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A STUDY ON ORGANIZED RETAILING, CUSTOMER SERVICES AND ITS CHALLENGES IN INDIA

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Abstract

India is becoming most favoured retail destination in the world. Today retail sector contributing 10% to country's GDP. Indian retail industry is ranked among the ten largest retail markets in the world. The change of attitudes of Indian consumers and the emergence of organized retail formats have transformed the face of retailing in India. Organized retailing offers huge potential for future growth of retailing in India. This paper provides information about the growth of retailing in India. And also focuses on the challenges faced by organized retail sector in India. It also emphasize on major players of retailers in India and customer services provided by the retailers. This paper also deals with various retail formats and the opportunities for the growth of retail industry in India and also provides some suggestions to overcome the challenges.

Keywords: GDP, Organized Retail, Challenges, Change of Attitude, Suggestions.

Introduction

Retail is the sale of goods to end users, not for resale, but for use and consumption by the purchaser. The word retail is derived from the French word retailer, meaning to cut a piece off or to break bulk. In simple terms, it implies a first – hand transaction with the customer. Retailing can be defined as the buying and selling of goods and services. It can also be defined as the timely delivery of goods and services demanded by consumers at prices that are competitive and affordable. (Ms. Vidushi Handa, Mr. Navneet Grover)

In 2004, The High Court of Delhi defined the term 'Retail' as a sale for final consumption in contrast to a sale for further sale or processing (i.e. wholesale), a sale to the ultimate consumer. (High Court of Delhi).

Thus retailing can be said to be the interface between the producer and the individual consumer buying for personal consumption. This excludes direct interface between the manufacturers and institutional buyers such as the government and other bulk customers. Retailing is the last link that connects the individual consumers with the manufacturing and distribution chain. A retailer is involved in the act of selling goods to the individual consumer at a margin of profit. (Ms.Sonia).

Organized Retailing in India

Organized retailing comprises mainly of modern retailing with busy shopping malls, multi stored malls and huge complexes that offer a large variety of products in terms of quality, value for money and makes shopping a

memorable experience. The retail sector is presently undergoing a transition in India. Previously, customers used to go to kirana Stores to purchase their necessities. This later changed to bigger shops run by one man with a few employees. Here all the work was done manually. Gradually more sophistication seeped into this sector and department stores came into being. Beginning in the mid-1990s, however, there was an explosion of shopping malls and plazas where customers interacted with professional and not with just one single person – the owner. An important point here is that customers' requirements are catered to by trained staff. Today, organized retailing has become an experience characterized by comfort, style and speed. It is something that offers a customer more control, convenience and choice along with an experience. Organized retailing is on continuous increase of its market share from the past. Retailing can be categorized as of different sectors like food and grocery, clothing and textiles, consumer durables, footwear, furniture and furnishing, catering services, jewellery and watches, books, music and gifts, mobile handsets and others. (Dr. Shahid Akhter, Iftekhar Equbal).

Review of Literature

Organized retailing will lead to affect the traditional unorganized retailers. Furthermore the comparative analysis regarding the acceptability of mall concept and the impact of shopping malls on the general living standards of the society is being considered. There is an increased customer shopping patterns which has led to emergency of big retail chains in metros, mini metros and towns now becoming the next target. There is a drastic change in the customer's tastes and preferences leading to radical transformation in their life style and the spending pattern there by giving rise to new business opportunities. This generic growth, driven by changing life style and strong increment in income is to be supported by the favorable demographic patterns. The development of mega malls in India is adding a new dimension to this booming retail sector. The groups of visionary corporate working constantly to improve upon urban shopping experience through the shopping malls concept is the latest move in the retail sector.

India is a nation of shopkeepers as well as shoppers. It is a common practice that

retailers and marketers often strive to learn how and why people shop. The decision making regarding purchase of goods and services has become more complex and includes a number of factors which are important for customers. They are wooed by advertising, news articles and direct mailings providing information in this IT age along with the mixed messages. The addition of a number of variety stores, goods stores and shopping malls with the availability of multi component products and electronic purchasing capabilities have played a crucial role in widening the choice for customers and have complicated decision making. (Halfstrom et al 1992).

The phenomenal growth of retail in India is reflected in the rapid increase in number of super markets, departmental stores and hyper markets in the country. However, this unpredicted growth trend has been challenged by the shadow of the current economic slowdown, which has raised a fair of dip in consumption and slow down of growth for Indian organized retailers. At a time when consumer spending is on decline, success will lie with those retailers that can drive customer loyalty by responding to the demands of the customer. (Piyali Ghosh et al).

The developing economies, specifically India are appearing on the world retail industry radar due to the size and potential of their markets. As organized retail presents enormous business opportunities, big names such as Reliance, Birla's and Tata's along with the Foreign Super Market Chains (in partnership with Indian companies) have been making an entry in to the sector. Fearing loss of business and employment, traders and hawkers have held large –scale protests in various parts of the country. In the light of this, the Ministry of Commerce and Industry commissioned the Indian council for research on international economic relations (ICRIER) to analyze the impact of organized retailing on unorganized retail, formers and intermediaries as a possible input to future policy- making. (Sujana Krishnamurthy).

According to the author the process is classified into following frame: (i) focus on customer concerns, (ii) enquiring front line employees so that the customer's are properly treated, (iii) express sincere understanding of customer's desires, wants and means, (iv) apologize and rectify the situation where the

customer feels that the retailer was wrong. (Jeff Mowatt).

Unless and until a retailer understands a specific class of factors that influences customers satisfaction, induces to develop this loyalty towards a particular retail format and liking for a particular buying behavior, a retailer cannot succeed in attracting consumers loyalty as well cannot retain a large number of customers for a long period. (Ellen Garbarino et al).

Modern marketers are rediscovering the ancient mantras for success in corporate world and blending them with contemporary marketing practices. Long term survival and competitive advantage can only be attained by establishing an emotional bond with the customers. A shift is taking place from marketing to anonymous masses of customers to developing and managing relationships with more or less well known or at least some identified customers (Gronroos, 1994).

Objectives of the Study

1. To check the growth and development of organized retail industry in India.
2. To know the major players of organized retailers and customer services provided by the retailers.
3. To know the challenges faced by the organized retail sector in India.
4. To make some suggestions to overcome the challenges of organized retail sector.

Retailing in India

Retailing consists of all activities involved in selling goods and services to consumers for their personal, family, or household use. It covers sales of goods ranging from automobiles to apparel and food products, and services ranging from hair cutting to air travel and computer education (Chetan Bajaj et al) retailing is one of the largest sectors in the global economy. In India for a long time the corner grocery store was the only choice available to the consumers. With the increasing demand of the customers spurred by changing trends, aspiring needs for variety, the traditional retail gave rise to modern retail format. The traditional food and grocery segment has seen the emergence of supermarkets/grocery chains, convenience stores and hypermarkets. Traditionally, retailing has not been a structurally organized industry in India. Organized retail network was seen only in fabrics, with large mills building their own

exclusive stores like Raymond's, Bombay dyeing etc. The Indian retail industry on the whole is divided into organized and unorganized sectors. Unorganized/Traditional retailing refers to the traditional formats of low-cost retailing, for example, the local kirana shops, owner manned general stores paan/beedi shops, convenience stores, hand cart and pavement vendors, etc. (Corporate Catalyst India, "A report on Indian retail industry", 2006).

In India, the terms large-scale, modern-format and organized are used synonymously even though they have different meanings. Large-scale refers to the scale of operation of retail business which in turn implicitly refers to a chain of stores. Modern –format basically refers to self-service. However, many of the self-service stores also called as "Supermarkets", are in the range of 500 square feet or less in size and are nothing more than independent mom-and-pop stores. And organized retail typically means large-scale chain stores which are corporatized, apply modern-management techniques and are very likely to be self-service in nature. Most of the estimates of organized retail market size refer to only large-scale retail. (Vijay Anand and Vikram Nambiar). Modern retail market has seen a significant growth in the past few years with large scale investments made by Indian corporate houses primarily in food and grocery retailing. The total retail (organized and unorganized) industry in India is estimated to be Rs 20 lakh crore in 2010. This is expected to reach Rs 27 lakh crore by 2015. Organized retail, which is estimated to be Rs 1.0 lakh crore (5% share) in 2010, is projected to reach Rs 3.0 lakh crore (11% share) by 2015. This means a tripling of the current size and scale of organized retail in the next five years, i.e. 2010-2015. Organized retail will grow at a fast pace. (Raghav Gupta et al).

Growth of Organized Retailing in India

An increasing number of people in India are turning to the services sector for employment due to the relative low compensation offered by the traditional agriculture and manufacturing sectors. The organized retail market is growing at 3.5 percent annually. Rapid change with investments to the tune of US\$25 billion is being planned by several Indian and multinational companies in the next 5 years. It

is huge industry in terms of size and according to management consulting firm Techno Park Advisors Pvt. Ltd., it is valued at above US\$ 350 Billion. Organized retail is expected to garner about 16-18 percent of the total retail market (US \$ 65-75 billion) in the next 5 years. According to the tenth report of GRID of AT Kearney, India is having a very favorable retail environment and it is placed at 4th spot in the GRDI. The main reasons behind that is the 9% real GDP growth in 2010, forecasted yearly growth of 8.7% through 2016, high saving and investment rate and increased consumer spending. According to report, organized retail accounts for 7% of India's roughly \$435 billion retail, market and is expected to reach 20% by 2020. Food accounts for 70% of Indian retail, but it remains under penetrated by organized retail. Organized retail has a 31% share in clothing and apparel and continues to see growth in this sector. A report by Boston Consulting Group has revealed that the country's organized retail is estimated at US \$ 28 billion with around 7% penetration. It is projected to become a US \$ 260 billion over the next decade with around 21% penetration.

The analysts believe that the sector is likely to show significant growth of over 9% over the next ten years and also see rapid development in organized retail format with proportion likely to reach more respectable 25% by 2018. The BMI India report for the first quarter of 2012 released forecasts that total retail sales with growth from US \$ 422.09 billion in 2011 to US \$ 825.46 billion by 2015. The report highlights strongly underlying economic growth, population expansion, increasing disposable income and rapid emergence of organized retail infrastructure as major factors behind the forecast growth.

The enormous growth of retail industry has created a huge demand for real estate. Property developers are creating retail real estate at an aggressive pace. According to report titled "Indian organized retail market 2010", published by Knight Frank, during 2010-12, around 55 million square feet of retail space will be ready in Mumbai, NCR, Bangalore, Kolkata, Chennai, Hyderabad and Pune. Besides between 2010 and 2012 the organized retail real estate will be grown from existing 41 million square feet to 95 million square feet. The total no. of shopping malls is expected to expand at CAGR of 18.9% by 2015.

A hypermarket, currently accounting for 14% of mall space is expected to witness high growth. Industry experts predict that the next phase of growth in the retail sector will emerge from the rural market. By 2012 the rural retail market is projected to have a total of more than 50% market share. India's retail market is expected to be worth about US \$ 410 billion, with 5 percent of sales through organized retail, meaning that the opportunity in India remains immense. Retail should continue to grow rapidly up to US \$ 535 billion in 2013, with 10 per cent coming from organized retail, reflecting a fast – growing middle class, demanding higher quality shopping environments and stronger brands, according to the report "Expanding Opportunities for Global Retailers", released by A T Kearney.

Customer Services in Retailing

Customer service includes all the activities an organization carries out for its customers. Excellent customer service means putting the customer first. Customer service is the provision of service to customer before, during and after a purchase. "Customer service is a series of activities designed to enhance the level of customer satisfaction-that is, the feeling that a product or service has met the customer expectation." (Turban et al 2002).

Customer service is the sum of the acts and elements that allow consumers to receive what they Need or desire from your retail establishment where ever the customer comes in either physical and mental contact with the store can be termed as a customer touch point. The customer touch points are key in defining as well as sustaining the relationship between the retailer and its customers. They can create a "WOW" and bring them back again and again. The 'touch point' is the most important factor in customer service. (Rajnish Kumar).

Challenges to organized retail development in India

Organized retail in India is little over a decade old. It is largely an urban phenomenon and the pace of growth is still slow. Some of the reasons for this slow growth are:

1. **The Kiranas continue:** The very first challenge facing the organized retail industry in India is competition from the unorganized sector. Traditionally retailing has established in India for centuries. It is a low cost structure, mostly owner operated,

has negligible real estate and labor costs and little or no taxes to pay. Customer familiarity that runs from generation to generation is one big advantage for the unorganized sector. On the other hand, organized sector have big expenses to meet and yet have to keep prices low enough to compete with the traditional sector.

2. **Retail not being recognized as an industry in India:** lack of recognition as an industry hampers the availability of finance to the existing and new players. This affects growth and expansion plans.
3. **The High Costs of Real Estate:** real estate prices in some cities in India are amongst the highest in the world. The lease or rent of property is one of the major areas of expenditure. A high lease rental reduces the profitability of a project. It is difficult to find suitable properties in central locations for retail, primarily due to fragmented private holdings, infrequent auctioning of large government owned vacant lands and litigation disputes between owners.
4. **High Stamp Duties:** in addition to the high cost of real estate the sector also faces very high stamp duties on transfer of property, which varies from state to state.
5. **Lack of Adequate Infrastructure:** poor roads and the lack of a cold chain infrastructure hamper the development of food and grocery retail in India.
6. **Price War:** There is a price war between different retail organizations. Every one is saying to provide goods at low cost and offers various promotional schemes. In such a case it is difficult to keep one's customers with oneself. (Dr. Shahid Akhter et al).
7. **Shortage of Skilled Manpower:** Front-end/retail assistant profiles in stores form a major proportion of the employment in the retail sector while store operations accounts for 75-80% of the total manpower employed in the organized retail sector. Unfortunately, there are very few courses specific to the retail sector and graduates/post graduates from other streams are recruited.
8. **Policy Induced Barriers:** organized retail in India is managed by both the Ministries of Commerce & Consumer Affairs. While the Ministry of Commerce takes care of the retail policy, the Ministry of Consumer

Affairs regulates retailing in terms of licenses and legislation. There is a need to govern retail operations through a single apex body. A single agency can take care of retail operations more effectively.

9. **Channel Conflicts:** Globally, retailers maintain a direct relationship with their suppliers. Due to the complex taxation structure and geographical spread of the country, most FMCG companies have developed regional distribution and re-distribution network. Cutting out the distribution network will hurt the operating structure of distributors.
10. **Unique Indian Customer:** the Indian consumer experiencing modern retail has now warmed up to this idea. Buying habits have still not changed, where people prefer to buy most of the fruits and vegetables on a daily basis. The Indian consumers have a strong preference for freshly cooked food over packaged. Food mainly attributed to dietary patterns, poor electricity supply, low penetration of refrigerators and a family structure where one of the primary roles of the housewife's is feeding the family. There is also an impact on the basket size because of non-availability of personal transport facilities, due to which the consumers prefer to buy smaller quantities from stores conveniently located near their homes. (Rajan Divekar et al).

Suggestions for Overcome the Challenges for Organised Retail

1. Acceptance of Industry Status to Retail: industry status should be given to improve retail development, to facilitate organized financing and to establish insurance norms.
2. Incentives for Investments: Tax holiday norms for cold storage chains, infrastructure and investment in supply chain should be enacted.
3. Comprehensive Legislation: comprehensive legislation should be drafted and enacted with futuristic approach.
4. Eliminating Arachic Laws: Laws, essential Commodities Act APMC acts, licensing restrictions, differential taxes, stamp duties, should be simplified and put in proper place so that it would not hinder growth of retail sector.
5. Proper Tax Structure: The current multipoint taxation should be rationalized.

The government should introduce a uniform taxation system across the country to relax the law that hinders interstate flows of goods.

6. Establishment of national commission on retail: the national commission on retail must be established. The functions should be:
7. To set clear target for giant retailers for procurement.
8. Enforce uniform quality standards.
9. Setup a regulatory body for the governing the operations of retail sector.

Conclusion

Retailing provides an important link between producer and consumer in modern economy. Retail in India is most dynamic industry and represents a huge opportunity for domestic and international retailers. Modern retailing is not a problem to traditional stores as most of the consumers said that they never stopped visiting kirana stores. They strongly agreed on coexistence of both is required. Their frequency of going to kirana store is reduced. Modern retailing has miles to go in India. The growth of modern formats has been much slower in India as compared to other countries and the development of this sector is depends on the presence of regulatory and structural constraints. Government has to take care about the existence of organized retail stores in India and they have to take measures to overcome the challenges. Then the fast growth of organized retailing can be possible in India.

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A STUDY OF FACTORS RESPONSIBLE FOR SMALL SCALE ENTREPRENEURS IN KANYAKUMARI DISTRICT

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Abstract

Nowadays, the small scale industries of Kanyakumari district are well developed in nature. At present there are 27 different types of small scale industries functioning. A meagre 10 per cent of the population is engaged in Fishnet nut industries. Coir manufacturing is also to be mentioned. Cashew processing is advancing and is having more than 50,000 workers engaged in this sector. A number of factors have hampered the industrial development in the district. Kanyakumari district has a very good basic infrastructural facility for the quick growth of small scale industries in this taluk. Facilities like power, transport, communication, roads, educational and technical institutions, training centre and industrial estate.

Keywords: MSME, Entrepreneurship, Rural Entrepreneurship, Small Scale Industries.

Introduction

The small scale industries have paved the way for the economic development of the country as they share 52 per cent of the industrial production and employs of 12.45 crores people. Small Scale Sector produces almost 11250 products. The numbers of units have gone up from 1.57 crores in 2008-2009 to mover 11.29 crores in 2016-2017. The SSI sector plays a pivotal role in Indian economy in terms of employment and growth. In spite of the stiff competition from the large sectors and not so encouraging support from the government this sector has recorded a very high rate of growth.

Reputation of Small Scale Entrepreneur

Small scale entrepreneur is one of the most important inputs in the economic development of a country. It increases the rate of economic growth. It develops balanced regional development and creates employment opportunity. It improves the existing standard of living. Small scale entrepreneur can eradicate poverty. They are using better utilization abundant natural resources.

Problem Focus

The statistical report shows that during 2016-17 nearly 17428 small scale industries were registered in district industries centre at Konam. The major small scale industries are coir industries, cashew nut, fishnet, fish

processing, rubber band, Hellow Bricks, seashell and salt manufacturing industries. The major problem faced by the small scale entrepreneurs in Kanyakumari district are economically very weak, lack of adequate basic facilities, non availability of capital, raw materials shortage, low risk-bearing capacity and marketing problems. Further it would be very interesting to study of entrepreneurship emerging in the district when the government policy and efforts are structured under an impression that the establishment of an industrial unit is easy and the entrepreneurial role is a very attractive one. Therefore, it is necessary to evaluate the total configuration of the performance and the problems of the available entrepreneurs and it also important to know who are the beneficiaries of the facilities and incentives provided by different agencies for the growth of entrepreneurship in the district? The present study is an attempt to an economic analysis of small scale entrepreneurs in Kanyakumari district.

Objectives

The objectives of the present study are summarized as follows.

1. To analyze factors responsible for small scale entrepreneur.
2. To analyze major problems faced by the small scale entrepreneur.

Hypothesis

1. The impact of government programmes on the growth of small scale entrepreneurs is insignificant.
2. The major problems of the small scale entrepreneurs are lack of facilities like manpower, marketing problem and finance.

Methodology

The study is empirical in nature. The study is 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. The secondary data will be collected from district industrial centre (DIC) Nagercoil, 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.

Analysis and Interpretation

Factors Responsible for Small Scale Entrepreneur

The table.1 lists the various motivating factors as represented by the sample Small scale entrepreneur.

The table.1 shows that factors responsible for small scale entrepreneur

Particular	Mean Score	t-Shirt
Cheap Capital	3.2857	.685
Family business	2.8333	-1.106
Availability of raw materials	3.1667	-308
High income(Profit)	4.2143	4799*
Financial assistance	2.4210	-803
Technical knowledge	3.1429	.846
Heavy demand of goods	4.1667	-.685
Government policy	2.4210	-803

Source: Compiled from Survey, Data * Significant at 5 % level.

The higher rate of factor have influenced to small scale entrepreneurs is identified in high income, heavy demand of goods and cheap capital. Since the respective means scores are 4.2143, 4.1667 and 3.2857 respectively. Regarding the factor have influenced the small scale entrepreneurs the significance difference among the respondents is identified in necessary since the respective ‘t’ statistics are significant at 5 per cent level.

Inference: Maximum number of respondents became entrepreneur due to high income (Expectation of high Profit) from the business and minimum number of the respondents became entrepreneur due to financial aid.

Hypothesis: The impacts of government programmes on the growth of small scale entrepreneurs are insignificant.

Result: The major factors responsible for small scale entrepreneur is expectation of high income. So the hypothesis is accepted.

Problems faced by small scale entrepreneur
Table.2 shows problems faced by small scale entrepreneur

Particular	Sample	%
Financial Shortage	72	28.80
Stiff competition	35	14.00
Marketing problem	55	22.00
Raw- Material shortage	25	10.00
Unstable government polices	4	1.60
	8	3.20
	43	17.20

Irregular supply of power	8	3.20
Lack of skilled labour		
Lack of entrepreneurial education		
Total	250	100.00

Source: Primary data

The table.2 shows that the problem faced by the small scale entrepreneur, 28 per cent entrepreneurs pointed out financial problems, 22 per cent entrepreneurs pointed out that are they facing marketing problem, 17.20 per cent entrepreneurs pointed out that they are facing lack of skilled labour, 14 per cent are stiff competition, 10 per cent are raw material shortage, each 3.20 per cent are irregular supply of power and lack of entrepreneurial education and the remaining 1.60 per cent of the entrepreneur pointed out that they are facing unstable government policies.

Inference: 28 per cent entrepreneurs pointed out financial problems, 22 percent entrepreneurs pointed out that they are facing marketing problem, 17.20 percent entrepreneurs pointed out that they are facing lack of skilled labour.

Hypothesis: The major problems of the small scale entrepreneurs are lack of facilities like manpower, marketing and finance.

Result: The hypothesis is proved. So the hypothesis is accepted.

Findings

- ❖ The higher rate of factor have influenced to small scale entrepreneurs is identified in high income, heavy demand of goods and cheap capital. Since the respective means scores are 4.2143, 4.1667 and 3.2857 respectively.
- ❖ The major factors responsible for small scale entrepreneur are expectation of high income. So the hypothesis is accepted.
- ❖ The study reveals that the problem faced by the small scale entrepreneur, 28 per cent entrepreneurs pointed out financial problems, 22 per cent entrepreneurs pointed out that are they facing marketing problem and 17.20 per cent entrepreneurs pointed out that they are facing lack of skilled labour.
- ❖ The major problems of the small scale entrepreneurs are lack of facilities like manpower, marketing and finance. The hypothesis is proved. So the hypothesis is accepted.

Suggestions

Recommendation to government

- The government should provide liberal loan for the growth of small scale entrepreneur.
- To guide these small scale entrepreneur intellectuals should be assisted.
- Proper training should be given to the small scale entrepreneur by experts.
- Prizes should be given to best small scale entrepreneur at district level, state level and National level by the government.
- Leadership training should be given to the small scale entrepreneur group members.

Recommendation to entrepreneur

- To appoint trained and experienced staff to higher level.
- Office staff and labour meeting should be arranged atleast twice in a month and they should be encouraged by their suggestions.

Conclusion

This study has given a clear picture about the factors influencing small scale entrepreneur and problem faced by the small scale entrepreneur in Kanyakumari district. In recent year small sale entrepreneur is life blood of our district economy. The sectors are providing vast employment opportunity to men and women. The sector mainly suffered from financial shortage and raw material shortage. So the government must take necessary measure to improve the financial position and raw material supply of small scale entrepreneur. The researcher concluded that the small scale entrepreneurs are important weapon for solve the unemployment problem.

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A STUDY ON IMPACT OF FOOD ADULTERATION WITH SPECIAL REFERENCE TO SOUTHERN TAMILNADU

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Abstract

Food is one of the basic necessities for sustenance of life. It should be pure, fresh and healthy diet is most essential for the health of the people, nutritious and free from any type of adulteration for proper maintenance of human health. It is no wonder to say that community health is national wealth. But Adulteration has taken away the joy of life. Food adulteration is the process by which the quality or the nature of a given substance is reduced through the addition of a foreign or an inferior substance and the removal of a vital element. It's main aim to increase the quantity and make more profit. The Food and Safety Standards Authority of India (FSSAI) is says about the food adulteration is addition or subtraction of any substance to or from food, so that the natural composition and quality of food substance is affected. In India normally the contamination/adulteration in food is done either for financial gain or due to carelessness and lack in proper hygienic condition of processing, storing, transportation and marketing. This paper focuses to study about the impact of food adulteration and prevention measures for detection of adulteration in food items.

Keywords: Adulteration, Substance, Food and Safety Standards Authority of India, Adulterants, FAOs.

Inroduction

Food is an essential source of power. Food is much more than a substance supplying nutrients for health. Food is a symbol of hospitality and friendship throughout the world. Food is a status symbol. It is an outlet of emotion. Food is a source of security for people to feel reasonably secure when they have enough food stored up to take care of them during periods of scarcity. Familiar foods give a sense of security when one has to eat away from home.

The word adulteration is not to be found in the Food Safety and Standards Act. The Act talks about safe foods, sub-standard and unsafe foods. Adulteration has taken on a new avatar. It now comes in the form of non-permitted colours being added to snacks like bhajji and pakoda sold on the roadsides, Maida bleached with chemicals, oil-soluble red colour added to chilli powder and cheap palm oil mixed with other cooking oils to reduce the price and the Packing hot food items in plastic bags is bad for health as the heat causes the plastic to react. Everything from oil to water to

pulses that we buy comes in plastic packs. But since nobody has time for anything, people don't even bother to carry their own bags to department stores to avoid plastic bags. Mixing of asafoetida powder with powdered rice, pepper powder with wheat flour, sunflower oil with cheap soya oil, badam milk with wheat flour and mustard seeds with seeds of similar shape are some of the common practices of adulteration.

Tamilnadu

In Tamilnadu Just 16% food adulterators were convicted in the state over the past two years even though there has been a rise in the number of complaints of contaminated food in the market. Also 40 per cent of food items tested by government labs in the state in 2013-14 were either adulterated or "misbranded", Food Safety and Standards Authority of India (FSSAI) statistics said. Interestingly, the rate of adulteration in Tamil Nadu is two times higher than that of the national average of 19 per cent, according to information availed from FSSAI.

Adulterants - Types

- a) Intentional
- b) Incidental

a) Intentional

Intentional adulterants are those substances that are added as a deliberate act on the part of the adulterer with the intention to increase the margin of profit.

Eg. Sand, marble chips, stones, mud, chalk powder, water, dyes, etc., these adulterants cause harmful effects on the body.

b) Incidental

These adulterants are found in food substances due to ignorance, negligence or lack of proper facilities. It is not a wilful act on the part of the adulterer.

Eg. Pesticides, droppings of rodents, larvae in food.

Samples of Adulteration in Tamilnadu

The issue of adulteration is increasingly threatening a whole range of food products. They range from 'butter biscuits' allegedly made with cheap animal fat in north Chennai to even 'natural' food products. A chunk of the green leafy vegetables sold in Chennai is found to contain toxic metals that have the potential to harm various organs of the body.

FOOD ITEM	ADULTERANT
Ghee/Butter	Vanaspati
Milk	Water
Ice cream	Metanil yellow
Dals	Kesari dal
Tea leaves	Black/Bengal gram dal husk with colour
Wheat	Ergot (poisonous fungus)
Sugar	Chalk powder
Turmeric	Coloured saw dust/Metanil yellow
Chilly powder	Stones
Jaggery powder	Chalk powder
Common salt	White powdered stone, chalk
Mustard seeds	Argemone seeds
Honey	Molasses
Cinnamon	Cassia bark
Coffee	Chicory
Pepper	Papaya Seeds

A variety of green vegetables is grown in marshy areas on Chennai's outskirts. These areas have high levels of industrial pollutants, including heavy metals, which are absorbed by the plants. The harvested leaves find their way to the market at a cheap rate.

The term 'plastic rice' came into being after a scandal was exposed in China in 2010, in which pellets were made by mixing sweet potato powder with poor quality rice. "A resin was found to have been used for the bonding. But this was banned. But in India, although there have been several complaints and allegations of rice being mixed with plastic, tests conducted on so-called 'plastic rice' have conclusively proved that there had been no plastic element in such rice samples.

Recently chemicals are used for milk also the district administrations stepped in at places such as Madurai and Coimbatore and tested milk samples submitted by the residents. In Madurai, the electronic milk adulteration tests showed that out of 217 samples taken on three different dates in the city and two other locations in the suburbs, 25 samples were found to be of sub-standard quality, while another was found to be unsafe for consumption.

Major Impacts of Food Adulteration

Impacts of adulteration the problems of adulteration makes the food items used in our daily life unsafe and unhygienic for use due to poor handling. In the past few decades,

adulteration of food has become one of the serious problems and consumption of adulterated food causes serious diseases like cancer, diarrhoea, asthma, ulcers. In general, adulteration of food items has a very serious impact on producers/farmers, processors or manufacturers/enterprises, consumers and government.

Impacts on Enterprises

The Enterprises are wedged by a loss of consumer assurance in their products, recalls and destruction of contaminated products, complaint expenses and increases of insurance premiums and costs related to equipment replacement or cleaning. A supplier's fault is inevitably reported in the mass media, casting doubt on that company's reputation. This affects not only the sales of that particular product, but also the sales of many other products supplied by the company's warehouse or retailers and even the products can be banned/discarded automatically. The effects of such bans on the food production industry are multiple, profound, and far-reaching.

A producer that depends on a banned imported foodstuff not only suffers economic loss to the impacted product but also faces lost sales caused by loss of public confidence. The resulting brand damage can be devastating, and recovery can require significant time and expense when consumers have moved on to other suppliers' products. People have lost their trust in the products. For example, about 40 to 60% of consumers either ceased or were unwilling to purchase domestic milk products, whereas those who purchased imported milk powder increased from 34% to 47% in China.

Impacts on Farmers/Producers

Adulteration not only has an effect on big enterprises but also farmers or producers (like dairy, honey, coffee, wheat, etc) can be affected by the weakest link in the industry chain. Many farmers suffered massive losses, cost increases due to feed costs, milk cow shortage caused by mass sales or slaughter during the crisis, for example in the case of China dairy Scandal and lack of acceptance of the products.

Impacts on Consumers

Food adulteration is associate with diarrhea, abdominal pain, nausea, vomiting, eyesight problem, headache, cancer, anemia, insomnia, muscular paralysis and brain

damage, stomach disorder giddiness, joint pain, liver disorder, dropsy, gastrointestinal problems, respiratory distress, edema, cardiac arrest, glaucoma carcinogenic effects, kidney failure, digestive system disorders, etc.. It is found that there are various chemicals and colors used in fruits and vegetables which are very poisonous for health. Calcium carbide used in mangoes, bananas, copper sulphate used to ripen fruits faster, oxytocin a hormone used for faster growth of pumpkin, watermelon, brinjal, gourds, cucumber. Wax adds shine on apples and pears. Cheap green colors containing chemicals such as metallic lead applied to bitter gourd and leafy vegetables to give fresh colour. Pesticides & herbicides used excessively for growing fruits and vegetables. Consumption of chemical-laden fruits and vegetables can prove disastrous for digestive system, eyes and liver. It can also results in vomiting and diarrhea in children, kidney failure. Oxytocin can lead to damage of the brain.

Laws against Food Adulteration in India

There were a number of laws to prevent food adulteration in the country, but could not be applied across all states as they were not uniform in nature. From 1937 itself, the demand for a legislation that could be applied across India started increasing. At present, the Concurrent list (III) of the Indian Constitution encompasses 'Adulteration of food-stuffs and other goods'. The 'Prevention of Food Adulteration Act' came into existence in 1954. Food Hygiene Directives had shortcomings along with duplication of data which caused a lot of confusion amongst the existing as well as the newer member countries in 2006.

Preventions of Food Adulteration

- Prevention of Food Adulteration Act 1954 and the Prevention of Food Adulteration Rules 1955 as amended from time to time are enforced in the State of Tamil Nadu.
- The Act aims at the abatement of adulteration in food articles of human consumption commonly used by the people so as to enable the people to have access to wholesome and unadulterated food.
- In the urban of the State, Municipal/Corporation Health Officers are functioning as Local Health Authorities and where there is no Health Officer the Commissioner acts as Local Health Authority.

- In the rural areas Medical Officers of the Primary Health Centres are functioning as Local Health Authorities. The Food Inspectors function under the control and guidelines for the purpose of enforcement.
- Lifting of food-samples have been fixed only for 481 local bodies including all Corporations, Municipalities and cantonments and certain Town Panchayats and Panchayat Unions.
- The food samples lifted under the Act are tested for adulteration in seven Food Analysis Laboratories in the State.
- One is under the control of Chennai Corporation and the other 6 situated at Guindy, Coimbatore, Madurai, Thanjavur, Palayamkottai & Salem are under the control of this Department.
- The Food Inspectors as per the guidelines of Local Health Authority and Public Analysts in the above Laboratories authorised for launching prosecution.
- In the Court of law they pursue cases with the assistance of APP & Legal Adviser at the Directorate, in Courts, if the food sample found to be adulterated and certified by the Govt. /Public Analyst.
- The public who is in need of testing the food samples suspected to be adulterated may contact the nearby Food Analysis Laboratory.

Suggestions

- ❖ The consumers should understand that the quality of product is more important than the quantity.
- ❖ In order to have the proper functioning and implementation of the objectives of the Food Safety and Standards Act 2006, it is necessary to have more food inspectors not only in districts but at taluk levels also.
- ❖ Everyone to drink tender coconut water regularly rather than artificial soft drinks which are harmful. Green tea is an excellent choice if you can find it without the added sugar.
- ❖ Drink boiled, purified, filtered water or tender coconut or homemade juice.
- ❖ Reduce the frequency of eating fast food and eat more frequently home-cooked food, with plenty of fresh foods and vegetables.
- ❖ Adulteration must be perceived as a major threat to social order and this threat must be minimized.

Conclusion

In this paper concluded that adulterated food not only consists of the physical adulterated particles other than food, but it also hosts pathogens which can cause harmful diseases. Food safety, an important global public health issue to ensure sound health. Adulteration of food with toxic chemicals harmful to health has reached an epidemic proportion in India. For having a good and healthy life we should not take adulteration food, and our government should be more polite and should make strike punishment for food adulteration. Adulterated food causes both physical and mental disorders along with malnutrition. Hence we must avoid eating such food. Also the government needs to take necessary actions against the companies and individuals who for the sake of their own profit are manufacturing and selling adulterated products to consumers. The majority of the consumers lack proper knowledge, attitude, and practices relating to food adulteration. Publicizing the newly-passed consumer protection law, other existing food adulteration-related laws, and different aspects of food adulteration via mass media could play a crucial role in raising consumer awareness. Stringent enforcement of the forthcoming unified food law 'Safe Food Act 2013' by the Government would substantially decrease food adulteration in the country.

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IMPACT OF GLOBALIZATION ON INDIAN ECONOMY

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Abstract

Globalization in India (LPG) was to make the Indian economy of the fastest growing economies in the world. An array of reforms was initiated with regard to industrial, trade and social sector to make the economy more competitive. The economic changes initiated have had a dramatic effect on the overall growth of economy. This paper examines the reform history in Indian economy starting from the pre-British era to present stage of Liberalization Privatization, Globalization. Indian economy has a very diverse experience from prosperity to poverty. The reforms had gained momentum during 90's when a drastic change has taken place in Industrial policy, financial policy, Public sector, Capital Market, Trade policy. While there is an improvement in Indian Industry, particularly the manufacturing sectors, Education prepares the individual to connect and live in harmony with the environment. The challenge for higher education, therefore, is to reform, create and develop systems that prepare the individual to work in a borderless economy and live in a global society. In other words, our educational institutions need to produce global citizens.

Keywords: Liberalization, Privatization & Globalization, Financial Sector, Public Sector, Capital Market.

Introduction

The strategic objective of Indian policy makers at the outset of independence was the creation of a self-reliant economy and the reduction of the high levels of poverty that existed, all within a democratic political framework. The argument was that capital brings scarce in India, it was essential to regulate the flow of the available capital into socially desirable channels. This was achieved by an elaborate system of industrial licensing and state monopoly and control over key industries. Scarce foreign exchange through exports. Therefore the policy emphasized self-sufficiency and neglected foreign trade as a means of economic growth. While growth did

pick up in the latter half of the 1970s, the Indian economy was generally mired in a vicious circle of low productivity / product obsolescence and slow growth. Jagdish Bhagwati (1992) rationalises India's development failure as follows:

Globalization in India (LPG) was to make the Indian economy one of the fastest growing economies in the world. An array of reforms was initiated with regard to industrial, trade and social sector to make the economy more competitive. The economic changes initiated have had a dramatic effect on the overall growth of the economy. It also heralded the integration of the Indian economy into the global economy. The Indian economy was in

major crisis in 1991 when foreign currency reserves went down to \$1 billion and inflation was as high as 17% Fiscal deficit was also high and NRI's were not interested in investing in India. Then the following measures were taken to liberalize and globalize the economy. The world has become increasingly interdependent and integrated. It has been the harbinger of radical change. All the fortune 100 companies have a foothold in the world market and reaping large revenues. The trade barriers have been lowered worldwide resulting in expansion of trade, foreign direct investment, exchange of technology, greater movement of people across borders. Globalisation has come with both benefits and losses. The comprehensive review presented shows the importance of it. It should be clear that the increasing importance of it. It should be clear that the increasing importance of globalisation cannot be under-estimated or ignored. In more than way globalisation is the need of the hour.

Objective of the Study

1. To study the concept of Globalizations in Indian Economy.
2. To identify Economic Impact of Globalization in India.
3. To indicate technological and cultural Impact of Globalization in India.
4. To know Impact of Globalization in Educations.

Methodology of Study

The secondary data is collected from various reference books related to Globalization and its Impact on Indian Economy system for said Research study secondary data is also collected from national and International Research Journal which are related to this topic the data pertaining above objective was collected and reviewed the literature on the topic concerned. The secondary data also collected for various website.

What is Globalization?

The term globalization means International Integration. Opening up of world trade, development of advances means of communication, internationalization of financial markets, growing of MNC's, population migrations and more generally increased mobility of persons, goods, capital data and ideas. It is a process through which the diverse world is unified into a single society.

Economic Impact of Globalization in India

Multilateral agreements in trade, taking on such new agendas as environmental and social conditions. New multilateral agreements for services, Intellectual properties, communications, and more binding on national governments than any previous agreements. Market economic policies spreading around the world, with greater privatization and liberalization than in earlier decades. Growing global markets in services. People can now execute trade services globally - from medical advice to software writing to data processing that could never really be traded before.

Impact of Globalization on Business in India

India has a consumer based of 1.4 billion people. India is a 3rd largest global telecom market. The mobile subscriber base has grown from 0.3 Million in 1996 to over 250 million currently. India is likely to add over 200 shopping malls by 2010 and 715 malls by 2015. India is the world's 2nd largest two-wheeler market, 4th largest commercial vehicle market 11th largest passenger car market. Expected to be the 7th largest automobile market by 20.

Technological & Cultural Impact of globalization in India

Access to television grew from 20% of the urban population (1991) to 90% of the urban population (2009). Even in the rural areas satellite television has a grown up market. In the cities Internet facility is everywhere. Extension of interest facilities even to rural areas. Global food chain/ restaurants has already found a huge market in the urban areas of India. Lavish Multiplex movie halls, big shopping malls and high rise residential are seen in every cities. Telecommunication and Software Industries are booming in India. Entertainment sector in India has a worldwide market. Bollywood movies are distributed and accepted worldwide. Big international companies (Walt Disney, 20th Century Fox, Columbia Pictures) are investing on this sector. Famous International brands (Armani, Gucci, Nike, Omega etc.) are investing in the Indian market with the changing of fashion statement of Indians.

Impact of Globalization on Agriculture in India

Agriculture acquired 17% of India's GDP in 2008. 60% of population still depends on agriculture for their livelihood. Occupied 43% of India's geographical areas. Agriculture Scientists are applying new technologies and instruments in growing crops. Different state governments of India are taking initiative to literate the farmers.

Globalization and Education

The principal objective of education has been the development of the whole individual. The minimum level of education that was necessary to achieve this goal in the agrarian society was basic or primary and in the industrial age, secondary. In the present borderless information society, education needs to be able to respond to additional demands of a rapidly globalizing world by raising awareness of environment, peace, culture and social diversity, increased competitiveness, and the concept of a global village. Such education is to a knowledge or information society what secondary education was to an industrial economy. Education prepares the individual to connect- and live in harmony- with the environment around him. Globalization has changed for higher education, therefore, is to reform, create and develop systems that prepare the individual to work in a borderless economy and live in a global society. In other words, our educational institutions need to produce global citizens.

The collapse of the Soviet Union in 1991 allowed liberal democracies to claim victory for the capitalist system and contributed to increasing the pace of globalization that was already under way. As globalization gained momentum, market substituted political ideology as the dominant force guiding national and global policies. What followed next, therefore, does not seem so logical. National governments everywhere – partly in deference to the ascendancy of the market and partly in response to pressure from private sector to expand their sphere of activities – began to relinquish control over the delivery of social goods. Everything began to be viewed as a commodity that could be produced and delivery by the private sector in line with market forces and according to the principles so supply and demand. One by one – water, electricity, postal

services, health, and now education, have been turned into a commodity.

The withdrawal of state from higher education has also been helped by economist, who have an overly simple way of assessing the return on investment in higher education. The basic problem is that they have measured the return on education the return on education exclusively through wage differentials. With reference to someone who no education, someone who has been to primary school, someone has to completed secondary school, and someone with s university degree, one can ask how much more each earns that can previous. These differences are then compare to the incremental amounts invested in their education to find the return. The result generally suggest that higher education yields a lower return than primary or secondary education – and they have been used to justify the skewing of government budgets and development funds away from higher education institutions.

The rate of return calculations are flawed because they do not take account of the full range of benefits to those who receive higher education. For example, higher education can enhance health, openness, peace, and social development, and at the same time reduce disease, bigotry and blind nationalism – so the private benefits, as the rate of return analysis suggests. Higher education confers benefits above and beyond enhancing the incomes of those who receive it. And many of these benefits take the form of public goods, such as the contribution of higher education to enterprise, leadership, governance, culture, and participatory democracy, and its potential for lifting the disadvantage out of poverty. These are all vital building blocks for stronger economies and societies and all routes by which the benefit of investment in higher education multiplies throughout society.

There is another, more serious, problem with corporatization of education. Corporations operate on the principles of cost reduction and profit maximization. These require introducing standardization and the packaging of product incompact, measurable, byte-like, configuration. Applied to education, these approaches would possibly negate its basic fabric and purpose. Education has always encouraged and represents openness, inquiry, diversity, research and limitless learning.

Corporatization of education would make it elitist the one provided by corporations for the masses and the poor who cannot afford going to the traditional institution of learning, and the other for the rich and the affluent. The delivery of public goods and services is and should remain the primary responsibility of the state. Representative government may not be the ideal or perfect arrangement for governance but it represents the best that is available, and certainly more desirable than the private sector management of public services such as education. If the state relinquishes its control over education and education policy, we run the risk of diminishing it to the status of a packaged for-profit product which it is not. Openness, diversity, scholarship, research and disinterested learning will be its biggest victims.

Conclusion

The strategic objective of Indian policy makers at the outset of independence was the creation of a self-reliant economy and the reduction of the high levels of poverty that existed, all within a democratic political framework. The argument was that capital being scarce in India, it was essential to regulate the flow of the available capital into social desirable channels. This was achieved by an elaborate system of industrial licensing and state monopoly and control over key industries.

Scarce foreign exchange had to be saved by curtailing imports, as it was thought that India was not capable of earning much foreign exchange through exports. Therefore the policy emphasized self-sufficiency and neglected foreign trade as a means of economic growth. While growth did pick up in the latter half of the 1970s, the Indian economy was initiated with regard to industrial, trade and social sector to make the economy more competitive. The economic changes initiated have had a dramatic effect on the overall growth of the economy. Globalization in India (LPG) was to make the Indian economy one of the fastest growing economies in the world. An array of reforms was initiated with regard to industrial, trade and social sector to make the economy more competitive. The economic changes initiated have had a dramatic effect on the overall growth of the economy.

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AN OVERVIEW OF WOMEN FISHNET WORKER IN KANYAKUMARI DISTRICT

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Abstract

Women workers, as it has been found out from the foregoing discussion, have a vital role to play in the economic development of a country. Thus, potentials for hard work, innovative skill and dynamism have been acknowledged in growing terms by social scientists in countries both developed and under developed. In India too, women workers have been able to find a place of prominence in the private, public and service sectors. This study has attempted to portray the role of women workers in the fishnet industry and their income and employment pattern with special reference to Kanyakumari district.

Keywords: Fishnet, Women workers, Globalisation, Economic Impact.

Introduction

“To awaken the people, it is the women who must be awakened, once she is on the move, the family moves, the village moves and the nation moves”-Nehru. Mahatma Gandhi referred to woman as the nobler sex. According to him, “If she is weak in striking, she is strong in sufferings”. In Indian society woman is one of the two wheels of the life-cart. Responsibility of the family, society and nation rests upon both men and women equally. With a rapid increase of population in India, unemployment is the cause of social and economic problem of the country (Khanka 1984). The traditional outlet for this problem is to increase employment opportunities in khadi, village and cottage industries. These industries are labour- intensive requiring small additional to the skill of the workers and high investments. Among the small scale industries, fishnet

industry is the important sources of rural employment especially to the women. Women’s work participation rate in the country as a whole has been significantly lower than that of men. In the last three decades women’s work participation rate has declined.

Fishnet Industry in Kanyakumari District

According to the report published by Directorate of Labour Welfare Department, Madras(1990) there were 140 fishnet units in Kanyakumari district, which accounted for 73.2 percent of the total of 1419 units in the state. Kanyakumari district alone provided employment for 6552 persons, both male and female and it accounted for about 56 percent of state employment in fish net industry.

Importance of the Study

The fishnet industry provides gainful employment to the rural women. Employment

gives social and economic status of women. Fishnet industry provides bare minimum amount for their livelihood.

Statement of the Problem

In India the study of labour problems is of recent origin. Labour problems are associated with industrialisation. In general, labour problems consist of social security, minimum standard of living, working hours, working conditions, protection from accidents, sickness, old age benefit, health care, education, and culture and recreation facilities. Many studies have been carried out on the socio-economic conditions of women workers in fishnet industry. The study attempts to analyse the problem of fishnet workers and to find possible ways to increase the welfare of them in Kanyakumari district. The spread of fishnet industry to rural areas is a welcome feature to relax the problem of unemployment in villages. Its benefits to rural women had added significance to their life. This industry provides livelihood for many among the poor in rural areas. Thus the real cause for inviting government support to this industry in regulating and ensuring fair wages and income with emphasis on welfare of the workers. To sustain fishnet industry in this area, many-fold activities regarding wage, income consumption expenditure and financial conditions of workers should be regularized. The problem of this study is to find possible ways and means to increase the welfare of the households of fishnet women workers in general and standard of living in particular to a reasonable level.

Objectives

1. To study workers satisfaction about welfare facilities provide by the fish net industry.
2. To study relationship between income and expenditure pattern of the sample households
3. To analyse the problem faced by the women fish net workers in Kanyakumari district.

Hypothesis

There is significant relationship between income and savings among the sample households.

Methodology

This study requires both primary data and secondary data. The primary data were collected from fishnet women workers from Kanyakumari district. The data pertaining to the

women workers who are employed there was collected by applying the random sampling technique. 300 samples are selected for the analytical purpose. The secondary data required for the study were collected from number of wellknown books, research articles newspapers and statistical investigation office, Nagercoil.

Analysis of Data

The Fishnet industry provides more employment opportunities and livelihood for a large number of women workers in Kanyakumari district. It includes worker opinion about welfare facilities and problem faced by women fish net workers in the study area.

Opinion about welfare facilities

Table.1

Workers satisfaction about welfare facilities provided by the industry

Welfare Facilities	HS	S	M	D	HD
Salary	40 (13)	57 (19)	104 (35)	71 (24)	28 (9)
Bonus	65 (22)	101 (34)	85 (28)	30 (10)	19 (6)
Incremental facilities	25 (8)	40 (13)	80 (27)	104 (35)	51 (17)
Promotion policy	39 (13)	54 (18)	68 (23)	92 (31)	47 (16)
Canteen facilities	72 (24)	78 (26)	120 (40)	18 (6)	12 (4)
Safety facilities	43 (14)	117 (39)	84 (28)	35 (12)	21 (7)
Rest room	12 (4)	29 (10)	62 (21)	120 (40)	77 (26)
Recreation facilities	15 (5)	42 (14)	54 (18)	90 (30)	99 (33)
Accidental insurance	75 (25)	95 (32)	86 (29)	24 (8)	20 (7)
Medical facilities	42 (14)	71 (24)	115 (38)	42 (14)	30 (10)

Source: Primary data (Figure in brocket represent percentage)

The table.1 shows that the welfare facilities proved by the fish net industry, out of 300 workers, 35 per cent of the workers were in moderate level of satisfaction with the salary. 34 per cent of the respondents were satisfied with the bonus scheme. 35 per cent of the respondents were dissatisfied with the incremental facilities. 31 per cent of the respondents were dissatisfied with promotion policy. 40 per cent of the respondents were in

moderate level of satisfaction with the canteen facilities. 39 per cent of the respondents were satisfied with the safety facility. 40 per cent of the respondents were dissatisfied with the rest room facilities. 33 per cent of the respondents are highly dissatisfied with the recreation facilities. 32 per cent of the respondents were satisfied with the accidental insurance facilities. 38 per cent of the respondents were in moderate level of satisfaction with the medical facilities.

Analysis of Income and Expenditure Relationship

Ho: There is significant relationship between income and expenditure pattern of the sample households.

In order to, analyze the relationship between income and expenditure pattern of women fish net workers sample households, the investigator is using simple correlation.

$$r = \frac{\sum xy}{\sqrt{\sum x^2 \times \sum y^2}}$$

Here, r = Karl Pearson’s co-efficient of correlation

x = Stands for income

y = for expenditure

$$\sum xy = 7920.6 \quad \sum x^2 = 8570.7 \quad \sum y^2 = 8583.9$$

$$r = \frac{\sum xy}{\sqrt{\sum x^2 \times \sum y^2}}$$

$$= \frac{7920.6}{\sqrt{8570.7 \times 8583.9}}$$

$$= \frac{7920.6}{\sqrt{73570031.73}}$$

$$= \frac{7920.6}{8577.30} = 0.923$$

The value of Karl Person’s Co-efficient of correlation is 0.923. This shows a high positive correlation between income and expenditure pattern of the sample households. It can be clear that the income of the sample respondents increases the expenditure also increases and on the other hand the income decreases the expenditure also decrease.

Hypothesis: There is a significant relationship between income and expenditure pattern of the

sample households.

Result: The analysis and test reveals that there is close relationship between income and expenditure. Most of the women fish net workers spent a small percentage of their income, if the income will increase, expenditure will also be increased. So there is a close relationship between income and expenditure of women fish net workers households.

Factor Analysis of the problem faced by the Women Fish net workers

There are various problem faced by the women fish net workers in Kanyakumari district. The study analyzes the most important women centred constraints after carefully referring the journals and books and after having serious discussions with experienced women fish net workers. Long time work, low wage, lack of safety facilities, low social status, health problems, poor working conditions, transport problem, sexual harassment, absence of welfare facilities and no job security are the constraints faced by the women fish net workers.

Table.3

Factor Analysis of the Constraints

Factor	Variables	Loading
Problems faced by women fishnet workers	Long time work	0.934
	Low wage	0.930
	Lack of safety facilities	0.471
	Low social status	0.283
	Health Problems	0.935
	Poor working conditions	0.929
	Transport problem	0.856
	Sexual Harassment	0.910
	Absence of welfare facilities	0.911
	No job security	0.923

Source: Computed data

The factor of constraints of women fish net workers consists of ten variables namely, Long time work, low wage, lack of safety facilities, low social status, health problems, poor working conditions, transport problem, sexual harassment, absence of welfare facilities and no job security. These variables have loadings of 0.934, 0.930, 0.471, 0.283, 0.935, 0.929, 0.856, 0.910, 0.911 and 0.923 respectively. These variables have high loadings on factor of constraints except low social status and lack of safety facilities.

Findings

The study express that welfare facilities proved by the fish net industry, out of 300 workers, 35 per cent, 40 per cent and 38 per cent of the workers were in moderate level of satisfaction with the salary, canteen facilities and medical facilities respectively. 34 per cent, 39 percent and 34 percent of the respondents were satisfied with the bonus scheme, safety facility and accidental insurance facilities respectively. 35 per cent, 31 per cent and 40 per cent of the respondents were dissatisfied with the incremental facilities, promotion policy and rest room facilities respectively. 33 per cent of the respondents are highly dissatisfied with the recreation facilities.

The value of Karl Person's Co-efficient of correlation is 0.923. This shows a high positive correlation between income and expenditure pattern of the sample households. It can be clear that the income of the sample respondents increases the expenditure also increases and on the other hand the income decreases the expenditure also decrease.

The analysis and test reveals that there is close relationship between income and expenditure. Most of the women fish net workers spent a small percentage of their income, if the income will increase, expenditure will also be increased. So there is a close relationship between income and expenditure of women fish net workers households.

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Suggestions

Based on the findings, the following suggestions had been made to improve the employment, welfare measures and socio-economic conditions of women workers in the fishnet industry.

Recommendations to Owners

- ❖ Bonus and incentive must be given to the workers.
- ❖ The fishnet industry owners must provide medical care to work force.

- ❖ The owners must take steps to improve the working conditions of fishnet industry by adopting suitable policies.
- ❖ The owners must provide the facilities like, rest room, drinking water, toilet facilities, canteen facilities, etc for the workers of the fishnet industry.
- ❖ The workers should be allowed to organize workers union to materialize their fair demands with bargaining power.

Recommendations to Government

- ❖ The wages of the workers are low. The government must fix minimum wage to the work force.
- ❖ The government should provide provident fund facilities to the workers, which will be helpful to the workers at their old age.
- ❖ The labour welfare officers should make frequent visits to the Fishnet industry and see that workers are provided safety measures and masks to protect their lungs and hands.

Conclusion

This study has given a clear picture about the income and employment pattern of women labourers in fish net industry at Kanyakumari district. The government should strictly implements the minimum wages act, welfare measures, and takes necessary steps to remove the evils of factory system, no doubt, the socio-economic status of workers will be better off.

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A COMPARATIVE STUDY ON MARKETING PROBLEMS OF CARDAMOM GROWERS WITH SPECIAL REFERENCE TO TAMIL NADU AND KERALA

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Abstract

Agriculture forms the backbone of the Indian economy and despite concentrated industrialization in the last five decades; agriculture occupies a place of period. Being the largest industry in the country, agriculture provides employment to around 65 percent of the total work force in the country. This study is conducted on the marketing problems of cardamom growers in Kerala and Tamil Nadu. It employed both primary and secondary data using various data collection methods. The main objective of this study is, therefore, to assess problems faced by farmers in the marketing of cardamom and finally suggest possible remedial measures to better marketing of cardamom in Kerala and Tamil Nadu. The study concludes that The Government should provide the marketing facilities through the appropriate organizations to increase the rate of exports of cardamom especially for Theni and Idukki district cardamom growers and cultivators in the States of Tamilnadu and Kerala respectively.

Keywords: *Agricultural marketing, Market intelligence, Risk bearing, Standardization.*

Introduction

India is endowed with a rich diversity and excellent collection of spices having original quality. The center of origin of two major spices, viz., Black Pepper and Cardamom are the Western Ghats of India. The country has excellent infrastructure for research and development of spices like Indian Cardamom Research Institute (Spices Board), Indian Institute of Spices Research, Directorate of Arecanut and Spices Development, State Agricultural Universities etc.

Value addition in spice industry is well developed in the country. The organic spices market is also showing desirable annual growth rate. There is an expanding global organic market for it. Alternative systems of medicine are gaining importance in the western world. India has a rich tradition of Ayurveda. Many of the spices are having medicinal properties. They are mainly used in Ayurvedic medicines. Researches efforts are being put into validate the medicinal, therapeutic and nutritional properties of Indian spices in the modern medicine.

History of Cardamom

Cardamom is one of the oldest spices in the world, and the most popular spice in ancient Rome was probably cardamom. By the first century AD, Rome was importing substantial quantity of cardamom from India. India and Arabic writers of very early times knew and noted cardamom. The first written mention is in the famous Ebers papyrus, discovered in Egypt and dating back to 1550BC, which lists about 800 medical drugs and their uses. The Indian writer Susvsta (around the 18th century) mentioned cardamom under the Sanskrit name *Eta*. Cardamom is mentioned in the list of spices liable to duty at Alexandria in 176-180 AD.

Review OF Literature

Kumaresan and Baskara (2011) have made an attempt to study the effect of thrips damage on cardamom price structure. They studied the relationship between damage and the prevailing market price of the cardamom capsules. The study was conducted collecting detailed information on cardamom from the auction centre at Vandannettu, Idukki District, Kerala. The study indicated that the present thrips damage and intensity co-efficient of trips damage and number of capsules/kg directly influenced the price of cardamom in the auction centre in the case of the Alleppy Green Bold (AGB) grade whereas in the case of the Alleppey Green Extra Bold (AGEB) grade the number of capsules/kg alone directly influenced the price structure of the cardamom.

Rajagopal and Padmanabhan (2013) conducted a study on cardamom and cardamom products with the objective of analyzing the problems in cardamom marketing in the absence of scientific and modern cultivation methods. They found India has recorded a decline in the production of cardamom unlike Guatemala and Tanzania where there is an increase of cardamom production in recent times. They found that various uses of cardamom, in particular medical, food, and other uses. Cardamom has excellent food value. It is low in fat and high in protein, iron and vitamins A, B and C with distinctly sweet and moderate pungent aroma. It is widely used as a flavouring agent in food, meat, beverages and liquor. The other uses of cardamom include health care products and beauty aid cosmetics and perfume deodorants. The study also

indicated that the failure of cardamom industries as a whole and that of India, in particular mainly depended upon its food and nonfood industries and the marketing of those diversified products.

Chitra (2014) conducted a study on “Economics of cardamom production with reference to Bodimettu in Them District”, with the objective of studying and understanding the characteristics of sample cardamom planters in Bodimettu and identifying and analyzing cost and return in cardamom cultivation. Based on the findings, the study suggested that there should be integrated pest management in cardamom cultivation. It means small and marginal cardamom planters may adopt integrated pest management to reduce pest related crop loss. The cardamom planters shall share the ideas, experiences among themselves regarding cardamom and they may be instructed to make use of bio-fertilizers instead of chemical fertilizers. The government may provide concessions to the cardamom exporters by means of duty free exports.

Koshy John and Venkatesan, (2015), in their study on “A composite look on cardamom technologies in Idukki District” revealed that Indian Small Cardamom Production has touched the highest production around 12,000 tonnes from 73,000ha in 2002-2003. The contribution from Idukki District was around 8000 tonnes from 32,000ha. The following technologies were observed in Idukki District for small cardamom cultivation: soil and climatic requirements, planting materials shade regulation, planting, and cultural operations methods, weed control, peaking and mulching, trashing, earthing up, soil and water conservation, irrigation management, fertilizer application, time and method of application, general tips on fertilizer application and bee management. The major observation of this study was that there was more application of inputs, particularly chemical inputs beyond the recommended levels.

Peter, Nybe and Sujatha (2016), in their study on “touching an all-time high” found that India is the homeland of many spices, but productivity of many of the spices is low when compared to other competing countries. India has lost its competitiveness for pepper, cardamom, ginger, fennel and fenugreek due to low productivity and high cost of production. India can sustain and recapture the international

market by attaining reduction in unit cost of production by increasing productivity.

Statement of the Problem

India is the major cultivator and exporter of cardamom. It is in the second place at the global level, even though there are a few places of cultivation of cardamom in India. Large cardamom (Big size) is widely cultivated in the state of Sikkim in North India and in South the states of Karnataka, Tamilnadu and Kerala are the major cultivators. However, huge cultivation of cardamom is in Kerala and in the border places of Tamilnadu. Though the cultivation area in India is very less, the quality and standard of the product cultivated is of global standard. This has kept the product to be in demand by global nations as for as marketing is concerned the state of Kerala has plenty of dealers to sell it in the local as it is in the global market.

Cardamom is not a common cultivable product in all localities like Paddy, Chilli, Coconut, Wheat etc., Thus there is a problem to the small cultivator group both in their cultivation and in their marketing and distribution. Hence an attempt is made in this research study to identify the cultivation and distribution problem of cardamom growers in Tamilnadu and Kerala states in order to arrive at meaningful findings that could help in strengthening the cultivation and marketing of cardamom in India.

Objectives of the Study

1. To identify the nature and level of cultivators of cardamom and to study their socio economic conditions, in Kerala and Tamil Nadu
2. To study the problems faced by farmers in the marketing of cardamom in Kerala and Tamil Nadu.
3. To offer suggestions for better marketing of cardamom in Kerala and Tamil Nadu.

Hypotheses

Ho: There is no significant association between the major type of crop cultivation and marketing.

H1: There is a significant association in between the major type of crop cultivation and marketing.

Ho: There is no significant association between the major type of crop cultivation and the monopolistic practices in the international cardamom market.

H1: There is a significant association between the major type of crop cultivation and the monopolistic practices in the international cardamom market.

Ho: There is no significant association between the major type of crop cultivation and the degree of competition in the international market

H1: There is a significant association between the major type of crop cultivation and the degree of competition in the international market.

Ho: There is no significant association between the major type of crop cultivation and the degree of competition among the exporters

H1: There is a significant association between the major type of crop cultivation and the degree of competition among the exporters.

Research Methodology

The research design adopted in this study is descriptive research. The researcher has used both the primary and secondary data. The primary data were collected from the cardamom growers in Kerala and Tamil Nadu using interview schedule method. The collected primary data were used to coined significantly in the questions and drawn the attention of the growers with answers. Secondary data were collected from the spices board, spices research stations at Kerala, Karnataka and Tamilnadu and the related articles and sites. The researcher has taken 10 per cent of the maximum as sample from each state and approached them for the data. These samples have been selected on random basis to have the data. Hence the researcher has adopted the random sampling method. The data were analyzed using Percentage analysis, Chi-square test, Anova – oneway and T-test.

One-Sample Statistics

	N	Mean	S.D	Std. Error
Type of family	150	1.24	.429	.035
Comparison	150	1.4933	.50163	.04096
Marketing	150	1.2267	.42008	.03430
Payment	150	1.4933	.50163	.04096

The above t-test reveals the type of family, comparison, marketing and payment of the cardamom exporters in Kerala. The mean of the variable sample respondents for this particular sample data is 1.24 which is statistically significant different from the test value of 1. Hence, it is to conclude that this

sample has a significantly higher mean of the test than 1. Thus, it is concluded that the sample data tell that the type of family, comparison marketing and payment of the cardamom exports has a significant change.

MAJOR TYPE OF CROP CULTIVATION				
		Payment		Total
	Particulars	Low	High	
Major type of crop cultivation	Cardamom	65	58	123
	Coffee	4	9	13
	Rubber	7	7	14
	Total	76	74	150

Ho: There is no significant association between the major type of crop cultivation and payment

H1: There is a significant association between the major type of crop cultivation and payment.

Findings

- The mean of the variable sample respondents for this particular sample data is 1.4933 and 1.4000 which is statistically significant different from the test value of 1. Hence it is to conclude that this sample has a significantly higher mean on test than 1. Thus, it is concluded that the sample data tell that the cardamom exports payment and comparisons are having a significant change.
- The mean of the variable sample respondents for this particular sample data is 1.51 which is statistically significant different from the test value of 1. Hence it is to be concluded that this sample has a significantly higher mean on the test than 1. Thus, it is concluded that the sample data tell that the cardamom growers have been affected by their type of family.
- The mean of the variable sample respondents for this particular sample data is 1.3533 which is statistically significant different from the test value of 1. Hence, it is to be concluded that this sample has a significantly higher mean on the test than 1. Thus it is concluded that the sample data tell that the cardamom export marketing are having a significant increase over the period.
- The results indicates that there is no statistically significant relationship between the major type of crop cultivation and marketing (Chi-square with one def. of freedom = 4.187, p=0.041)
- The results indicate that there is a statistically significant relationship

between the major type of crop cultivation and payment systems (Chi square with one deg. of freedom – 0.400, p=0.527)

- The results indicate that there is no statistically significant association between the major type of cultivation and the monopolistic practices in the international market (Chi square with two deg. Of freedom – 1.329, p=0.515)
- The results indicate that there is no statistically significant association between the major type of crop cultivation and the degree of competition in the international market (Chi square with two deg. Of freedom =0.905, p=0.636)
- The results indicate that there is no statistically significant association between the major type of crop cultivation and the degree of competition among the exporters (Chi square with two deg. Of freedom – 5.812, p=0.055)
- The null hypothesis is rejected since the significance value is 0.000 in all the cases, which is less than 0.05. Therefore, the age influences and relates to the religion, type of family, major occupation and the annual income. Hence, it is concluded that there is a significant association between the age and the religion, type of family, major occupation and the annual income.
- The null hypothesis is rejected since the significance values are 0.000 in three variables and 0.038 in one variable, which are less than 0.05. Therefore, the age influences and relates to the religion, type of family, major occupation and the annual income. Hence it is concluded that there is a significant association between the age and the religion, type of family, annual income and the major occupation.
- The t-test reveals the type of family, comparison, marketing and payment of the cardamom exporters in Kerala. The mean of the variable sample respondents for this particular sample data is 1.24 which is statistically significant different from the test value of 1. Hence, it is to conclude that this sample has a significantly higher mean of the test than 1. Thus, it is concluded that the sample data tell that the type of family, comparison marketing and payment of the cardamom exports has a significant change.
- The results indicate that there is no statistically significant association between

the major type of crop cultivation and the payment of expenses in the export activities (Chi square with two deg. Of freedom – 2.295, $p=0.317$)

- The results indicate that there is a statistically significant association between the major type of crop cultivation and the marketing (Chi square with two deg. Of freedom – 0.620, $p=0.733$).

Suggestions

To ensure remunerative prices for the farmers it is recommended that the respective State Governments should take the initiative to establish adequate number of regulated market close to marketing centers and equip them with sophisticated facility for temporary or permanent storage.

An effective market promotion is a 'sine qua non' for the success of the processed products in the market, many of which may be new to the market. Finance should also be provided for sales promotion. A sound data base should be developed on the various aspects of cultivation and growth of cardamom marketing. The quality of human resource is a vital prerequisite for efficient functioning. Attention has to be given to train the growers and the labourers for management of the cultivation, including farm operators, finance utilization, marketing, expenses control and product marketing development. Concerted effort is required for marketing products in the national international market areas. The market promotion strategy may include organization of fairs and exhibitions, provision of incentives in the form of low rates to processing units for advertising their products of small scale units by large companies.

There is a need for developing a sound strategy for export promotion. Market as well as product specification are essential. Delineation of thrust products and thrust markets would bring about a sharper focus in export activities. In order to prevent distress sale, it is recommended that the co-operative Marketing Societies in the rural regions should have to play a more important role. Such societies should arrange regular procurement of different spices directly from the cultivators at remunerative prices at secondary market level and should have direct access to terminal market. The minimum target of the societies should be to procure 10% to 15% of farm producers. The Co-operative Marketing

Societies thus can stabilize price and thereby ensure competitive price of the produce. Most of the problems associated with marketing of spices produce, e.g. problem of marketing yard, infrastructure, grading, village market linkage, marketing cost and margin etc. may be solved once the spices markets are established there as market development agency. The Price of the cardamom may be determined either based on the cost of cultivation or based on market acceptance. Export Industries must adopt the credit system for the cost and marketing problems to be neglected. It is observed that the proportionate usage of the agents for exporting their product in sole trading and partnership is comparatively less than private limited companies. It could be inferred that the private limited has maximized their sales by using agents. The sales promotion technique adopted by the organizations may be different from one state to another state. The methods adopted must be uniform in all the states.

Conclusion

Considering the vast scope for the development of spices markets and the variety of benefits associated with them the Govt. of India has taken a number of steps. Strong support is needed for the processing industry from the Governments both Central and States in the form of policies suitable for accelerating their growth process. There is a need for integration of cultivation, processing and marketing. The analysis of the data and the information obtained from the Cardamom Growers from both the states, the farmers and the traders resulted significantly. Cardamom growers as well as the traders are in favour of the cardamom export market. The cardamom export market is useful as large to the cardamom cultivators of the Idukki and Theni Districts in both the States. The cardamom export market can give higher contribution towards the national economy. The Government should provide the marketing facilities through the appropriate organizations to increase the rate of exports of cardamom especially for Theni and Idukki district cardamom growers and cultivators in the States of Tamilnadu and Kerala respectively.

Scope of Further Research

- A Study on Cultivation Problems of Cardamom Growers in Tamil Nadu
- A Study on Marketing Problems of Cardamom Growers in Tamil Nadu

- A Study on Cultivation Problems of Cardamom Growers in Kerala
- A Study on Marketing Problems of Cardamom Growers in Kerala
- A Study on Distribution Problems of Cardamom Growers in Kerala

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ROLE OF URBAN AGRICULTURE IN POVERTY REDUCTION AND FOOD SECURITY

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Abstract

The role of agriculture in development remains much debated. The contribution of a sector to poverty reduction is shown to depend on its own growth performance, its indirect impact on growth in other sectors, the extent to which poor people participate in the sector, and the size of the sector in the overall economy. Urban agriculture may have a role to play in addressing urban food insecurity problems, which are bound to become increasingly important with the secular trend towards the urbanization of poverty and of population in developing regions. Our understanding of the importance, nature and food security implications of urban agriculture is however plagued by a lack of good quality, reliable data. On the one hand, the potential for urban agriculture to play a substantial role in urban poverty and food insecurity reduction should not be overemphasized, as its share in income and overall agricultural production is often quite limited. On the other hand, though, its role should also not be too easily dismissed, particularly in much of India and in all those countries in which agriculture provides a substantial share of income for the urban poor, and for those groups of households to which it constitutes an important source of livelihoods. We also find fairly consistent evidence of a positive statistical association between engagement in urban agriculture and dietary adequacy indicators.

Keywords: Urban Agriculture, Poverty Reduction, Food Security.

Introduction

Urban Agriculture (UA) is practiced in varying degrees in the worldwide and it is not a new or recent invention as agricultural activities within city limits have existed since the first urban populations were established thousands years ago. However, only recently has Urban Agriculture become a systematic focus of research and development as its scale and

importance in the urbanizing world became increasingly recognized. Alongside with this recognition is a paradigm shift from viewing 'poverty as a rural phenomenon' to 'poverty as both a rural and urban phenomenon'. Quite often people have in the past associated poverty with rural livelihoods even though the majority of urban populations in many developing countries also live in impoverished conditions with very limited access to basic needs as well

as inadequate wage income and increasing human populations. In the meantime, the contribution of Urban Agriculture to urban food security and poverty reduction has become a subject of attention for policy makers.

For the poor, food security is usually the main motivation for engaging in urban agriculture and for some it is even a survival strategy and for wealthier households, it is an economic imperative. Nevertheless, most of the urban farmers sell some of their produce for the primary reason of subsidizing their income. Although, livestock keeping in towns is less common than crop cultivation, many urbanites keep one or more animals. The most common types of animals are dairy cattle and chickens. The commercial aspect of livestock keeping is generally of more importance than crop cultivation, particularly when it comes to selling of milk, eggs and chickens.

Statement of the Problem

The urban population has increased faster than the rural population because of high natural population increase, rural-urban migration and boundary extensions. India has been facing a major problems mainly springing from their inability to create adequate jobs absorb the increasing urban populations which is in turn being acerbated by the snag of shrinking formal sector, housing shortages and delays in the development of social services and physical infrastructure. This situation poses enormous challenges to the urbanites especially the poor. In the mean time, massive retrenchment of workers in the government and parastatals in the 1990s has increased the rates of unemployment and financial insecurity in urban centres. The introduction of cost sharing in health service and education is another challenge. As a result of the above challenges, poverty levels in India are still high and despite the current overall good economic performance, there are only marginal signs of improvements in poverty reduction.

Objectives of the study

- To study the relationship between urban agriculture and poverty reduction
- To identify the key problems facing urban agriculture in food security.

Methodology

The present study based on the secondary data and it was collected from

different sources such as government report and journals.

Review of Literature

Shimbe (2008) to evaluated the contribution of urban agriculture to household poverty alleviation in Morogoro municipality. In urban agriculture, income from livestock enterprise represented an inequality-increasing source of income and crop production represented inequality-decreasing source of income. The study recommended that there is a need of integrating urban agriculture in the urban economy and legitimitise that urban agriculture becomes an integral part of the urban economy and deliberate actions should be taken to promote it.

Rezai (2016) this study indicates that food security can be derived from urban agriculture since it provides sufficient quantities of food, appropriate nutrition, cost-effective food supplies and reduction in food bills. This highlights the need for the Malaysian urban authorities to give more appropriate recognition and contribution to city dwellers and encourage them to expand the practice of urban agriculture.

Urban Agriculture

Defining urban agriculture (UA) is problematic because of the varying contexts in which it takes place, the resources involved and the people undertaking it. Against such a backdrop, different scholars have defined UA differently. While urban agricultural activities do not differ in general from ordinary or rural agricultural activities, the former has very specific limitations and requires adoption to the urban context. The most striking feature of urban agriculture, which distinguishes it from rural agriculture, is that it is integrated into the urban economic and ecological system: urban agriculture is embedded in and interacting with the urban ecosystem.

The Concept of Poverty

Poverty has been an attractive terminology to many scholars in both developing and developed countries and they have attempted to define it differently using monetary and non-monetary measures of welfare in either absolute or relative terms. The World Bank (1993) defines absolute poverty as an inability to attain a specified (minimum) standard of living. Minimum standard of living comprises basic needs such as shelter, clothing,

food and nutrition, health care, safe drinking water, education and freedom. In addition, income is used as an indicator of measuring poverty. On the other hand, relative poverty focuses on economic well-being of the poor in relation to the total population in the specific location.

India Poverty Statistics

As per the survey conducted in 2011-2012, the percentage of persons below the Poverty Line in India for the year 2011-12 has been estimated as 25.7% in rural areas, 13.7% in urban areas and 21.9% for the country as a whole. The respective ratios for the rural and urban areas were 41.8% and 25.7% and 37.2% for the country as a whole in 2004-05. It was 50.1% in rural areas, 31.8% in urban areas and 45.3% for the country as a whole in 1993-94. In 2011-12, India had 270 million persons below the Tendulkar Poverty Line as compared to 407 million in 2004-05, that is a reduction of 137 million persons over the seven year period.

Table 1: Rural & Urban Poverty in India

	No. of Rural poor	No. of urban poor	Total	Percent of poor
Rangarajan Committee	260.5 mn	102.5 mn	363 mn	29.5
Tendulkar committee	216.5 mn	52.8 mn	269 mn	21.9%
Difference	44 mn	49.7 mn	93.7 mn	

Source: www.downtoearth.org.

According to the Planning Commission report, the new poverty line should be Rs 32 in rural areas and Rs 47 in urban areas. The earlier poverty line figure was Rs 27 for rural India and Rs 33 for Urban India (see table). The Rangarajan report has added 93.7 million more to the list of the poor assessed last year as per the Suresh Tendulkar committee formula. Now the total number of poor has reached 363 million from 269 million in 2011-12. This raise in the poverty line income bar means 93.7 million more people are now below poverty line (BPL).

Role of Agriculture in Poverty Alleviation

- Still 60% of the population depends directly or indirectly on agriculture. Many of the farmers and the landless labourers employed often belong to the poorest sections.

- Agriculture's contribution to poverty reduction is five times more than that of metropolitan centres.
- As agriculture modernises, for example, it reduces rural poverty and overall poverty through greater demand for chemical fertilisers, pesticides, machine services, processed seeds or fuels, which promote non-agricultural production.
- Higher incomes in rural areas promote demand for processed foods produced mainly in urban areas and generate employment.
- Decrease in food prices due to agricultural growth results in better food security and overall poverty reduction in both rural and urban areas.
- Reduction of food prices lowers the real product wage in the non-agricultural sector, thereby raising profitability and investment in that sector.
- Agricultural transformation leads to increase in farm wages and helps to achieve Government's aim of doubling farm wages by 2022.
- There is a strong correlation between rates of progress in total factor productivity (TFP) and in poverty reduction.
- The importance of agriculture in poverty reduction derives from two basic circumstances:
- The incidence of poverty is disproportionately high in developing countries, which still rely heavily on agriculture for output and employment.
- As the poorest households also have few assets and no skills, they typically rely more on agriculture and generally face many obstacles in connecting with the non-agricultural economy for income and employment.
- Thus, by providing a greater share in employment of the poor and the unskilled workforce, agriculture plays a crucial role in making economic growth more pro-poor.
- On average, every 1% increase in agricultural productivity reduces the percentage of people living on less than a dollar a day by between 0.6% and 1.2%.

The impact of agriculture on poverty reduction

- The direct effect of growth in the agriculture sector is to raise income levels

of those employed in the sector.

- How much the poor people benefit from agricultural growth depends on the rate of participation of the poor in agriculture.
- In highly mechanised agriculture, the participation of the poor and unskilled people may be minimal. On the other hand, in subsistence agriculture, the rate of participation of the poor may be relatively high.
- Total contribution of agriculture to poverty reduction depends on the relative size of the sector; i.e. the share of the agriculture sector in the national economy.

Problems of Urban Agriculture

Although some of the benefits of urban agriculture refer to its good effects on urban ecology, it has negative effects on urban environment leading to serious pollution and it is considered by many, and policy makers in particular, as an environmental hazard. Livestock can cause noxious smells, noise and traffic accidents, and may be a source of zoonotic diseases. Crops are sometimes irrigated with contaminated water, while those cultivated along roadside are prone to air pollution. Since urban agriculture tends to be intensive than rural agriculture, the use of agro-chemicals can have a negative impact on the urban environment, causing pollution in not only the plants but also the soil and ground water. The recycling of sewage and urban solid wastes by turning them into compost is frequently put forward as a kind of panacea for both urban crop production and the improvement of the urban environment. In most towns and cities, planting of ornamental plants, which include flowers and trees, has been done for a long time to signify urbanity. However, the presence of livestock in most towns and cities can destroy these ornamental plants as the animals search for food.

Food Security

Food security has been recognized as an important goal the world over. This is in view of the resolution of the various world food conferences and the establishment of the World Food Council among others. The persistent hunger and famine in the developing world means ensuring adequate and nutritious food for the population will continue to be the principal challenge facing policy makers in many developing countries in the 21st century.

As part of the Millennium Development Goals, the world leaders have in different occasions pledged to reduce poverty, hunger and improve accessibility to public goods and services.

Urban agriculture and poverty reduction

Urban agriculture can contribute to food security and poverty reduction in developing countries. For the urban poor who have low or irregular income from other sources, raising livestock and growing cash and food crops provide income. A cow, for example, is able to lower poverty levels in a number of ways. Milk consumption boosts the health of the family while the surplus is sold in local markets to enhance family incomes. A cow also provides farmyard manure which improves soil fertility and boost crop production and thereby improving food security. Another benefit of urban agriculture not widely recorded is the fungible income. 'Fungibility' is the ability to provide for extra income that can be spent on essentials like health care and education. Studies so far have revealed that urban agriculture contributes to household food and nutritional security, the creation of informal employment, income diversification through sales of surplus produce or savings on food expenditures, and more broadly promotes urban food supply systems and, at least in potential, environmental sustainability. It is widely recognised that the urban poor could benefit from farming in town because of the relatively low investments needed to start the activity.

Conclusion

Urban Agriculture makes important contributions to social, economic and ecological Development in urban areas. Seen from this angle, Urban Agriculture is a dynamic part of the urban socio-economic system and its role in the food security of urban dwellers cannot be gainsaid. Since most of the food products are intended for domestic consumption, Urban Agriculture meets the food security needs of urban dwellers significantly. Urban Agriculture plays other important roles as well. These include provision of better nutrition, poverty alleviation, employment creation and environmental conservation.

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FINANCIAL SERVICES AND GROWTH OF SHGS WITH SPECIAL REFERENCE TO DHARMAPURI DISTRICT

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Abstract

Microfinance is a basis of financial facilities for financiers and small dealings wanting right of entry to banking and linked facilities. Microfinance sector has grown-up speedily over the past few decades. Nobel Laureate Muhammad YUNUS is credited with laying the basis of the modern MFIs with establishment of GRAMEEN Bank, Bangladesh in 1976. Today it has developed into a vigorous industry presenting a variety of business models. Microfinance Institutions (MFIs) in India exist as NGOs (registered as societies or trusts), Section 25 companies and Non-Banking Financial Companies (NBFCs). Commercial Banks, Regional Rural Banks (RRBs), supportive societies and other large lenders have played an important role in providing refinance facility to MFIs. Banks have also leveraged the Self-Help Group (SHGs) channel to provide direct credit to group borrowers. With financial inclusion emerging as a major policy objective in the country, Microfinance has occupied Centre stage as auspicious conduit for extending financial services to unbanked sections of population. This report highlights the research work done in Dharmapuri District like the importance of micro-finance in the developing economies like India cannot be undermined, where a large population is teeming under poverty and equally large number of people does not have an access to formal banking facilities. Micro-finance means providing loans to the disadvantaged groups through the intermediation of the registered Self Help Groups, who midway between the banks and needy population to fulfill their financial needs.

Keywords: Micro Finance; Self-Help Groups; NBFCs; Women empowerment.

Introduction

Villages are backbone of our country which has 597608 incubated villages. But as per eleventh 5 year plan more than 300 million people in villages are under poverty line. For enlightening them and help to come up in the

life the monetary resources are needed to agriculture, small business, animal husbandry, households, etc. In order to enlarge the flow of credit to the hard-core poor, NABARD launched a scheme of establishing them in self-help groups and linking the SHGs with banks,

in 1992. Under this scheme, poor, especially women are organized in SHGs and banks lend these SHGs loan to start income engendering activities.

There are three distinct modes to channelize the credit to micro enterprises. In the first mode, banks lend directly to the SHGs for lending to micro entrepreneurs. Under the second mode, banks provide loans to the NGOs for lending to the SHGs and ultimately to micro entrepreneurs. Finally under the third mode, banks extend credit to the SHGs with the NGOs as implementer.

Though the SHGs were started in 1997 in Tamil Nadu, the concept complementary developed only in recent years. Now there is a greater amount of socio-economic deliverance among the members of the SHGs. Hence there is a need for evaluating social and economic impact of the SHGs on their members.

This study aims at doing a relative analysis on socio-economic development of Self Help Group (SHG) women under micro finance in Dharmapuri district. The scheme of "MUDRA" was introduced by Honorable Prime minister SHRI. NARENDIRA MODI introduced for the purpose of micro finance. This scheme was introduced on April 8th 2015, with the primary objective of financing the people those who are not getting the finance properly to improve their business.

Research Problem

The members of SHG are probably uneducated. So the responsiveness of schemes of micro finance may not be familiar to them. The understanding of questions is questionnaire is difficult to them. The obtainable time for research to the researcher is too little.

Objectives

1. To study the benefits of micro finance especially in SHGs.
2. To evaluate the performance of SHGs in micro finance in order to find the factors influencing the micro finance.
3. To evaluate the women enablement in developing the potentiality of micro industries through micro finance.

Scope of the Study

The scope of micro finance at macro level was trying to be investigated by the researcher.

Review of Literature

Sharma, M., (2015), through cross country experimental study examined a close

relationship between financial addition and development. Further, the study found a positive relation between financial inclusion and different socio - economic variables like income, inequality, literacy, and physical infrastructures. A few empirical studies on the impact of SHG bank linkage model also revealed the importance of SHG model in achieving financial inclusion and inclusive growth in India.

Puhazhendhi, V. and Badatya, K. C., (2016), observed a significant improvement in social and economic condition of the SHG member households during post - SHG period. The programme also improves the borrowing pattern of SHG member families in terms of institutional credit deepening and widening with substantial reduction of loans from money - lenders and other informal sources.

Findings

1. SHGs are comprehending the age group from 20 to 55.
2. The members of SHGs are probably uneducated. Few only completed schooling.
3. Micro finance is becoming the basic instrument for eliminating poverty and bestowing the women in villages throw loans obtained by SHGs. It improves income which leads to increase in savings.
4. The finance obtained by the people are used for cattle development, starting petty shop, and groundnut godowns.
5. The educational level is too low in case of some of the members. So, they may not know the prominence of micro finance granted by the GRAMEEN banks and NABARD. So alternatively their income and savings level will not be developed. Therefore, their status is also backward.
6. SHGs are financed by GRAMEEN banks and NABARD. GRAMEEN bank grants loan amount upto Rs. 7.5 lacs and NABARD grants loan upto Rs. 10, 00,000.

Suggestions

1. The members of self-help group are mostly uneducated. Therefore they are not aware of the plans introduced by the banks. They should be educated.
2. Some of the members are having the fear of % of interest rates. They should be educated.
3. No one is aware of the new scheme "MUDRA". This plan should be applied properly.

4. The usage of loan certified used by the members is only for cattle development, start up of petty shops and groundnut godowns only. Therefore the members must be advised with regard to the business opportunities regarding flowers and fruits which are available in Dharmapuri at cheap cost.

Conclusion

It is revealed from the survey of the empirical literature that most of the studies deal with either the role or the impact of governmental organizations and NGOs, donor agencies, and self help groups in authorizing women through micro financing in different parts of the world. While some have labeled this as revolutionary and new paradigm for development, others ponder over the real impacts of micro credit. The evidence with respect to the impact on women's status and well-being is mixed. Most of all the works reflect on the positive impact of micro credit on rural women.

They also reveal how the goal of women authorization can be achieved, and suggest some corrective measures to overcome the problems in this regard.

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A STUDY ON THE PHENOMENON OF STRESS AND PROMOTION OF WELL BEING AMONG WORKFORCE

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Abstract

Stress in human being, has become one of the powerful aspects in the contemporary life. This negative pressure creates a sudden thought-attack and brings forth complications to human beings. In the past, life seemed to be simpler. At the same time, it does not mean that stress has arisen in the modern period. This problem has been existing from the beginning. This modern world burdens the people with complex confusions and pains. On the other hand, the realms of religion, medicine and psychology make their attempts to explain and ease this complication. Having this in my mind, Author is interested to explore the reality of stress and spell out the feasible methods to cope with this problem. Humans are the architect of their own destiny. But in this millennium generation, the complex demands add the weight on their shoulders. Stress, which is one of the modern ailments, is found in each member of every society. Most of the diseases are linked to stress, in which most of the humans live. Here the main task is to focus on the widespread confusion and misunderstanding about the nature of stress and to create an understanding about stress in order to achieve self-awareness.

Keywords: Ailments, Awareness, Stress, Feasible, Society.

Introduction

Stress in human being, has become one of the powerful aspects in the contemporary life. This negative pressure creates a sudden thought-attack and brings forth complications to human beings. In the past, life seemed to be simpler. At the same time, it does not mean that stress has arisen in the modern period. In fact, this problem has been existing from the beginning. This modern world burdens the people with complex confusions and pains. On the other hand, the realms of religion, medicine and psychology make their attempts to explain and ease this complication. Having this in my mind, Author is interested to explore the reality

of stress and spell out the feasible methods to cope with this problem.

Etymological Meaning of Stress

In our lives emotional factors play an important role in the maintenance of mental and physical health. Thus it has become a part of our life. Today stress has raised its head actively, compared with the past. The term stress was first coined by Hans Selye in the year 1936, in the field of psychology and social sciences. It is not mainly a pressure from outside situation, built causes through our response to the situation. In physics, stress is something defined as a force which acts on a body to produce strain. In psychology stress is

expressed with the following notion that a state of the organism resulting from some interaction with the environment.” The definition for the word stress in the oxford dictionary is a state of affair involving demand on physical or mental energy.

Stress is the ‘disease’ which is an uncomfortable state due to a commotion in both external and internal factors. It is not like germs, virus or contaminated water. And it could not be put on a slide as that of micro particles. But it is a way we individuals think, feel and act. By doing so we focus on the external appearance of stress, and we fail to pay attention to the source of stress. Stress is a sudden thought attack it brings forth complications to the humans. It creates a break from normal duties. These are all something pertaining to mind. Because of mind which is in pain would be worse than pain of the body which is under pain. Mind and body are closely related to each other. Mental conditions may lead to physical disorder, so too the physical and mental disorders.

Levels of Stress

Stress is looked at in different methods of levels by the physicians and the psychologists. But all are interlinked together and explains the various consequences of stress in their own way. It could be experienced or known in four levels or conditions. It may occur even in normal circumstances. The first level of stress is sudden and abrupt changes. If a person is dismissed from the job, or due to the loss of loved ones or some unexpected happenings may create a stressful situation, individually or in a family circle. The individual is not prepared for this situation.

The next second level of the stress is a feeling of being over-committed. Most of our activities will become boring or not pleasing to us. Because we feel that we are being forced to do the things that are supposed to be done by others. Here arises the ‘blame game.’ One may tend to escape from the times of failures. When one is questioned for his irresponsibility, he puts the blame on others.

Following the second level, third phase of stress is a feeling of inadequacy. If a person feels himself inferior or not qualified, or not trained in any skill, surely he will have an inadequacy all the time. Today we see the well-equipped are not qualified rather the unjust gets the job. When the really qualified are

discouraged and disappointed, they will be over loaded with stress. And so they experience anxiety, inability and so on.

The fourth step of stress is a joyless striving. When we do things without understanding the real value behind it, we become slave to the situation. So one will not be really committed in his endeavors. This in turn will create stress in us. Some of the religious practices and some of the norms of the society may make us to do, what one really do not want to do. But the reason behind these customs and norms are for relationship. So one tend to remain as he wants, on the other hand society expects from him to do these norms. Thus these levels of stress create stress in the individuals and also in the community.

Freedom from Stress

Optimistic Approach

Problems are inevitable and they are part of human life. In this current scenario, the happier and successful people are those who are able to look at every problem with an optimistic approach. It is quite normal that when one’s mind and body are immersed with negative feelings and stressful situation, confidence in him fades away slowly. By understanding the instant problems of bad thinking would help one to be aware of every consequences of bad thinking in life. The man must face all the circumstances, since he wants to be active and the master of the environment. Thus he can achieve his goals by looking at stressful situations as opportunities.

Taking Life as it Comes

Negative emotions are a poison to our life. Because negative thoughts result in negative attitudes. Only the awareness about the situation and our life can change our attitudes and thoughts. It is like when one has got a toothache, even the tasty food will not have a taste, when it is eaten with pain. It is not because of the food, but because of the toothache. So too our mind should perceive the life circumstances with awareness and openness.

Life consists of both pleasant and unpleasant situations. If one perceives only the pleasantness, he will be put down in times of difficulties. This may result in distress and disturbances. Today the modern gurus insist on taking life as it comes, that is living in the present. Present is more important than

brooding over the past and thinking of the future. Thus each step we take in order to attain this realization will make us to live our lives with all its richness and fullness.

Rejuvenation through Yoga

There are three main veracities in the realm of yoga, they are; external reality internal reality and transcendental reality. The external reality is the world of things. The external reality may look luxurious, but internally people feel depressed, when stressful situation arises. The internal reality is the world of thoughts. There is a close bylink between these veracities. Because the external reality cannot create stress, it is the internal reality, that which creates stress. Thirdly the transcendental goes beyond mind. Yoga says that we are the space, in which thoughts are the clouds. When we transcend our thoughts, then it is called "Samadhi" in yoga system. Yogis say that we make ourselves as empty space when we can see ourselves beyond the thoughts. And this attainment is known as ecstasy.

Importance of Meditation

Meditation and relaxation are the effective means of stress management. Relaxation is only a part of meditation. It could be achieved through the breath control and it is the first step for inner concentration. After calming the body through relaxation, one focuses the mind on the events, which have been suppressed in the subconscious level. When all the deviated ideas are brought into one track, then our internal reality will become calm and clear. And thus by identifying our true self, we slowly misidentify the stressful events, which are hidden and burden to our self.

Relooking Our Belief

Some of our false beliefs like, individuals exist for the group, I must always take others seriously, failures and the past are very important, I am capable of doing this, etc. These are some of the pessimistic views or false beliefs, which we inherit from our childhood. These are to be relooked and replaced with proper beliefs. It is because more than the thoughts, our beliefs shape our life. We often face a stressful situation, due to our own beliefs, rather than our situations.

Positive Role of stress

It is not the problem that makes one sad, but the negative attitudes towards it. Actually every difficulty becomes an

opportunity, when viewed positively. When we see the lives of great personalities, we can understand that these people have reached that success not because life was without any problems. But they viewed those problems with a positive approach. A positive approach to one's actions, thought and mind brings fullness in life. Every thought creates some reaction. Negative thought creates stress and hurt to the body, whereas positive thought could create bliss to our bodies. Thus keeping our emotions in a positive mood, will make us powerful.

Statement of the Problem

The study is focused on reducing the stress level of employees in Suryabala Autos Private Limited. Every individual in the organization would face stress in their own way wherein they are placed for job. This will affect the production level of an organization. Therefore, the contribution of the individual would give the result in positive or negative outcome in their life outside organization as well as inside organization and it finally reflects in production process. Generally employee satisfaction would be focused for their happiness in work, but this study would be focused on the delight of the employee which is one step ahead of satisfaction, aiming on the not just happiness, but a heartfelt joyfulness.

Review of Literature

Hobfoll, Stevan E et al, scrutinizes both home and work stress. It is known that one of the main principal values of work related stress is burnout. It focus especially on burnout phenomena. Emotional overtiredness, depersonalization, lower personal accomplishment, reduction of enthusiasm about work, hopelessness, feelings of entrapped etc., were discussed. A contemporary theory of stress that helps explain the general occurrences of stress in the workplace and more specifically the process of burnout is expressed. The theory of conservation of resources help one to predict workplace stress, which would result in better outcomes of workplace stress.

Cary L. Cooper, explores the article as a range of causes of workplace stress and a three conceptual intervention strategies for managing pressure at work. We could find three aspects such as primary, secondary and tertiary hindrance. The Primary aspect is concerned about stressor reduction. The secondary aspect of strategy focuses with stress management and finally the tertiary aspect explains on the

remedial support. There are varied policy issues are recommended such as economic incentives, risk assessment, and specific measures to help small and medium sized workplaces in manag

Weighted Average Analysis

	Total Weight	Weighted Average	Rank
Relaxation	113	37.67	1
Meditation and prayer	101	33.67	2
exercise and yoga	73	24.33	3
Spending time with your family	44	14.67	4

Interpretation

From the above table, we interpret that there is an average response to reduce stress from the respondents. As per the table, Relaxation is being observed as top rank and rest of the responses ranked in ordering workplace stress.

Chi-Square Test Cross Tabulation

	Value	df	Sig.
Pearson Chi-Square	1.069E2 ^a	16	.000
Likelihood Ratio	135.629	16	.000
Linear-by-Linear Association	9.303	1	.002
No of Valid Cases	130		

Interpretation

From the above chi-square table, chi-square value is 1.06 and value is 0.00 which is lesser than 0.05. Therefore H1 is accepted and H0 is rejected. Hence there is significant association between areas in which facing problem and the ways to reduce stress. Thus it is inferred that people have a different areas in which facing problem may have a different ways to reduce stress.

Suggestions

- Relaxation by conducting group dynamics.
- Positive outlook towards work and responsibilities.
- Self-analysis through personality type test.
- Inter personal skill development through psychometric test.
- Yoga cum meditation and physical exercise in the morning.
- Time management for enriching discipline.

- At the individual level the employees could practice a relaxing holiday (where in quality time is spent with the family) every fortnight or month.
- Realize excessive use of tea / coffee / cigarette is not answer to stress.
- Try to get 6-7 hours of continuous sleep per day so that the individual will be fresh.

Conclusion

One will never be able to eliminate one's weakness, unless one becomes aware of it. For example, if we want to learn to drive a car, first we need to know the parts of it and its accessories. So too to steer the stress from the core of one's being, one should become aware of it. By developing the awareness and an abundance of mental focus, we would feel much calmer in life. If one is distracted heavily then the power of one's mind also becomes deviated. It is just because that the human mind is like the unchained monkeys, rushing from one place to another without any pause for peace. If we could develop awareness about the behavior and stress, we can try for a change. Stress is a prison, which is built by emotional habits and attitudes of humans. Freedom is really the knowledge and ability to choose one's responses. We usually focus on one aspect of stress, especially relaxation, which will only give one some kind relief alone. In fact, this will never give anyone a self-awareness and self-control over stress. If one seeks to discover his or her own inner reality through directing and examining his or her own experiences. It may gain self-confidence and may distinguish the thought and actions, which would come on his or her way. Thus to become fully human is to discover the peace within and to live one's life, using one's full capacity.

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PROBLEMS FACED BY THE FARMERS CULTIVATING FLOWERS IN TIRUCHIRAPALLI DISTRICT

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Abstract

Agriculture has become the most important occupation of our country. The development of agriculture turned to be boon for the human civilization as it also gave way to their development. Flower cultivation is a branch of agriculture and a segment of horticulture. It deals with the culture of flowers and ornamental plants; it has great importance in our daily life as well as national economy. Flower cultivators faced many problems. So this study is an attempt to identify the problems faced by the farmers cultivating flowers.

Keywords: *Agriculture, Development, Horticulture, Flower.*

Introduction

Agriculture plays a crucial role in the entire life of an economy. It has been associated with the production of essential food crops. It is the basic source of food supply of all the countries of the world. It is the backbone of the economic system of a country. In providing food and raw material, it also provides employment opportunities to very large percentage of the population. Agriculture supplies source of raw material to major industries such as cotton and jute fabric, sugar, tobacco, edible as well as non-edible oils ect. Flower cultivation is a branch of agriculture and a segment of horticulture. Flower cultivators still face a lot of problems in every walk of life which affects the pace of socio-economic development and their sustainability and

livelihood. They invest all financial resources, but they are unable to generate enough production of flowers.

Definition of Floriculture

Floriculture may be defined as “the art and knowledge of growing flowers to perfection. It is a discipline of horticulture concerned with the cultivation of flowering and ornamental plants for gardens and for floristry, comprising the floral industry. The development, via plant breeding of new varieties is a major occupation of floriculturists.

Flowers and their Uses

Flowers are one of the nature’s most beautiful gifts to man. Their beauty and fragrance being joy and happiness to our lives. In any garden, flowers in great variety are always the main attraction.

Since time immemorial, flowers have been considered as the symbol of grace and elegance and a feast for our eyes. They are used on all religious and festive occasions. Flowers are given as birthday presents, wedding gifts or while meeting ailing people and even at funerals. Most of the Hindu ladies adorn their hair style with flowers, and it is one of the auspicious symbols of their married life and add to their grace.

Flowers creating beautiful scenery, having a garden in front of one's house or it not possible a little hand-made garden in the balcony of one's house adds enormous beauty to the house.

Flowers are amazing part of maintaining healthy relationship. Colourful flowers gifted in occasions like marriage, birthday in Valentine's Day. Red roses increase the feeling of love to the people being gifted. Besides, a yellow rose is the best symbol of friendship.

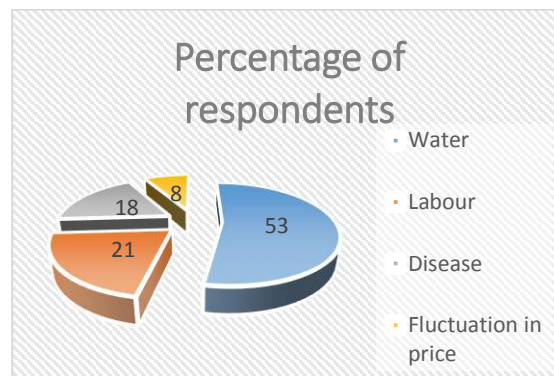
Flowers play an important role in the interior decoration of a house. A flower pot which has fresh flowers on the breakfast table maintains the essence of the food being served.

Many flowers are crushed and used as medicines. It is used in cough and cold medicines that increase the sweating rate in fever and help it to recover sooner.

Now-a-days, there is an increase in awareness in people to use cosmetics, less artificial and more herbal. Besides the colour and smelling beauty, flowers are important ingredients of cosmetic products. It can be used successfully and profitably in many purposes of our daily lives, which are beyond scent and beauty of the flower.

Area of Study

The area of the study was Andanallur Block in the Tiruchirappalli District. There are 14 blocks in the study district. Among these, Andanallur block is the leading of flower cultivation. Majority of the respondents are engaged in flower cultivation like Jasmine, Rose, Ixora, Chrysanthemum, tube rose, Fire crackers, Sunflowers and marigold. This study was conducted during 2016-2017. The data were collected from both primary and secondary data. So the researcher has attempted to describe various aspects of the problems faced by the farmers cultivating flowers in the study area. The average is calculated by using simple statistical tools in this study.



Water Problems

Water supply is the significant factor in farming. Rain is also an important source. In a country, the supply of water is based on the amount of rainfall. Farmers suffer a lot due to the insufficient the scarcity of water. Because of this, the yielding field reduced. In this study area highlights 53% farmers faced water problems. The ratio of ground water level decreases, even the water scarcity continues after constructing bore well. Due to the water scarcity, farmers can't able to get high yielding of flowers. If the amount of rainfall increases, they can get high water supply decreases, due to less rainfall so that production of flowers will be reduced automatically.

Labour Scarcity

Nowadays, people in villages prefer cities for their education and medicinal purpose. In order than that youngsters refused to do farming. Illiterate people immigrate to cities and work there as salesman. Because of this, there arises the scarcity of labours. In case the yielding of flower is in large numbers, the farmers are in need of more labours. Nearly 21% of the flower cultivators faced labour scarcity during over production. Due to the scarcity of producers and labourers, yielding of flowers face many difficulties. So labours create problems of salary wages.

Disease

Nearly 18% percentage of the flower cultivators faced disease problems for the plants in the study area. Diseases either affected the plants or flowers. The most common reason for affecting disease in the flowers is the water problem and natural changes like season or climate etc. In the foggy days, the flowers growth is lesser than in other days. The size of the flowers become very small and sometimes it shrinks. Because of this reason, the

cultivators are not able to sell the flowers at a high price.

The flowers get affected by different diseases. They are as follows,

Flower variety	Diseases
Jasmine	Blackspot, Stem blight, Aphids
Ixora	Leaf Spot, Sooty mold, Root rot
Rose	Powdery Mildew, Mosaic, Black Spot
Chrysanthemum	Blight, Alterianaria, Bacterial blight

Fluctuation in Price

There is always fluctuations in the price of flowers. More than 8% of the farmers experienced this problem. The increasing price of flowers reduces the demand for flowers. It changes from times to times and place to place. In the wedding ceremony and also in festival days, the people need more flowers and especially, they demand more flowers on exclusive days. So they are forced to buy more flowers in such days. Most of the people reduced the usage of flowers due to increasing high rate of flowers. The flower cultivators sell the flowers in low rate in normal days, other than in festival season due to more flowers and mild retailing. Thus their affects the flower cultivators in many ways.

Conclusion

Agriculture is the backbone of our country. It generates 22% of National gross product. The technical improvements have changed the traditional system and pattern of agriculture. Flowers are perishable in nature. So suddenly sell the flowers in the market everyday. Govt of India identified floriculture as a sunrise industry and accorded it 100% export oriented status.

Sometime farmers receives low price for their crops. There is no pricing policy followed by the government to the development of flower cultivation. So the Government should set reasonable prices for flower cultivation to develop the farmer's standard of living.

Use of modern techniques, provision of credit facilities, basic infrastructure and floriculture research facilities are needed to remove the problems of flower cultivation in future.

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A STUDY ON TRENDS AND GROWTH OF FISHERMEN SANGHAM IN KANYAKUMARI DISTRICT - A STUDY

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Abstract

The fishermen were at the mercy of merchants and money lenders for meeting their credit requirements and marketing their produce before the establishment of the fishermen sangham. After the establishment of Sangham, sangham appointed an auctioneer to sell the fish landed by its members. The auctioneer immediately issued a receipt detailing the value of catch. The fishermen did not bother about collecting the sale values immediately. He was at ease and collected money from the sanghams office either in person or through his wife or children. The KDFSFS arranged credit facilities to the members for purchase of out-board engines and gears. If any member had availed bank loans, 10 per cent of the daily catch was deducted for loan repayment.

Keywords: Fisherman Sangham, Welfare Association, Growth and Performance.

Introduction

The Kanyakumari District Fishermen Sangham Federation has played a significant role to free the fishermen from traditional bondage and enslavement by middlemen cum money lenders, ensure fair price for the fishermen and improve the saving habits among - fishermen. The fishermen were at the mercy of merchants and money lenders for meeting their credit requirements and marketing their produce before the establishment of the fishermen sangham. After the establishment of Sangham, sangham appointed an auctioneer to sell the fish landed by its members. The auctioneer immediately issued a receipt detailing the value of catch. The fishermen did

not bother about collecting the sale values immediately. He was at ease and collected money from the sanghams office either in person or through his wife or children. The KDFSFS arranged credit facilities to the members for purchase of out-board engines and gears. If any member had availed bank loans, 10 per cent of the daily catch was deducted for loan repayment. The credit-worthiness of the fishermen had increased and so the banks had come forward to liberally lend to the fishermen. The sangham had promoted the habit of saving among fishermen.

Need for Study

There is a growing feeling in developing countries that social science

research should be problem and policy oriented. Research in fisheries has not drawn the attention of many social scientist and even today it remains of the least explored and exploited areas. To our knowledge there has so far been no systematic study on marine fish industry and finance in Tamil Nadu. Now a day's finance is a powerful tool for any sector and its development. Fishery sector is a income generation and fish exchange earning sector in Tamil Nadu. But its financial needs are very high, the financial assistants provided by the Nationalized banks are not enough. Further they hard working illiterate people are not able to approach the banks. The co- operative banks started by them will easy to approach as well as it is able to supply the finance at correct time.

Objectives of the Study

The overall objective of the study is the trend and growth and of Fishermen Sangham in Kanyakumari district. The specific objectives are

1. To study on growth of fishermen sangham in Kanyakumari district.
2. To analyses the growth of members registered in fishermen sangham.
3. To find out the growth of savings in members in fishermen sangham.
4. To study the growth of loan disbursed, total collections and loans outstanding of Fishermen Sangham in Kanyakumari district.

Methodology

The present study is mainly based secondary data. The secondary data were obtained from the published and unpublished reports, Statistical Handbooks, Action plans and pamphlets of the department of fisheries, Nagercoil, Assistant Director of Statistics, Collectorate, Nagercoil, KDFSFS, Nagercoil. In addition to the above sources journal, magazines, periodicals, and books have also been used. The period for the secondary data related to the present study was 11 years period from 2005-06 to 2015-2016.

Data Analysis

Growth of Fishermen Sangham

The fisheries sector is the second largest sector, which uses human resources next only to that of the agricultural sector in India. The details of number of fishermen sangham in Kanyakumari district for the past 11 years from 2005-06 to 2015-2016 are given in table 1.

Table.1
Growth of Fishermen Sangham

Year	No. of .Sangham (in Numbers)	Percentage Change
2005-06	67	-
2006-07	75	11.94
2007-08	81	8.00
2008-09	82	1.23
2009-10	87	6.10
2010-11	91	4.60
2011-12	95	4.40
2012-13	98	3.16
2013-14	108	10.20
2014-15	120	12.04
2015-16	121	0.83

Source: KDFSFS from 2005-06 to 2015-16

Table.1 discloses the growth of fishermen sangham in terms of the number of units during the years 2005-06 to 2015-16. The number of fishermen sangham has increased from 67 in the year 2005-06 to 121 in the year 2015-16. Thus, the growth of fishermen sangham had been increasing gradually during the period of study. The level of increasing in the number of fishermen sangham is an important weapon that significantly influences the economic development and standard of living of the fishermen community. It is also inferred from the table that the trend value for growth of fishermen sangham in Kanyakumari district had increased from 67.23 in 2005-06 to 119.13 in 2015-16.

Growth of Members in Fishermen Sangham

Year	No. of . fishermen	Increase/ Decrease	Percentage Change
2005-06	1800	-	-
2006-07	1840	40	2.22
2007-08	1918	78	4.24
2008-09	2150	232	12.10
2009-10	2328	178	8.28
2010-11	2460	132	5.67
2011-12	2781	321	13.05
2012-13	3020	239	8.59
2013-14	3419	399	13.21
2014-15	3751	332	9.71
2015-16	3935	184	4.90

Source: KDFSFS from 2005-06 to 2015-16

The strength and weakness of the fishermen sangham is evaluated with a help of the number of members registered in the

fishermen sangham. The details of growth of members registered in fishermen sangham in Kanyakumari district for the past 11 years from 2005-06 to 2015-16 are given in table 2.

Table.2 discloses the growth of members registered in the fishermen sangham in terms of the number of members in the years 2005-06 to 2015-16. The number of members registered in the fishermen sangham has increased from 1800 in the year 2005-06 to 3935 in the year 2015-16. Thus, the growth of fishermen sangham had been increasing steadily during the period of study. But, the percentage changes in the growth of number of members are up and down. The performance of fishermen sangham was determined by the increasing in the number of members in the fishermen sangham. It is also inferred from the table that the trend value for growth of number of fishermen registered in the sangham in Kanyakumari district had increased from 1147.06 in 2005-06 to 4198.76 in 2015-16.

Members saving in the fishermen Sangham

Saving is an important phenomenon which helps to meet the needs in the time of want. People saving small amounts will afterwards become a huge amount which will help them for to meet unexpected expenditure. The details of members savings in fishermen sangham in Kanyakumari district for the past 11 years from 2005-06 to 2015-16 are given in table.3

Year	Savings	Increase/Decrease	Percentage Change
2005-06	6231915	-	-
2006-07	7896105	1664190	26.70
2007-08	9266312	1370207	17.35
2008-09	10399216	1132904	12.23
2009-10	13659913	3260697	31.36
2010-11	18065333	4405420	32.25
2011-12	20156386	2091053	11.57
2012-13	21262378	1105992	5.49
2013-14	26185694	4923316	23.16
2014-15	30232721	4047027	15.46
2015-16	31674700	1441979	4.77

Source: KDFSf from 2005-06 to 2015-16

Table.3 discloses the growth of savings in members in the fishermen sangham 2005-06 to 2015-16. The growth of savings in members the fishermen sangham has increased from Rs.6231915 in the year 2005-06 to

Rs.31674700 in the year 2015-16. Thus, the growth of savings in members in the fishermen sangham had been increasing steadily during the period of study. But, the percentage changes in the growth of number of members are up and down.

Growth of Loans Disbursed, Collected and Outstanding

Credit is the cornerstones of the fisheries sangam. The sangam provides short term and medium long term to the sangam members. So, loans and advances play an important role in growth and performance of fishermen sangam.

Year	Loans Disbured	Total Collection	Loans outstanding
2003-04	375.16	168.86	1390.15
2004-05	314.76	242.22	1462.69
2005-06	323.66	262.92	1523.44
2006-07	328.34	281.95	1569.83
2007-08	457.79	365.06	1662.56
2008-09	725.01	495.90	1891.68
2009-10	548.79	382.48	2057.50
2010-11	378.08	315.57	2070.50
2011-12	253.46	341.26	1982.69
2012-13	322.93	318.51	1987.11
2013-14	429.47	368.29	2048.30
2014-15	451.37	431.15	2068.53
2015-16	468.91	450.27	2114.66
Mean	408.12	330.15	1811.44
S.D	123.62	84.75	256.81
C.V	30.98	26.31	15.09
G.R	0.95	5.65	3.99

Source: Annual reports of KDFSf

In table.4 it is observed that loan disbursed has increase from Rs 375.16 crores in 2002-03 to Rs. 468.91 crores in 2015-16 which showed an increase of 21 per cent. Total collection has increased from Rs 168.86 crores to Rs 450.27 crores during the study period which showed an increase of 156 percent and loans outstanding he increased from Rs 1390.15 crores to Rs 2114.66 crores during the study period which showed increase of 49 per cent. From this increase in per cent is maximum in total collection. Positive growth rate is registered 0.94 per cent, 5.64 per cent and 3.98 per cent in loans disbursed total collection and loans outstanding study respectively which also showed maximum growth rate in total collection, The growth of loans outstanding is more consistent (C.V = 15.09) followed by total collection (C.V = 26.31) and Minimum in loans disbursed (C.V.= 30.98). From this it can be concluded that the total collection has increased

more than loan disbursed but due to chronic overdues Govt. waiver and big willful defaulters loans outstanding has increased.

Correlation

As correlation between loans disbursed and recovery is only $r = 0.477$ which shows that recovery of over dues is less in comparison to loans disbursed, but correlation between recovery and loans outstanding is $r = 0.851$ which shows that recovery position of sangam is better as loan outstanding increases recovery of over dues also increases.

Findings

The study express that the growth of fishermen sangham in terms of the number of units during the years 2005-06 to 2015-16. The number of fishermen sangham has increased from 67 in the year 2005-06 to 121 in the year 2015-16. Thus, the growth of fishermen sangham had been increasing gradually during the period of study.

The study reveals that the growth of members registered in the fishermen sangham in terms of the number of members in the years 2005-06 to 2015-16. The number of members registered in the fishermen sangham has increased from 1800 in the year 2005-06 to 3935 in the year 2015-16. Thus, the growth of fishermen sangham had been increasing steadily during the period of study. But, the percentage changes in the growth of number of members are up and down.

The study shows that the growth of savings in members in the fishermen sangham 2005-06 to 2015-16. The growth of savings in members the fishermen sangham has increased from Rs.6231915 in the year 2005-06 to Rs.31674700 in the year 2015-16. Thus, the growth of savings in members in the fishermen sangham had been increasing steadily during the period of study. But, the percentage changes in the growth of number of members are up and down.

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Conclusion

This study clearly highlights the growth and performance of fishermen Sanghams in Kanyakumari district. The chapter mainly focused on the growth of number of fishermen sangham, the growth of members registered in fishermen sangham, the growth of savings in members in fishermen sangham, Membership and Savings in Kanyakumari district, the growth of Loan disbursed, Total collections and Loans outstanding of Fishermen Sangham in Kanyakumari district. The study concluded that the growth and performance of fishermen sangham in Kanyakumari district was not bad. But at the same time the fishermen sangham was important instruments for the development of fisheries community in Kanyakumari district.

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ORGANIC FARMING IS AN ULTIMATE LIVELIHOOD FOR FARMERS IN MYSORE DISTRICT

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Abstract

The current agricultural crisis and the farmers situation in the era of globalization, increasing capitalization of agriculture, chemical intensive and bio-technology oriented farming and implications of soil and water degradation or depletion for farmers livelihoods. Agriculture is the most important livelihood strategy in India, with two thirds of the country's workforce depending on farming. Most farmers are small and marginal farmers cultivating areas of less than two hectares. Increasing land fragmentation, diminishing natural assets, high costs for external farm inputs, indebtedness, and pesticide-related health issues have threatened the livelihoods of many farming families. So, organic farming is best and ultimate livelihood option for any kind of social horizon. If you are in any profession take big 'U' turns and lives and enjoy remaining life without any presser. Organic farming makes following assets Enhanced NATURAL assets – here all kind of natural assets will increased and without any environmental cause. Enhanced SOCIAL assets – organic farmers will get in same thread and they will discuss about new methods and connected to each other always. Enhanced HUMAN assets – by eating organic food and working in organic farm will improve the health. Enhanced FINANCIAL assets – here reduced the input cost and increased outputs. Famers will not apply for any loans because no need buy inputs. Enhanced CULTURAL assets – celebrate local festivals with related to agriculture and connected to our cultural roots. An attempt is made in this paper to analyse the socio and economic status of organic products producers in Mysore District.

Keywords: Liberalization, Privatization & Globalization, Financial Sector, Public Sector, Capital Market.

Introduction

The main idea behind organic farming is 'zero impact' on the environment. The organic farming is to protect the earth's resources and produce safe and healthy crop. Organic farming is a production system that sustains the health of soils, ecosystems and people. It relies on ecological processes, biodiversity and cycles adapted to local condition, rather than the use of inputs with adverse effects. Food is our most basic need, the

very stuff of life. 75 percent of the Indian population derives its livelihood from agriculture, and every fourth farmer in the world is an Indian, the impact of globalization on Indian agriculture is of global significance. Small and marginal farmers are pushed to extinction, as monoculture replace biodiversity crops, as farming is transformed from the production of nourishing and diverse foods into the creation of markets for seed company products, as farmers are transformed from

producers in to consumers of corporate-patented agriculture products.

Organic farming combines tradition, innovation and science to benefit the shared environment and promote fair relationships and a good quality of life for all involved. Organic farming is being practiced in 130 countries of the world. The ill effects of chemicals used in agriculture have changed the mindset of some consumers of different countries who are now buying organic with high premium for health. Policy makers are also promoting organic farming for restoration of soil health and generation of rural economy apart from making efforts for creating better environment. The global organic area is 26 million hectare roughly along with 61 standards and 364 certification bodies roughly. The world organic market is now \$26 billion. The organic area in India is 2.5 million hectare including certified forest area.

Organic Farming in India

In Indian agriculture, organic manures have been used since Sir Albert Howard. A British agronomist way back in 1900 started the organic farming. The commercial organic farming, as practiced today, is still at a nascent stage. According to a survey of International Federation of Organic Agriculture movement and Stiftung Oekologie and Landbou (SOEL) February 2005 India has about 76,326 hectare land under organic management. Which is only 0.05 per cent of total agricultural land According to this survey; there are about 5,147 certified organic farms in India. The Indian organic farming industry is estimated at us20 million and almost entirely export oriented. According to Agricultural and Processed food Products Export Development Authority (APEDA 2005), agency involved in promoting Indian organic products with a worth of rupees 72 million are being exported from India.

Organic farming is a holistic production management system which promotes and enhances agro-ecosystem health, including biodiversity, biological, cycles and soil biological activity. It emphasizes the use of management practices in preference to the use of off-farm inputs. This is accomplished by using, where possible, agronomic, and biological and mechanical methods, as opposed to using synthetic materials to fulfill any specific function in the system.

The approach and outlook towards agriculture and marketing of food has seen a quantum change worldwide over the last few decades. Whereas earlier the seasons and the climate of an area determined what would be grown and when, today it is the "market" that determines what it wants and what should be grown. The focus is now more on quantity and "outer" quality (appearance) rather than intrinsic or nutritional quality, also called "vitality". Pesticide and other chemical residues in food and an overall reduced quality of food have led to a marked increase in various diseases, mainly various forms of cancer and reduced bodily immunity.

Need of Organic Farming

With the increase in population our compulsion would be not only to stabilize agricultural production but to increase it further in sustainable manner. The scientists have realized that the 'Green Revolution' with high input use has reached a plateau and is now sustained with diminishing return of falling dividends. Thus, a natural balance needs to be maintained at all cost for existence of life and property. The obvious choice for that would be more relevant in the present era, when these agrochemicals which are produced from fossil fuel and are not renewable and are diminishing in availability. It may also cost heavily on our foreign exchange in future.

The key characteristics of organic farming include

- ✓ Protecting the long term fertility of soils by maintaining organic matter levels, encouraging soil biological activity, and careful mechanical intervention
- ✓ Providing crop nutrients indirectly using relatively insoluble nutrient sources which are made available to the plant by the action of soil micro-organisms
- ✓ Nitrogen self-sufficiency through the use of legumes and biological nitrogen fixation, as well as effective recycling of organic materials including crop residues and livestock manures
- ✓ Weed, disease and pest control relying primarily on crop rotations, natural predators, diversity, organic manuring, resistant varieties and limited (preferably minimal) thermal, biological and chemical intervention
- ✓ The extensive management of livestock, paying full regard to their evolutionary

adaptations, behavioral needs and animal welfare issues with respect to nutrition, housing, health, breeding and rearing

- ✓ Careful attention to the impact of the farming system on the wider environment and the conservation of wildlife and natural habitats.

Given below are some of the Advantages of Organic Farming for Small Farmers

- ✓ *High premium:* Organic food is normally priced 20 - 30% higher than conventional food. This premium is very important for a small farmer whose income is just sufficient to feed his/her family with one meal.
- ✓ *Low investment:* Organic farming normally does not involve capital investment as high as that required in chemical farming. Further, since organic fertilizers and pesticides can be produced locally, the yearly costs incurred by the farmer are also low. Agriculture greatly depends on external factors such as climate, pests, disease. Furthermore, most of the small farmers are dependent on natural rain for water. Therefore in cases of natural calamity, pest or disease attack, and irregular rainfall, when there is a crop failure, small farmers practicing organic farming have to suffer less as their investments are low. (It should be noted that while shifting from chemical farming to organic farming, the transition might be costly)
- ✓ *Less dependence on money lenders:* Many small farmers worldwide commit suicide since chemical inputs, which are very costly, are not required in organic farming, small farmers are not dependent on money lenders. Crop failure, therefore, does not leave an organic farmer into enormous debt, and does not force him to take an extreme step.
- ✓ *Synergy with life forms:* Organic farming involves synergy with various plant and animal life forms. Small farmers are able to understand this synergy easily and hence find it easy to implement them.
- ✓ *Traditional knowledge:* Small farmers have abundance of traditional knowledge with them and within their community. Most of this traditional knowledge cannot be used for chemical farming. However, when it comes to organic farming, the farmers can

make use of the traditional knowledge. Further, in case of organic farming, small farmers are not dependent on those who provide chemical know-how.

Cropping Pattern in Mysore District

Cropping pattern means the proportion of area under various crops at a given period of the time. Cropping pattern differs from macro to micro regions both in area and time and it is largely governed by the physical, culture and technological factors.

Mysore district is a dry area in general as it lies in the rain – shadow region of the Western Ghats. Wet crops like sugarcane and rice occupy lesser area when the compared to dry like ragi, groundnut, jowar and mulberry. But in the recent years ht area under wet crops in slightly increasing because of increase in irrigation facilities. The areas under different crops is given in table 3.4 It can be seen from the Table 3.6 that the district has 20.4 per cent of the area under Paddy. Ragi is another important Cereal product in the district. Area under cereals constitute 40.8 per cent of the total area under all crops. Pulses are also important crop in the district with 20.6 per cent of the cropped area under pulses. Non-food crops have major share in H.D Kote, Hunsur and Periyapatna. T. Narasipura. K. R Nagar and Nanjangud are mainly paddy growing areas. Pulsed, Ragi and other non-food crops are mainly grown in Mysore.

Objectives

1. To study the present scenario of organic farming in the study area.
2. To assess and evaluate the factors which facilitates the adoption of organic farming
3. To analyses the constraints of organic farming in the study area.
4. To study the Organic farming is ultimate livelihood for Vulnerable poor
5. To provide the remedial measures to both the farmer and consumers in the study area

Methodology

The present research is conducted in Mysore District. The district has been purposefully selected due to the availability of data base relating to organic farmers. Department of Agriculture has documented details relating to the growers who are practicing organic farming in the district namely selected H.D.Kote. Department of Agriculture and MYRADA has initial several programmes to provide training in organic

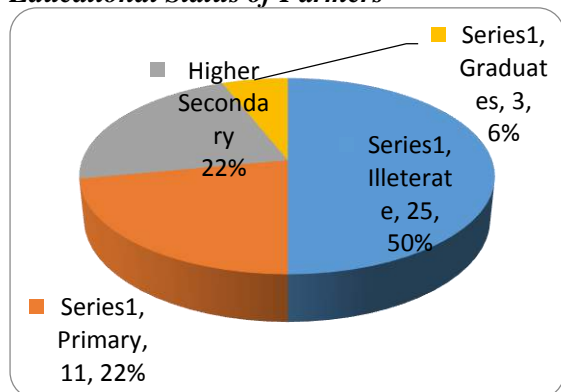
farming. H. D. Kote have been selected for the present study, as the concentration of organic growers is more in this Taluk.

Sample Size

The 50 organic producers were selected for the study and by administering the questionnaire the primary data has been collected through personal observation and interview in the study area.

Results and Discussions

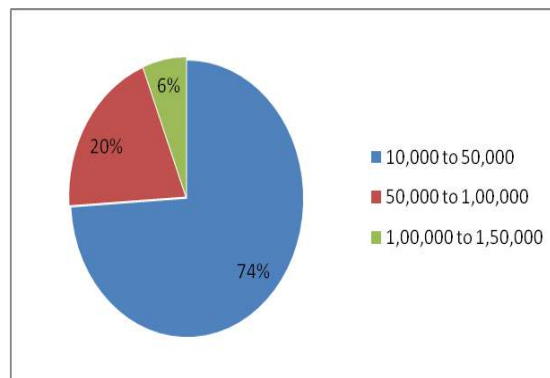
Educational Status of Farmers



The above table 1 reveals that the educational status of the sample farmers in the study area. Out of 50 farmers, 25 (50.0) percent are illiterate, and remaining 50 percent are literate out of that (11) 22.0 percent farmers are studied up to 7th standard, (11) 22.0 are obtained Higher Secondary education level and only (3) 6.0 percentage of farmers obtained Graduate level of Education. It indicate present situation only those who are illiterate and Primary and Secondary level farmers are involving in organic farming and suggested thing is to if more educational people are involve in Organic Farming it useful to understanding the things of Cropping Pattern and method of Cultivation and easily understanding the facts in training programmes and also they may adopt technology if they are literate people.

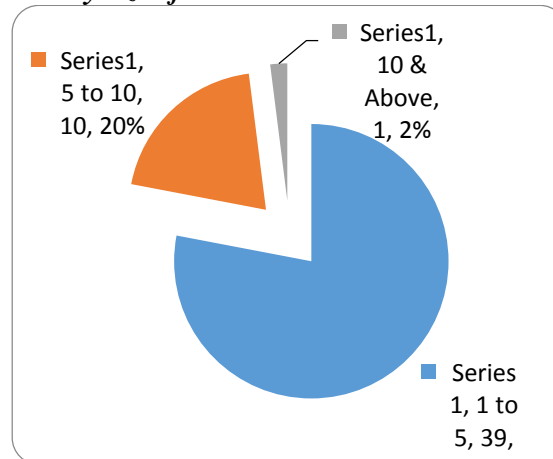
Income Status of Farmers

The table and figure 2 clearly shows that income of sample farmers in the study area. In level of income of farmers the range of (10,000 to 50,000) 74 percent had found, the range of (50,000 to 1,00,000) 20 percent of farmers having annual income in the study area, and only (1,00,000 to 1,50,000) 6 percent farmers are found in the study area. This shows



status and standards of living of the family, and it conclude those Low income groups' people are engaging in Organic Farming in the study area and for the Successful Organic farming huge investment are needed.

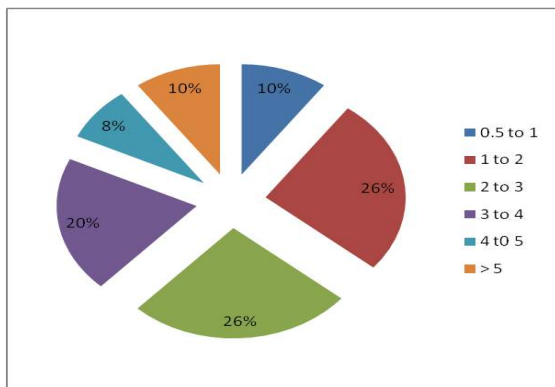
Family size of the Farmers



The table 3 shows that the Family Size of the samples farmers in the study area. Out of the 50 respondents (39) 78 percent of farmers are come under 1 to 5 size of family, (10) 20 percent of farmers having 5 to 10 size of family. (1) 2 percent size of family is involving in organic farming. The above table depicts people who are 1 to 5 size of family farmers are adopting organic farming, but in organic farming suitable for family size more than 5 and above because of it can save labour cost.

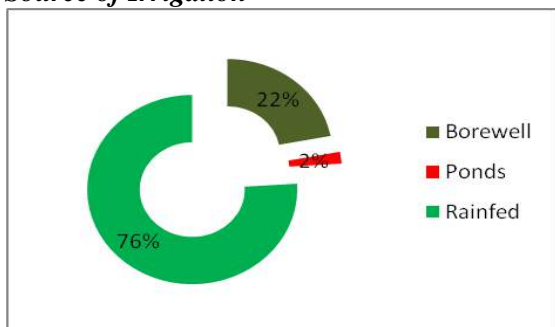
Land Holdings of farmers

The table and figure 1.5 indicate that land holding in the study area. It clearly shows that (0.5 to 1) of 10, (1 to 2) of 26, (2 to 3) of 26, (3 to 4) of 20, (4 to 5) of 8, above five 10 percent of land holding in respectively. The low land holding in the study area because of testing the yield and high land holding because of perhaps Training by MYRADA. It clearly shows that the small and marginal farmer are cultivating or practicing the organic farming.



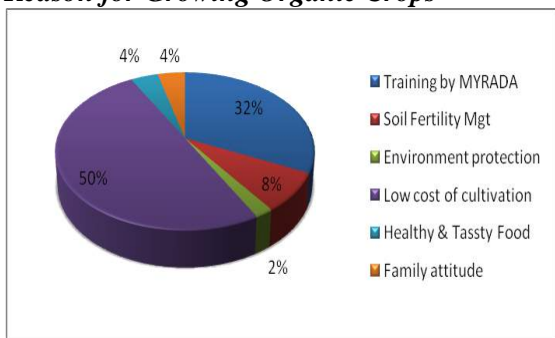
And only few people are engaging in organic farming in the study area.

Source of Irrigation



The table and figure 5 reveals that the source of irrigation sample farmers in the study area. It shows that (38) 76 percent of the respondents are depends on Rain fed, (11) 22 percent of farmers on Bore Well and remaining (1) 2 per cent of the farmers are depends on Ponds. It clearly mentions that the farmers are facing the problem of irrigation in the study area. And they expect the irrigation facilities for promoting of organic farming by the Govt.

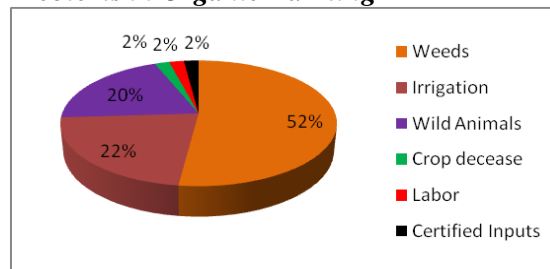
Reason for Growing Organic Crops



The table and figure 7 reveals that reason for growing organic crops of sample in study area. It clearly indicate (16) of 32 percent of respondent due to training by MYRADA, (4) of 8 percent for soil fertility management, (1) of 2 percent for Environment protection, (25) of 50 percent of people due to Low cost of cultivation, (2) of 4 percent are for Healthy and tasty food, and lastly (2) of 4 percent of farmers

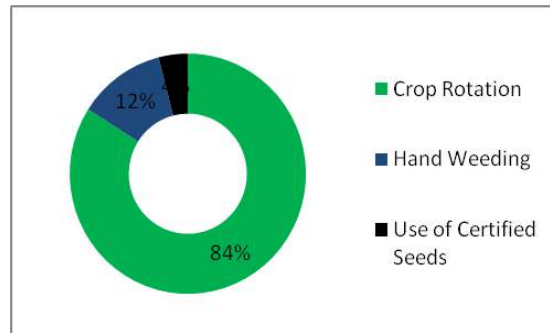
are growing for Family attitude. It summarize the things most of people who are involved in organic farming they may having the lack of Investment.

Problems in Organic Farming



The table and figure 9 reveals that problems in Organic Farming samples respond by sample farmers in the study area. The above table represents clearly out of 50 respondents facing deferent kinds of problems such as (26) of 52 percent weeds , (11) of 22 percent irrigation, (10) of 20 percent Wild Animals attack on crops, (1) of 2 percent is Crop decease, (1) of 2 percent is labor, and (1) of 2 percent facing the problems of above respective problems. And it indicate comparatively weeds are major problem in Organic farming other than Non-Organic Farming, because in modern farming use the pesticides, insecticides, herbicides and other can be used, but in organic farming also using of pesticides but which are certified as organic manure and not affect the soil, these organic manures are not that much effective to avoid the weeds.

Remedial Measures to Solve the Problems



The table 10 shows remedial measures for solve the problems of problems of samples drawn in the Study area. Out of 50 sample drawn (42) of 84 percent Crop Rotation, (6) of 12 percent Hand weeding, and (2) of 4 percent farmers are using Certified Organic Manures for Avoid the above coated problems. It indicating farmers are go through the traditional system because of may be lack of investment for adopt the technology like adopt drip irrigation for avoid the weeds in the crop area,

also in the study area farmers facing irrigation problems.

Findings of the Study

1. Educational background of the farmers shows that there are fifty per cent of the farmers are studied primary and secondary level of education and other fifty per cent of the farmers are illiterate among those practicing organic farming.
2. Majority of organic growers has 4 to 5 range of family members and only few of having more than ten members in a family. It shows that more employment opportunity provided by organic farming system.
3. Low level of income group farmers are involve in the organic farming, shows that status and standards of living of the family, and it conclude those low income groups farmers are engaging in organic farming in the study area and for the successful organic farming need huge investment.
4. Motivational factor of farmers to cultivating organic farming in the study area KABINI organic farmers producers' Pvt. Ltd., (MYRADA) it constitute of more than ninety five per cent. It indicate if any policy can made for promoting of organic farming by any Govt. or NGO's we may bring more number of organic farmers into organic agriculture.
5. 4. Cost of cultivation: economic performance of any system could be analyzed the costs and the returns. In the present study cost of cultivation is less comparatively with (Secondary data) modern farming system, and the yield of organic farming is less in conversion stages and after three to five years the yield will be double than modern farming system.
6. The demand factor of organic is gradually increasing in the study area due to more people are having health consciousness.
7. Existing marketing arrangements: in the 4th chapter, an attempt to understand who are the consumers, who are the demanding organic commodities, why they are purchasing, their willingness to pay higher price and the opinions of these consumers to improve the system. This helps in suggesting suitable policy measures in order to develop an organized marketing system which acts as an intensive to producers.

Conclusion

Organic farming is gaining momentum all over the world as it offers a means to address food self reliance, rural development and nature conservation. The common thread in this approach is the sustainable use of bio-diversity, in terms of both agriculture's contribution to biodiversity and biodiversity's contribution to agriculture. People's consciousness towards healthy food, ecology and pollution free environment through conventional farming has encouraged them in practicing organic farming. Organic agriculture used to be a way of life in India, a tradition which for centuries has shaped the thought, the outlook, the culture and economic life of it's people. Prior to independence and till two decades later a majority of the Indian farmers were unaware of the use of fertilizers for plant nutrition and pesticides for control of pests and diseases. In fact, it was all holistic agriculture then and the majority of farmers were cultivating in this way. However, to feed the ever-growing population of the country, it was felt necessary to rapidly increase the production of food grains. Thus, to achieve self sufficiency in food, dams and irrigation systems were put in place, use of external inputs like seeds of high yielding varieties of crops, chemical fertilizers and plant protection chemicals were developed and made available.

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SATISFACTION LEVEL OF TNSTC BUS PASSENGERS' WITH SPECIAL REFERENCE TO TIRUCHIRAPPALLI CITY

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Abstract

The Tamil Nadu State Transport Corporation have a place of importance in the Road Transport Sector in Tamil Nadu. They perform very vital road in the daily life of millions of our country men. The study focus on what factors are most important in explaining different level of satisfaction regarding passengers with consider to TNSTC in Tiruchirappalli City and various Problems faced by such passengers and to provide suggestions to overcome the problems in the study area. Though there was considerable improvement in the overall operational performance and the level of passengers satisfaction, there financial position of TNSTC had been far from satisfactory, The overall satisfaction of the Passengers on Tiruchirappalli Public Bus Transport is below average and authorities have to look into devices immediately to improve the quality of service on the items on which more than one third of passengers expressed 'bad' satisfaction. These items include on board security, safety from accidents, seat availability in buses, cleanliness in bus stops and buses and ticket prices. Based on the findings some suggestions are proposed for policy recommendations.

Keywords: *Passengers' Attitude, Passengers Satisfaction, Passengers' Experience.*

Introduction

It is a fact that no bus transport business can exist without passengers. In every bus transport service related businesses, there is a need to develop relationship with the passengers and with the service providers to satisfy passengers' day-to-day service quality requirements. The owners of the different bus transport industries compete with each other to offer maximum satisfaction to passengers. Thus passengers' satisfaction, a business term is a measure of how services are supplied by an

industry to meet passengers' expectation. Passengers' satisfaction is an indefinite and conceptual term, the meaning of which will vary from person to person and services to services. Measurement of passengers' satisfaction is too difficult since it is related to the psychological state of mind.

An attempt is made in this study to have better understanding of passenger attitude and the level of passengers' satisfaction towards services provided by both public and private sector bus transport

industries. In addition to this, a brief report is made about the existing services, delivery of services, how far the passengers avail those services and the reasons if any for their preference of particular industrial services. It is a fact that no bus transport business can exist without passengers. In every bus transport service related businesses, there is a need to develop relationship with the passengers and with the service providers to satisfy passengers' day-to-day service quality requirements. The owners of the different bus transport industries compete with each other to offer maximum satisfaction to passengers.

Thus passengers' satisfaction, a business term is a measure of how services are supplied by an industry to meet passengers' expectation. Passengers' satisfaction is an indefinite and conceptual term, the meaning of which will vary from person to person and services to services. Measurement of passengers' satisfaction is too difficult since it is related to the psychological state of mind. An attempt is made in this study to have better understanding of passenger attitude and the level of passengers' satisfaction towards services provided by both public and private sector bus transport industries. In addition to this, a brief report is made about the existing services, delivery of services, how far the passengers avail those services and the reasons if any for their preference of particular industrial services.

Review of Literature

Geographical factors such as population, environment, economics and culture are among the factors that influence the bus operation service provided. The types and features of urban bus services may differ from rural bus services where coverage routes, fare system and fleet depend on the local needs (Rohani et al., 2013; Sham, Samsudin, & Rahman, 2013; Sham, Soltani, Sham, & Mohamed, 2012).

Commonly, in much urban and rural area, public transportation system deals largely with issues and problems encountered with transportation services, operation, infrastructure and facilities (Ariffin & Zahari, 2013).

The Urban and Rural areas in India are no exceptions in facing the same issue. Contrary to urban areas, public Bus System in

rural areas, for example, is good and more functioning as a mode assisting in reducing automobile dependency to preserve the geo-culture and sustaining the regions (Patrick & Roseland, 2014).

Although an extensive approach of transformation programs in urban public bus services is very much needed, the situation may be different for rural areas, with a small population and diverse activity locations (Ariffin & Zahari, 2016).

Any attempt to provide a new bus operation in the rural area to increase the ridership would be a challenge. Besides the ridership issue, there are also occurrences of an issue on operation and management such as limited capital to upgrade the service system among the operator. This scenario may be common to any urban and rural Public Bus Service in Tiruchirappalli City. Low ridership and the old system of public bus service may exist for many years servicing inter City or door to door routes to the rural passengers.

In this research, the factors influencing the satisfaction of the services will be studied to identify the difference or similarity between urban and rural public bus passengers' preferences in Tiruchirappalli City. It is an aim of this research to analyze the level of service quality of Public Bus Services through a Passengers' Satisfaction Survey before generalizing the issues existing in the System.

Meaning of Passenger

- ❖ A person traveling in a car, bus, plane, ship, or other conveyance, but not driving or helping to operate it.
- ❖ A passenger is a term broadly used to describe any person who travels in a vehicle, but bears little or no responsibility for the tasks required for that vehicle to arrive at its destination.

Statement of Problem

In the modern period, public bus transport services, being the most indispensable, help the people for mobility. Every human being or a passenger wants to avail better and comfortable travel. It is generally believed that services of the private sector transport agencies are better than the public sector. Hence, a comparative study is attempted to ascertain the performance of the public and private bus transport service industries in Tamil Nadu to test the belief

of the people and to find out the factors responsible for such kind of opinion.

Objectives of the Study

- ❖ To measure the level of satisfaction of Passengers of Tamil Nadu State Transport Corporation Ltd with special reference to Tiruchirappalli City.
- ❖ To quantify the efficiency of the Bus Transport Facilities provided based on the survey conducted.
- ❖ To analyse the problems faced by the passengers of Tamil Nadu State Transport Corporation Ltd.

Collection of Data

The Passengers' Satisfaction and Aspiration Survey are deployed during the on-board survey. Standard questions about the respondent's background on age, ethnic, gender, group is asked to the respondents who make themselves approachable and volunteer to give feedback during the on-board survey. Systematic coding consisting of the category of respondent's background on Age, Gender, Income Group are applied and be filled up by the enumerators.

Research Methodology

The respondents were asked to fill the questionnaires at Three Main Bus Stops in the Tiruchirappalli City. The selected bus stop covers the buses connecting to Five Major

Local Destinations in the City i.e., Central Bus Stand, Main Guard Gate, Thuraiyur, Pettavaithalai, Manapparai. In total 250 respondents representing 50 from each destination were initially selected.

Out of these, 204 respondents were finally selected. The remaining Non-responsive questionnaires were rejected. The data represents satisfaction with the Conservative Bus System, which promote the quality of service and increase in numbers of TNSTC Bus Transport users in the future.

Findings of THE STUDY

Based on the Demographic Profile, the total respondents consisted of 82 women and 122 men.

- * Out of this, 50% of the respondents were in the age group of 18-30; 30% in 31-45 years; 14.7% in 46-60 years and the remaining 5% were in the age group of 60 and above years.
- * With regard to occupational structure, 37% of the respondents were students; 9% businessmen; 11% in the private sector; 1.9% self-employed; 26% government employees; 3% medical representatives; 0.9% farmers; 0.9% daily wage workers; 9% house wives and 0.9% were retired employees.

Table-1
Distribution of Satisfaction Responses

Category	Highly Satisfaction in %	Satisfaction in %	Average in %	Dissatisfaction in %	Highly Dissatisfaction in %	Mean
Over all Service	1.00	19.60	61.80	17.60	0.00	3.04
Frequency of Buses	2.90	39.20	39.20	16.70	2.00	3.25
Travel Time	5.90	31.40	47.10	14.70	1.00	3.26
Punctuality of Buses	2.00	36.30	36.30	23.50	2.00	3.13
Ticket Prices	2.00	8.80	50.00	36.30	2.90	2.71
Information about the Buses	0.0	4.90	8.80	22.50	63.70	1.55
Cleanliness in Bus Stops and Buses	0.0	17.60	46.10	35.30	1.00	2.80
Seat Availability in Buses	1.00	22.50	38.20	37.30	1.00	2.85
Safety from Accident	0.0	4.90	41.20	48.00	5.90	2.45

Bus stop condition	7.80	2.00	26.50	49.00	14.70	2.39
On Board Security	2.00	2.90	17.60	69.60	7.80	2.22
Driver and Conductor Attitude	2.90	27.50	62.70	5.90	1.00	3.25
Bus Comfort	3.00	21.80	50.50	23.80	1.00	2.99

Table-2
Correlation Analysis

Variable	Q1	Q2	Q3	Q4	Q5	Q6	Q7	Q8	Q9	Q10	Q11	Q12	13
Over all service	1	0.803	0.936	0.791	0.869	-0.371	0.883	0.790	0.653	0.293	0.131	0.962	0.982
Frequenc y of buses	0.803	1	0.952	0.977	0.572	0.502	0.719	0.740	0.370	-0.009	-0.005	0.852	0.840
Travel time	0.936	0.952	1	0.916	0.708	-0.527	0.795	0.754	0.465	0.063	-0.017	0.964	0.937
Punctualit y of buses	0.791	0.977	0.916	1	0.660	-0.475	0.807	0.850	0.518	0.178	0.204	0.786	0.861
ticket prices	0.869	0.572	0.708	0.660	1	0.228	0.974	0.911	0.940	0.726	0.588	0.701	0.909
Informati on about the buses	-0.371	-0.502	-0.527	-0.475	-0.228	1	0.306	0.341	0.066	0.148	0.080	0.413	-0.411
Cleanline ss	0.883	0.719	0.795	0.807	0.974	-0.306	1	0.975	0.906	0.656	0.570	0.739	0.946
Seat availabili ty in buses	0.790	0.740	0.754	0.850	0.911	-0.341	0.975	1	0.885	0.662	0.642	0.643	0.889
Safety from accidents	0.653	0.370	0.465	0.518	0.940	-0.066	0.906	0.885	1	0.912	0.825	0.425	0.735
Bus stop condition	0.293	-0.009	-0.063	0.178	0.726	0.148	0.656	0.662	0.912	1	0.953	0.022	0.393
On board security	0.131	-0.005	-0.017	0.204	0.588	0.080	0.570	0.642	0.825	0.953	1	-0.131	0.274
Staff behavior	0.962	0.852	0.964	0.786	0.701	-0.413	0.739	0.643	0.425	0.022	0.131	1	0.916
Bus comfort	0.982	0.840	0.937	0.861	0.909	-0.411	0.946	0.889	0.735	0.393	0.274	0.916	1

The data from Table-2 shows that eleven of the specific service quality attributes have a significant positive relation

with overall satisfaction ($p < .001$). This means that when satisfaction with a specific service quality attributes increases, overall satisfaction

increase too. While, staff behavior, bus comfort, travel time cleanliness in the bus stops have the highest correlation with the overall satisfaction of the bus service, information about the bus arrival and departure, bus stop condition, on board security has the least correlation with the overall service.

Discussion

The research findings indicate that it is not enough that people reach their destination cheap and quick, but it also involves certain qualitative factors that are difficult to measure, which are of great significance for how passengers experience their trip such as comfort, convenience etc. They are however difficult to measure by objective means, such as monetary values. The survey data, the bus comfort has the highest correlation (98.2 %) with overall satisfaction with the bus service. It is closely followed by staff behavior with a correlation of 96.2 % with the overall satisfaction

Conclusion

A good Public Transport System must be easy, fast, safe and also affordable. Tamil Nadu has a well-established transportation system which connects all parts of the state. The bus fare in Tamil Nadu is the lowest among all the various states in the country. The present study revealed the level of satisfaction of

passengers on information about bus routes and timings. However, most of them have either moderate or low level of satisfaction towards the services of TNSTC. Maintenance of buses, efficient crews and congenial relationship with the passengers were the main requirements to promote the level of satisfaction of passengers towards the services of TNSTC. To summarize, the overall result show that service quality attributes influences overall customer satisfaction in using public bus transport. The service quality could be evaluated and improved by analyzing single attributes but also by analyzing factors based on several attributes. The overall aim is to public bus transport an attractive, satisfied, and marketable mode of transport.

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IMPACT OF SPECIAL ECONOMIC ZONES ON EMPLOYMENT, FOREIGN DIRECT INVESTMENT AND EXPORT

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Abstract

A Special Economic Zone is a geographical region that has economic laws more liberal than a country's typical economic laws. Usually the goal is flourishing in foreign investment. In other words, SEZs are specifically delineated enclaves treated as foreign territory for the purpose of industrial, service and trade operations, with relaxation in customs duties and a more liberal regime in respect of other levies, foreign investments and other transactions. These regions exist in many countries of the World and China perhaps the oldest to give reality to this concept. Although they exist in several countries, their attributes vary. Typically they are regions designated for economic development oriented toward inward FDI and exports fostered by special policy incentives.

Keywords: *Special Economic Zone, Foreign Direct Investment, Export Promotion Zone.*

Introduction

Special Economic Zone (SEZ) refers to a totally commercial area specially established for the promotion of foreign trade. A Special Economic Zone is a geographical region that has economic laws more liberal than a country's typical economic laws. Usually the goal is flourishing in foreign investment. In other words, SEZs are specifically delineated enclaves treated as foreign territory for the purpose of industrial, service and trade operations, with relaxation in customs duties and a more liberal regime in respect of other

levies, foreign investments and other transactions. These regions exist in many countries of the World and China perhaps the oldest to give reality to this concept. Although they exist in several countries, their attributes vary. Typically they are regions designated for economic development oriented toward inward FDI and exports fostered by special policy incentives. The SEZs in India are the outcome of the present government's industrial policy which emphasizes deregulation of Indian industry and to allow the industries to flexibly respond to the market forces. All undertaking

other than the small scale industrial undertakings engaged in the manufacture of items reserved for manufacture in the small scale sector are required to obtain an industrial license and undertake an export obligation of 50 percent of the annual production. This condition of licensing is however, not applicable to those undertakings operating under 100 percent Export Oriented Undertakings Scheme, the Export Processing Zone (EPZ) or the Special Economic Zone Schemes.

The SEZs are the new nomenclature of modified earlier Export Promotion Zones or EPZs. The first EPZ in India was set up in 1965 Kandala, Gujarat. They were created as privileged zones with facilities of liberal tax and labour laws. They were to attract the foreign investors to import materials for use and export of manufactured commodities. In this way jobs would be created and export got enhanced. The main difference between an EPZ and a SEZ is that the former is just an industrial enclave but the latter is an integrated township with fully developed infrastructure.

Objectives of the Study

1. To study the employment generation of southern states like Kerala, Karnataka, and Andhra Pradesh compared with Tamil Nadu.
2. To study the Foreign Direct Investment performance of some selected countries SEZs with India and Indian States.
3. To study the export performance of some selected countries SEZs with India and Indian States.
4. To study the empirical analysis of the impact of SEZs on Employment, FDI and Exports.

Methodology

The researcher estimates the equation of the form

$Y_{it} = \alpha + \beta_1 X_{1t} + \beta_2 X_{2t} + \beta_3 X_{3t} + \beta_4 X_{4t} + \beta_5 X_{5t} + \beta_6 X_{6t} + U_{it}$ -----(1)
 where i represent the state and t represents the time for the dependent variable (i.e. , FDI inflow), y and the explanatory variables (x); α is the parameter specific to each state and does not vary over time. The following variables in linear form are considered

$LFDI_{i,t} = \alpha_i + \beta_1 LPGSDP_{i,t} + \beta_2 PELEC_{i,t} + \beta_3 HDENSITY_{i,t} + \beta_4 URBANDENSITY_{i,t} + \beta_5 NEARPORT_{i,t} + \beta_6 SEZpolicy_{i,t} + U_{it}$ -----
 -----(2)

Where, β_1 to β_6 are the parameters to be estimated. Our key variable is SEZ policy which is captured as a dummy which takes the value one from the year when a state implements SEZ policy and zero before that. If coefficient of β_6 is positive, this would imply that SEZ policy has worked and has induced FDI in the state. Alternatively, to see the robustness of the results, we also use number of Operational SEZs in the state and hypothesize that a state having more number of operational SEZ would be able to attract more FDI. With respect to other variables, LPGSDP is the log of Per-capita GSDP (at constant Prices), which is used as a measure of size of the market. Higher the GSDP per capita, higher is the market potential. As SEZs are established primarily to attract investment and are export oriented, the size of the domestic market may not be very relevant. However, as we are looking factor influencing total FDI in a state, the market size captured by GSDP per capita becomes relevant. We thus include this variable in the model.

Scope of the Study

The number of special economic zones (SEZs) globally continues to expand SEZs account for an increasing share of international trade flows and employ growing number of workers world-wide. In the global economy, EPZs are viewed as an important second best policy instrument to promote industrialization, employment and regional development. However, costs and benefits of SEZs have generated an intense debate, touching on almost every possible aspect of SEZs. Therefore whether SEZs are beneficial for development remains a subject of controversy. The present study has focused on human development effects of SEZs. This is a relatively under researched theme. Although labour standards, labour relations and employment effects have been the most ironical and controversial elements of SEZs, a comprehensive analysis on these aspects is scarce in the Indian contest and will contribute to a better understanding of the employment and human dimensions in SEZs. Zones are popular instruments in developing countries for pursuing export-led growth strategies. Developing countries have built zones as models for selective policy applications and for easier integration into the world economy. India is not an exception. However, the recent special economic zones (SEZs) that have come up following the SEZ

Act of 2005 have created several controversies. These include concerns over accentuation of economic divides and industrial relocation.

Direct employment created by SEZs projecting a total of 2.14 million. Of this, 61 percent is in IT/ITES and another 15 percent is in existing strengths with a further 21 percent in multiproduct SEZ, amounting to 97 percent. It is interesting to note that the 1.25 million direct employment proposed to be created by the IT/TIES SEZs alone exceeds the current employment in that sector. Further, 85 percent of this proposed employment is in the five states, with 40 percent in Andhra Pradesh alone, of which two-thirds is from IT/ITES SEZs of this indirect employment too, 68 percent is generated by IT/ITES, another 12 percent is in existing strengths and 17 percent in multi-product SEZ, again amounting to 97 percent. The five states account for three-fourths of the indirect employment generated but in this instance, if one replaces Tamil Nadu by Punjab, the share of the top five States jumps to an amazing 92 percent. This is because 17 percent of the total indirect employment, i.e., half a million jobs are generated by one IT/ITES SEZ, Quark City, in Mohali, Punjab Even so, it is not the top job generator, which is another IT/ITES SEZ, viz. Sanghi in Andhra Pradesh which proposes to create 600,000 jobs. Of the approximately two million indirect jobs to be created by the IT/ITES SEZs over one half, i.e., 1.1 million jobs were in just two SEZs.

In India, all the eight Central government controlled EPZs situated in Kandla, Surat, Santa Cruz, Cochin, Chennai, Noida, Falta and Visakhapatnam have been converted as SEZs. In addition, sever new SEZs (Manikanchan-West Bengal, Jaipur, Indore, Salt Lake Electronic City-Kolkata and Mahindra City-IT-Hardware-Electronic-Chennai, Mahindra-Apparel and Fashion-Chennai, Jodhapur-Rajasthan) have become operational in 2004-05 (Government of India 2007). Exports from SEZs in India grew by 16.40 percent from 2000-01 to 2004-05. In same period, total exports from India grew by 12 percent (www.sezindia.nic.in). This clearly signifies the importance of SEZs in India. Exports from the SEZs during 2005-06 have registered a growth of 25 percent in rupee terms over the previous year and 52 percent in 2006-07 over the previous years.

LFPR, WPR and UR based on Usual Principal Status (UPS), 2015-16

Factor	Rural			Urban			Total		
	M	F	P	M	F	P	M	F	P
LFPR	77.3	26.7	53.0	69.1	16.2	43.5	75.0	23.7	50.3
WPR	74.1	24.6	50.4	66.8	14.3	41.4	72.1	21.7	47.8
UR	4.2	7.8	5.1	3.3	12.1	4.9	4.0	8.7	5.0

Source: Report on 5th Annual EUS, 2015-16

As per EUS Surveys, employment growth has been sluggish. Further, States that show low unemployment rates also generally rank high in the share of manufacturing. While States compete to seek investment offering incentives, linking incentives to the number of jobs created, sustained efforts need to be considered as a tool to increase employment. There is a clear shift in employment to secondary and tertiary sectors from the primary sector. The growth in employment by category reflects increase in both casual labour and contract workers. This has adverse implications on the level of wages, stability of employment, social security of employees owing to the 'temporary' nature of employment. It also indicates preference by employers away from regular/formal employment to circumvent labour laws.

The SEZ Act came into place in 2005, a tremendous growth in exports has been observed. Moreover, SEZ in India has also made a remarkable progress in terms of export promotion between the periods 2005-06 and 2010-11. During 2001-2010, it has shown a 121 per cent growth over the previous year. The same is still continuing as shown in the above table. Despite all this growth, as per the Report of the Comptroller and Auditor General of India Report, the actual exports are far behind.

State wise FDI inflows during 2001 to 2014

States	Avg. FDI	%	Total
Maharashtra	4854	40.60	67954
Delhi	2801	23.43	39215
Tamil Nadu	1128	9.44	15792
Karnataka	1072	8.97	15014
Gujarat	829	6.94	11607
Andhra Pradesh	634	5.31	8881
West Bengal	207	1.73	2901
Rajasthan	89	0.74	1241
MP Chattisgarh	81	0.67	1130
Kerala	77	0.64	1074
Haryana	76	0.64	1063
Goa	49	0.41	684
UP (Uttaranchal)	31	0.26	434

Odisha	18	0.15	250
North Eastern States	5	0.04	73
Bihar Jharkhand	4	0.03	55

Source: Compiled from FDI inflow data from *indiastat*

As can be seen from the table, States with seaport have not only had higher urban density, higher per capita GSDP, but also higher highway density. The number of operational SEZs is found to be positively correlated to the per capital income, availability of electricity, urbanization, SEZ policy and nearness to the port but negatively correlated to highway density. This is not surprising as given the purpose of setting up of SEZs which is meant for exports, they not only require larger parcel of land at a particular location, but also would be away from urban centers but nearer to a port. The equation (2) has been estimated in three different ways 1) pooled model (keeping α constant i.e. ignoring the state specific or temporal effects); 2) fixed effects and 3) random effects. As the states are heterogeneous, random effects and fixed effects models control for the state specific effects, and the suitability of these models is tested using the Hausman specification test. We tested for the presence of time effects in the fixed effects model and found them to be not significant and hence the results are not reported here. The estimated results are given in Table 5 Column 2 represents the results where the state-level differences are not considered. Though, the researcher do not see any evidence of heteroscedasticity from the Cook-Weisberg test, the researcher report robust standard errors after correcting for heteroskedasticity. Columns 3 and 4 give the result for fixed effects and random effects estimation. The F statistics (5.76 with probability of >0) indicates that the state level differences are important.

To check the suitability of fixed effects vis-à-vis the random effects, a Hausman test is carried out. As the test statistics (9.37) is lesser than the critical value, the null of Random effect being more efficient is accepted. The additional test of Cook-Weisberg test for random effect. The test statistics of 59.84 (probability of 0.00) validates that random effect model is efficient in the present case. The Wooldridge test with value 16.471 (probability of 0.00) indicates the presence of autocorrelation in the sample. Column 5 reports the results of the model corrected for

panel specific autocorrelation. Since the model given in Column 5 is our preferred model to discuss the results only.

The results validate that SEZ policy has a direct influence on the FDI inflows in a state. The results indicate that a state which has formulated SEZ policy will be able to attract additional 3.21 million US \$ ($=\exp(\beta_6)$) FDI; vis-a-vis a state, which has not formulated the policy. Besides the policy formulation, other factors influencing FDI inflows are the market size and urbanization. A state having a sea port is also able to attract more FDI. Surprisingly, electricity generation in a state has no bearing on FDI inflow. One possibility could be that it is not the electricity generation as such; rather it is electricity availability that would influence FDI inflow. It doesn't have data to account for electricity availability; as a result, the researcher could include only energy generation variable only. Surprisingly, the research found that highway density has a negative influence on FDI inflow. One probable reason is that extent of road infrastructure is not merely reflected by highways, even a simple tar road may add up to the infrastructure. For lack of data on all kinds of roads in a particular state for all the years, the researcher could not include the variable.

It was seen from the above table that the explanatory variables included in the model for employment, FDI and export reveal greater variation in the impact of special economic zone. In the case of employment, the R^2 value indicates that 78 percent variation in the employment associated with variables included in the model. All the six independent variables had a positive impact on special economic zones. The inputs namely generation of additional economic activity, promotion of exports of goods and services, promotion of investment from domestic and foreign sources, creation of employment opportunities, development of infrastructure facilities and maintenance of sovereignty and integrity of India, the security of the State and friendly relations with foreign state were statistically significant and they were positively related to the dependent variable. Capital flow was found to be the most influential variable and it had a greater influence on creating more employment opportunities. It indicates that one percent increase in this variable in 0.3349 percent increase in employment. The other important

determinants of employment opportunities observed were human capital. An additional percentage of these variables could generate more employment opportunities by 0.2968 and 0.1922 percent respectively. The regression coefficient of additional economic activity and maintenance of sovereignty were found to be non-significant. The F-value shows that the regression model fitted is statistically significant at one percent level. In the case of FDI, all the six explanatory variables are jointly responsible for 77.45 percent of impact of inviting FDI. The variables namely, promotion of exports of goods and services, promotion of investment from domestic and foreign sources, creation of employment opportunities, and development of infrastructure facilities were statistically significant at 5 percent level. It means that one percent increase in these variables could increase the FDI by 0.2518, 0.1824, 0.1426 and 0.4334 percent respectively. Development of infrastructure facility variable and it had a greater influence on FDI. The variables namely, additional economic activity and maintenance of sovereignty of the State had a positive influence but insignificant impact on FDI. The F-value shows that regression model fitted is statistically significant at one percent level.

In the export category, R^2 indicates that 76.22 percent variations in the dependent variables were explained by all the explanatory variables included in the model. The variables generation of additional economic activity, promotion of exports of goods and services, promotion of investment from domestic and foreign sources, creation of employment opportunities and development of infrastructure facilities were statistically significant at 5 percent level and they were positively related to attract more export promotion. It means that an additional percentage of these variables could increase export by 0.2963, 0.1622, 0.1125 and 0.3968 percent respectively. Promotion of exports of goods and services had a greater influence on SEZ followed by development infrastructure facilities in the study areas. As per F-value given in the above table, the regression model fitted was found to be significant at one percent level. Thus, it was inferred from the analysis that among the significant variables, generation of employment opportunities and attracting FDI are found to be

more important influencing factors by the SEZs rather than promoting exports.

Conclusion

At the national level, export is statistically significant in all the specifications. However, the instrumental variable estimate of trade's impact on income is higher than the OLS estimates. Thus, it is possible that although these countries liberalized their trade policies through SEZs, they did not adopt other growth-enhancing policies, such as better governance and property rights protection. This will lead to a negative correlation between exports and the errors terms in an OLS regression and thus to downward bias in the OLS estimate of export's effects. In contrast to the national results, the regional results suggest a positive correlation between exports and the errors terms in an OLS regression which biases the OLS estimate of export's effects upwards. It is likely that liberalized regions are likely to adopt other growth-enhancing policies, such as infrastructure development. It seems that such regional policies which enhance regional growth are not growth enhancing at the national level. Therefore, a possible policy implication would be that among other policies. Therefore, India would have to ensure better governance and property rights regimes to enhance growth at both the regional and the national levels.

Further, this paper also contributes to a better understanding of the relationship between SEZs, openness and growth estimate of the percentage increase in regional economic growth was 0.51 for every 1 percentage increase in regional exports. For India, data constraints restrict the data analysis to only those regions with EPZs. In these regions, economic growth is very export inelastic. The number of operational units in each EPZ is not statistically significant in all specifications. The increase in number of operational units in each EPZ has very limited impact on regional growth. The key objective of economic development is to maximize the positive human development and poverty impacts. SEZs have the potential to enhance human capabilities. But for this potential to be realised, the government must devise strategies to strengthen the opportunities that are likely to emerge, protect interests of the SEZ workers, and forge linkages between SEZs and the domestic economy.

The establishment of SEZs has undoubtedly helped to increase the volume of

international trade. Further, a large amount of foreign investment has found its way not only into the export trade, but also into infrastructure construction and commerce. Foreign companies have been encouraged to establish their presence in the territories and the export industry has grown. Advanced foreign technology has been brought in with the inflow of foreign investment. All these factors have contributed to the growth of the Indian economy. The enactment of the SEZ Act and its implementation should enable the Government of India to fulfil its agenda of economic reforms as the multiplier effect on the economic activities triggered by SEZ materializes. The challenge now is whether India through its SEZs can leverage its cost advantage and huge knowledge base and break the hold of China in manufacturing by making India the preferred destination for doing business.

Thus it can be concluded that the government needs to enact legislation, create of focused administrative infrastructure to govern SEZs, offer highly attractive incentives and locate zones in the best possible locations. Overall investment Climate (infrastructure, governance) in a country matters in the success of its SEZs in terms of competitiveness. Generally, it is argued that the SEZ concept is attractive because it is much easier the resolve the problems of infrastructure and governance on a limited geographical area than it is to resolve them countrywide. These zones cannot be insulated from the broader institutional and economic context of the country and be treated as an economy within the economy. These zones are a part of the economy and require economy within the economy. These zones are a part of the economy and require overall

improvement in the investment climate to ensure success in the long run. They should not, therefore, be viewed as an alternative to the overall development model. This is perhaps the reason why SEZs failed to fulfill the role of engines of industrialization in most countries on a sustainable basis.

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A STUDY AN ANALYZE THE FACTORS INFLUENCING THE INDUSTRIAL RELATIONS IN TANCEM AND DALMIA CEMENT COMPANIES, ARIYALUR DISTRICT

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Abstract

Industrial relations play a crucial role in establishing and maintaining industrial democracy. The establishment of good industrial relations depends on the constructive attitude on the part of both the management and the unions. The maintenance of good human a relationship is the main theme of industrial relations, because in its absence the whole edifice of organisational structure may crumble. Industrial relation is an art of living together for the purpose of production, productive efficiency, human well-being and industrial progress..

Keywords: *Industrial relations, TANCEM, DALMIA, Co-operative societies.*

Introduction

Industrial relations play a crucial role in establishing and maintaining industrial democracy. The establishment of good industrial relations depends on the constructive attitude on the part of both the management and the unions. The maintenance of good human a relationship is the main theme of industrial relations, because in its absence the whole edifice of organisational structure may crumble. Industrial relation is an art of living together for the purpose of production, productive efficiency, human well-being and industrial progress. The existence of good human relations, organised labour movement, collective bargaining, fair dealing by management with the workers, joint consultation at all levels, etc. is necessary for the establishment and maintenance of harmonious industrial relations and for building up new attitudes and institutions. Thus, no

industry can flourish unless there is industrial peace and co-operation.

Scope of the Study

The articles is concerned the industrial relations components such as organizational/management support, functional support/co-workers support, supervisor support and union support are taken for analysis and discussion. The outcome of this research can be generalized among the industrial relations concept of two selected companies such as TANCEM & DALMIA the study can address the issues that related with industrial relations during the given environment however if there is any significant changes happen on any one of the taken variables the probability rate of the industrial relations can be changed.

Significance of the Study

In today's fast changing industrial world, too many relevant issues have to be addressed and to drawn suitable solutions

within the stipulated timeframe. It is need of the hour because, to maintain and ensure an uninterrupted production, the required amount of productivity, the smooth industrial atmosphere is the key and it will enable the sustainable development of industry. Among several issues of industrial world, to avoid industrial disputes and maintain smooth industrial relation is the most vital one. To maintain the industrial relation in any industry/company, several variables and attributes have to identified and addressed. It is a challenging task in the today's environment, especially in manufacturing industries because, the level of understanding, awareness, amount of flexibleness and tolerance are not up to the standard among both employers and employees.

Objective of the Study

To analyze the factors influencing the industrial relations in TANEM and DALMIA Cement Companies.

Statement of the Problem

The industrial relation is the key to bring and achieve the desired target of any business. In this same context, to keep the sustainable growth and development of any cement company, it has to maintain the smooth industrial relation becomes inevitable. Since a decade a healthy competition is going on between cement companies, and this trend forcing all corners of the social researchers to turn their attention towards this issue of Industrial Relations. Due to these unlimited growths of cement companies, the maintenance of industrial harmony or relation is becoming a crucial role, and a challenging task. However the maintenance of industrial relations is concerned, there is a huge gap and the difference between the public and private ltd., cement companies, such as the working environment, salary and wage pattern, motivational methods, freedom, self role and etc., In public ltd., cement companies there is an enough amount of freedom and autonomous to the working population is decided to focus his attention and to select this issue as a title for his research work. However the general perception of the public and the experts towards the freedom working environment of the private cement companies is entirely different the comparison with public ltd., cement companies.

Variables Used in this Study

1. Organizational / Management Support
2. Functional Support [Co-workers support]
3. Supervisor Support
4. Union Support

Review of Literature

- a. **Balan Pillai. K (2006)** revealed that industrial relations system in the cashew industry was very much influenced by the economic conditions of the industry as well as the organisational structure and experiments with Conciliation and Industrial Relations Committee
- b. **Subramanian. S and Rao K.S. (2007)** observed that the involvement of employees in the administration of social security and welfare measures such as canteen committees, grievance committees, works committees, joint management councils, etc. had yielded a significant positive outcome in maintaining good industrial relations.
- c. **Mathur B.P. (2009)** opines that solutions imposed through adjudication or arbitration do considerable harm to the growth of harmonious relations between management and trade unions and need to be avoided. It is felt that the bipartite forum for settlement of industrial disputes should be strengthened. Politicisation of trade union movement should be minimised. 'One enterprise one union' should be enforced for industrial peace.
- d. **Muralidhar Rao A., Maddilety G. and Jaya Sheela (2012)** observed that the causes of strikes and lockouts in industrial sectors as lack of unity in trade unions among workers, low working conditions and outdated technology and over employment.
- e. **Nageshwar Sharma and S.P.Sah (2012)** have found that the demand for increase in wages to meet enhanced cost of living was the main cause of strike. A flood of strikes swept through the country and some strikes were successful and some were unsuccessful.

Research Methodology

Research Design

The research design which is concerned with this title is descriptive in nature. Because this study is try to describe the characteristics of different existing variables like Organizational

/ Management Support, Functional Support, [Co-workers support] Supervisor Support and Union Support .

Data Analysis

This article is analytical in nature because application of tool becomes necessary.

The following tools have been used in this article.

1. t-test
2. Freidman Test
3. Analysis of Variance (ANOVA)
4. Regression Analysis

Data Analysis and Interpretation

Respondents' Opinion about Various Dimensions of Industrial Relationship

Dimensions	Low	High	Min.	Max.	S.D	Median	Mean	Mean Rank
Organizational / Management Support	314(49.3%)	323(50.7%)	57	97	6.164	82.00	81.31	1 st
Functional Support [Co-workers support]	349(54.8%)	288(45.2%)	28	51	4.212	40.00	40.45	2 nd
Supervisor Support	269(42.2%)	368(57.8%)	22	49	4.977	38.00	36.85	4 th
Union Support	286(44.9%)	351(55.1%)	27	47	3.627	38.00	37.79	3 rd
Overall industrial relationship	318(49.9%)	319(50.1%)	167	221	9.670	197.00	196.40	-

The above table indicates that half (50.7 per cent) of the respondents were high level opinion about organizational/ management support and remaining 49.3 per cent of the respondents were low level opinion. The mean and S.D value is 81.31 and 6.164. More than half (54.8 per cent) of the respondents were low level opinion about functional support (co-workers support) and remaining 45.2 per cent of the respondents were high level. The mean and S.D value is 40.45 and 4.212. More than half (57.8 per cent) of the respondents were high level opinion about supervisor support and

remaining 42.2 per cent of the respondents were low level. The mean and S.D value is 36.85 and 4.977. More than half (55.1 per cent) of the respondents were high level opinion about union support and remaining 44.9 per cent of the respondents were low level. The mean and S.D value is 37.79 and 3.672. More than half (50.1 per cent) of the respondents were high level opinion about overall industrial relationship and remaining 49.9 per cent of the respondents were low level. The mean and S.D value is 196.40 and 9.670.

Difference between TANCEM & Dalmia cements respondents and their overall industrial relationship

Research hypothesis (H₀): There is no significant difference between TANCEM & Dalmia cements respondents and their overall industrial relationship

Alternative Hypothesis (H₁): There is a significant difference between TANCEM & Dalmia cements respondents and their overall industrial relationship

Type of Company	Mean	S.D	Statistical inference
Organizational / Management Support			
TANCEM (n=365)	80.51	6.396	T=-3.805 Df=635 .000<0.05 Significant
Dalmia (n=272)	82.37	5.679	
Functional Support [Co-workers support]			
TANCEM (n=365)	41.53	4.321	T=7.823 Df=635 .000<0.05 Significant
Dalmia (n=272)	39.00	3.591	
Supervisor Support			
TANCEM (n=365)	36.51	4.946	T=-2.012 Df=635 .045<0.05 Significant
Dalmia (n=272)	37.31	4.991	

Union Support			
TANCEM (n=365)	37.67	3.780	T=-1.024 Df=635 .306>0.05 Not Significant
Dalmia (n=272)	37.96	3.411	
Overall industrial relationship			
TANCEM (n=365)	196.22	10.057	T=-.560 Df=635 .575>0.05 Not Significant
Dalmia (n=272)	196.65	9.139	

Statistical test: Student 't' test was used the above tables

The above table reveals that there is no significant difference between TANCEM & Dalmia cements respondents and their overall industrial relationship. The overall industrial relationship opinion about TANCEM cements respondents mean value is 192.22 SD value is 10.057; were as DALMIA cements respondents mean value is 196.65 SD value is 9.139. Hence, the calculated value greater than table value (.575 > 0.05). So the research hypothesis (H_0) rejected and the alternative hypothesis (H_1) accepted.

Findings

1. There is a significant relationship between various dimension of the industrial relationship and their overall industrial relationship of TANCEM. Hence, the calculated value less than table value ($p^{**}<0.01$). So the research hypothesis (H_0) rejected and the alternative hypothesis (H_1) accepted.
2. One third (31.8 per cent) of TANCEM cements respondents and 34.2 per cent of Dalmia cements respondents were strongly agreed about "the organization would grant a reasonable request for a change".
3. One third (37.8 per cent) of TANCEM cements respondents and 39.7 per cent of Dalmia cements respondents were strongly agreed about "the If I lay off; the organization is never preferred to hire some one, instead of me".
4. One third (37.3 per cent) of TANCEM cements respondents and 39.7 per cent of Dalmia cements respondents were strongly agreed about "the organization cares about my general satisfaction at work".
5. One third (32.9 per cent) of TANCEM cements respondents and 33.8 per cent of Dalmia cements respondents were strongly agreed "If I decided to quit, organization would try to persuade me to stay".
6. One third (36.2 per cent) of TANCEM cements respondents and 37.9 per cent of Dalmia cements respondents were strongly

agreed about "the organization cares about my opinion".

Conclusion

A good Industrial Relations increases the morale of employers and goods them to give their maximum, each think of their mutual interest which paves way for introduction of new methods, developments and leading to adoption of modern technology. This progressive ways when designed with their mutual interest and consent develops many incentive propositions, effective participators forum is created in management. Profit are shared, workers get their dues in the organization leading to job satisfaction-which is needed for good relations. Good industrial relation increase production, improves quality of work and products efficiency of workers increased. Cost of production lowered. Bad Industrial Relations leads to industrial unrest industrial dispute and a downward trend to industries workers and the nation. The essence of good industrial relation lies in the bringing up of good labour relations which gives a forum to understand each other (employer, employee) properly.

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A STUDY ON RELATIONSHIP BETWEEN ENVIRONMENTAL FACTORS AND BUYER BEHAVIOR DIMENSIONS TOWARDS GREEN PRODUCTS

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Abstract

The widespread environmental problems in India are choking air effluence, water pollution in the vast majority of rivers, water shortages throughout the country, heaps of solid and toxic waste, acid deposition spoiling land and water, near-total deforestation, rampant over fishing, exhaustion of agricultural land and evident consumption of even highly endangered species for food and traditional medicine has endangered the ecological balance of our country. Since society becomes more anxious with the natural environment, businesses have started to adjust their behaviour in an attempt to address society's "new" concerns. Some businesses have been quick to accept concepts like environmental management systems and waste minimization, and have integrated environmental issues into all organizational activities. People are conscious about the less environment friendly products due to their own welfare, which is why this issue is a very modern topic in India..

Keywords: Buyer behaviour, Environmental factors, Green products, FMCG.

Introduction

There is a growing concern for environmental degradation and the resultant pollution all over the world. Right from 1992, Rio de Janerio Earth Summit conference, world leaders and top environmental officials have been expressing global concern over environmental issues. The widespread environmental problems in India are choking air effluence, water pollution in the vast majority of rivers, water shortages throughout the country, heaps of solid and toxic waste, acid deposition spoiling land and water, near-total deforestation, rampant over fishing, exhaustion of agricultural land and evident consumption of even highly endangered species for food and

traditional medicine has endangered the ecological balance of our country. Since society becomes more anxious with the natural environment, businesses have started to adjust their behavior in an attempt to address society's "new" concerns. Some businesses have been quick to accept concepts like environmental management systems and waste minimization, and have integrated environmental issues into all organizational activities. People are conscious about the less environment friendly products due to their own welfare, which is why this issue is a very modern topic in India.

Review of Literature

Mostafa (2007) has done a study to investigate the influence of three (3) cognitive

and attitudinal factors on gender differences in green purchasing behavior. His respondents consisted of universities students across Egypt. The environmental knowledge was one of its variables and the environmental knowledge used in his study was a uni-dimension. Environmental Knowledge is defines as the knowledge on what people know about the environment, key relationships leading to environmental impacts, an appreciation of the „whole systems“, and collective responsibilities necessary for sustainable development (Mostafa, 2007).

Conraud-Koellner and Rivas-Tovar (2009) defines environmental knowledge as the sets of ecological knowledge that an individuals have of environmental topics. Both of these researchers belief that environmental knowledge is influences by ecological ethnocentrism, degree of information, past behavior and perceptions about green products. On the other hand, Chan and Lau (2000) define environmental knowledge as the amount of knowledge a person has regarding environmental issues. Similar to Mostafa (2007) study, Chan and Lau (2000) also measures environmental concern as a uni-dimension variable.

Chan and Lau (2000) measure environmental concern as a uni-dimension as they adopted from a previous study by Maloney et. al (1975). The definition of environmental concern in Chan and Lau (2000) also adopted from Maloney et. al (1975), which environmental concern was refers to the degree of emotionality a person is attached to environmental issues.

Diamantopoulos, Schlegelmilch, Sinkovics and Bohlen (2003) refer environmental concerns as a major factor in consumer decision making process. Three (3) dimensions of environmental concern were used to profiling green consumer among British consumers in Diamantopoulos et. al (2003) study which were: (1) knowledge about green issues; (2) attitudes towards environmental quality; and (3) environmental sensitive behaviour.

Objectives of the Study

1. To know the level of environmental knowledge and concern of respondents
2. To know the relationship between environmental factors and buyer behaviour.

Methodology

Sample Area

The study was conducted in Chennai, Tamil Nadu. Chennai has the maximum number of green stores. The green stores in Chennai have extended their business in all sectors namely food products, fruits and vegetables, FMCG products...etc. So the researcher finds Chennai as the right place to conduct this research.

Sampling Technique

In this study the researcher adopted the convenient sampling technique for selecting the sample. Convenient sampling procedure was used to obtain those respondents conveniently available in infinite population.

Statistical Tools

Simple Correlation and descriptive was used for this study.

Analysis

Table-1 Level of Environmental Factors

Level	Dimensions of Environmental factors			
	Environmental Concern		Environmental knowledge	
	N	%	N	%
Low	73	14.3	92	18.1
Medium	356	69.9	285	56.0
High	80	15.7	132	25.9
TOTAL	509	100.0	509	100.0

Table 1 shows the level of environmental factors among the respondents. The level of environmental concern reveals that 69.9 percent of respondents have medium level of environmental concern, 15.7 percent of respondents have high level of environmental concern and 14.3 percent of respondents have low level of environmental concern .It indicate that more number of respondents feels moderate environmental concern.

The above results cohere with the findings of the study by Chan and Lau (2000) which demonstrated that there is a significant relationship exists between ecological concern and green buyer behavior amongst their respondents. Another study by Fraj and Martinez (2006) also showed a significant coefficient between ecological patterns and environmental behavior, which means that those individual involved and concerned for environment show a higher ecological buyer behaviour.

The level of environmental knowledge of the respondents' demonstrate that 18.1 percent of respondents have low level of environmental knowledge and 56.0 percent of respondents have medium level of environmental knowledge and 25.9 percent of them have high level of environmental knowledge. This indicates that more number of respondents have moderate level of environmental knowledge.

The above result is cohering with findings of the past studies by **Raposo (2009) and Mostafa (2009)** also showed that there was a significant relationship between environmental knowledge and consumer behaviour.

Table 2 Relationship between Environmental Factors and Buyer Behaviour Dimensions

Variables	Buyer Behavior Dimensions					
	Decision Making		Green Customer Satisfaction		Perception	
	R-value	P-value	R-value	P-value	R-value	P-value
Environmental Concern	0.119**	0.007	0.201**	0.000	0.243**	0.000
Environmental Knowledge	0.153**	0.001	0.186**	0.000	0.204**	0.000

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

From table-2 Correlation between environmental concern and buyer behavior dimensions of the respondents the r value found that 0.119 for decision making and 0.201 and 0.243 for customer satisfaction and perception respectively. All the buyer behavior dimensions have positive relationship with environmental concern.

H₀-1: There is no significant relationship between environmental concern and buyer behavior dimensions.

In order to verify the above hypothesis Correlation test was applied. The r-value is found to be 0.119 for decision making and 0.201 and 0.243 for customer satisfaction and perception respectively and all P-value is 0.007,0.000ans 0.000 from this all the P-values are significant. So the above hypothesis gets rejected. The result reveals that environmental concern correlated with buyer behavior dimensions. From table-2 Correlation between environmental knowledge and buyer behavior dimensions of the respondents the r value found that 0.153 for decision making and 0.186 and 0.204 for customer satisfaction and perception respectively. All the buyer behavior dimensions have positive relationship with environmental knowledge.

H₀-2: There is no significant relationship between environmental knowledge and

buyer behavior dimensions.

In order to verify the above hypothesis Correlation test was applied. The r-value is found to be 0.153 for decision making and 0.186 and 0.204 for customer satisfaction and perception respectively and all P-value is 0.001,0.000ans 0.000 from this all the P-values are significant. So the above hypothesis gets rejected. The result reveals that environmental knowledge correlated with buyer behavior dimensions.

Findings of the Study

1. Respondents have moderate level of environmental concern and knowledge
2. Environmental concern has significant relation with buyer behavior.
3. Environmental knowledge has significant relation with buyer behavior.

Conclusion

This research concludes that environmental concern and environmental knowledge is the predictor of buyer behavior dimensions.If the environmental factors increase among the respondents means it will increase the buyer behavior of the respondents towards green products. So markets should create more environmental awareness among the respondents it will leads to increase the respondent's environmental factors and also buyer behavior of the respondents towards green products.

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GRAMA SABHA - A MILESTONE FOR SUSTAINABLE DEVELOPMENT IN RURAL AREAS

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Abstract

The constitution 73rd Amendment Act 1992 has recognized the Grama Sabha as a statutory unit. It is defined as a body consisting of persons recognized in the electoral rolls relating to a village comprised within the area of Panchayati Raj at the village level. Grama Sabha which is an entity of constitution of India is legitimized statutory body to do multifaced work at the village level. The main objective of introducing Grama Sabha is to have decentralized planning and evaluation with peoples participation at the grass root level. Constituting Grama Sabha committees to supervise the operational aspects of Gram Panchayat as one of the vital concept of decentralized administration. The observation reveals that most of the state governments are not serious towards formation of Grama Sabha committees.

Key Words: Grama Sabha, Gram Panchayat, Decentralized administration, Sustainable Development.

Introduction

The 73rd Amendment to the Indian Constitution (1992) is a milestone in the evolution of Panchayats in India which carved out the third tier of the Indian Political System. While the Panchayats have been the backbone of Indian villages to achieve economic development and social justice in rural areas.

Grama Sabha which is an entity of constitution of India is legitimized statutory body to do multifaced work at the village level. The main objective of introducing Grama Sabha is to have decentralized planning and evaluation with peoples participation at the grass root level.

The concept of eradication of discrimination and facilitation of peoples participation from all walks of social life in the management of affairs of their locality were the foundation for the emergence of comprehensive society called Grama Sabha. Transparency and intimacy becomes part and parcel of their institution. The realization that people's participation alone can bring sustainable development through good governance at the base level. Hence, it becomes inevitable that collective wisdom of Grama Sabha guides the Panchayati Raj Institutions in their planning and execution of developmental functions, social auditing as an integral part of Grama

Sabha that ensures transparency in administration and accountability of Panchayati Raj Institutions. In Tamil Nadu Grama Sabha is described as "A body consisting of persons registered in the electoral rolls relating to a village comprised with in the area of Panchayat at the village level.

Grama Sabha Act in Different States

The significance of Grama Sabha was recognized first by Maharashtra government as early as in 1959. The Bombay village Panchayat Act of 1959 provided for a minimum of two meetings of the Grama Sabha to be held in a year. It is obligatory on the part of Panchayat to place before Grama Sabha annual statement of the accounts and report of the administration of the proceeding year the development and progress of works for the ratification of Grama Sabha. The significant role that Grama Sabha could play in Maharashtra can be understood from the fact that Maharashtra land reforms review committee recognized it even in the vital matters like complementation of tenancy acts. It is a paradoxical truth that in several neighbouring states of Maharashtra. The Grama Sabha is emerging as a vibrant body of decentralized administration.

In fact the Karnataka act No.20 of 1958 passed by the erstwhile Janata government introduced the body called Grama Sabha an important competent of decentralized administration without mentioning about the specific functions of Grama Sabha. However, Diwaker Committee (1963) had brought to light the difficulty caused by Grama Sabha as it does not have any constitutional rights to control the functioning of Panchayats at the grass root level.

The Karnataka Act reveals that Grama Sabha was expected to prepare and promote more development schemes for the rural development. But in reality there is no evidence to show that the Grama Sabha had performed the function. There is no substantial evidence to show that Grama Sabha had mobilized voluntary labour and contribution in kind and cash for Community Welfare Schemes.

Functions of Grama Sabha

Grama Sabha is the basic foundation of the grass root level democratic institution and constitutionary mandated body would perform following 12 functions.

1. To examine annual statements of accounts, audit report, audit note and to seek

clarification from the Panchayat.

2. To discuss report on the administration of the preceding year.
3. To review programme for the year, any new programme and review all kinds of works under taken by the Gram Panchayat.
4. To consider proposals for fresh taxation or for enhancement of existing taxation.
5. To approve the selection of schemes, beneficiaries location, identification and implementation of various development programmes.
6. To mobilize voluntary labour and contribution of kind and cash.
7. To undertake programmes for adult education and family welfare with in the village.
8. To promote unity and harmony among all the sections of the rural community.
9. To seek clarifications from the Mukhia and members of the Grama Panchayat about schemes, income and expenditure.
10. To consider the budget prepared by the Gram Panchayat and future development programmes and plans.
11. To maintain a complete register for all development works undertaken by Gram Panchayat or any other department.
12. To approve village plan of action.

However, here is no unanimity among the states in implementing the function devolved. Most of the states are not serious in implementing the functions to achieve sustainable economic development in the villages. The constitutional right empowered to Gram Sabha has miserably failed in bringing transformation among the rural poor. The grave reality is that in Assam, Arunachal Pradesh, Chandigarh, Himachal Pradesh, Uttar Pradesh, Madhya Pradesh, Haryana and Uttaranchal villages are not aware of the meetings of Grama Sabha and its functions. Most of the Panchayats have failed to execute the decisions taken of the Grama Sabha. However the recent experience reveals that there is a growing awareness among the rural people about the significance of Grama Sabha functions. For example the states like Karnataka, Kerala, Tamil Nadu, Rajasthan, Sikkim have successfully implementing the decisions of Grama Sabha while in Assam, West Bengal, Uttara Pradesh the functions of Grama Sabha are only confined to ratification of budget and audit report, review programme of the work undertaken by the

Panchayats and seeking clarification from the Mukhia about the schemes income and expenditure.

Grama Sabha Meetings – A Myth

One of the most important recommendations made by the 73rd Constitution Amendment that the Grama Panchayat should invariably conduct Grama Sabha meetings regularly and elicit the opinion of the voters about the priority of development works and in turn implement them to achieve sustainable development.

It is unfortunate that a majority of state governments could not show any seriousness and have failed to conduct Grama Sabha meetings which is mandatory. Unless the people of the village participate and ventilate their opinion in a democratic way Panchayatari Raj Institutions cannot be strengthened.

The operational functions reveals that there is a diversity in the operationalisation of the concept of Grama Sabha in different states. The Table-II indicates that in states like Andhra Pradesh, Bihar, Haryana, Uttar Pradesh and West Bengal only two meetings held annually. But in states like Arunachal Pradesh, Assam, Chandigarh, Goa, Kerala, Orissa and Tamil Nadu the functions of Grama Sabha is much better with four to six meetings held in a year. It is a paradoxical truth that Madhya Pradesh government has paved the way for the better governance at the grass root level by conducting 16 meetings held annually. By observing the Grama Sabha meetings and its performance, it may be difficult to arrive at a conclusion that, how Grama Sabha is operationalised are important factor that has evolved is the decision of the Grama Sabha has become mandatory over the Grama Panchayats. This has ultimately paved the way for the practice of good governance at the grass roots and where the concept of economic development and social justice have become the core of all operations.

However, the collective wisdom of Grama Sabha guides the Panchayat Raj Institutions in their planning and execution of developmental functions. Social auditing is an integral part of Grama Sabha which ensures transparency in administration. However, the Tamil Nadu government issued instructions to conduct Grama Sabha on 26th January, 15th August, 1st May and 2nd October without fail.

Grama Sabha Committees

Constituting Grama Sabha committees to supervise the operational aspects of Gram Panchayat as one of the vital concept of decentralized administration. The observation reveals that most of the state governments are not serious towards formation of Grama Sabha committees. Few states like Bihar, Goa, Himachal Pradesh, Manipur, Rajasthan and Tripura have formulated vigilance committees to ensure transparency at the grass root democracy. Though Grama Sabha is empowered to participate in decision making process of the Panchayat meetings, none of the state government formulated Grama Sabha with development committees at the village level. In order to ensure sustainable development of each individual citizen in the village. Hence, it is necessary to formulate following 18 committees for the total transformation of the Panchayat administration in rural India.

Grama Sabha Needs Legal Knowledge

In a vast country like India Grama Sabha needs basic legal knowledge to educate the local people on Panchayati raj administration in general and Gram Panchayat in particular. Grama Sabha becomes alive to the legal issues and develop legal knowledge with the help of constant “Legal Literacy Campaign(LLC)” to attain maturity with greater sustainability of development initiatives

In recent times efforts are made to create legal awareness among the rural people, the Madhya Pradesh government launched a novel method of spreading legal knowledge to the village habitants including SC & STs of the Scheduled Tribes Act2006 which empowers Grama Sabha on Information Act. A small booklet in tribal dialects published and distributed in all the tribal areas in Madhya Pradesh. Added to this innovative audio materials on the provisions of the act were developed and distributed among 8000 tribal villages to create awareness about functions and responsibilities of Grama Sabha. The right to information act has made specific provisions on National Rural Employment Guarantee Act, Panchayati Raj guidelines, Food Security, Forest Environment Act, Child Labour Eradication Act, Employment of Rural Women and Controlling Social Evils in rural society. The Right to Information Act (2005) is a bold step towards creating transparent system of governance through Grama Sabha.

The constitution of India has provided Grama Sabha a body consisting of voters of Panchayat to which Gram Panchayat is accountable and answerable. The body being a forum of village level planning and a venue of social audit has a crucial role to play in developing rural infrastructure.

Need for Effective Peoples Participation

The goal of inclusive growth as envisaged by the government cannot be achieved without the effective participation of local people and the Panchayati Raj Institutions and these institutions should be considered as an integral part of the governance of the country. In this context several suggestions are made by the experts and voluntary organizations towards effective peoples participation.

1. Grama Panchayat should be made responsible to conduct Grama Sabha meetings twice in a year under the direct supervision of Mandal Development officials and the Revenue officials.
2. The exact date of conducting Grama Sabha can be left to the discretion of the village Panchayat and its members.
3. Beneficiaries of various schemes should be identified and approved only in the Grama Sabha meetings. All the benefits of various schemes should be distributed in the Grama Sabha only, so that benefits would go to right persons only.
4. Information regarding all government activities in connection with the village Panchayat should take place through Grama Sabha. This would create interest among the people to participate in the meetings.
5. A film show explaining the public policies and programmes under taken by the government in the field of Agriculture, Rural Health, Education Minimum Needs Programme, Right to Information, Drinking Water to all the local public, Public Distribution System would attract the people towards Grama Sabha meetings.
6. A collective participation of the villagers along with Grama Panchayat ward members would go a long way in solving the developmental issues in the village in turn this would help in achieving integrated development in the village Panchayat.
7. Print and electronic Media should play an important role in providing adequate

information about the growing importance of Grama Sabha and create social awareness among the people.

8. The salient features of Grama Sabha and the various activities to be constituted during Grama Sabha meetings and agenda has to be informed to the villagers well in advance.
9. Ward members/public representatives must disseminate the information about the Gram Panchayat function to the local people in their respective wards and they should motivate them to participate in the Grama Sabha.
10. Ward wise Grama Sabha would enable every voter to participate in the deliberations. The village Mukhia and ward member should apprise the ward people about the government programmes sanctioned to the village.

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CONCEPTUAL ANALYSIS ON COMMUNITY-BASED ENTREPRENEURIAL ACTIVITIES

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Abstract

Entrepreneurial activities are the backbone to the industrial and socio-economic development of the country which concentrates to promote employment, productivity and flow of capital from one hand to another. Community-based entrepreneurial activities are the indigenous business model in the country which resulted that each community or caste has a unique entrepreneurial talent which shows their convention and commitment in a particular employment activity. With this aspects, community based entrepreneurial activities are the best model to explore their conventional entrepreneurial competence in to a sustainable livelihood.

Key Words: *Community-based entrepreneurial activities, Business model, Entrepreneurial competence, Sustainable livelihood.*

Introduction

Entrepreneurship is the only option which helps to promote socio-economic conditions of the marginalized people who are depressed and suppressed by the dominant group of people in the society by the name of caste and community. Mere education and political participation will not provide a platform to empower there people. **Jonathan (2010)** observed, community-based entrepreneurship has given way to mobilization and empowerment of the poor, who can now manage their own well-being and be benefited from economic activities. The expansion of entrepreneurial activities is an important tactic for the overall strategy of economic development. Therefore, there is a need of

special kind of entrepreneurial activities which is suitable, affordable and accessible to their background financial strength and availability of raw materials. With this aspects, community based entrepreneurial activities are the best model to explore their conventional entrepreneurial competence in to a sustainable livelihood.

Entrepreneurial activities are the backbone to the industrial and socio-economic development of the country which concentrates to promote employment, productivity and flow of capital from one hand to another. To encourage the entrepreneurship activates crosswise the country government has been taken various efforts in the form of schemes and programme over a period of time. Growth of

economy significant depends on the entrepreneurial activities engaged by the human being results in a big change in the socio economic conditions. Community based enterprises are defined are entrepreneurial initiatives which enhance the quality of life and economic development of a particular region. Community-based entrepreneurial activities could be a helpful respond to the structural and functional division between indigenous, informal, and formal institutions.” A small number of policy initiatives need to be engaged for nurturing an optimistic outlook towards entrepreneurship among members of frail communities and encouraging the catalytic role towards advance development.

Concept of Community - Based Entrepreneurial Activities

Community-based enterprises use business to improve the life of a community in general. They are different from private enterprises; their business activity is undertaken as a means of achieving the benefit for the community, not for private gain. The key characteristic of community-based enterprises is that assets belong or dedicated to the community. It ensures that the enterprise is accountable to the community and that the profits or a surplus created are to be reinvested or distributed for the benefit of the community. However, for the sustainability of the enterprise, it needs to be profitable while serving the community.

Review of Literature

Community-based entrepreneurial activities are the indigenous business model in the country which resulted that each community or caste has a unique entrepreneurial talent which shows their convention and commitment in a particular employment activity. The following reviews help to understand the conceptual background and impact of Community-based entrepreneurial activities. A community-based entrepreneurship should reflect on the multiplicity of local needs; however, this factor is missing in this case which needs to be explored further. The empowerment promoted by community enterprises suggests a shift towards the strengthening of existing capacities at an individual level and groups in a community. The major limitation of this phenomenon is the lack of community orientation in a modern

society, capacity, and generalization of a model elsewhere.

Peredo and Chrisman (2006) considering the community as a main actor rather than a contextual element in the start-up and development of new enterprise mean that the community is endogenous to the enterprise and the entrepreneurial process. In addition to assigning the community with an active role the authors assume that it acts corporately and collaboratively, thus arguing that the community is both the entrepreneur and the enterprise. It means that the enterprise exists because of the initiative and participation of community members. This suggests a need for further examination of the concept of community.

Sazzad parwez (2017), community-based entrepreneurship is considered to be an important instrument for the realization of potential among marginal and deprived communities isolated from the mainstream economy and is important in bringing social upliftment. Cultural values, shared resources, linkages, and mutual trust work for the community, nurtured through close personal relations for the functioning of economic activities.

Vanessa ratten & isabell m. welp (2011) community-based social and societal entrepreneurship have increased in importance in the past decade as globally more people and organizations are interested in issues related to how to encourage a sustainable world for future generations. The aim of this special issue is to discuss the importance of the community-based, social and societal entrepreneurship by focusing on the most cutting edge research in the field.

Suresh, and saravanan (2013), the community based entrepreneurial venture is facing problems in every step from societal barriers to the market. This form of entrepreneurship takes place among the marginalized group because of socio-economic constraints. Studies have shown that they can lift themselves from the morass of poverty stagnation through entrepreneurial activities based on collective action.

Sukmamurni Abdul Manaf et al. (2015) observed that religious mission is the core of business activity or embedded in the business operations of a religious based enterprise. This mission will guide the creation

of a social impact that will most probably be able to attract followers, customers and also investors. Religious-based entrepreneurship offers a business opportunity for economic improvement while motivating and guiding the society to improve their religious beliefs and practices which may perhaps lead to the generation of a better society.

Matthias Fink (2013) investigated that community-based aspect of entrepreneurship in rural municipalities of central Europe one of the clearest findings is that community activities and business activities function within separate spheres of life. Furthermore, evidence suggests that municipalities struggle to provide support to local SMEs as finding a balance between liberal market approaches and public intervention is challenging.

Paula Linna (2010) suggested that community entrepreneurship/community-level entrepreneurial models might be appropriate to changing community livelihoods at least in two-fold situations: For investment requiring high capital especially relating to providing access to essentials such as electricity and water delivery, by which it also need collaborative efforts of maintenance.

Handy et al. (2011) suggest that multiple goals are not a key characteristic of community-based enterprises. In their empirical example from India they identify the presence of economic goals only. However, the enterprise that is the focus of the study tackles poverty, which is a social as well as an economic problem and overcoming it can be a social as well as economic goal. The next section discusses poverty alleviation as an inherent characteristic of community-based enterprises.

Vanessa Rattenand Isabell M. Welpé (2011) focused that Community-based, social and societal entrepreneurship have increased in importance in the past decade as globally more people and organizations are interested in issues related to how to encourage a sustainable world for future generations. Policy makers will also gain from the exploration of new ways of thinking about community-based and social entrepreneurship that are addressed in this special issue.

Sodhia and Tang (2011) argue that rural community enterprises aim to overcome income poverty of individual members within the community by giving them access to an

otherwise unavailable economic opportunity. This research suggests opportunity creation is a useful characteristic of community enterprises that is applicable beyond the severe income poverty context. In this case, the creation of the community-based enterprise facilitates the access to the particular economic opportunity provided by the cooperative ownership of a large amount of real estate property.

Ramesh Sardar (2015) delivered that dalits have been at the bottom of the income and social ladders, despised and exploited. Most of the Dalit entrepreneurs face problems varying from difficulties in getting enough supplies on credit, lack of social networks, and absence of kin groups in the business and control of traditionally dominate business caste groups.

Trends in Community - Based Entrepreneurial Activities

A community is the small or large social unit who has something in common, such as norms, religion, values, or identity. Community-based enterprises relate to a range of areas including social entrepreneurship, economic development, empowerment zones, grass roots enterprises, and collective entrepreneurship. It is on the alternative social enterprise model geared towards the pursuit of a community's economic and social goals. Community based entrepreneurship development programme have the potential to provide local entrepreneurs the required skills and network to grow their businesses. Focusing on community-based entrepreneurship is a change from the traditional economic development approach of wooing manufacturers and industries into a community. In India, entrepreneurial activities are mostly belongs to community based which are depends on their traditional competence in a particular activities. As per the Veda, caste or community were classified on the basis of their traditional occupation, therefore they are the master in a particular entrepreneurial activities. When the community based entrepreneurial activities are going to be strengthen and modernized with latest technology, it would be a competitable entrepreneurial activities.

Conclusion

In India, community based entrepreneurial activities are the age old concept which associated with our tradition and convention based on the caste system.

Community-based entrepreneurial activities could be an successful response to the “structural and functional disconnection between indigenous, informal, and formal institutions.” Few policy initiatives need to be taken for fostering a positive attitude towards entrepreneurship among members of weak communities and encouraging the catalytic role towards further development. Community-based enterprise offers a promising approach towards poverty reduction in deprived communities to the limited extent. However, economic and non-economic goals can enhance the realization of social and material resources of the communities as suggest by the case. It also touches upon the role of cultural values, institutional arrangements, and structures in the formation of the enterprise. Promotion of Community-based entrepreneurial activities through proper training and guidance, it would be a successful business model in the world like Tabba Wala in Mumbai.

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