to lure all type of Indian consumers but unfortunately failed to get the major share of market. Still the LIC is the biggest player in the life insurance market with approx 65% market share. The study focus on the factors which plays a major role in buying behavior of consumers towards life insurance policies in Perambalur area.

Keywords: consumer- insight, satisfaction, expectations, behavior, knowledge, attitude, insight

Introduction

Security has been a universal desire right from the earliest civilizations. This quest for security has led to the concept of insurance. Insurance is a contract between two parties whereby one party called insurer undertakes, in exchange for a fixed sum called premium to pay the other party an assured sum of money on the occurrence of a certain event. Life

insurance protects against the economic loss in the event of death. A family is generally dependent for its food, clothing and shelter on the income brought by the bread earner of the family. So long as he lives, that family secure but the death of the person may put the family in a very difficult situation. Uncertainty of death is inherent in human life. It is this uncertainty that gives rise to the necessity for

some form of protection against the financial loss arising from death. Life insurance substitutes this uncertainty by certainty. Insurance sector plays a very important role in the development of any economy also, as it provides long term funds for infrastructure development and at the same time strengthens the risk taking ability

Statement of the problem

Life is full of risk and uncertainties. Since we are the social human being we have certain responsibilities too. Indian consumers have big influence of emotions and rationality on their buying decisions. They believe in future rather than the present and desire to have a better and secured future, in this direction life insurance services have its own value in terms of minimizing risk and uncertainties. Indian economy is developing and having huge middle class societal status and salaried persons. Their money value for current needs and future desires here the pendulum moves to another side which generate the reasons behind holding a policy. Here the attempt has been made in this Research paper to study the buying behavior of consumers towards life insurance services in Perambalur district.

Objectives of the Study

1. To develop and standardize a measure to evaluate investment pattern in life insurance services.
2. To evaluate the factors underlying consumer perception towards investment in life insurance policies.
3. To compare the differences in consumer perception of male and female consumers.

Review of literature

R.Vijayalakshmi (2017) “A Study on the Expectations and perceptions of the services in private life insurance companies”. Smart the life insurance companies taken for study, the policy holders’ expectations are well met in the case of certain factors reacting to service quality. But in the case of other variables, there

exists a significant gap which means that policy holders have experienced low levels of service as against their expectations. If all the players in the life insurance industry focus on the effective delivery of services, they can win the hearts of customers and anticipate their increased market share.

Selvavinayagam and Mathivanan (2010)

article has revealed that the competitive climate in the Indian insurance market has changed dramatically over the last few years. At the same time, changes have been taking place in the government regulations and technology. The expectations of policy holders are also changing. The existing insurance companies have to introduce many new products in the market, which have competitive advantage over the products of life insurance companies.

Ramanathan (2011) research has resulted in the development of a reliable and valid instrument for assessing customer perceived service quality, awareness level, and satisfaction level of customers for life insurance industry. Here, service quality needs to be measured using a six dimensional hierarchical structure consisting of assurance, competence, personalized financial planning, corporate image, tangibles and technology dimensions. This would help the service managers to efficiently allocate resources, by focusing on important dimensions first. There is no right and wrong in this. The success of marketing insurance depends on understanding the social and cultural needs of the target population, and matching the market segment with the suitable intermediary segment.

Raju and Gurupandi (2009) article “Analysis of the Socio economic Back ground and attitude of the policy holders towards life insurance corporation of India”, Smart journal of Business Management Studies revealed that the study was of great help to the policy holders, as it was aimed finding the attitude towards the services of LIC Policy holders. Hence the prospective customers, who

propose to buy the insurance products and avail of the services of an insurance company for the first time, can get benefited by the best service provider.

Varaprasad and Murali Krishna (2009) article insurance sector: Strategies for intermediation and Marketing smart Journal of Business Management studies revealed that the suggestions brought forward by this study are mixed. The contribution of insurance sector to economic development positive by hardly affects financial intermediation. The study also fails to find any long run equilibrium relation between insurance sector and financial intermediation reforms are mixed as the reforms exert no strong relationship. Therefore, we conclude that in order to make insurance sector significant component of financial intermediation process complete deregulation and increase in face of reforms are essential at the same time, by adopting proper segmentation capture significant share in the market for the benefit of organizations.

Shivanand H Lengti (2009) in his article "Insurance disputes in India" revealed that the insurance consumers have the option to select the appropriate authority and forum, be it the insurance ombudsman or the consumer counsels, to settle their disputes.

RESEARCH METHODOLOGY

The study was exploratory in nature with survey method being used to complete the study.

Sampling Design

Population

Population included investors in Perambalur district.

Sample frame:

Since the data was collected through personal contacts, the sample frames were the individuals who are investing in life insurance policies.

Sampling elements

Individual respondents were the sampling elements.

Sampling Techniques

Purposive sampling technique was used to select the samples.

Sample Size

Sample size was 150 respondents.

Tools Used for Data Collection

Self designed questionnaire was used for the evaluation of factors affecting consumer's perception towards insurance. Data was collected on Liker's type scale, where 1 stood for minimum agreement and 7 stood for maximum agreement.

Tools Used for Data Analysis

Item to total correlation was applied to check the internal consistency of the questionnaire. The measures were standardized through computation of reliability and validity. Factor analysis was applied to identify the underlying factors. Z-test was applied to find out the significant differences between male and female investors.

Results and Discussions

Consistency Measure

Firstly consistency of all the items in the questionnaire is checked through item to total correlation. Under this correlation of every item with total is measured and the computed value is compared with standard value (i.e. 0.1590). If the computed value is found less than standard value then whole factor/statement is dropped and will be termed as inconsistent.

Reliability

Reliability test was carried out using SPSS software and the reliability of the items was measured. The result is as follows: It can be seen that the reliability value is more than 0.7. So, the questionnaire is highly reliable.

Cronbach's Alpha 0.919.

S.No.	Items Computed	Correlation Value	Consistency	Accepted/Dropped
1	Awareness about terms and conditions of policy.	0.671575	Consistent	Accepted
2	Provide services on time.	0.651847	Consistent	Accepted
3	Provide satisfactory services	0.573518	Consistent	Accepted
4	Goodwill of the company	0.607722	Consistent	Accepted
5	Agent is well informed about policies	0.640696	Consistent	Accepted
6	Co-operative and friendly agent	0.598089	Consistent	Accepted
7	Agent respond promptly	0.696914	Consistent	Accepted
8	Proper reminder of installments by agents	0.531124	Consistent	Accepted
9	Employees responsible towards customers	0.685817	Consistent	Accepted
10	Benefits are met by policy	0.510702	Consistent	Accepted
11	Selection of highly reputed company	0.634614	Consistent	Accepted
12	Reputation of the insurance company	0.582977	Consistent	Accepted
13	Hassle free settlements	0.594282	Consistent	Accepted
14	Personal attention on every costumer	0.640192	Consistent	Accepted
15	Understand Customer's financial needs	0.603133	Consistent	Accepted
16	Fulfill its promise towards policy	0.613243	Consistent	Accepted
17	Provides the claims on time	0.474994	Consistent	Accepted
18	Settlement of claims easy and timely	0.569959	Consistent	Accepted
19	Satisfy with relationship to company	0.621496	Consistent	Accepted
20	Company able to fulfill expectation	0.594265	Consistent	Accepted
21	Only company I want to associate myself	0.519161	Consistent	Accepted
22	Purchase more policies from the same concern	0.502876	Consistent	Accepted
23	Suggest friends and family to purchase policy from the same company.	0.540626	Consistent	Accepted
24	Policy benefits benchmarks	0.62874	Consistent	Accepted
25	Investment in life insurance is more secure than stock market.	0.376874	Consistent	Accepted
26	Purchase further policies from other companies.	0.091102	Inconsistent	Dropped

Factor Analysis

Factor Name	Eigen Value		Variable Statements	Loading
	Total	% of Variance		
Company Loyalty	8.818	35.273	21. Only company I want to associate myself.	0.814
			22. Purchase more policies from the same company.	0.799
			23. Suggest friends and family to purchase policy from the same company.	0.790
			20. Company able to fulfill expectation.	0.599
			24. Policy benefits benchmarks	0.545
Service Quality	2.438	9.753	13. Hassle free settlements	0.693
			9. Employees responsible towards customers	0.631
			7. Agent respond promptly	0.611
			25. Investment in life insurance is more secure than stock market.	0.563
			19. Satisfy with relationship to company.	0.537

Factor Name	Eigen Value		Variable Statements	Loading
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			7. Agent respond promptly	0.611
			25. Investment in life insurance is more secure than stock market.	0.563
			19. Satisfy with relationship to company.	0.537

Description of factors

1. Company Loyalty

This factor includes that this is the only company the consumer wants to associate himself with, in future (0.814), himself would purchase more policies from the same company (0.799), suggest friends and family to purchase policy from the same company (0.790), company able to fulfill expectation, (0.599), Policy benefits benchmarks (0.545). The highest Eigen value lies in this factor 35.213. So it has been considered as the highly contributing factor towards study. Therefore it is clear that company loyalty plays an important role in investment decisions of investors.

2. Services Quality

This factor includes hassle free settlements (0.693), employees responsible towards customers (0.631), agents respond promptly (0.611), investment in life insurance is more secure than stock market (0.563) satisfy with relationship to company (0.537). As we can see, that the Eigen value for factor service

quality is 9.753 , which is also a contributing factor towards the study, so it can also be considered as an important factor in the study.

3. Ease of Procedures

This factor includes the company provides claims on time (0.852), cooperative and friendly agent (0.662), settlement of claims easy and timely (0.651), agent is well informed about policies (0.486). As we can see, that the Eigen value for factor ease of procedures is 5.830 , which is also a contributing factor towards the study, so it can also be considered as an important factor in the study.

4. Satisfaction Level

This factor includes that the suggested benefits of Insurance Policy should be met to the investors(0.774), Company provides them satisfactory services (0.631), fulfill its promise about life insurance policy (0.575), Services should be provided on time(0.515), and awareness of terms and conditions of policies. As we can see, that the Eigen value for factor satisfaction level is 5.008 , which is also a contributing factor towards the study, so it

can also be considered as an important factor in the study.

5. Company Image

This factor includes that the insurance company should be well known in the industry (0.777), insurance provider should have goodwill in market (0.758), and company of high repute (0.428). As we can see, that the Eigen value for factor company image is 4.878, which is also a contributing factor towards the study, so it can also be considered as an important factor in the study.

6. Company-Client Relationship

This factor includes that the agent remind about premium installments (0.778), pay personal attention on every consumer (0.505) and understand consumer's financial needs (0.404). As we can see, that the Eigen value for factor company client relationship is 4.051, which is also a contributing factor towards the study, so it can also be considered as an important factor in the study.

Z-Test

Z-test was applied to find out significant difference between male and female investor's perception towards investment in life insurance policies. For applying Z-test mean and standard deviation was calculated, then values were put in formula to calculate standard error.

Null Hypothesis H_0 : It states that there is no significant difference between the perception of male and female investors towards investment in life insurance policies

GENDER	MEAN	S.D.	SAMPLE SIZE	SQUARE OF S.D.
MALE	141.04	20.078	75	403.146
FEMALE	145.94	17.701	75	313.348

$$Z = 1.5877$$

Since the value of Z is less than the standard value 1.96 at 5% level of significance, so the null hypothesis is accepted. That is, there is no significant difference between the perception of male and female investors towards investment in life insurance policies.

Conclusion

In present Indian market, the investment habits of Indian consumers are changing very frequently. The individuals have their own perception towards various types of investment plans. The study of this research work was focused over consumer's perception on investment objectives of the study were to evaluate the factors underlying consumer perception towards investment in life insurance policies; and to compare the differences in consumer perception of male and female consumers. The tests that were used for our research activities were- Item to Total Correlation Test, which we applied on 26 items and only one was dropped out, 25 items being accepted. Next was Reliability Test to check the reliability of the items. The result was 0.915. Therefore the items were highly reliable. Then we applied the Factor Analysis Test, and the six factors that came out were Consumer Loyalty, Service Quality, Ease of Procedures, Satisfaction Level, Company Image, and Company-Client Relationship. The consumer's perception towards Life Insurance Policies is positive. It developed a positive mind sets for their investment pattern, in insurance policies. Still some actions are needed for developing insurance market. The major factors playing the role in developing consumer's perception towards Life Insurance Policies are Consumer Loyalty, Service Quality, Ease of Procedures, Satisfaction Level, Company Image, and Company-Client Relationship. Insurance industry has to go ahead. A lot of opportunities are still waiting. This research will help in developing the market share, loyalty and further development in insurance sector.

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EMPLOYEES PERCEPTION TOWARDS CONSOLIDATION OF URBAN COOPERATIVE BANKS IN THANJAVUR DISTRICT

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Abstract

Consolidation has been identified as the best strategy which enable the Urban Cooperative Banks (UCBs) to leverage the power of private cloud infrastructure to provide seamless digital transformation of operations, transactions management, improvement in customer service and which is under the operation of Tamilnadu State Federation of UCBs. Core banking concept enables the UCBs to have a single view of its customers, offers service delivery through digital banking channels and quick respond to customer and market demand by managing risks and regulatory complaints.

Key words: UCBs, Consolidation, Core Banking.

Introduction

Today Urban Cooperative Banks (UCBs) have become an important constituent of the Indian Financial system and cover a large segment of society because of their prompt and personalized service. But the current banking scenario demands UCBs to strengthen themselves in order to face future challenges. Consolidation has been identified as the best strategy which enable the UCBs to leverage the power of private cloud infrastructure to provide seamless digital transformation of operations, transactions management, improvement in customer service and which is under the operation of Tamilnadu State Federation of UCBs.

Objectives

1. To analyze the opinion of employees towards the consolidation of UCBs

2. To identify the overall satisfaction of employees towards the consolidation of UCBs

Research Methodology

As Research Methodology is a strong base to the research and also leads to a reliable and valid interpretations, the data are collected from both primary and secondary source. Primary source comprises of well structured questionnaire which was pre tested by pilot study to make it appropriate. The responses duly received from 100 employees of five UCBs namely Nicholson Cooperative Town Bank Ltd. (NCTB), Kumbakonam Urban Cooperative Bank Ltd., (KUCB), Karanthattangudi Dravidian Cooperative Urban Bank Ltd., (KDCUB), Papanasam Urban Cooperative Bank Ltd., (PUCB) and Pattukkottai Cooperative Urban Bank Ltd.,

(PCUB) through disproportionate random sampling method. Appropriate statistical tools have been tabulated, tested and interpreted by using Mean, SD, ANOVA and Neural Network Model. The secondary data have been gathered from the published annual reports, RBI websites, etc.

Analysis And Results

Mean and Standard deviation Opinion towards consolidation of UCB Employees

Opinion towards consolidation of urban cooperative bank employees	Mean	Std. Deviation
Growth in size and reach	5.21	1.552
Revenue enhancement	5.15	1.234
Cost reduction	5.16	1.522
Strengthen Market Position	5.49	1.521
Introduce new product and services	5.01	1.617
Prevent Financial Destabilization	5.40	1.497
Safeguard the interest of the Employees	5.31	1.656
Effective absorption of new Technologies	5.31	1.447
Capability to meet the demand	5.06	1.663
Strengthening of risk management system	5.26	1.685
Economies of Scale	5.60	1.651
Flexibility to adopt the changing conditions	5.22	1.845
Lacks Nativity	5.16	1.522

Source: Output generated from SPSS 20

All the items in the opinion of employees are having mean score of above 5. It indicates that the consolidation of UCBs give more benefits to employees. The above table reveals that consolidation of UCBs can erode the existing problems and rejuvenate the UCBs to move to the next level to compete with other banking financial institutions.

Neural Network Model for the overall satisfaction on opinion towards consolidation of UCB Employees

Independent Variable Importance	Importance	Normalized Importance
Respondent's Age	.029	29.9%
Gender	.027	27.7%
Educational Qualification	.038	39.4%
Experience	.052	53.7%
Designation	.036	37.6%
Monthly Income	.022	22.8%
Marital status	.002	1.8%
Location of your residence	.016	16.2%
Distance between your residence and bank	.038	39.5%
Growth in size and reach	.041	42.2%
Revenue enhancement	.054	56.2%
Cost reduction	.095	98.7%
Strengthen Market Position	.072	74.9%
Introduce new product and services	.044	46.0%
Prevent Financial Destabilization	.042	43.9%
Safeguard the interest of the Employees	.028	28.8%
Effective absorption of new Technologies	.061	63.4%
Capability to meet the demand	.097	100.0%
Strengthening of risk management system	.084	86.9%
Economies of Scale	.054	56.2%
Flexibility to adopt the changing conditions	.066	68.5%
Lacks Nativity	.002	1.8%

Source: Output generated from SPSS 20

The above table reveals that “capability to meet the demand” is the vital independent variable which possess 100% importance, followed by “cost reduction” (98.7%), “strengthening of risk management system” (86.9%), “Strengthen Market Position” (74.9%), etc., on the whole consolidation of UCBs can gain power to meet the growing needs of the customers and employees and in turn it generates overall satisfaction in the minds of them.

Conclusion

If this consolidation process is implemented successfully it will provide the UCBs a competitive edge over offerings and capabilities of commercial banks. This core banking concept enables the UCBs to have a single view of its customers, offers service delivery through digital banking channels and quick respond to customer and market demand by managing risks and regulatory complaints.

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FICTIONAL STORY AND FACTUAL HISTORY IN AMITAV GHOSH'S THE HUNGRY TIDE

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Abstract

In this essay, I have attempted to explore how Ghosh traces, the ways Island are perceived in different historical and cultural contexts The Hungry Tide is set in the Sundarbans, an “immense archipelago” in the Ganges delta, and tells the largely forgotten history of the forced evacuation of refugees from the island of Morichjhapi in 1979. The liminal space of the Sundarbans, the “tide country” is an extraordinary setting for a literary exploration of the relationship between postcolonial island geographies and identities. Ghosh’s depiction of the “watery labyrinth” (Ghosh, 2004: 72).

Keywords: *The Hungry Tide, Sundarbans, Morichjhapi, literature, Amitav Ghosh.*

Introduction

The Hungry Tide is detailed historical account of colonial and postcolonial settlement in the Sundarbans, which describes in rich detail this region’s “perpetually mutating topography” (Anand, 2008: 25); moreover, this novel actively theorizes concepts which are central to island studies. This essay argues that Ghosh’s exploration of the “imaginary geographies” (Aldama, 2002: 142). Amitav Ghosh’s 2004 novel *The Hungry Tide* is set in the Sundarbans, the lower region of the Ganges delta, which extends over 250km from the Hugli River estuary in West Bengal, India, to the banks of the Mrghna River in Bangladesh. The characters in Ghosh’s novel refer to this region as “the tide country”, the flat, marshy

islands on which they live are part of an “immense archipelago” (Ghosh, 2005: 6).

The Hungry Tide shows that the work of theory is not the preserve of academic writers. This is not a new point to make in relation to Ghosh. For instance, Mondal (2007) identifies Ghosh as a postcolonial writer Ghosh novels articulate and interrogate some of the core issues of postcolonial scholarship; other critics make similar claims in relation to ecocriticism.

“what really sets Ghosh apart from academic discourse is the accessibility of his work, the way in which his intellectualism is worn lightly on the fabric of his prose”. This essay makes a similar claim in relation *The Hungry Tide*, with some of the vital issues of “Fictional story and factional History”

Background of Sundarban

Ghosh sought both to tell a fictional story set in the Sundarbans and to present a rigorously researched factual account of the region's extraordinary history. Ghosh explains:

The character in this novel are fictitious, as are two of its principal settings, Lusibari and Garjontola. However the secondary locations, such as Canning, Gosoba, Satjelia, Morichjhapi and Emilybari, do indeed exist and were indeed founded or settled in the manner alluded to here (Ghosh, 2005: 401).

This merging of fictional and factual histories and geographies is important to Ghosh's project in *The Hungry Tide* and relates to his view of the novel as "a meta-form that transcends the boundaries that circumscribe other kinds of writing, rendering meaningless the usual workaday distinctions between historian, journalist, anthropologist etc." (Hawley, 2005: 166). In this term, Ghosh both speaks of and speaks up for the Sundarbans in *The Hungry Tide*. In preparation for writing the novel, Ghosh spent a significant amount of time in the Sundarbans (Kumar, 2007: 100), including travelling with Annu Jalis (Ghosh, 2005: 401), a post – doctoral fellow at the International Institute of Social History, Amsterdam.

An interview in 2007, he stated his preference to be attentive to the specificity of each "place" (Kumar, 2007: 105), rather than "to imagine" for instance, "that the postcolony of India is the same as the postcolony of Pakistan" (Kumar, 2007: 105). Ghosh explains the impact of this view on his approach to writing novels:

I don't want to write just about the individual in a particular place. I also want to write about what is there, the geology, the deep time that exists outside the individual, and the immediacy of time, and the times that make up every aspect of the circumstance (Kumar, 2007: 103).

The Hungry Tide, like much of Ghosh's work, explores the significance of place to the formation and expression of personal and social identities in India and the Indian diaspora. Ghosh's opposition to the label "postcolonial" is well known.

The usual portrayal of the Sundarbans is that of an exotic mangrove forest full of Royal Bengal tigers rather than that of a region which is often referred to as mager mulluk for the lawlessness and violence which characterizes it; moreover, the lack of basic infrastructure such as electricity, drinking water and health centres make it one of the poorest regions of West Bengal: *The Hungry Tide* asks readers to be attentive to historical and contemporary attitudes to the islands and waterways of the Sundarbans, an area little known outside India. In this regard, the words with which one of the central characters, Nirmal, begins his journal resonate extratextually:

I am writing these words in a place that you will probably never have heard of: an island on the southern edge of the tide country, a place called Morichjhapi. (Ghosh, 2005: 67).

Ghosh uses the form of the novel to tell a history which had been largely forgotten beyond the Sundarbans. In 1979, the recently elected Communist government of West Bengal forcefully evicted tens thousands of refugees from the island of Morichjhapi in the northernmost forested region of the Sundarbans. Only four years earlier, the island's mangroves had been cleared for a government-sponsored agricultural program (Jalais, 2005: 1758).

The Sundarbans are an archipelago of islands, large and small. Many, if not most of the islands, have been populated at some time or the other. In fact, several islands were forcibly depopulated in order to make room for Project Tiger (Ghosh, 2004:n.p). The description of the Sundarbans as "virgin" territory-a landscape in its untouched natural state – is ignorant and amounts to a serious

denigration of local knowledges and identities.

The Hungry Tide is a deliberate attempt to provoke readers to think in fresh ways about the role and meaning of place in fictional and nonfictional narratives – both in narratological and ideological terms. In short, Ghosh's depiction of the Sundarbans exposes the limits of conceiving character and setting as distinct and opposed categories. The novels open on the platform of a Kolkata train station where Kanai and Piya are each waiting for the train to Canning, a port on the "threshold of the Sundarbans" (Ghosh, 2005: 9). Piya is a scientist, a cetologist; she had planned a field trip to survey the marine mammal population of the Sundarbans. Kanai, who runs a lucrative translation business is en route to the island of Lusibari, at the request of his aunt, Nilima. She wants him to examine some papers left for him by his uncle, Nirmal, recently discovered decades after his death. The first chapter is narrated from the perspective of Kanai, who "spotted (Piya) the moment he stepped onto the crowded platform" (Ghosh, 2005: 3). Whereas Kanai feels and projects a confident cosmopolitanism, Piya is shaken from the outset by feeling even more a "stranger" (Ghosh, 2005: 34) in West Bengal than she has on field trips to other places. On the train platform in Kolkata, she is "struck" by the "unabashed way in which (Kanai) stared at everyone around them, taking them in, sizing them up, sorting them all into their places" (Ghosh, 2005: 10). Piya, in contrast, is intensely aware of her lack of understanding apparent to Kanai that Piya is "out of place" (Ghosh, 2005: 3), but but he is less able to reflect on his own foreignness in this environment. Kanai is the "one other 'outsider' on the platform" (Ghosh, 2005: 4). His appearance of "middle-aged prosperity and metropolitan affluence" (Ghosh, 2005: 5) means he too is out of place, and "quickly attract(s) his own share of attention" (Ghosh, 2005: 4). However, as the narrative progresses,

it becomes increasingly clear that neither Piya nor Kanai is, in any straightforward way, an "outsider" in the archipelago. Not only are they both connected to the place by their Bengali heritage – by the complex ties of family and memory – but everyone in the Sundarbans becomes an "outsider".

The idea that any account analysis of place is partial and incomplete relates to the novel's depiction of the opposition between Piya's "scientific" worldview and Kanai's "literary" sensibility. Piya defines herself through "her vocation" (Ghosh, 2005: 112) and is committed to the methods and routines of data collection and recording. Similarly, Kanai's professional life as a translator is a key aspect of his characterization. He is intensely aware that he privileges text over materiality and experience: "Language was both his livelihood and his addiction" (Ghosh, 2005: 4). Kanai seeks to know the Sundarbans by listening to the stories of other characters and by reading his uncle Nirmal's notebook, long sections of which are included in the text. Nirmal's writings give his account of the doomed settlement on Morichjhabari and highlight for Kanai the local mythologies of Bon Bibi, the forest goddess, and her profound role in the stories locals tell of island life. When Kanai visited Lusibari as child, he watched a local performance, The Glory of Bon Bibi. He recalls that, before the performance, his uncle expressed frustration with the islanders' preference for fiction over reality:

You would think that in a place like this people would pay close attention to the true wonders of the reality round them. But no, they prefer the imaginary miracles of gods and saints (Ghosh, 2005: 102).

When he was a child, Kanai was "utterly absorbed" (Ghosh, 2005: 105) by the story of Bon Bibi; Nirmal's journal reveals that, over time, he too was drawn into the 'imaginary' history of Sundarbans. This description of

Nirmal's approach to facts and stories explains the form of *The Hungry Tide* and echoes Ghosh's own views on the potential richness of the novel as a literary form which can cut across the boundaries between "portic" and "material" discourses. Kanai goes on to tell Piya of his childhood visit to the Sundarbans and of Nirmal's "outraged" (ibid) reaction when he described Canning as "a horrible, muddy little town" (ibid). Nirmal shouted: "A place is what you make of it" (ibid) This impassioned statement echoes throughout the novel and encapsulates the lesions learned by Kanai and Piya. By the end of the novel, both Kani and Piya are sensitive to the limits on their ability. *The Hungry Tide* does not essentialize the island places it depicts by offering any one view of them as true and accurate; instead it insists that any individual's comprehension of a locality and its history is portrayed in "fictional story and factual history".

Piya and Kanai survive the storm and both plan to stay – at least for a while – on Lusibari. In the novel's final chapter, "Home: An Epilogue", Piya begins planning a research project based on the island, which she wants to name after Fokir, since the data he provided will be fundamental: "Fokir took the boat into every little creek and gully where he'd ever seen a dolphin. That one map represents decades of work and volumes of knowledge" (Ghosh, 2005: 398). Kanai intends to "write the story of Nirmal's notebook – how it came into his hands, what was in it, and how it was lost" (Ghosh, 2005: 399). The relation between the physicality of the Sundarbans and their textual representation – the waterways / Fokir's route/the GPS data; Nirmal's notebook/Morichjhapi / the 2002 storm – evoke a conceptual Mobius strip on which the Sundarbans archipelago can only be comprehended in relation to "fictional story and factual history" in Ghosh's dreams.

Conclusion

An interview conducted just before Ghosh

went on tour to promote *The Hungry Tide*, he said:

What interested me first about borders was their arbitrariness, their constructedness – the ways in which they are "naturalized" by modern political mythmaking. I think this interest arose because of some kind of inborn distrust of anything that appears to be "given" or taken –for-granted. This is why I distrust also the lines that people draw between fiction and non-fiction. I think these lines are drawn to manipulate our ways of thought: that is why they must be disregarded. (Hawley, 2005:9)

As I read it, *The Hungry Tide* should both spark thinking about the geopolitics and ecology of islands, and prompt self-reflection about the prioritization of "non-financial" sources in island studies. Ghosh's (2005: 72) depiction of the "watery labyrinth" of the Sundarbans in *The Hungry Tide* has much to contribute to island studies theory because it presents the "fictional story and factual history".

This is especially pertinent to the theoretical work of "fictional story and factual history" studies as the field seeks to develop a nuanced vocabulary for describing the multiple ways in which individuals and groups conceptualize and articulate their experience. One can't have possession or control over the place where one live in.

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IMPACT OF GST ON INDIAN ECONOMY

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Abstract

In today's circumstances we pay various tolls and excise i.e. Direct and Indirect taxes, which are felt as weigh down on us and due to these taxes the dishonesty is increasing. So, to overcome from these entire taxation schemes the Central Government has determined to make one tax scheme i.e. Goods and Services Tax (GST). GST includes all Indirect Taxes which will help in enlargement of economy and demonstrate to be more valuable than the obtainable tax system. GST will also assist to go faster on the whole Gross Domestic Product (GDP) of the nation. GST is now established all over the planet and nations are using it for sales tax system.

Keywords: Central, State, Dual, GST, Indirect Tax, Direct Tax, GDP, Enlargement.

Introduction to GST

India is the centers of taxes where public pay many taxes which create puzzlement for them. Currently we pay two types of taxes i.e. Direct and Indirect in a variety of divisions. Direct Tax paid directly to the government by the taxpayer i.e. Income Tax, Wealth Tax, and Business Tax. Indirect Tax is a tax charge on goods and services a little than on income or profits. It is not directly paid to government but composed from disinterested party (such as retail stores) from the individual who stand the eventual economic weight of the tax (such as consumers). The agent later documents as a tax return and forwards the tax proceeds to

government with the return for example Sales Tax, VAT, Excise Duty, and Custom Duty and so on.

GST is a mantle of Indirect Tax that will include a number of indirect state and central taxes such as Value Added Tax (VAT) and Excise Duty and different State Taxes, Central Surcharges, Amusement Tax, Luxury Tax and many more. GST was firstly commenced in France in 1954, with forwarded of GST France became the first country ever to introduce GST. Its forwarded was requiring because very high sales taxes and duty hearten corrupt and smuggling. After France it was taken up by 165 nations. Now, India is also leaving to

adopt it. After its accomplishment in India, India will become 166th nation to accept it In India before 16 years, in 2000 Shri Atal Bihari Vajpy brought this structure but no one paid consideration on it and due to some grounds it was not passed. On 28th February 2006, the finance minister P. Chidambaram, had proclaimed the target date for accomplishment of GST on 1 April, 2010.

The Constitution (122nd Amendment) Bill was introduced in the Lok Sabha by Finance Minister Arun Jaitely, on 19th December 2014, and approved by the house on 6th May 2015. The bill was accepted by Lok Sabha on August 2016. The bill, after approval by the States, received assent from President Pranab Mukherjee on 8th September 2016. GST bill is brought for the motive that the dissimilar taxes paid by us on different rates would be brought under one crown so that all the taxes may get rejected and only one tax is paid which is GST. Goods and Services Tax (GST) will comprise one tax one nation; this statement was given by the honorable Prime Minister Mr. Narandra Modi of India. In today's state of affairs we pay 30% to 35% tax on unusual things but with GST it will be only 18%, which shows it will be helpful and one key thing that GST will stay comparable in all countries.

The GST is predicted to modify the whole situation of current Indirect Tax. GST will combine all Indirect Taxes beneath an umbrella and will help in formation of horizontal market. Experts say that GST will help in economic enlargement of the nations. It is probabled that GST will help in formation of single, homogeneous market that will assistance both corporate sector and the Indian economy. Both the state and the Central Government will charge GST on approximately all goods and services shaped in India

Review of literature

Borec, (2015) have argued how assesses may obey with the VAT laws given that the GST is a purpose based tax. The authors

mostly deal with B2C cases where the VAT compliances would need to be finished in the state where the client is situated. The authors have conversed the obscurity in this fulfillment particularly in the e-commerce dealings.

Benedict, (2017) revise the law requirements dealing with financial armed forces under the Australian GST law with the aim to confirm whether the requirements have been understand in the approved manner and in light of the unique reason of the legislation and how the apprehension acknowledged may be corrected.

Bovenberg, (2017) deliberated *that*, GST will make sure that indirect tax rates and constructions are widespread across the country, by this means growing conviction and ease of doing business. In other words, GST would make doing business in the country tax unbiased, irrespective of the alternative of place of doing business.

Objectives of GST

1. To analyze the spilling result of tax on tax will be eradicated.
2. To established and civilizing the competitiveness of the unique goods and services, thereby humanizing the GDP tempo too.
3. To find out the accessibility of effort credit crosswise the value chain.
4. To assess the impediment in tax management and observance.
5. Creating an amalgamated law connecting all the tax bases, laws and government events transversely by the country.
6. To discovered in declining the harmful opposition among the states owing to taxes and revenues.
7. To dropping the tax slab rates to shun additional amplification issues.

Scope of GST

1. The study is vigorous and wide-ranging IT system would be the establishment of the GST system in India.

2. The study standardization of tax rates and structures.
3. *The study exclusion of spilling system.*

A four tier GST tax makeup as above has been projected by the GST Council. Keeping zero or very low rates for necessary food items which makes up the half of the consumer container will make certain there is no extensive inflation due to accomplishment of modifies tax slabs under GST. At the same time, luxury goods and negative items would be taxed at a considerably superior rate so as to guarantee revenue impartiality for central and state governments once the new GST tax rates are executed. An supplementary concessional GST tax slab is likely to be employed for gold and other valuables that currently create a center of attention only 1% VAT. The projected GST rates are likely to simplicity weight on common man as the rates are lower than obtainable tax on most mass utilization items.

Limitations of GST

Some Economist says that GST in India would crash unconstructively on the real estate market. Some Experts says that CGST (Central GST), SGST (State GST) are nothing but new names for Central Excise/Service Tax, VAT and CST. Some retail products currently have only four percent tax on them.

Impact of GST on prices of goods and services

Tax specialist assert that the current perform of tax on tax – for example, VAT is being charged on not just cost of manufacture but also on the excise duty that is extra at the factory entry important to cost building up, will go once GST is rolled out. This will help in carry down the cost of consumer durables, electronic products and ready-made garments. On the other hand, for goods which at present taxed at low rate, the crash of GST will carry price ramble. Services excepting important ones like ambulance, cultural activities, pilgrimages etc. are excused from levy, will

become costlier. GST is the most influential tax restructuring that India has seen, aims to do absent with multiple - tax rule on goods and services and transport them below one rate. We can just forecast the following shock of GST on value.

What would be cheaper?

Electronic Goods: Electronic goods like AC, microwave ovens, refrigerators, washing machines etc will be cheaper because presently there is 12.5% excise and 14.5% VAT is charged on them but after GST only solitary tax will be levied which will convey the prices of these electronic goods.

Restaurant Bill: Consumption out will also be cheaper because at present both VAT and service taxes are levied on it. But when GST will be charged, it will cut the bill.

Multiplex and Media: At present 22 to 24 percent taxes are charged on movie theater complex and media as service tax and amusement tax both are levied. But after accomplishment of GST this tax amount will be abridged to 18 to 20 percent.

Medicines: On drug different taxes are levied. After GST the rate of tax may be concentrated by 6 percent.

Small SUV Cars: Small cars will also be cheaper.

Cement: After accomplishment of GST 18 to 20 percent less tax will be electric on cement, this will decrease the prices of cement. Accepts these luxury cars, FMCG products, consumer durable, ready-made garments etc will be cheaper when GST will be accomplishment. On the other hand following are some items which will be costly after levy of GST.

What will be Costly?

Packed Food: Packed food will be costly by 12 percent. It include tea, coffee etc. on which currently no duty is charged, but after charged of GST, if Govt. charge at base rate, even then prices of packed food will add to.

Diamonds, Jewellery, Ready-made Garments After GST accomplishment diamonds, jewellery and readymade garments will be expensive because at present three percent tax is charged on them and after accomplishment GST the tax may be 12%.

Services: There will be increase in prices of mobile bill, Credit Card bill etc. Presently 15% tax is exciting on these services and with levy of GST it will be 18%, which will formulate these services costly.

Textile, edible oil, Low Value Footwear: Tax rate of excise duty is nil and VAT in most states is 5%. Thus the overall tax cost for these goods is about 8 to 9 percent. If these goods are kept at standard GST rate of 18% then there would be momentous increase in cost of these items for the end customers. If these are reserved at lower GST of 12% there would be boost in cost for consumers. While the Govt is in no doubt of the profit of GST will bring to common man, it is still early days to forecast that which substance will be cheaper are luxurious. Experts say inflation can go up for a year after accomplishment of GST that's has been the worldwide understanding. We have on economy where armed forces tend to control and GST will on armed forces will be higher than current state of affairs. On the other hand some articles are outside the taxation right now which will also get added. This is also the reason of higher prices. ~ 387.

Impact of GST on organized Sector: Another main command is that it will move trade from unorganized to prearranged sector and get better competence in the scheme. India has major being there of unorganized sector. According to some approximation in 2005, out of 485 million persons employed in India, 86% to 395 million worked in unorganized sector, creating 50.6% of GDP. Execution of GST is probable to slender the huge indirect

tax dissimilarity between organized and unorganized section. This would be attained by make certain improved ceremony and enforcement by dropping the thresh-hold limit for exclusion from indirect taxes, path the flow of GST in entire chain.

Impact on Employment: Analysis say that the fear of job losses in GST command persist as it hits the unorganized players, who have to now come under tax observance while benefitting the mid large sized companies which are previously under the organized division.

Conclusion

At the closing stages we can articulate no doubt it is the major ever modify in tax construction of India. There will be plunge in prices of some possessions but on the other hand price of various other goods and services will increase. There is threat of inflation too and states may expression diminution in their financial property. But on the whole it will be an immense modify.

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IMPACT OF SWACHH BHARATH IN CHENNAI

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Abstract

Swachh Bharat Abhiyan is a cleanliness campaign run by the government of India and initiated by the Honourable Prime Minister, Narendra Modi. Swachh Bharat Abhiyan is also called as the Clean India Mission or Clean India drive or Swachh Bharat Campaign. The main objectives of this study are to find the awareness about the Swachh Bharat Abhiyan among the people of Chennai, and to create the awareness among the people of Chennai. The Research methodology used for the study is Descriptive research design with the sample focused on the public and the technique used as convenient sampling with the sample size of 100. Primary data collection was collected through a questionnaire method and the secondary data was collected through number of sources like books, journals, magazines and periodicals. This study analyses that most of the people in Chennai are not aware of Swachh Bharat. Majority of the public do not know about Swachh Bharat and the reach of Swachh Bharat is less.

Keyword: Swachh Bharat, Clean India, Sanitation, Nirmal Bharat Abhiyan, TSC

Introduction

Swachh Bharat Abhiyan focus on cleanliness is not new to successive governments. It was Nirmal Bharat Abhiyan which became an integral part of Total Sanitation Campaign (TSC) launched an earlier UPA Government. The aim was to provide universal household sanitation coverage by 2012. It did not create the desired impact even though money poured from government coffers. The Prime Minister led the launch of Swachh Bharat Mission on Mahatma Gandhi's birthday (October 2, 2014) He quoted the

words of M.K. Gandhi "Sanitation is more important than Independence." The impact was bound to be immediate. The plans are ambitious and the scale of the cleanliness mission is huge. Out of 2.00 lakh crores to be spent over next five years, the urban part would be 62009 crores. The bigger allocation of Rupees 1.34 lakh crores would be the rural component. The effort is to transform sanitation in these areas by constructing 11.11 crores toilets, eliminate manual scavenging and sensitizing rural folks to the benefits of living healthier lives, reducing disease and death

which arises out of bad management of solid waste. The move of the Government has caught the imagination of different agencies, private firms, multinationals and Indian companies, and their involvement is increasing with every passing day. The Government of Maharashtra decided that each college adopts one village in the state.

Objectives

To study about the execution and reach of sanitation facilities to every families in Chennai including solid, liquid waste disposal, Cleanliness, safe and adequate drinking water supply

Research Methodology

Descriptive Research Design have been utilized for this study. The sample size utilized for the study is 105 people. This survey was conducted through convenient sampling technique. The relevant data was collected from both primary and secondary sources. The study is based on Students opinion through questionnaire. Data was collected through a questionnaire method. The secondary data was collected through number of sources_ books, journals, magazines and periodicals. Tools used for Analysis are Kruskal Wallis-test, Correspondence Analysis, Mann-Whitney test, Chi-Square test.

Review of Literature

Delhi university students studied about the Swachh Bharat Abhiyan's impact in Delhi PTI, which was launched by Prime Minister Narendra Modi on October 2. These will be among the many aspects that students of Delhi University will study for a report which they will submit to ministry of environment and forests after completion of five years of 'Swachh Bharat Abhiyan'. Usually projects are launched by the government but this is a one-of-its-kind campaign. It is important to study its impact and success rate. Therefore, DU students will undertake this study for five years and suggest the policy makers about aspects

where there is room for improvement. The project began in February 2017. The students will study the problem areas identified during earlier research and will observe the changes — positive or negative — over the period of 5 years in those problem areas. After the completion of five years and culmination of the cleanliness campaign in 2019, they will prepare policy making documents and send them to MoEF for their consideration. The study will be limited to the campaign's impact in Delhi and will also take note of contribution of various stakeholders in the success of the campaign.

The anthropology department had previously conducted a four-year-long study during 2004-2008 on the 'human civic behaviour in public places'. The survey over 120 localities and interview over 10,000 people in Delhi, Lucknow, Kohima, and Guwahati and studied the patterns of how people behave in terms of civic etiquettes in public. The team will now revisit the same localities and study what is the impact of the cleanliness campaign. A research on commuters maintaining cleanliness in Delhi Metro trains and stations had also been conducted, he added. Meanwhile, DU's geography department has decided to conduct research on sustainable development options available in Delhi and give their suggestions to the MoEF.

The nationwide 'Swachh Bharat Campaign', which was launched by Prime Minister Narendra Modi on October 2, will culminate in 2019 on the 150th birth anniversary of Mahatma Gandhi.

Results and Discussion:

1. 70% of the respondents are not aware of the Swachh Bharat Campaign of Government of India in area like Surapet, Padi & Mogappair.
2. 61% of the respondents say changes were not implemented in their area with regards to Swachh Bharat Campaign of

Government of India in areas like Surapet, Padi & Mogappair

- 71% of the respondents donot segregate the organic and inorganic waste before disposal in areas of Chennai like Surapet, Padi & Mogappair
- 40% of respondents say that the litter found on the way of the Respondents are Plastic bags.

Chi-Square test is performed between type of media and the awareness of Swachh Bharat:

H0: There is no dependency between the age and the type of media used by the respondents

Table 1: Age and the media used by the respondents cross tabulation

		TYPE_OF_MEDIA				TOTAL
		TELEVISION	RADIO	NEWSPAPER	SOCIAL MEDIA	
AGE	21-30	4	16	9	1	30
	31-40	8	16	5	3	32
	41-50	4	14	9	3	30
	51-60	0	7	4	1	12
	60	1	0	0	0	1
TOTAL		17	53	27	8	105

Among 105 Respondents 17 of them use the Television, 53 of the respondents use Radio, 27 of the respondents use Newspapers and only 8% of respondents use Social media in the areas of Chennai like Surapet, Mogappair & Padi.

Table1.1: TEST STATISTICS^A

	VALUE	DF	ASYMP. SIG. (2-SIDED)
PEARSON CHI-SQUARE	12.289 ^a	12	.423
LIKELIHOOD RATIO	12.819	12	.382
LINEAR-BY-LINEAR ASSOCIATION	1.692	1	.193
N OF VALID CASES	105		

a. 12 cells (60.0%) have expected count less than 5. The minimum expected count is .08.

The calculated significant value is .423 which is greater than the table value Hence the Null Hypothesis is accepted. Thus there is a no significant difference between age and type of media used by the respondents.

Correspondence analysis performed between Location and facilities need to be implemented in the respondents area

H0: There is no significant correspondence between Location and facilities need to be implemented in the respondents area

Table 2: Summary of Correspondence Between Location And Facilities Need To Be Implemented In The Respondents Area

DIMENSION	SINGULAR VALUE	INERTIA	CHI SQUARE	SIG.	PROPORTION OF INERTIA		CONFIDENCE SINGULAR VALUE	
					ACCOUNTED FOR	CUMULATIVE	STANDARD DEVIATION	CORRELATION
1	.177	.021			.899	.899	.100	.022
2	.049	.002			.101	1.000	.999	
TOTAL		.024	2.507	.643 ^a	1.000	1.000		

a. 4 degrees of freedom

The significance or the calculated value is 0.643 which is greater than the table value hence there is no significant correspondence between Location and facilities need to be implemented in the respondents area.

- ✓ Respondents in Padi requires Rain water disposal facility
- ✓ Respondents in Mogappair requires Disposal of Waste facility
- ✓ Respondents at Avadi requires Public toilet facility

Kruskal Wallis test is performed between the Awareness among the Respondents and age of the respondents:

H0: There is no significant difference Awareness among the Respondents and age of the respondents

Table 3: Rank of Awareness Among The Respondents And Age Of The Respondents

	AGE	N	MEAN RANK
SWACHH BHARAT AWARENESS	21-30	30	37.33
	31-40	32	59.00
	41-50	30	59.87
	51-60	12	54.67
	Total	104	

Table 3.1: TEST STATISTICS^{A,B}

AWARE OF SWACHH BHARAT	
CHI-SQUARE	15.529
DF	3
ASYMP. SIG.	.001
a. Kruskal Wallis Test	
b. Grouping Variable: Age	

The calculated values are less than the table value 0.05, hence there is a significant difference between awareness among the respondents and age of the respondents.

Mann-Whitney test is performed between the motive of the government to create awareness of Swachh Bharat and Awareness about swachh Bharat among the respondents and the findings are as below

H0: There is no significant difference the motive of the government to create awareness of Swachh Bharat and Awareness about swachh Bharat among the respondents

Table 4: Motive of The Government To

	Swachh Bharat Awareness	N	Mean Rank
Motive of government create awareness towards cleanliness	Yes	40	50.81
	No	65	54.35
	Total	105	
Motive of government create awareness to improve the country image	Yes	40	53.31
	No	65	52.81
	Total	105	
Motive of government create awareness for Economic Development	Yes	40	52.01
	No	65	53.61
	Total	105	
Motive of government create awareness for publicity stunt	Yes	40	60.12
	No	65	48.62
	Total	105	

Create Awareness Of Swachh Bharat

- ✓ The Mean Rank of the respondents believe that the motive of the Government to create Swachh Bharat awareness is to make India Clean is 50.81
- ✓ The Mean Rank of the respondents believe that the motive of the Government to create Swachh Bharat awareness is to improve the country image is 53.31
- ✓ The Mean Rank of the respondents believe that the motive of the Government to create Swachh Bharat awareness is to contribute to the Economic Development is 52.01
- ✓ The Mean Rank of the respondents believe that the motive of the Government to create Swachh Bharat awareness is just a publicity stunt is 60.12

Table 4.1: Test Statistics^a

	Cleanliness	Country Image	Economic Development	Publicity Stunt
Mann-Whitney U	1212.500	1287.500	1260.500	1015.000
Wilcoxon W	2032.500	3432.500	2080.500	3160.000
Z	-.609	-.088	-.270	-1.960
Asymp. Sig. (2-tailed)	.543	.930	.787	.050
a. Grouping Variable: Aware_of_Swachh_Bharat				

The calculated value 0.05 is greater than the table value 0.05, hence there is a no significant difference between awareness about Swachh Bharat among the respondents and the motive of the government to create awareness of Swachh Bharat

Survey Suggestions

The people in the rural areas mainly use the media like Television, but the Swachh Bharat advertisements in TV are less compared to those ads on the Radio for Swachh Bharat. So in order to create more awareness the Govt of India should invest in creating more ads and campaigns in local language of the cities. Govt of India should implement special teams in colleges and make them inspect the rural areas and hear to the needs of the people in that area. The illiterate people cannot use the internet to contact or submit any complaints in that case the Swachh Bharat Team should be more approachable and activities should be explained clearly to the people through the Municipality people.

Campaign Findings

1. An awareness campaign was conducted by the Swachh Chennai Team and chose a place to clean in Mogappair to create awareness among the people in that area.
2. People liked to keep their place clean and they found no initiative to start. When the Swachh Chennai Team gathered the area people and informed them about the Swachh Cleaning Campaign they eagerly joined with us to clean their place and to remove the waste we called the Municipality people and segregated the organic and inorganic waste and finished the campaign successfully
3. The Swachh Chennai Team took a Swachh Bharat pledge with the people of Mogappair after cleaning the Area and shared them the importance of Swachh Bharat and its effectiveness in helping India become a Developed Nation.

To Clean Your Area Follow These Simple Steps

1. Inform the corporation supervisor and ask them for Corporation workers to clear the garbage with garbage vehicle and brooms to sweep.
2. Form a team with your neighbors
3. Send write-ups to Newspapers and Magazine motivate others to keep their surroundings clean

Conclusion

Analysis of all facts, figures and observation and the experience during the study period it's found that the people awareness on Swachh Bharat varies based on the age and the type of media used by them and expectations are not satisfied with the

current implementation of toilets. People should be educated about the importance of Swachh Bharat and waste Segregation. Here by concluding that the awareness of Swachh Bharat should be increased through medias and the Government should educate the people about the ill effects of improper disposal of waste and open defecation in the rural areas and make India become clean by October 2019.

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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 அடுத்த தொகுதி ஆகஸ்ட் 2018ல் வெளிவர இருக்கிறது.

இவ்விதழில் ஆய்வுக்கட்டுரை சமர்ப்பிக்க விரும்புகின்றவர்கள் தங்களது ஆய்வுக் கட்டுரைகளை மின் அஞ்சல் வாயிலாக (எடுத்துருவையும் சேர்த்து) tamilaivusangamam@gmail.com 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.

INDIAN BANKING SECTOR: CHALLENGES AND OPPORTUNITIES

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Abstract

The economic reforms initiated by the Government of India about two decades ago have changed the landscape of several sectors of the Indian economy. The Indian banking sector is no exception. This sector is going through major changes as a consequence of economic reforms. The role of banking industry is very important as one of the leading and mostly essential service sector. India is the largest economy in the world having more than 120 crore population. The significant role of banking industry is essential to speed up the social economic development. Banks play an important role in the economic development of developing countries. Economic development involves investment in various sectors of the economy. The economic reforms have also generated new and powerful customers (huge Indian middle class) and new mix of players (public sector units, private banks, and foreign banks). The emerging competition has generated new expectations from the existing and the new customers. There is an urgent need to introduce new products. Existing products need to be delivered in an innovative and cost-effective way by taking full advantage of emerging technologies. The biggest opportunity for the Indian banking system today is the Indian consumer. Demographic shifts in terms of income levels and cultural shifts in terms of lifestyle aspirations are changing the profile of the Indian consumer. This is leading to a growing demand for competitive, sophisticated retail banking services. This paper explains the changing banking scenario, the impact of economic reforms and analyses the challenges and opportunities of national and commercial banks.

Keywords: E-Banking, Customer Retention, Economic Reforms, Information Technology, lifestyle, GDP, CRM

Introduction

India is one of the top 10 economies in the world, where the banking sector has tremendous potential to grow. The last decade saw customers embracing ATM, internet and mobile banking. India's banking sector is currently valued at Rs. 81 trillion (US\$ 1.31

trillion). It has the potential to become the fifth largest banking industry in the world by 2020 and the third largest by 2025, according to an industry report. The face of Indian banking has changed over the years. Banks are now reaching out to the masses with technology to facilitate greater ease of communication, and

transactions are carried out through the Internet and mobile devices. A bank is a financial institution that provides banking and other financial services to their customers. A bank is generally understood as an institution which provides fundamental banking services such as accepting deposits and providing loans. There are also nonbanking institutions that provide certain banking services without meeting the legal definition of a bank. Banks are a subset of the financial services industry. A banking system also referred as a system provided by the bank which offers cash management services for customers, reporting the transactions of their accounts and portfolios, throughout the day. The banking system in India should not only be hassle free but it should be able to meet the new challenges posed by the technology and any other external and internal factors. For the past three decades, India's banking system has several outstanding achievements to its credit. The Banks are the main participants of the financial system in India. The Banking sector offers several facilities and opportunities to their customers. All the banks safeguards the money and valuables and provide loans, credit, and payment services, such as checking accounts, money orders, and cashier's cheques.

Objective

The objective of this paper is to explain the changing banking scenario, to analyze the impact of liberalization, privatization & globalization and to study the challenges and opportunities of national and commercial banks in changing banking scenario. In addition to this, an attempt is made to understand the significance of banks in India.

Methodology

This paper is the outcome of a secondary data on Indian Banking Sector with special reference to Indian context. To complete this, annual reports, various books, journals and periodicals have been consulted, several

reports on this particular area have been considered, and internet searching has also been done.

Evolution of the Indian Banking Industry

The first bank in India, called The General Bank of India was established in the year 1786. The East India Company established The Bank of Bengal/Calcutta (1809), Bank of Bombay (1840) and Bank of Madras (1843). The next bank was Bank of Hindustan which was established in 1870. These three individual units (Bank of Calcutta, Bank of Bombay, and Bank of Madras) were called as Presidency Banks. Allahabad Bank which was established in 1865, was for the first time completely run by Indians. Punjab National Bank Ltd. was set up in 1894 with headquarters at Lahore. Between 1906 and 1913, Bank of India, Central Bank of India, Bank of Baroda, Canara Bank, Indian Bank, and Bank of Mysore were set up. In 1921, all presidency banks were amalgamated to 22 forms the Imperial Bank of India which was run by European Shareholders. After that the Reserve Bank of India was established in April 1935.

At the time of first phase the growth of banking sector was very slow. Between 1913 and 1948 there were approximately 1100 small banks in India. To streamline the functioning and activities of commercial banks, the Government of India came up with the Banking Companies Act, 1949 which was later changed to Banking Regulation Act 1949 as per amending Act of 1965 (Act No.23 of 1965). Reserve Bank of India was vested with extensive powers for the supervision of banking in India as a Central Banking Authority.

Phases of Evolution of Indian Banking Industry

In the evolution of this strategic industry spanning over two centuries, immense developments have been made in terms of the regulations governing it, the ownership structure, products and services offered and

the technology deployed. The entire evolution can be classified into four distinct phases.

1. Phase I- Pre-Nationalisation Phase (prior to 1955)
2. Phase II- Era of Nationalisation and Consolidation (1955-1990)
3. Phase III- Introduction of Indian Financial & Banking Sector Reforms and Partial Liberalisation (1990- 2004)
4. Phase IV- Period of Increased Liberalisation (2004 onwards)

ORGANISATIONAL STRUCTURE

Indian banking industry has a diverse structure. The present structure of the Indian banking industry has been analysed on the basis of its organised status, business as well as product segmentation. The entire organised banking system comprises of scheduled and non-scheduled banks. Largely, this segment comprises of the scheduled banks, with the unscheduled ones forming a very small component. Banking needs of the financially excluded population is catered to by other unorganised entities distinct from banks, such as, moneylenders, pawnbrokers and indigenous bankers.

Scheduled Banks

A scheduled bank is a bank that is listed under the second schedule of the RBI Act, 1934. In order to be included under this schedule of the RBI Act, banks have to fulfil certain conditions such as having a paid up capital and reserves of at least 0.5 million and satisfying the Reserve Bank that its affairs are not being conducted in a manner prejudicial to the interests of its depositors. Scheduled banks are further classified into commercial and cooperative banks. The basic difference between scheduled commercial banks and scheduled cooperative banks is in their holding pattern. Scheduled cooperative banks are cooperative credit institutions that are registered under the Cooperative Societies Act.

These banks work according to the cooperative principles of mutual assistance.

Business Segmentation

The entire range of banking operations are segmented into four broad heads- retail banking businesses, wholesale banking businesses, treasury operations and other banking activities. Banks have dedicated business units and branches for retail banking, wholesale banking (divided again into large corporate, mid corporate) etc.

Retail Banking

It includes exposures to individuals or small businesses. Retail banking activities are identified based on four criteria of orientation, granularity, product criterion and low value of individual exposures. In essence, these qualifiers imply that retail exposures should be to individuals or small businesses (whose annual turnover is limited to Rs. 0.50 billion) and could take any form of credit like cash credit, overdrafts etc. Retail banking exposures to one entity is limited to the extent of 0.2% of the total retail portfolio of the bank or the absolute limit of Rs. 50 million. Retail banking products on the liability side includes all types of deposit accounts and mortgages and loans (personal, housing, educational etc) on the assets side of banks. It also includes other ancillary products and services like credit cards, demat accounts etc. The retail portfolio of banks accounted for around 21.3% of the total loans and advances of SCBs as at end-March 2009. The major component of the retail portfolio of banks is housing loans, followed by auto loans. Retail banking segment is a well-diversified business segment. Most banks have a significant portion of their business contributed by retail banking activities. The largest players in retail banking in India are ICICI Bank, SBI, PNB, BOI, HDFC and Canara Bank. Among the large banks, ICICI bank is a major player in the retail banking space which has had definitive strategies in place to boost

its retail portfolio. It has a strong focus on movement towards cheaper channels of distribution, which is vital for the transaction intensive retail business. SBI's retail business is also fast growing and a strategic business unit for the bank. Among the smaller banks, many have a visible presence especially in the auto loans business. Among these banks the reliance on their respective retail portfolio is high, as many of these banks have advance portfolios that are concentrated in certain usages, such as auto or consumer durables. Foreign banks have had a somewhat restricted retail portfolio till recently. However, they are fast expanding in this business segment. The retail banking industry is likely to see a high competition scenario in the near future.

Wholesale Banking

Wholesale banking includes high ticket exposures primarily to corporates. Internal processes of most banks classify wholesale banking into mid corporates and large corporates according to the size of exposure to the clients. A large portion of wholesale banking clients also account for off balance sheet businesses. Hedging solutions form a significant portion of exposures coming from corporates. Hence, wholesale banking clients are strategic for the banks with the view to gain other business from them. Various forms of financing, like project finance, leasing finance, finance for working capital, term finance etc. form part of wholesale banking transactions. Syndication services and merchant banking services are also provided to wholesale clients in addition to the variety of products and services offered. Wholesale banking is also a well-diversified banking vertical. Most banks have a presence in wholesale banking. But this vertical is largely dominated by large Indian banks. While a large portion of the business of foreign banks comes from wholesale banking, their market share is still smaller than that of the larger Indian banks. A number of large private players among Indian

banks are also very active in this segment. Among the players with the largest footprint in the wholesale banking space are SBI, ICICI Bank, IDBI Bank, Canara Bank, Bank of India, Punjab National Bank and Central Bank of India. Bank of Baroda has also been exhibiting quite robust results from its wholesale banking operations.

Treasury Operations

Treasury operations include investments in debt market (sovereign and corporate), equity market, mutual funds, derivatives, and trading and forex operations. These functions can be proprietary activities, or can be undertaken on customer's account. Treasury operations are important for managing the funding of the bank. Apart from core banking activities, which comprises primarily of lending, deposit taking functions and services; treasury income is a significant component of the earnings of banks. Treasury deals with the entire investment portfolio of banks (categories of HTM, AFS and HFT) and provides a range of products and services that deal primarily with foreign exchange, derivatives and securities. Treasury involves the front office (dealing room), mid office (risk management including independent reporting to the asset liability committee) and back office (settlement of deals executed, statutory funds management etc).

Other Banking Businesses

This is considered as a residual category which includes all those businesses of banks that do not fall under any of the aforesaid categories. This category includes para banking activities like hire purchase activities, leasing business, merchant banking, factoring activities etc.

Conclusion

The pre and post liberalization era has witnessed various environmental changes which directly affects the aforesaid phenomena. It is evident that post liberalization era has spread new colours of growth in India,

but simultaneously it has also posed some challenges. This article discusses the various challenges and opportunities like High transaction costs, IT revolution, timely technological up-gradation, intense competition, privacy & safety, global banking, financial inclusion. Banks are striving to combat the competition. The competition from global banks and technological innovation has compelled the banks to rethink their policies and strategies. Different products provided by foreign banks to Indian customers have forced the Indian banks to diversity and upgrade themselves so as to compete and survive in the market. The biggest challenge for banking industry is to serve the mass and huge market of India. Companies have become customer centric than product centric. The better we understand our customers, the more successful we will be in meeting their needs. In order to mitigate above mentioned challenges Indian banks must cut their cost of their services. Another aspect to encounter the challenges is product differentiation. Apart from traditional banking services, Indian banks must adopt some product innovation so that they can compete in gamut of competition. Technology up gradation is an inevitable aspect to face challenges. The level of consumer awareness is significantly higher as compared to previous years. Now-a-days they need internet banking, mobile banking and ATM services.

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NON-PERFORMING ASSETS OF THE SELECTED CHITTOOR DISTRICT CO-OPERATIVE CENTRAL BANK BRANCHES IN CHITTOOR DISTRICT

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Abstract

Non-performing asset (NPA) is defined as a credit facility in respect of which the interest and/or installment of Bond finance principal has remained 'past due' for a specified period of time. NPA is used by financial institutions that refer to loans that are in difficulty of default. Once the borrower has failed to make interest or principle payments for 90 days the loan is considered to be a non-performing asset. Non-performing assets are problematic for financial institutions since they depend on interest payments for income. Trouble some pressure from the economy can lead to a sharp increase in non-performing loans and often results in massive write-downs. One of the important indicators of efficiency of the banking industry is the level of non-performing assets (NPAs). The higher the non-performing assets, the lower the profitability of banks, as there will not be any interest income and there is a need to incur operational and recovery cost. Moreover, it affects the image of the bank. An effective management of non-performing assets is equally important to protect and safeguard the financial health of DCCBs. The development of banking sector is an inevitable precondition for the healthy and rapid development of the national economic structure. This attempts to study the non-performing assets of the selected Chittoor district co-operative central bank branches in Chittoor district.

Introduction

The maintenance of sound asset quality is a functional aspect of banking as it determines its healthiness and the overall business performance. The most important asset category of every bank is loans and its quality apart from raising resources through fresh

deposits and recycling of funds received from borrowers constitutes a major part of funding credit dispensation activity. Non-recovery of installments as also interest on the loan portfolio renders the effectiveness of this process of the credit cycle. Non-recovery also affects the profitability of banks besides being

required to maintain more owned fund by way of capital and creation of reserves and provisions to act as cushion for the loan losses. Non-performing asset (NPA) is defined as a credit facility in respect of which the interest and/or installment of Bond finance principal has remained 'past due' for a specified period of time. NPA is used by financial institutions that refer to loans that are in difficulty of default. Once the borrower has failed to make interest or principle payments for 90 days the loan is considered to be a non-performing asset. Non-performing assets are problematic for financial institutions since they depend on interest payments for income. Trouble some pressure from the economy can lead to a sharp increase in non-performing loans and often results in massive write-downs¹. One of the important indicators of efficiency of the banking industry is the level of non-performing assets (NPAs). The higher the non-performing assets, the lower the profitability of banks, as there will not be any interest income and there is a need to incur operational and recovery cost. Moreover, it affects the image of the bank.

Objective of the Study

The specific objective of the study is to examine the NPAs of the selected 6 DCCB branches.

Sample Selection

Chittoor District in Andhra Pradesh state has been selected as the research area for the present study. Chittoor district has been divided into three revenue divisions namely Chittoor, Madanapalli and Tirupati revenue divisions. It has been observed that there are 31 branches of District Co-operative Central Bank with 9 branches in Chittoor revenue division; 10 branches in Madanapalli revenue division and 12 branches in Tirupati revenue division. Among the 31 branches, 6 branches have been selected randomly by choosing 2 branches from each of three revenue divisions.

Definition of Non-Performing Asset (NPA)

According to Shri M. Narasimham Committee it has been decided that an NPA should be defined as 'a credit facility or an advance as on the date of the balance sheet, in respect of which interest has remained unpaid for a period of four quarters during the year ending 31-03-1993, for three quarters during the year ending 31-03-1994 and for two quarters during the year ending 31-03-1995 and onwards'. These reform measures were subsequently extended in stages of the co-operative banks for income recognition, Asset classification, provisioning and other related matters of urban co-operative banks with effect from 31st March 2001 for effective functioning.

Table – 1 RBI GUIDELINES TO UCBS FOR RECOGNIZED NPAs

Loans & Advances	Guidelines Application until 31-03-2006	Guidelines applicable from 01-04-2006
Term loan interest/installment of principal remaining overdue for more than	180 days	90 days
Overdraft/Credit a/c	Remains out of order	90 days
Bills purchased and discounted remaining overdue more than	180 days	90 days
Agriculture loan interest and or installments remaining overdue for	Two harvest seasons but not exceeding two and half years	Two harvest seasons but not exceeding two and half years
Other accounts of any amount to be received remaining overdue for more than	180 days	90 days

Source: www.RBI.org.in

Types of NPAs

Starting from 1st April ²⁰⁰⁹, banks in India switched over to recognition of income, classification of assets and provisioning for bad debts on a prudential basis which is objective, based on record of recovery and ensuring uniform and consistent application of norms. Prior of this, banks were classifying the advances under a health code system. Under the existing income recognition, asset

classification and provisioning norms, banks assets are classified under the following categories i.e., Standard Assets, Sub-Standard Assets, Doubtful Assets and Loss Assets .The R.B.I's norms of classification of assets are presented in table 2.

Table – 2 RBI NORMS TO UCBS FOR CLASSIFICATION OF ASSETS

Asset Category	Categorised with effect from 1 st April 2009	Until 1 st April 2009
Standard Assets	When categorized with effect from April 1 st 2009	Until April 1 st 2009
Sub-Standard Asset	Assets which do not disclose any risk	Assets which do not disclose any risk
Doubt-full Assets	Which remained in the sub-standard category for a period of 12 months	Which remained in the sub-standard category for a period exceeding 3 years
Loss Assets	Asset where loss has been identified by the bank but the amount has not been written off wholly	Asset where loss has been identified by the bank but the amount has not been written off wholly

Source: www.RBI.org.in

The NPA particulars of selected DCCBs in Chittoor district of three revenue divisions are presented in the table 3.

H_0 : There are no significant variations in the growth rates in Non-performing assets of selected DCCBs in Chittoor district.

Table – 3 NPAs OF SELECTED DCCBs IN CHITTOOR DISTRICT DURING THE PERIOD 2007-2016 (Rs. in Lakhs)

Year	SriKalahasti	Tirupati	Chittoor	P.S. Gate	Madanapalli	Punganur
2006-07	701.75	1502.87	757.96	715.40	109.57	1134.63
2007-08	743.80	1631.83	462.63	683.63	98.81	954.18
2008-09	433.11	2222.72	331.84	1001.07	77.93	846.31
2009-10	367.61	2563.83	231.43	470.19	82.67	841.31
2010-11	473.35	2139.87	239.27	310.06	99.62	816.34
2011-12	483.55	2161.45	218.23	309.35	89.91	761.31
2012-13	497.75	2455.24	401.41	363.49	81.28	681.31
2013-14	403.55	1795.96	225.42	323.34	68.95	526.31
2014-15	330.45	1678.45	175.34	205.10	63.19	401.64
2015-16	263.80	1350.40	125.29	214.14	47.95	360.42
Mean	469.87	1950.26	316.90	459.58	81.99	732.38
SD	151.98	414.37	185.97	259.63	18.61	244.16
CV	32.35	21.25	58.68	56.49	22.70	33.34
LGR	-8.49	-1.08	-14.82	-15.26	-6.38	-10.73
CGR	-8.00	-1.00	-14.00	-15.00	-6.00	-11.00
t-value	-3.703**	-0.442 [@]	-3.353*	-4.018**	-4.575**	-12.352**

****Significant at 0.01 per cent level;**

***Significant at 0.05 per cent level;**

@ - Not significant;

Source: DCCB, Head office, Chittoor, from 2006-07 to 2015-16

Table 3 delineates the total NPAs of selected DCCBs in the Chittoor district. In Srikalahasti DCCB, the NPAs decreased from Rs.701.75

lakhs to Rs.263.80 lakhs during the period 2006-07 to 2015-16 with negative growth rate of -8.49 LGR, -8.00 CGR and -3.703 t-value which was significant at 1 per cent level. In Tirupati DCCB, the NPAs decreased from Rs. 1502.87 lakhs to Rs.1350.40 lakhs during the period 2006-07 to 2015-16 with fluctuations with negative growth rate of -1.08 LGR, -1.00 CGR and -0.442 t-value which was not significant. In Chittoor DCCB, the NPAs decreased from Rs.757.96 lakhs in the year 2006-07 to Rs.125.29 lakhs in the year 2015-16 with fluctuations with -14.82 LGR, -14.00 CGR and -3.353 t-values which was significant at 5 per cent level. In P.S.Gate DCCB, the NPAs decreased from Rs.715.40 lakhs to Rs.214.14 lakhs during the study period with negative growth rate of -15.26 LGR, -15.00 CGR and -4.018 t-values which was significant at 1 per cent level. In Madanapalli DCCB the NPAs decreased from Rs.109.57 lakhs in the year 2006-07 to Rs. 47.95 lakhs in the year 2015-16 with fluctuations in the study period. The growth rates were -6.38 LGR, -6.00 CGR and -4.575 t-values which was significant at 1 per cent level. Finally in Punganur DCCB, the NPAs decreased from Rs.1134.63 lakhs to Rs. 360.42 lakhs during the study period. The growth rates were -10.73 LGR, -11.00 CGR and -12.352 t-value which was significant at 1 per cent level. The mean value Rs.1950.26 lakhs was the highest value of NPAs in Tirupati DCCB and lowest value Rs.81.99 lakhs in Madanapalli DCCB, The standard deviation Rs.414.37 lakhs was the highest value of NPAs in Tirupati DCCB and lowest value was Rs.18.61 lakhs in Madanapalli DCCB and coefficient of variation 58.68 per cent was the highest value of NPAs in Chittoor DCCB and lowest value was 21.25 per cent in Tirupati DCCB in Chittoor district. The amount of NPAs decreased from 2006-07 to 2015-16 in three revenue divisions. The null hypothesis is rejected and it can be concluded that there are significant variations in the growth rates in NPA of selected DCCBs in Chittoor district.

NPAs to Loans and Advances

The assets of the banks which don't perform (that is-don't bring any return) are called Non Performing Assets (NPAs) or bad loans. Bank's assets are the loans and advances given to customers. If customers don't pay either interest or part of principal or both, the loan turns into bad loan. This is a price effectiveness factor. It indicates how good the qualities a bank provisioning practices get recovery from advances⁵. The percentage of NPAs to loans and advances of selected DCCBs in Chittoor district of three revenue divisions is presented in the table 4.

H₀: There are no significant variations in the NPAs to loans and advances of selected DCCBs in Chittoor district.

TABLE – 4 PERCENTAGE OF NPAs TO LOANS AND ADVANCES OF SELECTED DCCBs IN CHITTOOR DISTRICT DURING THE PERIOD 2007-2016

Year	Srikalahasti	Tirupati	Chittoor	P.S. Gate	Madanapalli	Punganur
2006-07	90.71	24.71	51.27	29.86	12.10	51.29
2007-08	84.32	21.05	32.78	40.37	8.77	35.10
2008-09	73.93	24.46	20.44	82.82	5.36	48.30
2009-10	58.37	24.58	13.50	32.79	4.28	40.85
2010-11	37.99	35.39	54.12	18.70	9.91	31.88
2011-12	15.99	40.78	34.82	17.15	4.04	26.25
2012-13	13.82	39.65	46.12	18.45	3.05	20.87
2013-14	9.71	37.08	37.26	17.66	4.83	27.93
2014-15	9.75	41.03	31.83	12.24	3.93	20.63
2015-16	8.47	39.22	25.05	11.77	2.62	16.83
Mean	40.31	32.80	34.67	28.18	5.89	31.99
SD	33.53	8.06	13.12	21.34	3.22	11.83
CV	83.18	24.59	37.84	75.72	54.60	36.96
LGR	-26.13	7.10	-1.34	-15.70	-13.52	-10.96
CGR	-31.00	7.50	0.00	-15.00	-13.00	-11.00
t-value	-8.769**	5.091**	-0.304 ^{ns}	-2.281 ^{ns}	-3.207*	-5.778**

(Figures in Percentage)

****Significant at 0.01 per cent level;**

***Significant at 0.05 per cent level; @ - Not significant;**

Source: DCCB, Head office, Chittoor, from 2006-07 to 2015-16

Table 4 shows the percentage of NPAs to loans and advances of selected DCCBs in Chittoor district. In Srikalahasti DCCB, percentage of NPAs to loans and advances decreased from 90.71 per cent in the year 2006-07 and declined later to a low level of 8.47 per cent in the year 2015-16 with L.G.R

of -26.13, C.G.R of -31.00 and t-value of -8.769 which was significant at 1 per cent level. In Tirupati DCCB, the percentage of NPAs to loans and advances increased from 24.71 per cent to 39.22 per cent having fluctuations during the study period with L.G.R of 7.10, C.G.R of 7.50 and t-value of 5.091 which was significant at 1 per cent level. In Chittoor DCCB, the percentage of NPAs to loans and advances decreased from 51.27 per cent and declined later 25.05 per cent during the study period with fluctuations during the same period with L.G.R of -1.34, C.G.R of 0.00 and t-value of -0.304 which was not significant. In P.S.Gate DCCB, the percentage of NPAs to loans and advances decreased from 29.86 per cent in the year 2006-07 to 11.77 per cent in the year 2015-16 with L.G.R of -15.70, C.G.R of -15.00 and t-value of -2.281 which was not significant. In Madanapalli DCCB, the percentage of NPAs to loans and advances decreased from 12.10 per cent to 2.62 per cent during the study period and with L.G.R of -13.52, C.G.R of -13.00 and t-value of -3.207 which was significant at 5 per cent level and finally in Punganur DCCB, the percentage of NPAs to loans and advances decreased from 51.29 per cent to 16.83 per cent during the study period with fluctuations during the same period with L.G.R of -10.96, C.G.R of -11.00 and t-value of -5.778 which was significant at 1 per cent level. There were fluctuations in the percentage of NPAs to loans and advances in the study period 2006-07 to 2015-16. One can observe that the percentages of NPAs to loans and advances of selected DCCBs were showing downward trend from 2006-07 to 2015-16. Hence, it is concluded that the null hypothesis is rejected pertaining to Srikalahasti, Chittoor and Punganur DCCBs.

Conclusion

Indian rural economy is based on agriculture. But the rural agricultural families have been facing a number of problems like flood, draught, and changes in climate. To

uplift the economic conditions of the agriculturists, the cooperative banks are playing plays an important role. From this article one can observe that the percentages of NPAs to loans and advances of selected DCCBs were showing downward trend from 2006-07 to 2015-16 and the amount of NPAs decreased from 2006-07 to 2015-16 in three revenue divisions. Only when economic activities are undertaken, wealth is created and employment generated resulting in the welfare of the people. To ensure this timely financial assistance, services to the agriculturist are very important. But at the same time due to natural calamities and low rate of crops they are not in a position to repay the loan and in time this leads to Non-performing assets. Co-operative bank in India plays an important role in the economic development of the country. They

are giving timely assistance to rural peoples by way of giving loans and other amenities to agriculturists. But any default in repayment of loan, will affect the operational efficiency and financial health of the bank. So management of loans is very important in primary agricultural co- operative bank.

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SOCIAL MEDIA AWARENESS OF HIGHER SECONDARY STUDENTS IN RELATION TO CERTAIN SELECT VARIABLES

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Abstract

Social Media are the different types of media that can be used to educate the students and the people. Social Media can include YouTube, Facebook, Twitter, Skype and WhatsApp. Three properties of social media and technology which exists text, messages, words and lesson. The students are being educated not only in the classroom but also in the place of stayingplace of learning and worship. Social Media technologies entering nowadays in Education with a powerful tool and provides effective domain of knowledge and learning for the students in their learning process. The sample of the study is 201 higher secondary students of Tiruchirappalli district used simple random sampling technique. The study found that there was a greater awareness among higher secondary students' in the use of Social Media and their attitude towards the use of Social Media is found to be favourable.

Keywords: Social, Media, Awareness, Technologies, Effective, Learning, Process

Introduction

In the modern age, Education is regarded as an essential expense and well productive investment. Whatever expenditure is incurred on education as equipment, building and some investments, which have a greater form of economic for the country makes useful to the education. Modernization is generally a process of change of traditional society which is based on Science and Technology. Education involves teaching and learning process of some paradigm shift has been from teaching to

learning. The world of today is experiencing two explosions like; Wisdom wealth and Knowledge Explosions. These explosions had a tremendous influence on education and the associated problems have been solved using educational technology.

Social Media Technologies and Networks

Social Media use web-based technologies, desktop computers and mobile technologies (e.g., smart phones and tablet computers) to create highly interactive platforms through which individuals, communities and

organizations can share, co-create, discuss, and modify user-generated content or pre-made content posted online. They introduce substantial and pervasive changes to communication between businesses, organizations, communities and individuals. Social Media changes the way individuals and large organizations communicate. These changes are the focus of the emerging field of self-studies.

The term 'Social Media' is usually used to describe social networking sites such as:

1. **Facebook** – an online social networking site that allows users to create their personal profiles, share photos and videos, and communicate with other users
2. **Twitter** – an internet service that allows users to post “tweets” for their followers to see updates in real-time
3. **LinkedIn** – a networking website for the business community that allows users to create professional profiles, post resumes, and communicate with other professionals and job-seekers.
4. **Pinterest** – an online community that allows users to display photos of items found on the web by “pinning” them and sharing ideas with others.
5. **Snapchat** – an app on mobile devices that allows users to send and share photos of themselves doing their daily activities.

Need and Significance of the Study

The 21st century is interpreted in multiple ways as the Information Era, Digital Era and more importantly as Knowledge Age. The late 20th century was a period of major social, economic and political changes. It was also a time in which there were big changes in knowledge – in how people see knowledge and how they use it. The Knowledge Age is a new, advanced form of capitalism in which knowledge and ideas are the main source of economic growth (more important than land,

labour, money, or other ‘tangible resources’). New patterns of work and new business practices have developed, and as a result, new kinds of workers with new and different skills are required. The very meaning of knowledge is changing.

The rate at which new technologies are being developed and adopted around the world is hastening. While this acceleration of change gives us new opportunities to improve the learning process, learners must not ignore what to learn about good pedagogy from centuries of experience. Improving education through integration of new technology to our large and complex school system can have a major impact. Social Networking used for sharing various information with others and create the awareness about social media are used in education. There are some of the opportunities to seize social media and learning in unique attributes to improve education. Social Media are playing vital role for students in this digital age for many purposes like entertainment, academic and information searching. Hence, the present study attempts to find out the “Social media awareness of higher secondary students in relation to certain select variables”

Objectives of the study

The objectives of the study are stated as follows;

1. To assess the level of Social Media Awareness among Higher Secondary Students
2. To assess the attitude of Higher Secondary Students towards the Social Media.
3. To find out the significance difference, if any in the Social Media Awareness of the Higher Secondary Students with respect to Gender, Locality, Medium of Instruction and Type of School.

Hypotheses of the Study

Based on the above objectives, the following

hypotheses were formulated.

1. The level of Social Media Awareness of Higher Secondary Students is not high.
2. The level of attitude towards Social Media among Higher Secondary Students not high.
3. There is no significant difference, in the Social Media Awareness of Higher Secondary Students with respect to Gender, Locality, Medium of Instruction and Type of School.

Methodology in Brief

The investigator followed the survey method for the study. Social Media Awareness and a Scale on attitude towards Social Media were developed and administered by the investigator to the Higher Secondary Students in Tiruchirappalli District. The population for the study consisted of Plus One Students in Tiruchirappalli District. The investigator selected 201 students from the selected higher secondary schools by using simple random sampling technique.

Statistical Techniques Used

The obtained data were tabulated and statistically analyzed by adopting mean, standard deviation, t-test and also done percentage analysis.

Data Analysis

Hypothesis – 1

The level of Social Media awareness among higher secondary students of Tiruchirappalli District is not high.

Table –1.1 Level of Social Media Awareness of Higher Secondary Students in percentages

Social Media Awareness	Scores	No. of Students	Percentage
Low	0-8	67	33.33
Average	9-16	129	64.17
High	17-24	5	2.48

The above table (1.1) denotes an analysis of the levels of Social Media Awareness of Higher Secondary Students with reference to

Tiruchirappalli District. Among 201, the maximum number of students are at average level of Social Media Awareness i.e. (64.17% & 33.33%) of higher secondary students have at low level of Social Media Awareness. Only 2.48% of students have a higher level of Social Media Awareness. Hence, the hypothesis is rejected and it can be concluded that higher secondary students Social Media Awareness is found to be at average level.

Hypothesis – 2

The level of attitude towards the Social Media of Higher Secondary Students is not high.

Table – 1.2 Analysis of Attitude towards Social Media of Higher Secondary Students

No. of Students	Maximum Scores	Mean	Standard Deviation
201	260	194.76	22.54

The above table (1.2) denotes an analysis of the mean and standard deviation of Attitude towards Social Media Awareness of whole sample. The maximum obtainable score is 260, Mean 194.76 and Standard deviation is 22.54. This reveals that Attitude towards Social Media of the higher secondary students with reference to Tiruchirappalli district have in favourable attitude towards the use of Social Media.

Hypothesis –3

There is no significant difference in the Social Media Awareness mean scores between boys and girls.

Table – 1.3 Significance of difference in the Social Media Awareness scores of higher secondary boys and girls

Gender	N	Mean	SD	't' Value	Significance at 0.05 level
Boys	47	9.74	3.49	0.23	Not Significant
Girls	154	9.87	3.28		

The above table (1.3) presents the analysis of Social Media Awareness scores of the higher secondary boys and girls students. The mean Social Media Awareness scores of the

higher secondary boys is 9.74 and that of girls is 9.87. The standard deviations are 3.49 and 3.28 respectively. The calculated 't' value is 0.23 is less than the critical value 1.98 at 0.05 level. Hence, the hypothesis is accepted and it concludes that higher secondary boys and girls do not differ significantly in their Social Media Awareness. Both of them have similar in their level of awareness of Social Media.

Hypothesis – 4

There is no significant difference between the Social Media Awareness mean scores of higher secondary students of Tiruchirappalli District based on their locality.

Table – 1.4 Significance difference in the Social Media Awareness scores between rural and urban students

Locality	N	Mean	SD	't' Value	Significance at 0.05 level
Rural	108	190.61	23.68	2.97	Significant
Urban	93	199.93	20.30		

The above table (1.4) presents the analysis of Social Media Awareness scores of the higher secondary students of rural and urban area. The mean Social Media Awareness score of the rural higher secondary students is 190.61 and that of urban students is 199.93. The standard deviations are 23.68 and 20.30 respectively. The calculated 't' value is 2.97 is higher than the critical value 1.98 at 0.05 level. Hence, the hypothesis is rejected and it concludes that rural and urban higher secondary students differ significantly in their Social Media Awareness. Further the higher mean scores of urban students have a greater level of awareness of Social Media than the rural students.

Hypothesis – 5

There is no significant difference between the attitude towards Social Media mean scores between boys and girls.

Table – 1.5 Significance of difference in the Attitude Social Media scores of higher

Gender	N	Mean	SD	't' Value	Significance at 0.05 level
Boys	92	9.51	2.98	1.37	Not Significant
Girls	109	10.12	3.57		

secondary boys and girls

The above table (1.5) presents the analysis of Attitude towards Social Media scores of the higher secondary students, the mean score of Attitude towards Social Media of the boys higher secondary students is 9.51 and that of girls is 10.12. The standard deviations are 2.98 and 3.57 respectively. The calculated 't' value is 1.37 is less than the critical value 1.98 at 0.05 level. Hence, the hypothesis is accepted and it concludes that boys and girls higher secondary students do not differ significantly in their Attitude towards Social Media.

Hypothesis – 6

There is no significant difference between the Attitudes towards Social Media mean scores of higher secondary students based on their locality.

Table – 1.6 Significance difference of Attitude towards Social Media scores between rural and urban students

Locality	N	Mean	SD	't' Value	Significance at 0.05 level
Rural	11	208.64	15.56	2.08	Significant
Urban	190	194.13	22.74		

The above table (1.6) presents the analysis of attitude towards Social Media scores of the higher secondary students, the attitude towards Social Media mean score of the rural higher secondary students is 208.64 and that of urban is 194.13. The standard deviations are 15.56 and 22.74 respectively. The calculated 't' value is 2.08 is higher than the critical value 1.98 at 0.05 level. Hence, the hypothesis is rejected and it concludes that rural and urban higher secondary students differ significantly in their attitude towards Social Media.

Findings of the Study

1. The level of Social Media Awareness of Higher Secondary Students with reference to Tiruchirappalli District is found to be average.

2. The level of Attitude towards Social Media of Higher Secondary Students of Tiruchirappalli District is neither higher nor lower. They have a better attitude towards Social Media.
3. No significant difference is found in the Social Media awareness mean scores between higher secondary boys and girls. They possessed similar in their level of awareness of Social Media.
4. Significant difference is found in the Social Media awareness mean scores between rural and urban students. The urban students have better in their level of awareness on Social Media than the rural students. This is happened, maybe, due to access and availability of technology on the part of urban students.

Recommendations of the Study

Based on the findings of the study, the following recommendations have been made for policy planning.

1. Steps must be taken to increase the awareness of Social Media for higher secondary school students in particular.
2. Social Media should be included in Education Curriculum at all levels. School Teachers should be encouraged that their students to make use of the Social Media and technologies for their academic development with ethical consideration and ethical hacking.
3. The rural students should undergo a special training about the use of Social Media and technology to develop enough awareness to use Social Media for their learning and academic performance.
4. Every higher secondary students, it is quite necessary to know the do's and don'ts about the use of Social Media in the present context of education and becoming netizens good in the country.
5. It is suggested that the institution is association with the National Cyber Safety

and Security standards to create awareness on cyber safety and cyber security, while using Social Media.

Conclusion

The present study has been conducted with specific reference to Social Media Awareness of Higher Secondary Students of Tiruchirappalli District. Social Media Awareness among students community which will immensely be benefited from the effective use of media and technology at their own risk and own pace of learning. There will be an improvement in learning among higher secondary students and also in teaching – learning process to fulfill the objectives and techno-pedagogy integration. The higher secondary students are cope with Social Media awareness at a great extent.

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PERSONALITY AND SUCCESS AMONG POST GRADUATE STUDENTS OF BHARATHIAR UNIVERSITY

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Abstract

*This study tried to find out the personality and success among post graduate of Bharathiar University. **Objectives of the study:** 1. To examine the personality and success among the post graduate students of Bharathiar University. **Methodology:** The investigator adopted survey method for the study. **Sample:** Four hundred and Fifty (450) post graduate students were selected as sample for the study. **Tool:** Researcher's self-made personality and success scales were used for the study. **Findings:** The results showed that there is a significant prediction of Emotional Stability on success.*

Introduction

Personality refers to the total quality of a person. It refers to the unique way he adjusts himself to the outside world. It covers the physical, intellectual, emotional and social aspects of his individually. The acid test of one's personality is one's social effectiveness. Personality gains meaning only in social situations. There are two major approaches to assessment of personality trait approach and Holistic approach. In Holistic approach one's personality is assessed as a 'whole'. Personality is operationally defined as constituting several fairly consistent traits which are identified and the individuals are assessed in each of the traits. The individual can identify his plus points and minus points. He can make the best use of his plus points and employ measures of rectifying his minus

points. Their way of dressing expresses their attitude in which they think they should look different from others. Education also plays an important role in student's life. It helps students to acquire knowledge and also builds their personality. Student's personality decides their uniqueness in their emotions, behavior and motivations in different situations. By predicting the personality of human reaction in the form of success, facing the challenges. Personality matters in many ways in shaping individual lives. Their thinking process helps student by getting new ideas and also student focus on the ideas and they will execute in different manner. By all these a student's personality develops and they learn many things out of this, they also express their feelings in a psychological manner. Personality of students mind is that they try to get many

information and also they try to surround in a different way. Personality of students mind and also their perspective will always be unique and thus they shift their thoughts and feelings. In academic perspective students personality is that they should explore their talent in a different way by acquiring their thought and by this student excel their personality. The aspects of personality that are relatively stable over time and differ across the individuals, some people are outgoing where as others are not. And relatively consistent over situations and they influence behavior.

Academic Mindsets are four key beliefs which deeply influence our behaviors as learners, and which enable learning success. These mindsets affect our motivation, strategies, and perseverance. They are:

1. I belong in this learning community.
2. I can change my abilities through effort (a growth mindset).
3. I can succeed.

Students should experience the taste of success once they got the will keep on doing to obtain success. Hence the researcher made an attempt to the study of personality and success among P.G. students of Bharathiar University.

Operational Definition Of Terms Used

Personality: Personality is defined as the set of habitual behaviors, cognitions and emotional patterns that evolve from biological and environmental factors.

Success: Success denotes the achievement of aims or attainment of goals or social status. It is often used specifically to mean financial profitability. People who achieve their goals are frequently termed “successes”.

Post-graduate (PG) student: A student who is pursuing a postgraduate degree and who had already completed a bachelor degree in any stream (science, arts or professional/technical).

Objectives Of The Study

The specific objectives of the study are

1. To find out whether there is any significant difference between male and female Postgraduate Students of Bharathiar University towards personality traits and Success.
2. To find out whether there is any significant relationship between personality traits and Success among the Postgraduate Students of Bharathiar University.
3. To find out whether there is any significant prediction of personality trait on success.

Hypotheses Of The Study

The hypotheses formulated in this study are as follows

1. There is no significant difference between male and female Postgraduate Students of Bharathiar University towards personality traits and Success.
2. There is no significant relationship between personality traits and success among the Postgraduate Students of Bharathiar University.
3. There is no significant prediction of personality trait on success.

Delimitations Of The Study

The study is confined to the students of the Post Graduate courses in Bharathiar University Departments only. It does not involve the research programmes, certificate diploma, advanced diploma and P.G Diploma students.

Methodology

Design

This study is a correlation design with analysis of regression.

Population and Sampling

Population in this study included male and female postgraduate of Bharathiar University.. The population size was reported as 2140

(1205 female and 965 male) students. According to kregcie and Morgan (1970) tables, 278 students should have been sampled from among the population, but it was decided 450 participants (264 female and 186 male) be selected, as we wanted to err on the side of caution. Meanwhile, the male/ female proportion in the population was observed in the sample group so as to help make gender comparisons as accurate as possible. After determining the sample size, participants were selected through random cluster sampling.

Instruments

Personality traits were measured using Twelve Factor Inventory. This 48-item of personality inventory was standardized by researcher. It is scored on a 5- degree Likert-type Scale, ranging from 1(rarely) to 5 (always). Cronbach's alpha was used to estimate reliability of the inventory. Reliability coefficient had been calculated at 0.81, 0.81, 0.79, 0.74, 0.78, 0.89, 0.76, 0.88, 0.82, 0.79, 0.74, 0.92, and 0.83 for Self Confidence, Persistence, Cooperativeness, Emotional Stability, Emotional Control, Sense of Responsibility, Courtesy, Sociability, Leadership, Initiative, Attitude towards Life, and Attitude towards Self, respectively.

Success scale was measured using Three Factor Inventory. This 50-item of success inventory was standardized by researcher. It is scored on a 3- degree Likert-type Scale, ranging from 0(rarely) to 2 (often). Cronbach's alpha was used to estimate reliability of the inventory. Reliability coefficient had been calculated at 0.77, 0.85, and 0.89 for Basics, Specifics and Facilitators. Face and Content validity was determined for the Research Tools.

STATISTICAL TECHNIQUES

- This study utilizes descriptive and differential analysis.

ANALYSIS AND INTERPRETATION

The following findings relate to the

hypotheses stating personality traits can predict success of the postgraduate students of Bharathiar university .Table 1 presents mean and standard deviation scores of variables of the study in terms of participants' gender.

TABLE. 1. Descriptive Indices of the Research variable

TRAIT	GENDER	MEAN	Std. DEVIATION
Self Confidence	Male	11.00	2.176
	Female	11.66	2.081
Persistence	Male	12.45	3.329
	Female	12.80	2.732
Cooperativeness	Male	12.55	2.261
	Female	12.52	2.162
Emotional Stability	Male	12.26	2.146
	Female	12.61	2.556
Emotional Control	Male	11.06	2.634
	Female	11.27	2.955
Sense of Responsibility	Male	12.74	1.782
	Female	12.55	1.767
Courtesy	Male	10.77	2.142
	Female	10.55	2.255
Sociability	Male	11.97	1.948
	Female	12.36	2.331
Leadership	Male	11.10	2.526
	Female	11.84	3.267
Initiative	Male	10.55	2.788
	Female	11.52	3.040
Attitude towards Life	Male	10.45	2.035
	Female	10.84	2.125
Attitude towards Self	Male	11.74	1.689
	Female	11.55	2.162
Success	Male	28.45	15.720
	Female	35.98	14.446
Basics	Male	10.65	7.065
	Female	12.11	4.844
Specifics	Male	5.84	4.627
	Female	7.70	4.509
Facilitators	Male	11.97	6.865
	Female	16.16	7.579

Table.2. Correlation Matrix of the Research variables

Trait	Success
Self Confidence	0.113*
Persistence	0.074
Cooperativeness	0.055
Emotional Stability	0.168**
Emotional Control	0.093*
Sense of Responsibility	0.020
Courtesy	-0.070
Sociability	0.037
Leadership	0.118*
Initiative	0.081
Attitude towards Life	-.025
Attitude towards Self	0.091

*. Correlation is significant at the 0.01 level (2-tailed).

*. Correlation is significant at the 0.05 level (2-tailed).

Self Confidence, Emotional Control, Leadership and Emotional Stability were significantly positively related to frustration. To determine the exact contribution of each variable to the criterion variable, Stepwise Regression was used. Firstly, the contribution of the total sum of predictive variables to the criterion variable was estimated, i.e. prediction variables were entered into the regression analysis based on their multiple-order and differential correlation coefficients in the correlation matrix. Table 3 and 4 show the results of regression analysis for subsequent steps.

Table.3. A Summary of the results of stepwise regression analysis by participants traits

Variable	R	R Square	Adjusted R Square	R Square Change	F Change	F Change	Sig.
Emotional Stability	.168*	.028	.026	.028	12.986	12.986	.000

Table.4.coefficients of stepwise regression analysis for Success by participants traits

Predictors	B	Std. Error	Beta	t	Sig.
(Constant)	19.416	3.801		5.108	.000
Emotional Stability	1.079	.299	.168	3.604	.000

According to R Square values in table 3, Emotional Stability accounts for 2.6% percent of variance in success, the R Square Change value, i.e. 0.028, was statistically significant; one can conclude Emotional Stability can significantly explain success. Persistence, Cooperativeness, Sense of Responsibility, Courtesy, Sociability, Initiative, Attitude towards Life, and Attitude towards Self were not entered in the analysis, for they did not contribute to predicting success.

In order to explore gender differences in Personality traits and Success, t-test for independent groups was used for comparing Personality traits and Success among male and female participants. You can find results of the comparison in table 5.

Table.5.t-test comparisons between male and female in personality traits and success

S.No	Variable	t	df	Sig. (2-tailed)
5(i)	Self Confidence	-3.221	387.194	0.001*
5(ii)	Persistence	-1.160	347.235	0.247
5(iii)	Cooperativeness	.121	387.133	0.904
5(iv)	Emotional Stability	-1.598	434.429	0.111
5(v)	Emotional Control	-.785	424.043	0.433
5(vi)	Sense of Responsibility	1.156	396.326	0.249
5(vii)	Courtesy	1.091	410.653	0.276
5(viii)	Sociability	-1.956	435.103	0.051
5(ix)	Leadership	-2.722	444.120	0.007*
5(x)	Initiative	-3.516	418.255	0.000*
5(xi)	Attitude towards Life	-1.962	408.724	0.050
5(xii)	Attitude towards Self	1.081	443.221	0.280
5(xiii)	Success	-5.170	376.793	0.000*
5(xiv)	Basics	-2.457	304.339	0.015*
5(xv)	Specifics	-4.257	391.932	0.000*
5(xvi)	Facilitators	-6.108	420.862	0.000*

Table-5 shows The calculated 't' value of 5(i), 5(ix), 5(x), 5(xiii), 5(xiv), 5(xv), and 5(xvi) are 0.01, 0.07, 0.00, 0.00, 0.15, 0.00 and 0.00 are less than the P value at 0.05 level. Hence the null hypotheses 5(i), 5(ix), 5(x), 5(xiii), 5(xiv), 5(xv), and 5(xvi) are **rejected**. The calculated 't' value for 5(ii), 5(iii), 5(iv), 5(v), 5(vi), 5(vii), (viii), 5(xi), and 5(xii) are 0.247, 0.904, 0.111, 0.433, 0.249, 0.276, 0.051, 0.05, and 0.280 are higher than P value at 0.05 level. Hence the null hypothesis 5(i), 5(iii), 5(vii), (viii), 5(ix), 5(x), 5(xi), and 5(xii) are **accepted**.

Findings

1. There is a significant difference in the mean scores of the Self Confidence, Leadership, and Initiative of students with respect to their gender.
2. There is no significant difference in the mean scores of the Persistence, Cooperativeness, Emotional Stability, Emotional Control, Sense of Responsibility, Courtesy, Sociability, Attitude towards Life, and Attitude towards Self of students with respect to their gender.
3. There is no significant difference between male and female Postgraduate Students of Bharathiar University with respect to the overall success, basics, specifics and facilitators
4. There is a significant relationship between Success and Self Confidence, Emotional

Stability, Emotional Control, Leadership

5. There is a significant prediction of Emotional Stability on success.

Recommendations

- Workshops and seminars should be organized for training and re-training of students on how to develop to use personality.
- Pedagogy to be enhanced the systematic, motivation, intuitive, and personality may be framed.
- Practical work provides the most effective means by which understanding of personality, motivation, and academic success can develop.
- The curriculum should include project undertaking by the prospective students the projects related not only psychological area, but academic students' success and motivation also classroom problems.
- Teachers' method of teaching should be aimed at meeting the individual students' differences in cognitive style, personality, academic success, and behavior.
- It reinforces the need for an attaining personality through effective are weak and what to do in future to fill this gap in general and the area selected for the particular service. It also makes us to think to say instead of saying something is impossible, it is always better to be ready ourselves towards what can be done to make it possible. Let us make ourselves ready to accept new things to come despite its constraints.

Suggestion for The Further Research

Following are few areas of research related to the present study which deserved further investigation.

- The same study conducted among research scholars.
- It is suggested that a nation or statewide

study can be carried out.

- The ongoing Research programmes in State and Central Universities may be studied.
- Replica of the present study may be conducted among P.G students of Colleges.
- The similar study can be conducted of faculty members of University and Colleges.

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RURAL DEVELOPMENT FOR PROVIDING SUSTAINABLE LIVELIHOOD : CHALLENGES AND OPPORTUNITIES

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Abstract

India is emerging as a major power economy and our cities and urban centers are beginning to display marks of affluence. Unfortunately our development is lopsided. The rural hinterlands are not able to march in tandem with urban India. About 69% of the country's total population continues to live in rural India. There is no trickle-down effect. The benefits of economic growth are not percolating to more than two-thirds of the people. The vital sectors such as agriculture, infrastructure development, and community and social services, and in rural development as a whole, our performance is not appreciable. The objectives of the paper is to analyze the challenges facing the rural areas and suggest ways to overcome these challenges and to create opportunities of gainful self-employment for the rural families, especially disadvantaged sections, ensuring sustainable livelihood, enriched environment, improved quality of life and good human values. This is being achieved through development research, effective use of local resources, extension of appropriate technologies and up gradation of skills and capabilities with community participation.

Keywords: Challenges, Rural, Strategies, Sustainable Development, resources, pollution, etc.

Introduction

India lives in villages. This adage which emphasizes the agrarian character of the Indian economy continues to be true to this day in spite of industrial development that has taken place in the last six and half decades since independence. The 2011 census estimates about 69% of the country's total population continues

to live in rural India that neither have adequate land holdings nor alternate service opportunities to produce or procure essential commodities. In the absence of adequate employment opportunities, the rural people are unable to generate enough wages to sustain their livelihood. As a result, 40% families, who earn less than Rs.11, 000 per annum are

classified as poor even though government estimates is only 22%. Apart from lower income, rural people also suffer from shortage of clean drinking water, poor health care and illiteracy which adversely affect the quality of life. Presently, about 25% of the villages do not have assured source of drinking water for about 4-5 months during the year and about 70-75% of the water does not meet the standard prescribed by WHO. Poor quality drinking water is adversely affecting the health and diarrhea is an important cause of infant mortality.

Objective of the Study

1. To analyze the challenges of rural economy.
2. Suggest possible ways to mitigate these problems.

RESEARCH METHODOLOGY

The study is theoretical in nature and the required material for the study is collected through secondary sources like books, journals, reports.

Rural Scenario

At present there are six major flagship programmes implemented to develop rural areas by the Ministry of Rural Development like the Mahatma Gandhi Rural Employment Guarantee Schemes (MGNREGS) with a budgetary allocation of 33,000 billion INR in 2012-13, National Rural Livelihood Mission (NRLM) with a budgetary allocation of 3563 billion INR in 2012-13, Integrated Water Development Programme (IWDP) with a budgetary allocation of 2744 billion INR in 2012-13, with a budgetary allocation of 3563 billion INR in 2012-13, Indira Awaas Yojana (IAY) with a budgetary allocation of 9966 billion INR in 2012-13, National Rural Drinking Water Programme (NRDWP) with a budgetary allocation of 10,500 billion INR in 2012-13 and Nirmal Bharat Agyan (NBA) with a budgetary allocation of 3500 billion INR in 2012-13. The

important issue here is has there programmes brought about a marked improvement of lives of rural people? The real scenario is that rural India is faced with multiple developmental challenges. The critical ones include:

- **Population:** Increasing population which causes severe pressure on natural resources and the environment.
- **Natural Resources:** Depleting natural resources, resulting in insecurity of food and employment, compelling about 40% of the rural population to live in poverty.
- **Pollution:** Pollution of the environment and climate change, are causing shortage of clean drinking water and creating adverse impact on agricultural production.
- **Education:** Poor access to education, resulting in low literacy and unemployment of the youth. While the average literacy rate in rural areas is around 50-65%, it is as low as 20-25% among women in backward areas. Education of girls was felt to be unnecessary in the past and this has seriously affected their quality of life. Illiteracy has also hindered their development due to lack of communication with the outside world. They are slow in adopting new practices, which are essential with the changing times Low literacy rate, particularly among women having adverse effect on their skills development, employment productivity, family welfare and education of their children.
- **Health:** Poor health status due to lack of clean drinking water, hygiene, sanitation and drainage facilities; inadequate health care facilities, leading to high child mortality and morbidity; loss of labour productivity, economic loss, indebtedness and poor quality of life; The rate of infant mortality in rural India is marginally higher than in the cities on account of poorer access to safe drinking water, sanitation and health care support. Urban India has

15 times the number of beds and four times the number of doctors per capita compared to rural India. Not only is there an acute shortage of medical personnel, but doctors and medical workers are absent 40 per cent of the time in rural public health facilities.

- **Infrastructure:** Poor infrastructure for receiving timely information on development opportunities, market demand and prices for agricultural commodities, new technologies, forward and backward linkages, credit facilities and development policies of the government.
- **Globalization:** Liberalized trade regimes as well as more integrated and consumer driven agricultural and food markets are globalizing rapidly and driving innovations, forcing farmers to adapt or lose out. Poor farmers do not have the capacity face the cut throat competition and hence they are bound to perish.
- **Problems of Livelihood:** In India, although the contribution of agriculture to the Gross Domestic Product (GDP) is around 19%, in the absence of employment opportunities in industrial and service sectors, over 85% of the rural income is generated from agriculture, who spend about 75% - 80% of their earnings on food.

ROLE OF NGOS AND SHGs

Voluntary social services have been an integral part of the socio-cultural and religious ethos of our society from ancient times. The objective has been to increase human capacities by promoting non-economic factors such as education, health and nutrition, which in turn would speed up the process of economic development. The role of NGOs is both co-operative and complementary to the state. The existence of NGOs assumes importance in the context of rural settings, as living conditions have deteriorated. State-NGO partnership alone cannot resolve all the socio-economic

problems, hence it has to be in co-ordination with all agents of social change, i.e., the state, local self governments, the corporate sector, academics and civil society groups.

NGOs can play a significant role in strengthening local self-government by facilitating interaction and co-operation with state departments and also acting as catalysts to effectively implement various departmental schemes. The role of voluntary agencies in the development of rural areas can be to supplement efforts of government for the upliftment of the poor and needy disseminate information about development schemes and programmes of the government to rural people; make people aware of the consequences of female foeticides and imbalance in sex ratio; mobilize financial resources from the community; help in upgradation of skills of rural youths for self-employment opportunities; facilitate the formation of self-help groups and micro-finance; ensure protection of women and children's rights and abolish ills of child labour; and, make available technologies in a simpler form to the rural poor.

SHGs: When individuals, on their own initiative, act in a conglomeration to meet their individual and common needs with the primary focus on self-reliance, it can be called a Self Help Group (SHG). The benefits of self-help groups are based on cooperation rather than competition. They provide benefits of economies of scale, cost effective alternatives for different financial services, collective learning, democratic and participatory culture and a firm base and platform for dialogue and co-operation. SHGs develop from a common binding force, common need, interest and concern, especially for the rural poor. It is this common binding force, which makes SHGs function more efficiently. The effectiveness of SHGs would be considerably enhanced if a symbiosis could be worked out between them and Panchayati Raj Institutions (PRIs). The key to this is the integration of SHGs with the

democratically elected and empowered panchayats. There is urgent need to work out a mechanism that will allow the SHGs and the PRIs to work in coordination and establish a system of supporting each other's work.

Conclusion

The spirit of India lives in villages and only by changing the face of rural areas, we can hope for a better future for the state and nation as a whole. If we have to meet the target 9% annual growth of GDP then it is essential to sustain an annual growth of 4% in the agricultural sector. This is important for ensuring that growth is more inclusive. Although agriculture contributes only 19% of India's GDP, it is the main source of income for 58% of the rural population. Agriculture has significance on food security and prices of goods and therefore on money wages. Further, agriculture has a strong multiplier effect because of its impact on rural income, demand and its supply of raw materials to several industrial sectors. The inter link between agriculture and industrial sector is so strong that if there is a 1% fall in agricultural growth, it will pull back industrial growth and GDP by 0.52%. If sustainable economic development has to be achieved it is essential that rural development must be a priority. For rural development modernization of agriculture is the most important requisite. This will lead to improvement in the economic conditions of the rural masses. The increased purchasing power of the rural masses will provide larger market for the products of the manufacturing sectors. It is essential to Greening rural development which refers to a variety of activities that regenerate and conserve the natural resource base, innovate and use clean

materials, technologies and processes to create environment-friendly products, livelihoods, enterprises and jobs. India will grow only when rural India marches in tandem with the urban India.

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COST BENEFIT OF ICT AMONG TRIBAL ENTREPRENEURS IN KALVARAYAN HILLS, VILLUPURAM DISTRICT

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Abstract

Information and communication technology is one of the innovative method promoting entrepreneurs sharing exchange for trading goods and services. Tribal entrepreneurs is backbone of ICT preparation on sales receipts, purchasing order, payroll system adopted faster way communication sharing among customer and clients. Information communication and technology creativity website linkage customer purchase chosen quality of durable goods through on-line. Tribal entrepreneurs have not sufficient knowledge utilizing ICT is very short cut method development of modern business extent the reputed brand of entrepreneurs. Entrepreneurs are ensuring information and communication technology learning new updating of business techniques sharing more information connectivity with linkage of network. ICT is creativity of customer relationship management day to day increasing sales promotion entering global marketing and reduces the cost benefit of ICT among tribal entrepreneurs in Kalvarayan hills, Villupuram District.

Key Words: Information, Entrepreneurs, Technology, Networks, Communication

Introduction

Tribal entrepreneurs is milestone of commercial activity promote social welfare of our Indian society which support business enterprises extent services sector. Entrepreneurs have lost number of difficulty manage trading exchange of service marketing such as working capital, information and communication technology and government

inference. Tribal entrepreneurs have set up traditionally discrimination against economic violation affected entrepreneurs and not proper communication sharing local and global marketing. Present day's tribal entrepreneurs have insufficient networks exchange business information regarding marketing management and also communication gap among entrepreneurs. Tribal entrepreneurs promote

employment opportunity manufacturing of standard quality and quantity based supply and distribution fulfill regular demand. Entrepreneurs have earning lean profit but not adopted communication sharing network and changing the modern business nature. Government of India follows necessary requirement to arrange entrepreneurs association every state and district level exchange more information regarding marketing strategic analysis future growth value of trading activities. Entrepreneurs have not enough promotional and marketing material presentation programme give the proper message sharing staff training activity improving valuable of modern business networks. Now days tribal entrepreneurs have not sufficient manpower equipment promote information technology develop the export and import in various countries. ICT enables quality of communication exchange for entrepreneurs gathered relevant marketing strategic extent business activities. Information and communication technology is faster growth of networks number of people learning new ideas however inclusive growth of business progress through on-line networks. Every entrepreneurs utilized preparation of sales voucher exchange of cash transaction for purpose of marketing activities gathered many more information all over the countries.

Objectives of the study

1. The researcher has framed following objectives
2. To determine process of ICT among the tribal entrepreneurs are benefited marketing activity.
3. To analysis the cost benefit of ICT promote business enterprises to reach large number of people.
4. To prepare documentation preparation quick and short cut way through on-line networks sharing maximum number of customers.

Sources of Data

The primary data collected resources from tribal entrepreneurs used interview schedule techniques and undertaken secondary data referred journals, magazines, related textbooks and various website collected necessary data to help analysis of fulfill research gap. In this regards researcher has framed simple random sampling techniques used collected primary data. Hence total sample size is 50 respondents among tribal entrepreneurs.

Scope and Period of the Study

The study mainly covered information and communication technology sharing business extent through quality of communication networks. The researcher article does not included scheduled caste entrepreneurs and mainly focused tribal entrepreneurs. Therefore period of the study primary data collected for time spent from January to February-2018.

Table -1 Process of ICT

Process	Respondents	Percentage
Preference of ICT Sales vouchers	12	24
Purchase order	10	20
Payroll	8	16
Cash inflow/outflow statements	9	18
Financial statements analysis	11	22
Strategic of ICT Improving profitability	10	20
Growth and Increasing of Marketing	6	12
Sharing healthy competition	8	16
Customer relationship management	11	22
Cash transaction	7	14
Social media networks	8	16
Communication and Information Management Portable device	10	20
Smart phones	20	40
Laptops	8	16
Video conferencing equipment	12	24
Purpose of Business Promotional and marketing material	15	30
Presentation program	13	26
Staff training	7	14
Information for shareholders	15	30
Resources of Sales Presentation	10	20
Microsoft power point	12	24
Apple keynote	13	26
Google slides	8	16
Animation	7	14
Text images	7	14
Technologies Web pages	14	28
Podcasts	7	14
SMS	10	20
Blogs	9	18
Total Sample Size 50		

Sources: Primary Data

It is exhibits that 24 percent of the tribal

entrepreneurs are preference of sales vouchers, 20 percent of the entrepreneurs are preference of purchase order, 16 percent of the entrepreneurs are payroll, 18 percent of the entrepreneurs are cash inflow/outflow statements and remaining 22 percent of the entrepreneurs are financial statements analysis.

22 percent of the respondents strategic of ICT have customer relationship management, 20 percent of the respondents have adopted growth and increasing of marketing, 16 percent of the respondents have connected for social media networks, 16 percent of the respondents have got for sharing healthy competition, 14 percent of the respondents have linked for Cash transaction sharing, 12 percent of the respondents have growth and increasing of marketing strategic.

Out of 50 respondents 40 percent of the respondents communication and information management by smart phones, 24 percent of the respondents are video-conferencing equipment, 20 percent of the respondents are portable device, 16 percent of the respondents are laptops.

30 percent of the respondents for purpose of promotional and marketing material, 30 percent of the respondents for information for shareholders, 26 percent of the respondents are presentation program, 14 percent of the respondents for staff training. 26 percent of the respondents are resources of sales presentation from Google slides, 24 percent of the respondents are from apple keynote, 20 percent of the respondents are from Microsoft power point, 14 percent of the respondents are from text images.

28 percent of the respondents have been utilizing technologies through web pages, 20 percent of the respondents have been connecting through SMS, and remaining 18 percent of the respondents have been linked sharing through blogs.

Table -2 Cost Benefit of ICT

Cost Benefit	Respondents	Percentage
Opportunity Save on long-distance telephone bills	11	22
Avoid lost opportunities online presence	9	18
Reach a large number of customers	10	20
Generate additional sales	7	14
Ensure easy access by customers	5	10
Use the internet as an additional marketing tool	8	16
Total	50	100
Cost Standard purchase price	12	24
Change new version	9	18
System operation and maintenance	12	24
Installation of security measures	10	20
Inefficiencies caused by spam	7	14
Total	50	100
Benefits Saves time in record keeping	12	24
Assists decision making	9	18
Improves accuracy of data	11	22
Efficiency of processing documentation	10	20
Improves management abilities	8	16
Total	50	100

Sources: Primary Data

It is reveals that 22 percent of the respondents have opportunity for save on long-distance telephone bills, 20 percent of the respondents have for reach a large number of customers, 18 percent of the respondents have avoid lost opportunities online presence, 16 percent of the respondents have use the internet as an additional marketing tool, 14 percent of the respondents have generate additional sales, 10 percent of the respondents have ensure easy access by customers. 24 percent of the respondents are cost of standard purchase price, 24 percent of the respondents are cost of system operation and maintenance, 20 percent of the respondents are cost of installation of security measures, 18 percent of the respondents are cost of change new version and remaining 14 percent of the respondents are cost of inefficiencies caused by spam.

24 percent of the tribal entrepreneurs are benefit saves time in record keeping, 22 percent of the entrepreneurs are benefit improves accuracy of data, 20 percent of the respondents are efficiency of processing documentation, 18 percent of the respondents are assists decision making and remaining 16 percent of the respondents are improves management abilities.

Table -3 Cross Tabulation

Benefit of ICT		Cost Benefit of ICT			Total
		Opportunity	Cost	Benefits	
Preferred	Count	10	25	15	50
	% within Opportunity	84.6%	65.5%	29.6%	50%
Not Preferred	Count	4	10	32	46
	% within Cost	15.4%	34.5%	71.1%	46%
Total	Count	26	29	45	100
	% within Benefits	30%	44%	26%	100%

It is reveals that there are 26 respondents belonging to opportunity of ICT, 29 respondents are belonging to benefit of ICT, 65.5 percent of the respondents are belongs to cost of ICT, 84.6 percent of the entrepreneurs are opinion that opportunity of ICT. 15.4 percent of the respondents are said that not preferred opportunity of ICT, 34.5 percent of the entrepreneurs not preferred cost of ICT and remaining 71.1 percent of the respondents are not befitted of ICT.

Suggestions

1. ICT is one of the transformer exchanges for reach a large number of customers to attract within minimum period reduces the cost of expenditure at same time reach more number of people. Tribal entrepreneurs have not sufficient marketing network extent large scale business because insufficient of communication for exchange between producers and customer.
2. Tribal entrepreneurs are maintain saves time in record keeping preparation of financial statement along with sales and purchase voucher improves accuracy of data efficiency of processing documentation through computerised. Entrepreneurs are learning updating new version of business enterprise will be increasing plenty of information gathered from ICT networks.
3. ICT is the cost standard purchase price sometime change new version and updating software technology installation of security measures. Tribal entrepreneurs have no awareness effective cost control and reduces shortcut way work done within duration. Entrepreneurs should be

creating information and communication technology however is applicable in quality of business enterprises exchange group of customer.

4. Information and communication technology is the faster growth of business networks developing modern language. Entrepreneurs must establish business sharing regarding marketing activity and improve reputed business enterprises quick way learning processing of networks.
5. Communication and information management is the backbone of business enterprises through portable device networks and connectivity of laptops, smart phones and video-conferencing equipment presentation and sharing valuable networks. Now day wonderful opportunity will be establishing various communication networks are available search many more information from ICT.

Conclusion

Tribal entrepreneurs is most backward of financial strengthen in Indian business enterprises which de- promote social facility of entrepreneurs for its impact on inclusive growth of tradational business. Our society is determined tribal entrepreneurs is partiality of weakness on socio-economic growth of business in our society. Bank and financial companies contribute the short-term and long term loan for lengthy procedures framed getting financial assistance help and support to tribal entrepreneurs. Tribal entrepreneurs have not marketing association sharing plenty of information regarding marketing price sales promotion and day to day world competition level. Government of India should be analyzing state level entrepreneurs requirements collected information and finalized contribute business equipment along with financial grant to their. Tribal entrepreneurs should be come forward establish information and communication

technology adopted searching new terms of business learning through software technology.

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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 அடுத்த தொகுதி ஆகஸ்ட் 2018ல் வெளிவர இருக்கிறது.

இவ்விதழில் ஆய்வுக்கட்டுரை சமர்ப்பிக்க விரும்புகின்றவர்கள் தங்களது ஆய்வுக் கட்டுரைகளை மின் அஞ்சல் வாயிலாக (எடுத்துருவையும் சேர்த்து) tamilavusangamam@gmail.com என்ற முகவரிக்கு அனுப்பலாம்.

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- நிர்வாக ஆசிரியர்.

SOCIO- ECONOMIC FACTORS IN THE EMERGENCE OF WOMEN ENTREPRENEURS IN KANYAKUMARI DISTRICT- A STUDY

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Abstract

Women entrepreneurs are the lifeblood of India. A women entrepreneur may be defined as confident, innovative and creative women capable of achieving economic independence individually or in collaboration, generating employment opportunities to others through initiating, establishing and running enterprise by keeping pace with her personal, family and social life. The challenges in the path of women entrepreneurship are in initial lack of confidence due to social cultural barriers, market oriented risks, poor knowledge of business administration, lack of awareness about possible sources of financial assistance and lack of exposure to training programmes.

Key words: *women entrepreneur, employment opportunities, business administration, training programme, collaboration.*

Introduction

The origin of the term, “entrepreneur” is stated out by J. R. Hicks in the following words, “In this primitive organization of business the manager and controller of the firm and the owner of the capital goods employed were one and the same person”. Richard Cantillon, in France was the first person to use the term entrepreneur. The word “Enterprendre” which means “to undertake”. According to Joseph Schumpeter, “A person who introduced innovations is an entrepreneur. He is the one who introduces something new

in the economy”. Thus, entrepreneur exists only when new factors are identified for the first time and not in the continuous activities. Entrepreneur is the person who promotes a new venture, raises the fund for it, assembles the factors of production, handles various managerial affairs and sets the business growing profitability.

Functions of Entrepreneurs

1. If the entrepreneur who thinks to start a business, he is convinced of the prospects of the venture, primarily with reference to his own funds, he proceeds further.

2. He is the ultimate decision maker; he has to decide what to produce, when to produce, where to sell, what is produced, how to sell, how to combine the factors of production and how to price the products and the factors.
3. He is the core manager of the business: He organizes the factors of production and selects the technique of production. He supervises the working system, directs and controls the business.
4. Bearing the risks of the business is the singular function of the entrepreneur.
5. The entrepreneur has to be always active and move with the times- to try new ideas, newer machinery, fresh source of old materials, additional or alternative materials etc.

Women as an Entrepreneur

Women constitute around half the world's population. So it is in India too. They are, therefore, regarded as the better half of the society. In traditional societies, they were confined to the four walls of the house performing household activities. In modern societies, they have come out of the four walls to participate in all sorts of activities.

Problems of women entrepreneurship

In the Indian context it is customary and tradition that certain communities and individuals have traditional wisdom of business. They are acquired and inherited through decades from generation to generation. The entrepreneurial skill is not an exception to this. Thus, the entrepreneurial talent is also being influenced by the socio- economic background of the entrepreneur and the woman is also not an exception to this.

Basically, the entrepreneurial spirit is one which helps to exploit the resource and the spirit is found most often among the business people. Undoubtedly, the entrepreneurs both in developed and developing countries have been in the forefront in economic growth, employment generation, innovation and capital

formation.

Objectives of the Study

1. To analyze and interpret the socio-economic and demographic status of the conditions of the women entrepreneurs in Kanyakumari District.
2. To identify the problems faced by the women entrepreneurs.
3. To understand the opinions of the sample women entrepreneurs of the district on the problems faced by them in starting and running the unit.

Methodology

The prime focus of the present piece of research is to examine the problems and prospects of the women entrepreneurs in the district of Kanyakumari. For the purpose of examining the problems associated with the women entrepreneurial unit, it was proposed to collect the data of the women enterprises operating in the district of Kanyakumari. Hence, it becomes patient to identify the enterprises owned and managed by women. Since it was understood that the number of women enterprises operating in the district of Kanyakumari could not be identified from a single source, the researcher had to depend on multiple sources. There are innumerable units operating in the district which are both registered and unregistered units managed and run by women. These units are scattered all over the district. Hence, for the purpose of identifying the sample units, the study had to consider only the units which have registered in various financial institutions and specialized agencies. These include the commercial banks, District Industries centre, Khadi and Village Industries Board. Hence to maintain uniformity in the selection of samples, and due to uneven distribution of beneficiaries across the lending institutions and over period, it was decided to consider the women beneficiaries for the past 5 years. Were randomly selected 120 sample respondents on the basis of 72 respondents in Commercial Banks, 43 respondents in Direct

Industries Centre and 5 sample respondents in Khadi and Village Industries Board.

DATA ANALYSIS

SOCIO- ECONOMIC PROFILE

An attempt to understand the data provided in table on the age distribution, level of education, marital status, occupational status and the level of monthly income of the sample respondents.

Table: Socio- Economic Profile of the Respondents

Socio-economic profile	Total Respondents	
	Number	Percentage
Distribution of Age		
Below 25	7	5.8
25- 35	26	21.7
35- 45	32	26.7
45- 55	36	30
55 and above	19	15.8
Educational Qualification		
Below SSLC	8	6.7
Below Graduation	22	18.3
Graduation	50	41.7
Technical Degree	40	33.3
Marital Status		
Married	89	74.2
Unmarried	7	5.8
Widowed	12	10
Divorced	12	10
Distribution of Occupation		
Business	54	45
Private services	26	21.7
Government services	31	25.8
Agriculture	9	7.5
Level of monthly income		
Less than 20,000	24	20
20,000- 25,000	28	23.3
25,000- 30,000	29	24.2
30,000- 35,000	33	27.5
35,000 and above	6	5

Source: Primary data

As pointed out in table, among the sample respondents of 120, 30 per cent fall in the age group of 45- 55 years. Another 26.7 percent are in the age group of 35-45 years. While there are 21.7 per cent who are in the age group of 25- 35 years, 15.5 per cent of the respondents in the age group of 55 and above, the remaining 5.8 per cent of the rural respondents are in the age group of below 25 years. The highest shares of 41.7 per cent of the respondents are graduates. Another 33.3

per cent have acquired the required technical graduation degree to run the business. There are 18.3 per cent of the respondents whose qualification is below degree. Only 6.7 per cent of the sample respondents have below S.S.L.C. qualification. The highest share of 74.2 per cent is married. Another 10 percent are divorced. There are 10 per cent who are widowed and the remaining 5.8 per cent are unmarried. 45 per cent are businessmen. Another 25.7 per cent are working in Government sector. There are 21.7 per cent respondents who are working in private sector. The remaining 7.5 per cent are engaged in some agricultural activities. The highest share of 27.5 per cent of the families of the respondents earns a monthly income of Rs. 30,000- 35,000. For another 24.2 per cent of monthly income is Rs.25,000- 30,000 while for 23.3 per cent of the families the monthly income is Rs.20,000- 25,000 for 20 per cent of the sample respondents the family income is less than Rs. 20,000. For the remaining 5 per cent of the sample households the monthly income exceeds Rs. 35,000.

Level of Monthly Savings of the Family

The amount of savings of the households is an important indicator of the ability of the households to purchase consumer durables. Hence an understanding of the amount and pattern of savings becomes essential and in the present and in the next paragraphs such an attempt is being made.

Table: Level of Monthly Savings of the Family

Sl.No.	Monthly savings of the family	Total respondents	
		Number	Percentage
1	Less than 5000	15	12.5
2	5000- 7500	29	24.2
3	7500- 10000	34	28.3
4	10000- 12500	22	18.3
5	Above 12500	20	16.7
Total		120	100

Source: primary data

An attempt to understand the data provided in table on the level of monthly savings of sample respondents would indicate that the highest 28.3 per cent of the sample

respondents save a monthly amount of Rs.7500- 10,000. There are 24.2 per cent respondents who have a monthly savings Rs. 5000- 7500. While 18.3 per cent of the respondents have a monthly savings Rs. 10,000-12,500. 16.7 per cent have a monthly savings greater than Rs12,500. The remaining 12.5 per cent of the sample respondents save an amount less than Rs. 5000.

Nature of concern

The success or failure of any unit depends on the product and service it selects for business. The products and services offered by the sample women entrepreneur units are classified into five categories in table.

Table: Activity wise products and services offered by women entrepreneurs

Sl.No.	Sectors/ Activities	No. of Respondents	Percentage
1	Agro base products	7	5.8
2	Industrial products	21	17.5
3	Business Enterprises	22	18.3
4	Service industry	65	54.2
5	Miscellaneous	5	4.2
	Total	120	100

Source: Primary data

In the table, among the sample respondents, the highest share of 54.2 per cent of women entrepreneurs runs the service industry. Another 18.3 per cent run business concerns. This is being closely followed by women entrepreneurs who run industrial production unit (17.7 per cent). While 5.8 per cent have agro based production units, the remaining 4.2 per cent run other non- categorized miscellaneous units.

Type of Problem Faced at the Inception of the Unit

The basic necessities of starting a business are the availability of the factor inputs, and satisfying the formalities of the government. Depending on the nature of the units initiated, the entrepreneurs face problems in satisfying these requirements. In the present and in the subsequent paragraphs it is attempted to examine the intensity of the problems faced by the sample entrepreneurs in getting the

required inputs and in satisfying of Government formalities.

Table: Distribution of Sample Women Entrepreneur Respondents by Type of Problem Faced at the Inception of the Unit

Factor	Ranking of the problems			Total
	I	II	III	
Land	41	48	31	120
Percentage	34.2	40	25.8	100
Labor	38	34	48	120
Percentage	31.7	28.3	40	100
Capital needs	36	45	39	120
Percentage	30	37.5	32.5	100
Meaning of the business	36	46	38	120
Percentage	30	38.3	31.7	100
Formalities to start business	47	31	42	120
Percentage	39.2	25.8	35	100
Technology	43	35	42	120
Percentage	35.8	29.2	35	100

Source: Primary data

From the table it is observed that 34.2 per cent of the respondents gave first rank and 25.8 per cent of the respondents gave third rank for "Land" as their problem. 31.7 per cent of the respondents gave first rank and 48 per cent of the respondents gave third rank for "Labour". 36 per cent of the respondents gave first rank and 39 per cent of the respondents gave the third rank for "capital needs". 30 per cent of the respondents gave first rank and 31.7 per cent of the respondents third rank for "managing the business". 39.2 per cent of the sample respondents revealed the problem of formalities to start business as their prime problem and 35 per cent revealed the same as the least one for them. 35.8 per cent of the respondents gave first rank 35 per cent of the respondents gave the third rank for "technology".

Type of Problem Faced at Present in Running the Unit

During the course of business, the women entrepreneurs may come across some problems like non- availability of raw materials, technological problems and high level competition. Some of the problems are given to the sample respondents and the opinion given by them is given below.

Table: Type of Problem Faced at Present in Running the Unit

Present	Opinion			Total
	Major	Normal	Minor	
Raw materials	47	31	42	120
Percentage	39.2	25.8	35	100
Subsidy	38	34	48	120
Percentage	31.7	28.3	40	100
Technology	41	48	31	120
Percentage	34.2	40	25.8	100
EDP training	36	45	39	120
Percentage	30	37.5	32.5	100
Competition	43	35	42	120
Percentage	35.8	29.2	35	100

Source: Primary Data

The table shows that 39.2 per cent of the respondents felt that the problem regarding raw materials is the major one and the same problem 25.8 per cent of the respondents. The problem of getting subsidy is a major one for 31.7 per cent of the respondents and it is minor on for 40 per cent of the respondents. 34.2 per cent of the respondents revealed that they are having technological problems at high level and 25.8 per cent of the respondents are having the same problem at a low level. 30 per cent of the respondents experienced the problem of EDP training at the major level and the same is a minor one 32.5 per cent. The problem of competition is the most major one according to 35.8 per cent of the respondents and it is a normal one for 29.2 per cent of the respondents.

Findings

Majority of the sample respondent fall in the age group of 45- 55 years. Majority of the sample women respondents are Graduate. The analysis can be concluded that a majority of the respondents are married. Majority of the sample respondents occupation is business. Majority of the sample respondents the monthly income is Rs. 30,000- 35,000. Thus from the analysis majority of the sample respondents save a monthly amount of Rs.7,500- 10,000. Majority of the sample respondents services offered in the service sector. Finding out a suitable place to start the business is the prime problem in the initial stage. In due course of business, getting the high quality raw materials at cheaper price, has become the major problem.

Suggestions

- ❖ Special cells may be opened for providing easy finance to women entrepreneurs in various public financial institutions and banks.
- ❖ Adequate and regular supply of raw materials is another requirement which needs to be looked into.
- ❖ More seminars, conferences and workshops on women should be organized. They should be encouraged to participate in them and express their views.

Conclusion

An integrated approach is necessary for making the movement of women entrepreneurship a successful one. For this purpose both the government and non governmental agencies have to play a vital role. In order to achieve the desired goal, there should be re-orientation of educational system for women. In the present study it is noted that as per the database, women entrepreneurs in Kanyakumari District are economically and socially empowered, after they became entrepreneurs. They are able to take decisions independently. And their status also improved after they became an entrepreneur, as compared to their previous status as housewives.

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தமிழாய்வுச் சங்கமம்

(தமிழ் இலக்கிய கல்விசார் ஆய்வியல் அமைப்பு)

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உறுப்பினர் விண்ணப்ப படிவம்

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உறுதிமொழி

நான் தமிழாய்வுச் சங்கமத்தில் உறுப்பினராக மனப்பூர்வமாக சம்மதிக்கிறேன். மேலும் தமிழாய்வுச் சங்கமத்தின் விதிமுறைகளுக்கு கட்டுப்பட்டுவேன் என்றும் உறுதியளிக்கிறேன்.

தேதி :

இடம் :

கையொப்பம்