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## ECONOMIC EMPOWERMENT OF WOMEN ENTREPRENEURS IN TIRUPPUR DISTRICT, TAMIL NADU

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### Abstract

*Empowerment of women has emerged as an important issue in recent times. The economic empowerment of women is being regarded these days as a Sine-quo-non of progress for a country. This article deals with empowerment of rural women through entrepreneurship and the advantages entrepreneurship among the MSMEs. "Economic empowerment of women led to development of family and Community". This principle purpose of the study is to identify the economic empowerment of women entrepreneurs. The sample size of the study is 100 respondents. The data collected was subjected to structured questionnaire and the tools used for analysis percentage analysis and one way variance analysis. This statement is proved by a collective MSMEs entrepreneurship in Tiruppur District.*

**Key Words:** Women Entrepreneur, Economic Empowerment, Entrepreneurship.

### Introduction

"You can tell the condition of a nation by looking at the status of its women"

-Jawaharlal Nehru

All over the world, entrepreneurship is regarded as the key factor in overcoming the barriers that women face and the basic tool for empowering women and bringing them on the main path of the development. In the words of former president A P J Abdul Kalam, "Empowering women is a prerequisite for a creating a good nation, when women are empowered, society with stability is assured". Empowerment of women is essential as their thoughts and their value systems lead to the development of a good family, good society and

ultimately a good nation. Women constitute around half of the population. They are regarded as the better half of the society. Empowerment gives power to women in various spheres to have control over the circumstances of their lives. Several policies and programs are being implemented for the development of women entrepreneurship in India.

### Women Entrepreneurship in India

Women owned businesses are highly increasing in the economies of almost all countries. The concealed entrepreneurial abilities of women have gradually been changing with the growing sensitivity to the role and economic status in the society. Skill,

Knowledge and adaptability in business are the main reasons for women to emerge into business ventures. "Women Entrepreneur" is a person who accepts challenging role to meet her personal needs and become economically independent. Government progressively consider entrepreneurship and innovation to be the cornerstones of a competitive national economy, and in most countries entrepreneurship policies are in fact closely connected to innovation policies, with which they share many characteristics and challenges.

#### **Review of Literature**

Women in India reveal that empowerment of women and development of women entrepreneurs through the goal of equality. The major problems faced by women entrepreneurs in Thiruvananthapuram and also owned the impact of those problems on the working efficiency of the women entrepreneurs. Finally the researcher conclude that women entrepreneurs in Thiruvananthapuram district generally countenance on three types of problems like business problems, financial problems and social problems too (**Shiny vijayan and Aliber Marshel 2014**). The study is based on secondary source of data which are collected from fourth All India Census on MSME (Micro, Small and Medium enterprises) published by Government of India. The limitations of the study availability of data. They suggested that the latest data available regarding women entrepreneurs are for the year 2006- 2007, published by Government of India through Foruth All India Census on MSME. Government of India in Ministry of MSME has conducted three Census of registered Small Scale Industries (SSI) prior to the enactment of MSME Development Act, 2006 (**Jadhawrao Madhavi Sugaraj and Salve 2014**). The government of South African has been important to solve the socio-economic issues of high unemployment and poverty reduction because of the limitations that hamper entrepreneurship (**Agbenyegah 2013**).

#### **Statement of the Problem**

Women's development is an important catalyst for rapid economic growth because they constitute half of the population of the country. And to sustain and maintain expected economic boom, the country needs to fully mobilize and utilize all its resources including human resources. Due to the limitations of governmental policies and with the growth of

entrepreneurial opportunities in the country, many associations of women entrepreneurs have come into existence; to work for and creating a congenial atmosphere for the development of entrepreneurship in Urban and rural areas.

#### **Women Entrepreneurs in Tiruppur District**

Tiruppur is a city in the region of the Indian state of Tamil Nadu. Tiruppur District is the fifth largest Urban agglomeration in Tamil Nadu. Tiruppur is administered by Municipal Corporation which was established in 2008. The District is well developed in Textile Industry, dyeing and bleaching of raw cotton materials. Tiruppur is well known for cotton market, kangeyam bull and the famous uthukkuli butter. Tiruppur district is very popular in Import-Export business in textile sector. It has got a high concentration of small-scale, medium and large scale industries. Researchers collect the details from District Industrial Center (DIC). The primary objective of the DIC is to generate employment by way of promoting Micro, Small and Medium Enterprises (MSME)s, Cottage and Handicraft Industries.

#### **Objectives of the Study**

1. To study the socio economic conditions of the women entrepreneurs in Tiruppur District.
2. To analyze the factors of economic empowerment of women entrepreneurs in Tiruppur District.

#### **Research Methodology**

This study is focus on primary data and secondary data. The primary data were collected from 100 women entrepreneurs in Tiruppur District through structured questionnaire. The data was collected through convenient sampling method. The secondary data were collected from books, journals, newspapers and website to develop theoretical background of problems of rural women entrepreneurs.

#### **Analysis and Interpretation**

This study is aims at economic empowerment of Women Entrepreneurs in Tiruppur District. For this purpose the study was conducted for 100 respondents of the women entrepreneurs in Tiruppur District. An attempt has been made in this section to analyze the collected data with reference to activities of the women entrepreneurs a detailed analysis are given below.

**Age of the Respondent**

Age	No. of Respondents (n = 100)	Percentage %
< 20 years	21	21%
21-30 years	36	36%
31-40 years	19	19%
41-50 years	24	24%

From the above table: 1, reveal that out of 100 women entrepreneurs in Tiruppur District, 36% of the respondents are under the age group of 21-30 years, 24% of the respondents are under the age group of 41-50 years, followed by 21% of the respondents are under the age group of below 20 years, 19% of the respondents are under the age group of 31-40 years. Majority of the respondents are under the age group of 21-30 years.

**Marital Status of the Respondent**

Marital Status	No. of Respondents (n = 100)	Percentage %
Single	27	27%
Married	47	47%

**Educational Qualification of the Respondents and Perception Towards Various Economic Empowerment of Women Entrepreneur**

Source	SS	Df	MS	$\bar{X}$	Statistical Inference
<b>Productivity and Skill</b>				G1= 18.3611	F=2.813 0.039<0.05 Significant
Between Groups	117.793	3	39.264	G2= 16.2000	
Within Groups	1339.997	96	13.958	G3= 17.2083	
				G4= 15.4667	
<b>Business Practice</b>				G1= 16.4444	F=2.738 0.048<0.05 Significant
Between Groups	153.233	3	51.078	G2= 13.8400	
Within Groups	1790.607	96	18.652	G3= 16.8750	
				G4= 16.8667	
<b>Income</b>				G1= 13.8333	F=0.595 0.620>0.05 Not Significant
Between Groups	14.242	3	4.747	G2= 13.2400	
Within Groups	766.518	96	7.985	G3= 14.2917	
				G4= 14.0000	
<b>Consumption Smoothing/Risk</b>				G1= 10.8333	F=0.301 0.825>0.05 Not Significant
Between Groups	6.427	3	2.142	G2= 10.2000	
Within Groups	683.933	96	7.124	G3= 10.5000	
				G4= 10.7333	
<b>Work Environment</b>				G1= 16.9722	

Widow/ Separated	26	26%
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From the above table: 2, shows that 47% of the respondents are married, 27% of the respondents are unmarried, and rests of the 26 respondents are Widow / separated. Majority of the respondents are married.

**Educational Qualification of the Respondent**

Educational Qualification	No. of Respondents (n = 100)	Percentage %
Upto Higher secondary	36	36%
Diploma/ITI	25	25%
Under Graduate	24	24%
Post Graduate	15	15%

From the above table 3 reveal that 36% of the respondents are completed up to Higher secondary level, followed by 25% of the respondents are completed Diploma/ITI, 24% respondents are completed under graduate, 15% of the respondents are completed post graduate. The researchers conclude that Majority of the respondents are completed up to Higher secondary level.

Between Groups	20.989	3	6.996	G2=	16.0800	F=0.602
Within Groups	1115.371	96	11.618	G3=	16.3750	0.615>0.05
				G4=	15.7333	Not Significant
<b>Prosperity</b>				G1=	16.9444	F=2.162
Between Groups	72.929	3	24.310	G2=	14.8000	0.098>0.05
Within Groups	1079.581	96	11.246	G3=	15.7917	Not Significant
				G4=	16.5333	Significant
<b>Overall level of Economic Empowerment</b>				G1=	93.3889	F=2.331
Between Groups	1241.233	3	413.744	G2=	84.3600	0.079>0.05
Within Groups	17040.607	96	177.506	G3=	91.0417	Not Significant
				G4=	89.3333	Significant

The above table highlights the Chi-square analysis reveals that the factors are Productivity and skill and business practice are significant level at 1% level, Income level and others like consumption smoothing, work environment, prosperity and overall economic empowerment of women entrepreneurs is not significant level at 5% level..

#### Major Findings

- Majority of the respondents are between the age group of 21-30 years.
- Majority of the respondents are married.
- Majority of the respondents are up to Higher secondary level.
- The chi-square analysis reveals that the factors are productivity and skill and business practice significant level at 1% level. Income level, consumption smoothing/risk, work environment, prosperity and overall economic empowerment factors are not significant at 5% level.

#### Suggestions

1. Most of the women entrepreneurs are says that lack of training is the main problem in their business. Hence, the Government, NGOs and incubation training centre should conduct the frequently training given to the rural women entrepreneurs.
2. Another important major problem is finance. So the government announces the credit facility to the entrepreneurs without large formalities and procedures.
3. Married women are facing enormous problems in family side and as well as society, so women entrepreneurs should be encouraged and motivated to do their own interested business.

4. Women entrepreneurs are half of the nation for growing economic development, create a path to develop overall economic empowerment in the world.

#### Conclusion

Women's entrepreneurship is both about women's position in society and about the role of entrepreneurship in the same Society. Women entrepreneurs faced many obstacles especially in MSMEs enterprise that have to be overcome in order to give them access to the same opportunities as men. Particularly the entry of rural women into micro enterprises will be encouraged and aggravated. The rural women are having basic indigenous knowledge, Skill, potential and resources to establish and manage enterprise. Women entrepreneur networks are major sources of knowledge about women's entrepreneurship and they are increasingly recognized as a valuable tool for its development and promotion. This will motivate other rural women to engage in micro entrepreneurship with the right assistance and they can strengthen their capacities besides adding to the family income and national productivity.

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## IMPACT OF TOURISM ON LOCAL COMMUNITY DEVELOPMENT OF CHAMARAJANAGARA DISTRICT

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### Abstract

*Tourism is a largest industry which is capable of changing the socio-cultural, economic, environmental, local community of the world. It has the potential to influence on the living pattern of communities as one of the oldest and fastest growing global industry. Tourism development paves the way for employment generation, infrastructural development, preservation of socio-cultural treasures, protection of forest and wildlife and overall economic development. This paper attempts to examine the impact of tourism on the local development of chamarajanagar district interms of standard of living, employment generation, increase of income and infrastructure. The field survey is conducted to elicit responses of the 300 local residents of the chamarajanagar district who are of different occupation and income level to analyse the impact of tourism on the community development.*

**Key Words:** Local Community, Development, Tourism, Economic, Social.

### Introduction

Tourism is one of the fastest growing economic sectors in countries around the world. It is very labour intensive and is a significant source of development and employment; especially for those with limited access to the labour market such as women, illiterate young people, migrant workers & rural population etc. it can significantly contribute to the social & economic development and to poverty reduction. Tourism is committed to the enhancement of local prosperity by leveraging the core cultural practices of the region to generate income & descent employment for local community without affecting the local environment.

### Chamarajanagar District Profile

Chamarajanagar is the southernmost district in the state of Karnataka, India. It was carved out of the original larger Mysore District in the year 1998. Chamarajanagar town is the headquarters of this district. It is the third least populous district in Karnataka (out of 30), after Kodagu and Bangalore Rural.

### Literature Review

**Smith and Krannich (1998)** examines the degree to which rural community residents' perceive negative impact from increased levels of tourism development. The data for this study were collected from four communities which had been conducted for another study as a larger sample of six communities of Rocky Mountain West. The focus of Smith and Krannich's study

is placed on communities with different levels of economic dependence on tourism, where dependency for each community has been estimated by calculating the ratio of per capita lodging receipts to per capita personal income. The results reveal that residents' perception of the importance of tourism to their community's economic well-being is significantly different throughout the study areas. These perceptions fall in direction of the level of tourism development. Residents with a higher perception of tourism development (Two areas) perceived greater negative impacts from economic development and agreed to limit future growth. The study also points out that tourism development has mixed effects on the economic and infrastructure satisfaction.

**Campbell's (1999)** aims to evaluate the potential for the local community to get benefit from the development of tourism or control its development in the absence of government or other planning authorities. It discusses three main issues: current perceptions of the growing tourism, opportunities for tourism-based employment, and the potential for tourism to reduce dependence on, or conflict with, current livelihood. The author used the semi-structured interviews and household questionnaire to obtain data and made interviews with people working in tourism projects. The questionnaire was distributed to 76 out of 84 (total household), i.e. 91%. The findings of this study show that locals believe that tourism is growing annually. The study reveals a range of local attitudes and points out that there is support for the development of tourism or at least tolerance about existing tourism. It has also found out that most residents viewed tourism as having an effective role in social development. However, residents had identified some social problems like drugs, crime, prostitution, disorder, pollution, and foreign land ownership. From the environmental perspective, the study indicates that most interviewed people feel that tourism plays a negative role in destroying the nesting olive ridley sea turtles. Regarding the economic impact on the community, the research shows that only 4% of the household indicate that tourism is a source of income. The overall findings of this study reveal that residents had limited awareness of investment or employment opportunity in tourism, whereas outsiders control tourism suggesting that the

community in the study area will have limited access to further benefits from tourism development.

The study made by **Andereck et al. (2005)** aims at investigating residents' perceptions of tourism impact on the community. This study also uses Social Exchange Theory to interpret the results of the study. The researcher has made use of the mail survey to collect relevant information with a 69.4% response rate. The result reveals that many outcomes of the study reinforce previous findings on attitudes of residents towards tourism whereas other results show other different findings. The economic impact regarded as positive, and from a social point of view, the residents appreciate the enrichment of the community fabric but without discounting increased negative impact such as crowding, congestion, traffic, litter and crime.

The study made by **Andereck et al. (2005)** aims at investigating residents' perceptions of tourism impact on the community. This study also uses Social Exchange Theory to interpret the results of the study. The researcher has made use of the mail survey to collect relevant information with a 69.4% response rate. The result reveals that many outcomes of the study reinforce previous findings on attitudes of residents towards tourism whereas other results show other different findings. The economic impact regarded as positive, and from a social point of view, the residents appreciate the enrichment of the community fabric but without discounting increased negative impact such as crowding, congestion, traffic, litter and crime.

**Bestard and Nadal (2007)** have found out that the majority of the surveyed residents believe that there is an oversaturation of the community's services and traffic congestion due to tourism. The residents consider tourism to provide them with leisure opportunities and feel that their welfare is better due to tourism. In the environmental issue, results show that there is a general feeling that tourism is responsible for environmental destruction.

**Bernardo Trejos and Lan-Hung Nora Chiang (2009)**, in their paper reports on the contribution of tourism to the wellbeing of rural residents through the development of economic linkages engaged by community-based tourism (CBT) in rural Costa Rica. In a qualitative case study of local economic



linkages surrounding one such project in Chira Island, economic linkages were assessed at two levels: discourse and practice. The findings indicate that CBT does not involve the collective property of the community, but rather, the collective property of a group of community members organized in a formal association. As a result, a discourse on local economic linkages has been promoted by CBT support organizations in which hopes of wider benefits are placed on small linkages to services and products provided by local community members. However, a field survey suggested that the economic linkages generated by CBT in the community were sporadic and polyvalent and, furthermore, that the linkages with agriculture are negatively affected by scale and seasonality, resulting in leakages out of the community. These findings caution practitioners that CBT may only have small-scale positive impacts on the local economy.

Chen (2000) has reported that older

residents are more likely to identify the positive benefits of tourism than the negative impacts. In addition to that, he sustains that females are found to be more likely to be drawn to the negative impacts of tourism and thus less likely to support tourism development. In another study, Chen (2001) indicates that a single factor, such as economic benefits, may have an enormous influence on residents' perceptions of tourism impacts.

#### Research Methodology:

A combination of exploratory and descriptive research design will be used for conducting this study. The study research requires both primary and secondary data. Primary data is collected through 300 local residents. To analyze the data collected from respondents, various statistical tools and techniques are applied for the study. The data collected from respondents is analyzed with the help of the latest version of SPSS.

#### Findings and analysis:

Particular	Sub-Category	Frequency	Percentage
Gender	Male	154	51.3%
	Female	146	48.7%
	<b>Total</b>	<b>300</b>	<b>100.0%</b>
Age	18 Yrs -30 Yrs	186	62.0%
	31 Yrs -40 Yrs	61	20.3%
	41 Yrs -50 Yrs	36	12.0%
	51 Yrs -60 Yrs	14	4.7%
	61 Yrs & Above	3	1.0%
	<b>Total</b>	<b>300</b>	<b>100.0%</b>
Qualification	School	18	6.0%
	College	50	16.7%
	Degree	95	31.7%
	Master Degree	126	42.0%
	No Formal Education	11	3.6%
	<b>Total</b>	<b>300</b>	<b>100.0%</b>
Occupation	Owns Business	21	7.0%
	Govt. Employee	56	18.7%
	Private Employee	60	20.0%
	NGO	3	1.0%
	Unemployed	13	4.3%
	Agriculture	147	49.0%
	<b>Total</b>	<b>300</b>	<b>100.0%</b>
Income	Rs.10,000- Rs 20,000	137	45.7%
	Rs 20,000- Rs 30,000	91	30.3%
	Rs 30,000- Rs 40,000	46	15.3%
	Rs 40,000- Rs 50,000	16	5.3%
	Rs 50,000 +	10	3.3%
	<b>Total</b>	<b>300</b>	<b>100.0%</b>

**Local Residents views on impact of tourism on the local community development in Chamarajanagar district**

<b>Tourism has increased the standard of living of the local residents in Chamarajanagar</b>								
Particulars			SD	SWD	CS	SWA	SA	Total
OCC UPA TION	Owns Business	F	10	11	0	0	0	21
		%	3.3%	3.7%	0.0%	0.0%	0.0%	7.0%
	Govt. Employee	F	34	22	0	0	0	56
		%	11.3%	7.3%	0.0%	0.0%	0.0%	18.7%
	Private Employee	F	25	34	1	0	0	60
		%	8.3%	11.3%	0.3%	0.0%	0.0%	20.0%
	NGO	F	2	1	0	0	0	3
		%	0.7%	0.3%	0.0%	0.0%	0.0%	1.0%
	Unemployed	F	6	7	0	0	0	13
		%	2.0%	2.3%	0.0%	0.0%	0.0%	4.3%
	Agriculture	F	4	10	0	0	0	14
		%	1.3%	3.3%	0.0%	0.0%	0.0%	4.7%
	Student	F	42	91	0	0	0	133
		%	14.0%	30.3%	0.0%	0.0%	0.0%	44.3%
Total		F	123	176	1	0	0	300
		%	41.0%	58.7%	0.3%	0.0%	0.0%	100.0%
Chi Square		CC		0.251				
		P Value		0.063				

In the above table of 300 respondents, 299 respondents (99.7%) do not agree that the **tourism has increased the standard of living of the local residents in Chamarajanagar**. And the only remaining respondent is in a state of mind where the respondent can't comprehend whether the tourism has increased the standard of living or not. On the other hand, it is the students who are the highest respondents of 133 out of which 133 students disagree with the above statement. So it is found from the study that according to the local residents of Chamarajanagar, they do not agree that the **tourism has increased the standard of living of the local residents in**

**Chamarajanagar.**

The responses are found to be significantly associated which is supported by the significant contingency co-efficient [CC = 0.251, P Value = 0.063]

Therefore the association among the responses towards the **tourism has increased the standard of living of the local residents in Chamarajanagar** with **occupation** is significantly associated. The association towards the **tourism has increased the standard of living of the local residents in Chamarajanagar** is found to be insignificant amongst the residents in chosen in the areas of Chamarajanagar.

<b>The growth of tourism has helped to generate more income for local residents</b>								
Particulars			SD	SWD	CS	SWA	SA	Total
Occ.	Owns Business	F	4	17	0	0	0	21
		%	1.3%	5.7%	0.0%	0.0%	0.0%	7.0%
	Govt. Employee	F	15	41	0	0	0	56
		%	5.0%	13.7%	0.0%	0.0%	0.0%	18.7%
	Private Employee	F	25	33	1	0	1	60
		%	8.3%	11.0%	0.3%	0.0%	0.3%	20.0%
	NGO	F	1	2	0	0	0	3
		%	0.3%	0.7%	0.0%	0.0%	0.0%	1.0%
	Unemployed	F	6	7	0	0	0	13
		%	2.0%	2.3%	0.0%	0.0%	0.0%	4.3%
	Agriculture	F	7	7	0	0	0	14
		%	2.3%	2.3%	0.0%	0.0%	0.0%	4.7%

	Student	F	35	98	0	0	0	133
		%	11.7%	32.7%	0.0%	0.0%	0.0%	44.3%
Total	F	93	205	1	0	1	300	
	%	31.0%	68.3%	0.3%	0.0%	0.3%	100.0%	
Chi Square	CC		0.244					
	P Value		0.397					

In the above table of 300 respondents, 298 respondents (99.3%) do not agree that the **growth of tourism has helped to generate more income for local residents**. And among the remaining 2 respondents just one agrees and the other respondent is in a state of mind where the respondent can't comprehend whether the growth of tourism has helped to generate more income for local residents or not. On the other hand, it is the students who are the highest respondents of 133 out of which 133 students disagree with the above statement. So it is found from the study that according to the local residents of Chamarajanagar, they do not agree that the **growth of tourism has helped to**

**generate more income for local residents.**

The responses are found to be significantly associated which is supported by the significant contingency co-efficient [CC = 0.244, P Value = 0.397]

Therefore the association among the responses towards the **growth of tourism has helped to generate more income for local residents with occupation** are significantly associated. The association towards the **growth of tourism has helped to generate more income for local residents** is found to be insignificant amongst the residents in chosen in the areas of Chamarajanagar.

Development of tourism offers more jobs for the local people in Chamarajanagar								
Particulars		SD	SWD	CS	SWA	SA	Total	
Occ.	Owns Business	F	6	14	0	1	0	21
		%	2.0%	4.7%	0.0%	0.3%	0.0%	7.0%
	Govt. Employee	F	12	41	2	0	1	56
		%	4.0%	13.7%	0.7%	0.0%	0.3%	18.7%
	Private Employee	F	10	47	0	1	2	60
		%	3.3%	15.7%	0.0%	0.3%	0.7%	20.0%
	NGO	F	0	2	0	1	0	3
		%	0.0%	0.7%	0.0%	0.3%	0.0%	1.0%
	Unemployed	F	3	9	1	0	0	13
		%	1.0%	3.0%	0.3%	0.0%	0.0%	4.3%
	Agriculture	F	3	11	0	0	0	14
		%	1.0%	3.7%	0.0%	0.0%	0.0%	4.7%
	Student	F	30	97	1	1	4	133
		%	10.0%	32.3%	0.3%	0.3%	1.3%	44.3%
Total		F	64	221	4	4	7	300
		%	21.3%	73.7%	1.3%	1.3%	2.3%	100.0%
Chi Square		CC		0.336				
		P Value		0.033				

In the above table of 300 respondents, 285 respondents (95.0%) do not agree with the statement that the **development of tourism offers more jobs for the local people in Chamarajanagar**. And among the remaining 15 respondents 11 agrees and only 4 respondents are in a state of mind where the respondent can't comprehend whether the tourism development offers more jobs for the locals or not. On the other hand, it is the

students who are the highest respondents of 133 out of which 127 students disagree with the above statement. So it is found from the study that according to the local residents of Chamarajanagar, they do not agree that the **development of tourism offers more jobs for the local people in Chamarajanagar**.

The responses are found to be significantly associated which is supported by the significant contingency co-efficient [CC =

0.336, P Value = 0.033]

Therefore the association among the responses towards the **development of tourism offers more jobs for the local people in Chamarajanagar** with **occupation** are significantly associated. The association

towards the **development of tourism offers more jobs for the local people in Chamarajanagar** is found to be insignificant amongst the residents in chosen in the areas of Chamarajanagar.

**Infrastructure Facilities**

Tourism development improves accessibility (Transport and Communication)								
Particulars			SD	SWD	CS	SWA	SA	Total
Gender	Male	F	11	26	40	52	25	154
		%	3.7%	8.7%	13.3%	17.3%	8.3%	51.3%
	Female	F	12	32	26	44	32	146
		%	4.0%	10.7%	8.7%	14.7%	10.7%	48.7%
Total		F	23	58	66	96	57	300
		%	7.7%	19.3%	22.0%	32.0%	19.0%	100.0%
Chi Square		CC	0.127					
		P Value	0.292					

In the above table, just more than half of the respondents i.e., 153 respondents (51.0%) out of 300 respondents do agree with the statement that **tourism development improves accessibility (Transport and Communication)**. Many number of respondents i.e., 66 respondents (22.0%) are in a situation where they can't make out whether the tourism development improves accessibility or not and the remaining respondents of 81 disagree with the above statement. So it is found from the study that according to the local residents of Chamarajanagar, tourism development improves transport and communication.

The responses are found to be significantly associated which is supported by the significant contingency co-efficient

Therefore the association among the responses towards the **tourism development improves accessibility (Transport and Communication)** with **gender** is significantly associated. The association towards the **tourism development improves accessibility** with **gender** is found to be insignificant amongst the residents in chosen in the areas of Chamarajanagar.

**Conclusion**

Local community plays an important role in the development of the region in terms of social and economic progress. From the study it is found that, the tourism development in the Chamarajanagar district has a positive impact on the local community development. Tourism has

improved the standard of living of the people of Chamarajanagar district by creating more jobs and income for the local residents. The infrastructure facility also plays an important role in the development of the region, so that the connectivity is established to access the tourist destinations in the Chamarajanagar district.

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## UNDERVALUED RIGHTS OF CHILD REFUGEES IN INDIA

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### Abstract

*Children are vulnerable because of their tender age and energy, resulting into possibility of their exploitation and abuse. Primarily the responsibility of protecting children from any kind of abuse is upon parents. However, where the parents are unable to provide such protection the responsibility vests upon the state. The paper reviews the laws dealing with refugee children. This research is important because parents of refugee children are displaced because of fear of persecution from their country of residence. The concern is serious and severe because children are involved. Therefore, this research is analyzing and reviewing the laws made in Indian state to protect the rights of these children. Whether the laws are implemented well or are undervalued. The consequential treatment meted by the refugee children in India in presence or absence of such a law.*

**Key Words:** *Refugee Children, Laws, Rights.*

### Introduction

The international commitments in the form of Convention on Rights of Child, 1989 (CRC) and United Nation Convention of Refugee (1951) are analyzed to find out whether they are fulfilled. The paper also examines the Indian laws reports and data prepared by UNICEF, Save the Children foundation, World Vision and Plan International to reflect and analyze the condition of refugee children in India. The paper also evaluates the role of United Nation High Commissioner for Refugees (UNHCR) to support refugees and their children. The most recent Rohingya refugee crisis and divergent governmental approach to handle the situations is also deliberated upon in this work. The research finds that although there are international instruments dealing with laws addressing children's wellbeing the situation of

refugee children is unique in itself. The Government of their home country do not owe any responsibility and the country where they have taken refuge is under no obligation to mandatorily grant rights to refugee children. However International bodies like UNHCR is playing crucial role to protect the rights of refugee children. The research concludes that international intention and cooperation is the need of the hour to protect the rights of children of refugee parents.

### Child Refugees Rights

Theodor Seuss Geisel, an American children's author referring to children said: "A person's a person no matter how small". Nonetheless, the facts reflect a position contradictory to that taken by the author. The United Nations children's agency (Unicef) reports that there are 380,000 children living in peril in the refugee camps in Bangladesh and

could become a “lost generation”. The report further warns that the children were subjected to violence of all types. However, this is not the situation only in Bangladesh refugee camps, the condition of refugee children is the same throughout the world.

For instance, A Report prepared by World vision on the crisis of Syrian refugees replicates that the children refugee from Syria to Turkey, Lebanon, Iraq, Jordan and Egypt are suffering from diseases, malnutrition, child labour and other physical and psychological trauma. By definition, a refugee is a person who is outside the country of his former habitual residence because of fear of persecution and is unwilling to avail protection of that country or return to it. If a person has fear of persecution and is unwilling to stay in the country of his former habitual residence, presumably that person expects an environment free from such fear of persecution.

Sadly, the reports cited above reflects negation of all such expectations of safety and Security. On the contrary, inhumane condition of the refugees in the place of refuge does not in any manner alleviate this fear of persecution. Among these refugees, there are children who have rights guaranteed under The Convention on the Rights of the Child, 1989. Also, Article 22 of The 1951 Refugee Convention and The 1967 Protocol (Relating to the Status of Refugees) specifically speak about refugees entitlement to "same treatment" as nationals in primary education, and a similar treatment for secondary education as is given to other aliens. The UNHCR Policy on Refugee Children states, "as a United Nations convention, (the CRC) constitutes a normative frame of reference for UNHCR's action" (para. 17).

One of the guiding principles in the said Policy states, "In all actions taken concerning refugee children, the human rights of the child, in particular, his or her best interests, are to be given primary consideration" (para. 26 (a)). International instruments have made many promises for children. This article is analyzing India's stand on refugee children and implementation of the above mentioned legal provisions in India.

#### **Position of India regarding Refugee**

India is not a signatory country to the 1951 UN Convention on Refugees (1951 Convention) and the Protocol Relating to the Status of Refugees, 1967 (1967 Protocol).

However, as per international customary law, countries have to give shelter to refugees to the country. Following such international customary law, India is bound by the principle of non-refoulement.

Keeping in terms with this principle, India has always left its doors open for refugees. For instance, in 2015 the Government of India effectively protected and assisted over 174,000 Tibetans and Sri Lankans. Of the 27,000 refugees and 6,500 asylum-seekers registered in 2015, the vast majority were from Myanmar and Afghanistan, with smaller numbers from the Middle East and Africa.

There have been voluntary repatriation of these refugees to their respective countries with time. UNHCR has pointed out that although India has been generous in hosting refugees, the number of refugees is reducing. In 2018, India deported seven Rohingya Muslims who were held in Silchar central jail (Assam) since 2012 on charges of violation of Foreigners Act. Prashant Bhusan, a Supreme Court advocate, filed Public Interest Litigation (PIL) against such deportation. The Supreme Court dismissed the plea and held deportation valid. Amongst these concerns UNHCR has mandated that in 2019, India will be hosting around 41,000 refugees, constituting Rohingya and Afghan refugees.

#### **Position of India regarding Refugee Children**

India is a party to the Convention on Rights of Child, 1989. Therefore, while dealing with children all the actions undertaken by the private and Public institutions and Government bodies are expected to take the best interest of the child as a primary consideration. Such a mandate to the state parties is for all the children, irrespective of their parent's or legal guardian's background. Therefore, Children of Refugee are entitled to all the rights that are entrusted to be followed on the state parties by CRC. More specific protection of rights for children seeking refuge, whether accompanied or unaccompanied by their parents, is given under Article 22 of CRC. According to the article, a child refugee must receive protection and humanitarian assistance guaranteed by the CRC.

The State Party is expected to provide cooperation in any efforts by the United Nations and other competent organizations or non-governmental organizations cooperating

with the United Nations in tracing and reuniting the child with the family if any. The CRC under Article 20 states that a child who is deprived of the family environment must be given alternative care and protection either by placing them in suitable institutions or provide them with a family-like environment by the way of adoption or foster care.

However, there is no law specific for refugees in India. Hence, the refugees are dealt in accordance with the political and administrative decisions. Since, the refugee children do not have any proof of residence, it becomes very difficult for the administration to provide them with the relief guaranteed under the CRC. For instance, the UNHCR gives to the refugees' education allowance for the children but that is not sufficient. The children face practical problems of the strict requirement of a birth certificate as identity proof and adequate residential proof.

#### **Recent Refugee Crisis in India**

The most recent refugee crisis in India has been Rohingya refugees. Rohingya's Muslim have fled to neighbouring countries because of atrocities and discrimination against them by the Myanmar Government and their military forces. India's reaction to the Rohingya's crisis has been identified to have evolved swiftly in three phases.

**K. Yhome** in his article **Examining India's stance on the Rohingya crisis**, recognizes Rohingya refugee crisis in the year 2012 as the first phase when the Government of India extended monetary assistance and allowed Rohingya refugees to enter the country. India's stance was appreciated by the then UN High Commissioner for Refugees Antonio Guterres.

The author of the above mentioned article K. Yhome, regards the second phase as mid-2017 in which growing security concerns and need for diplomatic balancing between Bangladesh and Myanmar cropped up as major apprehensions in dealing with Rohingya's crisis. These apprehensions were in addition to geopolitical, humanitarian issues and non-interference in internal affairs. Further, K. Yhome characterizes Indian Government's position to create a place as a leader to resolve Rohingya crisis and overcome the quiet diplomacy as the third phase.

Whatever has been the political will and diplomatical responses, whether there was

some compulsion or fear on the individuals to leave the country of their origin/ residence and take refuge in another country, the ultimate sufferers are children who are innocent and don't deserve the status of refugees.

**Chandan Mitra** (a journalist and editor of Pioneer Newspaper and politician from Trinamool Congress) in his article **"Myanmar's unwanted children cannot become India's moral burden no matter how tragic their fate"** writes,

*"India cannot deny shelter to persecuted Hindus from Pakistan or Bangladesh for they have no other country to turn to, that is not the case with Rohingya Muslims. It is a measure of the abject failure of the Myanmar regime that after 70 years of Independence it has still not integrated many of the tribes living in that country, particularly the Rohingya. Why should India pay the price for this failure? Further, Pakistan (including Bangladesh or erstwhile East Pakistan) was carved out of India with the avowed purpose of creating a Muslim homeland. Considering Myanmar was part of British India and ruled from Delhi till 1948, it can be argued that Myanmar's Muslim refugees too should be accommodated in that "homeland" if necessary. Home is home. But the home of the Rohingya is Myanmar and they have a right to live there. Myanmar's unwanted children cannot become India's moral burden no matter how tragic their fate has become under a ruthless military which has run amok."*

Such a political statement whether right or wrong causes a state of uncertainty for the children.

These refugee children are suffering because of the place and family they are born in. An individual has to meet with the fate of the family in which one is born. Unfortunately, refugee children have to live in situations and conditions their families opt as opposed to one of the basic principles of CRC, which is non-discrimination on the basis of background of the parent or place of birth. Refugee children are treated as refugees and denied the rights that they are entitled under CRC.

The Convention on the Rights of the Child is important to refugee children as it covers health and education to specific social and political rights of children, for example, the right to health (Art. 24), education (Art. 28), and to an adequate standard of living (Art. 27)

inclusive of ensuring a family-like environment in the form of adoption (art. 21) and family rights (arts. 5, 9 and 14.2). The Rohingya children are not ensured or guaranteed these rights under The Convention because the governments treat them as burden and responsibility of the country from where they have been persecuted. This is a vicious cycle and countries shed off the responsibility for their compliance on the other country. Denial of rights ensured under CRC is a sheer violation of the basic human rights of these children who are nothing more than ill-fated to have been born in a refugee family.

In a report on Rohingya crisis prepared by Save the Children foundation, World Vision and Plan International in the month of February 2018 **Mark Pierce, Country Director for Save the Children, in Bangladesh** titled “**Childhood uninterrupted**” the Rohingya children undergo the traumatic experiences after fleeing from violence and terror in their country, Myanmar. The Bangladesh Country Director of **Plan International, Orla Murphy** showed a concern that “*Children told us their worlds have been torn apart. They have gone from living in a community where they know the neighbourhood, have close friends, a routine, a good variety of food and safe places to play, to a chaotic, overcrowded and frightening place. Many are orphaned and lost, living in a perpetual state of anxiety. Addressing the safety concerns of these children must be our number one priority.*”

Similarly, Bangladesh Country Director of **World Vision, Fred Witteveen** was saddened by the state of affairs of children in refugee camps in Cox’s Bazar in Bangladesh. He says, “*I am shocked and heart-broken by what the children living in the refugee camps in Cox’s Bazar are facing*”. Conditions are not very conducive in India as well because India is treating Rohingya’s as illegal migrant rather than refugees.

Legal status and Citizenship of the children of Rohingya refugee is uncertain as the only identity proof that they have is the refugee card issued by UNHCR. The children born to the refugees who do not have refugee card are not the responsibility of India as those born in the country after 3<sup>rd</sup> December 2004 were considered citizen only if one of the parents was an Indian citizen and the other was not illegally present. Citizenship by naturalization is derived

only after residing in the country for 12 years. The form of abuse which children are prone to becomes more prevalent in Refugee children as they are more vulnerable, subject to their extremely poor status. UNHCR India data shows that almost all Rohingya (94 per cent) in Delhi were extremely poor or poor. **Country Reports on Human Rights Practices-India of 2014** conducted by the **United States Department of State**, reports that the problem of domestic violence, sexual abuse, and early marriage against the refugees are prevalent. These children have to live in poor living condition, as their parents stay in such inhuman circumstances. Many factors contribute to such vulnerability, their living condition is one of the factors. Given the financial crunch of refugees, they are forced to live small, overcrowded apartments with no basic facilities like sanitation, electricity and water.

The similar inference was derived from research conducted by **Anubhav Dutt Tiwari, Jessica Field and Yamini Mookherjee** in their paper **Urban Refugees In Delhi-Refugee Networks, Faith And Well-Being**. While exploring the faith, context of displacement and settlement for the Sikh and Christian Afghan refugees and Muslim Rohingya refugees in Delhi, the abovementioned researchers examined livelihood condition of their sample. They wrote, “*The refugee groups we engaged with were not able to find or keep jobs after taking part in these livelihoods-focused aid interventions, and were generally dissatisfied with what ‘the market’ – namely, the informal economy – had to offer subjected to extortion, non-payment and exploitation.*”

However, UNHCR India has developed a livelihood program. The objective of the livelihood program is to improve refugee households’ socio-economic self-reliance and integration by reinforcing and developing their capacities and assets and to enhance access to employment and self-employment opportunities.

The refugees do not get secured livelihood because of poor education and experience in work in a new country. Such situations lead to a vicious cycle where parents are incapacitated, unskilled and unemployed because of circumstances that result in a deprived and vulnerable status of children. This vulnerability is owing to unemployed refugee parents in a country, will not have enough



resources to provide their children with the basics needs as enumerated in CRC.

### **Conclusion**

There is an International instrument dealing with the rights and duty of refugees since 1951. However, India is not a party to the Convention and therefore not bound by it. There is no domestic law dealing with Refugees. Nonetheless, India has sheltered and has been home to all those who sought refuge in India. UNHCR has an office at New Delhi through which Refugees in India are benefitted. However, the Indian Government has changed its approach since 2017 when Rohingya Refugees fled their country Myanmar to seek protection in India. Indian Government deported seven Rohingya refugees which have led to diplomatic concerns and controversies leading to multiple discussions throughout the world.

The social, economic, psychological condition of refugees is not appreciable in India. The children of these refugees automatically fall prey to a pathetic situation owing to which they have to live in the kind of life their parents provide them with. These refugee children do not have a legal status and they are deprived of a safe and protected environment. They do not get proper food, clothing and shelter let alone the education and psycho-social safeguards.

Therefore, it can be concluded that refugee children are not meeting with the parameters set by the Convention on Rights of children and are discriminated on the basis of the background of their parents. Domestic laws are there in the form of Juvenile Justice Act, 2016 and the previous JJAAct, 1986, 2000, 2006 which were repealed by 2016 because of ineffective implementation. The 2016 Act does not talk specifically about refugee children. There is a lack of clear guidance for implementation international as well as domestic instrument.

Not only laws made by the legislature but policies and other governmental benefits are also inadequately or conflictingly implemented. International bodies like UNCHR and UNICEF are doing appreciable work but the treatment of refugee children is not in tandem with the standards set by Convention on Rights of Child, 1989. Someone has to be answerable for those who are not equipped enough to speak for themselves. We, globally, cannot and must not pass on the baton to relieve ourselves of moral accountability.

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## A STUDY ON KOLLIDAM RIVER WATER POLLUTION AND AWARENESS AMONG THE RURAL PEOPLE IN KOLLIDAM VILLAGE, NAGPATTINAM DISTRICT

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### *Abstract*

*Environmental knowledge is a process aimed at improving the quality of life by empowering the people in general in particular to investigate and understand environmental knowledge. Environmental awareness can help the people gain knowledge, skills, motivation and values needed to manage the earth's resources optimally and to take responsibility for maintaining environmental quality, sustainability and stability. In this connection, a study of environmental knowledge arises a need to carry out this investigation. The present study aims to find out the Kollidam River Water Pollution and Awareness among the Rural People in Kollidam Village, Nagpattinam District. A samples of 100 respondents selected randomly were studied. Primary data were collected by using a structured interview scheduled. All the respondents were asked the some questions in the same fashion and they were informed the purpose of study. Correlation and Regression analysis was applied. The findings and observations are the result and outcome of the interpretations made during the study of analysis.*

**Key Words:** *Environmental Awareness, Water Pollution and Demographic Variables.*

### **Introduction**

Environmental knowledge is a process aimed at improving the quality of life by empowering the people in general in particular to investigate and understand environmental knowledge. Environmental awareness can help the rural people gain knowledge, skills, motivation and values needed to manage the earth's resources optimally and to take responsibility for maintaining environmental quality, sustainability and stability.

Youth, who comprises nearly 30 percent of the world's population especially in the study areas, with their skills, experiences

and perspectives, they can restore, sustain and create livable and productive environment. In this connection, a study of environmental knowledge arises a need to carry out this investigation.

Environmental pollution could be termed as ecological crisis, which has paced threat to the properties of the basic amenities such as air, water and soil. Earlier they were undisturbed un contaminated and supported every life to frame a joyful and peaceful life. But now due to man's activities the environment is no more pleasant. Rapid urbanization and industrialization accompanied

with population explosion has resulted in polluted rivers, water less river beds, contaminated soil, exhausted natural resources and extinction of wildlife, animals and plants thus up setting the food chain, food web and in turn the whole living system. Man's activities have resulted in the following pollution of the basic amenities.

**Pollution:-** Is defined as the excessive concentration of foreign material which change the composition of Nature by physical or chemical methods and affects the health of man and also causes damage to the property. The word Pollution derived from the Latin word 'Pollutionem' meaning of to defile or make dirty. The term pollution is defined in various ways. For example. Pollution is the unfavorable alteration of our environment, largely because of human activities. Pollution is defined as a deviation from the natural composition of a part of the environment, resulting in adverse effects on life.

Pollution is an undesirable change in the physical, chemical or biological characteristics of our air, land and water causing harmful effect on our life or that of other desirable species and cultural assets. Pollution is the release of harmful substances or energy into the environment by man in quantity that damage health and resources.

#### **Water Pollution**

Water is one of the abundantly available substances in nature. It is essential constituent of all animals and vegetables. Water is elixir of life and it is an excellent solvent. Water is mostly used for industrial and municipal purposes. Water pollution refers to any adverse change in conditions or composition of water, which may harmfully affect the life activities of man and domesticated species. Water pollution is caused due to harmful solids, liquids or gases, which are non-permissible, undesirable, unpleasant and objectionable. The water pollution disturbs the normal uses of water for irrigation, agriculture, industries, public water supply and aquatic life.

The various factors, which are to be considered for the supply of water for any purpose, are 1. The quality and quantity of water available. 2. Analyses of water taking into consideration its chemical, physical, microscopical and Bacteriological characteristics and 3. Cost involved in getting

continues supply of required quality and quantity of water.

#### **Types of water pollution**

**Physical pollution of water:** It brings about changes in water with regard to its colour, odour, density, taste and turbidity and thermal properties.

**Chemical pollution of water:** This is due to the presence of inorganic and organic chemicals such as acids, alkalies. The industrial wastes of certain industries such as DDT factory, high explosive factory, battery factory etc. contain acids.

**Biological pollution of water:** Bacteriological pollution of water is due to the presence of pathogenic bacteria, certain fungi, pathogenic protozoa, parasitic worms etc.

**Physiological pollution of water:** Several chemical agents such as chlorine, sulphur dioxide, hydrogen sulphide, phenols, amines and hydroxyl benzene cause it. Chlorination of water usually connects phenol to ortho or parachloro phenol, which tastes like medicine and produces offensive odour.

#### **Sources of Water Pollution**

1. Sewage and domestic wastes: Sewage is commonly a cloudy dilute aqueous solution containing mineral and organic matter. About 75% of water sewage, domestic wastes and food processing plants cause pollution. It also includes human excreta, soap detergent, metals, glass, rubbish garden waste and sewage sludge from sess pools etc.
2. Industrial Effluents: Industrial effluents discharged into water bodies contain toxic chemicals, hazardous compounds, phenols, Aldehydes, chinned metallic wastes, plasticizers, toxic acids oils, greases, dyes, bioxides, suspended wastes and thermal pollutant from numerous industries.
3. Agricultural Discharges: Plant nutrients, pesticides, insecticides herbicides, fertilizers, farm wastes, manure slurry, sediments, drainage from silage plants and animal's debris, soil erosion containing mostly the inorganic materials are reported to cause heavy pollution to water sources.
4. Fertilizers: Modern agriculture really heavily on artificial fertilizers, including several biocides. Although these chemicals enhance vegetation but they disrupt the entire nature aquatic ecosystem. Excessive uses of nitrogen to anemulation of nitrates in

- water which when consumed by cattle and man get reduces to toxic nitrates by the intestinal bacteria.
5. **Detergents:** Detergents are of recent origin, used as cleaning agents and derived from surfactant, builder and other ingredients. They contain surface-active agents and contribute to phosphates of sodium, sodium silicates, sodium sulphate, amides and several other builders in water.
  6. **Toxic Metals:** Among the industries with the highest emissions of heavy metals are the mining industry, metallurgical industry, chemical industry, leather industry, sugar industry, distilleries, battery industry and thermal power plants.
  7. **Siltation:** Silt consists of dirt and dust particles, which are carried from land to water. These soil particles create high turbidities in water and may hinder the free movement of aquatic organisms, growth of fishes and their productivity.
  8. **Thermal Pollution:** These pollutants include the waste heat chiefly from atomic, nuclear and thermal power plants. The discharge of unutilized heat is highest in the thermal power plants, which adversely affect the aquatic environment. As the temperature of water rises, the amount of dissolved oxygen in water decreases, and it may be fatal for aquatic life.
  9. **Radioactive Pollution:** Radioactive pollutants enter into water streams from various sources such as nuclear power plants, nuclear reactors, nuclear test and nuclear installations. The extremely toxic radioactive elements such Pu, Ne, Cs, Ru, U etc were found to pollute water.
  10. **Oil Pollution:** Oil is a major source of pollution in ocean. The major sources of oil pollution in seawater are cargo tanker washings at sea, import oil losses, bilge pumping at sea and maritime accidents.

#### **Treatment of Polluted Water**

The purification process to be followed is based on the nature of impurities in the water. The commonly available methods are as follows screening, sedimentation, coagulation filtration water softening, reverse osmosis, Electrolysis, Nitrification, Denitrification, Activated carbon treatment, Ion exchange etc. Though many acts exist in India, the general awareness is the powerful tool to control the water pollution to a significant extent.

#### **Review of Literature**

**Sukhia (2011)** states that, for any worth study in any period of water pollution knowledge, the research worker needs an adequate familiarity with the library and its many resources. Only then will an effective search for specialized knowledge be possible.

**Aggarwal (2011)** pointed out, the study of related literature implies locating, reading and evaluating reports as well as reports of research of causal observation and opinion that are related to the individuals planned research project.

**Stockholm Conference (2012)**, It is the first International Conference sponsored by United National Environment Agencies held at Stockholm, the capital of Sweden from 5 to 14 June 2012. The birth of 'United National Environmental Programme' with the goal of establishing a new and equitable global partnership through the creation of new levels of cooperation among states.

**George R. Flectwood (2014)** has developed environmental attitude inventory and water pollution knowledge test. Many of the test items in the above series evaluate the water pollution awareness of rural pupils.

**Tibilisi Conference (2015)**, the first inter-Governmental conference on Environmental Education organised by UNESCO and UNEP was held in Tibilisi, USSR. The conference declared, "Education utilizing the findings of Science and Technology should play a leading role in creating an awareness and better understanding of water pollution. Environmental Education should be provided for all ages.

**Sudhakar, G. (2015)** has developed a curriculum on environmental studies, facilitating life-long education for rural pupils. In his curriculum model, he has developed a number of items for assessing water pollution awareness of the pupils.

**Bhopal Gas Tragedy (2016)**, which took place on 3-12-2016 and caused by air pollution by Methyl isocyanate is perhaps one of the biggest air tragedy in the world. This tragedy took nearly 3200 human lives and affected nearly 50 thousand persons, who are still suffering from respiratory, lung, eye and throat diseases.

**Sastry, C.A. (2016)** 'National Seminar on Pollution Control' - Pondicherry (Central) University, 16-17 October 2016. According to

his research 'the coir producing industry in Kerala is destroying water quality. Coir units soak coconut huska in pits to remove the fleshy matrix from the fiber. In the process, hydrogen sulfide and organic acids contaminate ground water.

**Zmud and Mia (2017)** submitted a paper on "Acid Rain: The silent environmental Threat". They have concluded that a silent environmental threat is posed by acid rain. It has also threatened the public health and life.

**Swatantra Devi, T.K. (2017)** pointed out the various activities at the village level to provide the water pollution awareness and knowledge to the peoples and stated the need for the knowledge of water pollution awareness for village level.

**Sundararajan.S. and Rajasekar.S. (2018)** studied the water pollution awareness among the rural people and found that the water pollution awareness of rural peoples in Tamil Nadu has not influenced by the locality to which they belong or sex.

**Power, K.B. (2018)** revealed that the Global concern regarding the steadily deteriorating state of environment was first seriously manifested in the form of the United Nations Conference on Human Environment held in Stockholm. The Stockholm conference opened the eyes of north to the water pollution problems of south. It also saw the adoption of rules and regulations to cover the environmental ills at least in the developed counties.

#### Objectives of the Study

1. To identify the Kollidam river water pollution and awareness among the rural people in Kollidam Village, Nagpattinam District.
2. Water pollution and awareness among the rural people differ significantly in respect of their demographic variables.

#### Methodology

A research design is highly essential and it is inevitable as a blue print. In the present investigation survey method is employed. The present investigation was conducted in the rural people in Kollidam Village, Nagpattinam District. Total estimated sample size is 100. The sample is to be selected very carefully and it should enable the researcher to draw meaningful conclusions and generalizations. In such case, the sample should be adequate and must be a true representative of the water

pollution awareness. The researcher has adopted random sampling technique in the selection of the sample. Research design is purely and simply the framework or plan for a study that guides the collection and analysis of the data. The research design indicates the methods of research i.e. the method of gathering information and the method of sampling. Primary data were collected by conducting direct structured interview using questionnaire. All the respondents were asked the same questions in the same fashion and they were informed the purpose of study. The data were collected by using questionnaire as an instrument.

#### Limitations of the Study

Though the research has been properly planned and well executed, there are certain limitations, which are inherent in nature and are out of the researcher's control. The effectiveness of the project is felt only when the results are read along with the limitations and constraints faced during the course of this study. The following are the limitations.

1. The responses from the respondents could be casual in nature. This may be due to lack of interest or time on their part.
2. The correctness of information provided by the respondents in the personal data could not be established.
3. Some of the information provided by the respondents might not be correct.
4. Getting timely responses from the respondents was a difficult task.

#### Kollidam River Water Pollution and Awareness among the Rural People and their Demographic Profile

Demographic Variables	Water Pollution and Awareness
Age	0.398**
Gender	0.541*
Marital Status	0.398**
Educational qualification	0.374*
Monthly income	0.451*
Family Type	0.347**

Table 1 displays that Kollidam River Water Pollution and Awareness among the Rural People is positively related to their demographic characteristics of age, gender, marital status, educational qualification, monthly income and family type. So there is a positive significant relationship between Kollidam River Water Pollution and Awareness

among the Rural People and their demographic variables. So concluded that there is average level of Kollidam River Water Pollution and Awareness among the Rural People in the study area.

**Kollidam River Water Pollution and Awareness among the Rural People and their Demographic Profile**

Step/Source	Cumulative R <sup>2</sup>	ΔR <sup>2</sup>	Step t	P
Age	0.040	0.037*	3.075	0.01
Gender	0.057	0.051*	2.623	0.01
Marital Status	0.073	0.064*	2.013	0.01
Educational qualification	0.085	0.073*	2.401	0.01
Monthly income	0.100	0.086*	2.332	0.01

Five variables namely, age, gender, marital status, educational qualification and monthly income have significantly contributed for predicting the Kollidam River Water Pollution and Awareness among the Rural People. The variable age predictive value of Kollidam River Water Pollution and Awareness among the Rural People seems to be 0.040, when paired with the variable gender it is 0.057, with marital status 0.073, with educational qualification 0.085 and with monthly income 0.100. The predictive value of these variables separately is 0.01.

**Relationship between Knowledge on Water Pollution among the Rural People and their Demographic Profile**

Demographic Variables	Knowledge on Water Pollution
Age	0.349**
Gender	0.249*
Marital Status	0.344**
Educational qualification	0.444*
Monthly income	0.432*
Family Type	0.355**

Table 1 displays that Knowledge on Water Pollution among the Rural People is positively related to their demographic characteristics of age, gender, marital status, educational qualification, monthly income and family type. So there is a positive significant relationship between Knowledge on Water Pollution among the Rural People and their

demographic variables. So, concluded that there is average level of Knowledge on Water Pollution among the Rural People in the study area.

**Regression analysis for Knowledge on Water Pollution among the Rural People and their Demographic Profile**

Step/Source	Cumulative R <sup>2</sup>	ΔR <sup>2</sup>	Step t	P
Age	0.045	0.042*	3.921	0.01
Gender	0.054	0.034*	3.942	0.01
Marital Status	0.065	0.042*	2.554	0.01
Educational qualification	0.081	0.062*	2.420	0.01
Monthly income	0.102	0.075*	2.141	0.01

Five variables namely, age, gender, marital status, educational qualification and monthly income have significantly contributed for predicting the Knowledge on Water Pollution among the Rural People. The variable age predictive value of Knowledge on Water Pollution among the Rural People seems to be 0.045, when paired with the variable gender it is 0.054, with marital status 0.065, with educational qualification 0.081 and with monthly income 0.102. The predictive value of these variables separately is 0.01.

**Conclusion**

The researcher framed some objectives and hypotheses on the basis of that, a well-structured questionnaire was used to collect the responses. The present study aims to find out the Kollidam River Water Pollution and Awareness among the Rural People in Kollidam Village, Nagpattinam District. The research was carried out in 100 samples based randomly. After collecting the data they were analyzed using statistical tools such as correlation and regression analysis. The result concluded that rural people have average awareness about water pollution in rural people in Kollidam Village, Nagpattinam District. So concluded that there is Kollidam River Water Pollution and Awareness among the Rural People is positively related to their demographic characteristics. Five variables namely, age, gender, marital status, educational qualification and monthly income have significantly contributed for predicting the

Kollidam River Water Pollution and Awareness among the Rural People.

Also result shows that Knowledge on Water Pollution among the Rural People is positively related to their demographic characteristics. Five variables namely, age, gender, marital status, educational qualification and monthly income have significantly contributed for predicting the Knowledge on Water Pollution among the Rural People.

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## FLOOD HAVOC AND ITS STRATEGIC MANAGEMENT FOR ENHANCING FARMERS INCOME IN BARAK VALLEY ZONE OF ASSAM

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Krishi Vigyan Kendra, Simoluguri, Nagaon

### *Abstract*

*Agriculture is the most important source of economic aid and prime factor in growth and development of India. It provides livelihood to about 50 per cent of the labour force and contributes nearly 17-18 per cent in the GDP according to Economic survey of India (2018). In Assam, more than 70 per cent of the total population gets their means of livelihood from agricultural sector. More ever natural hazards such as flood have significant impact on agriculture. The European Union (EU) Floods directive (2007), defines flood as a temporary covering by water of land that is not normally covered by water, in the sense of "Flowing water", the word may also be applied to the inflow of the tide. Floods in Assam which occurred in July 2017 affected 17, 43,119 population across 26 districts. 86,223.19 hectares of crop area was affected in 2450 villages under 81 revenue circles with official death figures rising to 83 till July 30th. 123 relief camps and 259 relief distribution centres were operational as on 13th July 2017. The loss to agricultural land is estimated to be about 2, 08,932.44 hectares due to flood (ASDMA,2017).*

**Key Words:** *Flood, Strategic Management, Losses, Stakeholders.*

### **Introduction**

The river Barak and its tributaries causes flood every year leading to various kinds of losses like loss of human life, Communication networks, Agriculture Crops, Irrigation, Drinking Water sources, Power, Health Services, Educational Institutes, Livestocks etc. There is a strategic management plan for the flood. It consists of different district stakeholders, forming a 4-tier teams operating in the barak valley. It provides logistic support, financial assistance and technological efforts to

minimize and control flood problems. Again specific measures for flood affected farmers in Barak Valley are taken by different governmental and non-governmental organizations such as District Agriculture offices, District Animal Husbandry & Veterinary office, ICAR, Assam Agricultural University, KVKs and RARS, Nehru Yuva Kendra etc.

Agriculture is the most important source of economic aid and prime factor in growth and development of India. It is the main



source of food supply and occupation for the major portion of country's population which resides in rural areas. It provides livelihood to about 50 per cent of the labour force and contributes nearly 17-18 per cent in the GDP according to Economic survey of India (2018). In Assam, Agriculture is the primary sector of its economy. More than 70 per cent of the total population in Assam gets their means of livelihood from agricultural sector. The agriculture is influenced by a range of social, economic and environmental factors. . Every year during the successive waves of floods, thousands of people are rendered homeless, causing widespread damages of agricultural crops, properties (public and private) including communication system between regions and leads negative impacts in the economic activities (Manoranjan Gogoi, 2016). Flood and erosion problems in Barak valley is a major cause of concern. Every year there is colossal flood losses in the valley. Nearly 3.50 lakh hectares of land area in the valley is flood prone and protection against damages is available to 57% of the areas only. The valley is characterized by excessive humidity and the average rainfall of the zone is 3180 mm with average rainy days of 146 per annum (Bhattacharjee and Dutta, 2010). More ever natural hazards such as flood have significant impact on agriculture. Flood has dramatic impacts on natural resources, economic activities, food security, health and physical infrastructure. The flood prone area of the state as assessed by the Rastriya BarhAyog (RBA) is 31.05 lakh hectares against the total area of the state 78.523 lakh i.e. about 39.58% of the total land of Assam and this the area about 9.40% of total flood prone area of the country. Flood is the major recurrent natural disaster of Assam. Every year during the successive waves of floods, thousands of people are rendered homeless, causing widespread damages of agricultural crops, properties (public and private) including communication system between regions and leads negative impacts in

the economic activities (Manoranjan Gogoi, 2016). Keeping in view the importance of agriculture and impact of flood the seminar was delivered with the objectives:

#### Objective of the Study

1. Assess the flood situation in Barak Valley Zone of Assam
2. Flood management plan of the Barak Valley with specific measures for enhancing farmers income

#### Flood situation in Assam

- The flood prone area of the state as assessed by the Rastriya BarhAyog (RBA) is 31.05 lakh hectares against the total area of the state 78.523 lakh i.e. about 39.58% of the total land of Assam and this the area about 9.40% of total flood prone area of the country. During post independence mainly after the 1950's earthquake, Assam faced major floods in 1954, 1962, 1972, 1984, 1988, 1998, 2002, 2004, 2012 and 2017
- Floods in Assam which occurred in July 2017 affected 17, 43,119 population across 26 districts. 86,223.19 hectares of crop area was affected in 2450 villages under 81 revenue circles with official death figures rising to 83 till July 30th. 123 relief camps and 259 relief distribution centres were operational as on 13th July 2017. The loss to agricultural land which is estimated to be about 2,08,932.44 hectares due to flood is a massive blow to the farming community whose primary source of livelihood vanished in the blink of an eye. Furthermore, the riparian community whose secondary occupation is on fishery also suffered a great loss with the pond overflowing. Livestock which is part and parcel of the life of the people are hard hit by the flood as they remain exposed to the contaminated flood water and fodder running out of stock (Ref. ASDMA, 13th & 30th July, 2017). Government of India along with state government has taken various steps and approaches to mitigate the flood victims.

#### Damage due to Flood in India

Year	Area affected in m. ha.	Population affected in million	Damage to Crops	Damage to Houses - Nos.	Cattle Lost Nos.	Human live Lost No	Total damages in Rs. Cr.
2015	4.478	33.203	3.374	3959191	45597	1420	57291.10
2016	7.065	26.555	6.658	278240	22367	1420	5675.325
2017	5.742	18.644	5.104	1152959	6899	2014	18859.39

**Assess the Flood Situation in Barak Valley Zone Of Assam, Barak Valley Zone**

Barak valley (latitude 24°8' to 25°8' N and longitude 92°15' to 93°15' E and with altitude of 31.40 m from the mean sea level) is situated in southern part of Assam State, India. Geographical area of 6,922 km<sup>2</sup> (8.84% of state) with three districts, viz. Cachar, Hailakandi, and Karimganj. Cachar district alone accounts for 57.4% of the total area; the shares of Hailakandi and Karimganj district being 19.2% and 26.1 % respectively. The region is named after the Barak river. It is bounded on the north by the North Cachar Hills of Assam and Jaintia Hills district of Meghalaya; on the east by Manipur; on the south by Mizoram and on the west by Tripura and Sylhet district of Bangladesh. The total population of Barak Valley as per the census Report (2011) census was 29,88,797 with a literacy rate of 56.6%. The valley is characterized by excessive humidity and average rainfall of the zone is 3180 mm with average rainy days of 146 per annum (Bhattacharjee and Dutta, 2010)

**Flood situation in Barak Valley**

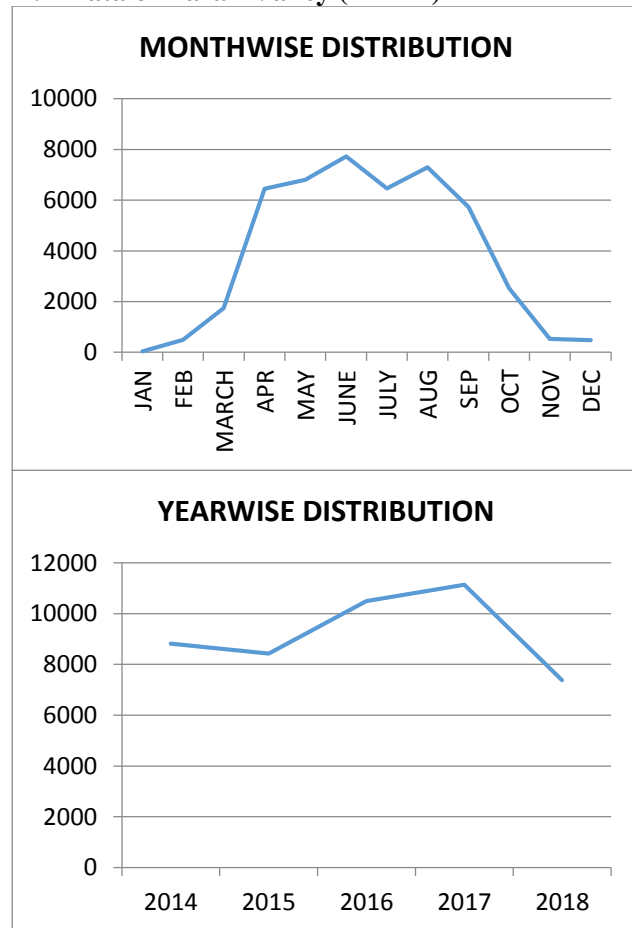
Time of occurrence - April – Sept. Flood and erosion problems in Barak valley is a major cause of concern, every year there is colossal flood losses in the valley. Nearly 3.50 lakh hectares of land area in the valley is flood prone and some protection against flood damages is available to 57% of the flood prone areas only. There are 26 nos of major sluice gates in the valley and approximately 738 km long embankments along the main river and its tributaries. But, as most part of these embankments has outlived the life span the embankments develop large breaches regularly during monsoon seasons causing huge flood damages. The Barak river system is second largest system in the North Eastern region of India. The river system drains 26,193 Sq. Km in India with approximately 6562 Sq. Km from the state of Assam. Have a large number of minor tributaries and 20 major tributaries. The Barak River rises in the Indian state of Nagaland at an elevation of approximately 2,300 meters and passes through the Manipur Hills of Manipur state, first in a southwesterly and then in a northerly direction, over a river

length of nearly 400 kilometers. It then flows generally westward from Lakhipur through the Cachar Plains region of Assam over a river length of approximately 130 kilometers to enter Bangladesh near Bhanga. The drainage area of the Barak River is approximately 14,500 square kilometers where it enters the Cachar Plains and 25,000 square kilometers where it divides at the Bangladesh border. The river Barak and its tributaries plays the uneven role of flood in every year

**Some of the main factors that acting singly or in combination causes flood in the valley are:**

- (i) High incidence of rainfall, (ii) Deforestation in the upper catchments (iii) Inadequate natural drainage system (iii) Reduction in natural reservoirs (iv) Heavy encroachment in the riverine area (v) Large scale construction activities without proper planning

**R.F Data of Barak Valley (In mm)**



YEAR	JAN	FEB	MAR	APR	MAY	JUNE	JULY	AUG	SEP	OCT	NOV	DEC
2014	0	60.9	107.7	373.8	1682.5	1736.4	1766.3	1353.3	1470.7	259.9	2.8	0

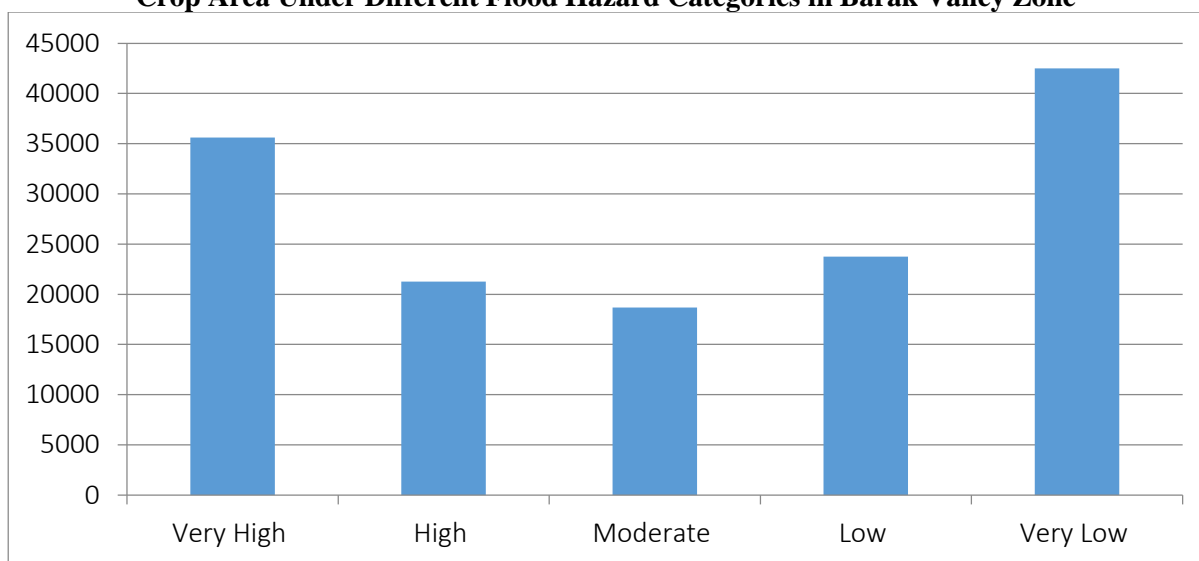
2015	10.7	40.9	77.9	1465.5	1055	1243.7	1112.4	1938.7	1044.1	358.2	41.7	38.8
2016	20.4	186.2	244.6	2285.7	1796.9	1281.1	1308.6	974.1	1444.7	516.1	405.1	37
2017	0	160.8	959.1	1653	1139.9	1984.8	1313.5	1806.8	765.2	1002.9	46.5	311
2018	12	39.8	349.7	675.1	1125.5	1472.4	962.6	1224.5	1006.1	387.8	35.7	92.5

**Impact of flood in Barak Valley**

Loss of human life, Affects Health Services , All Agricultural & Horticultural Crops,Power Supplies - Electric poles, transmission cables, Irrigation Sources - Minor Irrigation Projects, Infrastructures - Residential, commercial &Industrial Developments, Educational Institutes - Private & Public schools and institutes, Livestock - Mithuns, Pigs, Cows, Buffalos, Goats, Poultry

Farms, Fish Farms, etc,Drinking Water sources, Pipelines, Water Treatment plant, Hand-Pumps and causes Siltation. Also affects Communication network - Road network, Bridges, Ferry Services, Tele-communications. The vulnerable People - Handicapped, Fishermen, Old/Aged, Pregnant, Sick and ailing/diseased, Children below 5 years.Other vulnerable assets - Saw Mills, Small scale industries,/ orchards & forest

**Crop Area Under Different Flood Hazard Categories in Barak Valley Zone**



**Losses due to flood in Barak Valley during 2018, as on 25<sup>th</sup> June 2018**

No.s	Cachar	Hailakandi	Karimganj	Total
No. of villages affected	173	231	314	718
Total cropped area affected (ha)	961	1,890.65	1,150	4,001.65
Population affected	1,06,259	2,05,520	2,36,914	5,48,693
Animals affected	1,52,551	2,03,900	2,84,570	6,41,021
Houses damaged	749	1,902	1,425	4,076
Human lives lost	2	2	1	5
No. of ponds submerged	545	799	1130	2474

### Other losses due to flood in Barak Valley during 2018

Severe Breach like damage in the rivers Singla, Longai and Kathakal 24 roads in Cachar, 24 roads in Karimganj and 13 roads in Hailakandi were submerged for more than 7 days .NH 154 submerged in flood water for almost one week

### Flood Management Plan of the Barak Valley with specific measures for enhancing Farmers Income, Structure of DDMA

Members of the District Disaster Management Authority, Cachar, Assam

1. Deputy Commissioner, Cachar  
Chairperson
2. President, Zilla Parishad, Cachar  
Co-chairperson
3. Addl. Deputy Commissioner (DM) cum  
CEO, DDMA, Cachar Member Secretary.
4. Superintendent of Police, Cachar Member.
5. Project Director, D.R.D.A., Cachar  
Member.
6. Joint Director of Health Services, Cachar  
Member.
7. Exe. Engineer, PWD, Rural Roads Div,  
Cachar Member.
8. Exe. Engineer, Water Resources, Cachar  
Member

### Framework Plan

1. Short Term Management ( $\leq 90$  days) in case of flood Evacuation to safer places (which will include minimum basic amenities) medical facilities, common kitchen, common shelter, construction of temporary shelter and drainages, trauma counseling, Reopen/re-establish all schools, offices and business establishments
2. Long Term Management ( $> 90$  days to 3 years) in case of flood Construction, repair, maintenance of infrastructures (buildings, roads, bridges, drainages, sewages), retrofitting of old structures, provide awareness, training, capacity building including mock drills. Activate employment generation activities. Reopen/re-establish all schools, offices and business

### Few Specific measures for flood affected farmers in Barak Valley

- a) Stakeholders
- b) District Agriculture offices
- c) District Animal Husbandry & Veterinary Officer
- d) Indian Council of Agricultural Research
- e) Krishi Vigyan Kendra (Hailakandi)

- f) Assam Agricultural University
- g) Krishi Vigyan Kendras (Cachar and Karimganj)
- h) Regional Agricultural Research Station (Karimganj)
- i) Non-Governmental Organizations

### Some successful technologies

Since recurrent flood is most common phenomenon in the Barak Valley which usually occurs during the month June to September, it damages winter (Sali) rice. To overcome this menace of flood during Sali rice period a submergence tolerant paddy variety i.e. Jalashree developed by RARS, Titabar is popularized through Agriculture Dept and AAU.

The variety gave an impressive yield of 41 q/ha compared to the yield of local variety which was only 26 q/ha. The BCR of local Sali rice variety was 1.90 which was increased to 2.38. The variety is widely accepted by farmers

Rice is the main crop of this zone which faces erratic rainfall with occasional hailstorm during March- April and heavy rainfall during June- August frequently damaging both *Ahu* and *Sali* rice. Rice variety Dishang was popularized as the variety characterized by short duration and can escape the above problem. It yielded 37 q/ha which was 32.43 per cent higher than local Ahu rice variety of 25 q/ha. It is observed that the BCR of 'Disang' 2.15 which was more than the local variety recorded as 1.83. The same variety is grown as post flood crop, after receding of the flood water. It is one of the most successful technologies adopted by farmers

To upgrade the living standard of farmers, a subsidiary source of income. It helps farmers to cope up from any loss of crops due to flood and/or other reasons and adds volume to the total income. Improved poultry breed Vanaraja was introduced among the farmers. Vanaraja found to be well adapted to the local climatic conditions. It gave very encouraging growth performance compared to the local breeds. When 6 months, the body weight of male- 3.3 kg (almost 2.5 times more) Recorded 400 eggs/layers for first 2 years (200 percent higher) BCR for Vanaraja - 4.05 against the 3.79 of the local breed. The breed gradually contributed a significant outcome of the farmers, which encouraged them to produce chicks locally by incubating the eggs of introduced breed with local hens.

One of the popular livelihood means in Barak Valley is the cultivation of Murta plants, also known as seetalpati. Many designed accessories like bags, belts, caps and mats etc are made from its product. Krishi Vigyan Kendra has implemented a project for enhancing the production and productivity of Murta plants. It was funded by the SIRD. The project was implemented in one of the village where demonstration on proper cultivation was given and infrastructural facilities for preparation of crafts were made. This is one of the important and specific income sources in the valley. Due to the implementation of the project the farmers were benefitted to a significant extend.

#### **Conclusion**

Flood has devastating consequences and negative impacts on the people, agriculture, infrastructure, environment and the economy. For the development of the flood affected regions, such specific technologies need to be adopted and the natural resources should be properly managed. While natural hazards cannot be prevented, measures can be initiated for preventing hazards from turning into disasters by strengthening the coping capacity of the communities. The government needs to identify flood hazard and potential flood risk from all sources as the initial stage of

planning. The efficacy of plans and measures need to be scrutinized with the involvement of the people from flood affected area

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## MARKET BASKET ANALYSIS: IDENTIFICATION OF CHANGING TRENDS THROUGH DATA MINING TECHNIQUES

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### *Abstract*

*Market Basket Analysis (MBA) is a data mining technique which is gaining popularity in various domains such as marketing, bioinformatics, education, nuclear science etc. The primary goal of Market basket analysis in marketing is to assist retailer in correct decision making by providing insights regarding the purchase behaviour of the customer. Market basket analysis employs on customer satisfaction in the retail firms/ organization through determining the placement of goods, designing sales promotion, improving the marketing strategies and so on. This in turn helps to maximize profits. Data mining enables to convert raw customer data into useful information. These information are used as input to data mining algorithms for predicting the future purchase patterns of the consumers. Various algorithms are available for performing Market basket analysis using data mining techniques. This paper is intended to study how MBA can be used as an effective strategy to examine the customer behaviour in retail marketing and assists for increase in sales.*

**Key Words:** Flood, Strategic Management, Losses, Stakeholders.

### **Introduction**

Every day, huge amount of data is being generated and maintained in various sectors like retail markets, social media, and online transactions. The question here is what percentage of that data is useful? Data mining plays a vital role in extracting useful information from these data. It is also known as Knowledge Discovery in Databases (KDD). Data mining can also be explained as the process to extract interesting patterns in customer behavior. The outcome of data mining process can include some implicit, non-trivial previously unknown potentially useful information derived out of huge database of previous transactions of customers.

The main idea is to utilize the available

technology and analyzing data from large repository of data sets. The ability to complete this task manually is unimaginable. The main purpose of data mining is to work with these large data sets and discover patterns. Today data mining is an essential part of business, as it helps to plan marketing strategies. With the help of data mining, marketing analyst can easily understand the customer behavior.

The significance of the problem lies in the importance to understand the customer behavior analysis and prediction to real world databases. Different data mining techniques are available for Market basket analysis.

Data collection due to electronic point of sale (EPOS) systems. With the advent of newer technologies, businesses these days are

keen on cost effectiveness and increased productivity & sales. Any retail outlets today look forward to have the quickest, best and the cost effective ways for their business. EPOS system is like a blessing as a complete solution comprising of reliability, efficiency and real time data accessing.

EPOS is an automated computer system visible in shops, restaurants and other retail outlets. It allows customers to make payment for their purchases electronically. Few advantages of EPOS systems include:

- Increasing the performance
- Secured storage of stocks and purchase information
- Up-to-the-minute retrieval of information for accounting, marketing and sales
- Check which are the hot selling products
- Print invoice and vouchers
- Can be connected to different terminals or websites through distributed computing technologies
- Ensures accurate pricing and sales reporting by reducing human errors
- Improves transaction speed and data integrity
- Easy updating options for stock details like reducing price on some special offer etc.

Essentially, EPOS systems can be modified according to different business requirements. Not just the in-house purchases, EPOS can also store vital information such as online purchases, telephone sales and multi-channel retailing.

#### How Market Basket Analysis works?

Market basket analysis is a technique which identifies how different products can be paired and how they are associated and identifying its probability of occurrence together. Market basket analysis applies if-then criteria on each product. Consider an example, if product A is purchased then product B is likely to be purchased. Market basket analysis works on probability theory or in simple terms Market basket analysis is a set of predictions based on the result of the analysis of previous purchase details of the products. Such predictions are also helpful in planning variety of marketing strategies like pricing, placement of products and different cross-selling strategies.

For the better understanding of the concept, let us consider an example of shopping

at a supermarket. Market basket analysis lists all the items purchased by a customer in a single purchase. Then the next step is to understanding the relationship of different products purchased together. These relationships works as basic building blocks in defining if-then conditions for different items. Rules can be defined as:

If {A} Then {B} {A}, which fall under the category of if condition is called antecedent and {B} which comes under Then condition is called consequent. The consequent can be stated as the result of the antecedent.

Considering an example of a purchase at the supermarket, the following is a table of nine transaction details with different combinations of milk, cheese, apple and bananas.

Transaction	Product 1	Product 2	Product 3
1	Milk	Cheese	
2	Milk	Apple	Cheese
3	Apple	Banana	
4	Milk	Cheese	
5	Apple	Banana	
6	Milk	Cheese	Banana
7	Milk	Cheese	
8	Cheese	Banana	
9	Cheese	Milk	

Now we have to identify the relationship. The following table can be used to analyze the relationships and set rules.

Support can be defined as the number of transactions which include both {A} and {B} as a percentage of total number of transactions. It shows the frequency of occurrence of {A} and {B} together.

Support can be calculated by using the following formula:

Confidence can be defined as the ratio of the number of transactions that include all items in both {A} and {B} to the number of transactions that include all items in {A}. This calculates the frequency of occurrence of items in {B} in transactions that contains {A} only.

Lift, also called as lift ratio can be defined as the ratio of confidence to expected confidence. Expected confidence is the measure of confidence divided by how often {B} occurs. Lift value is directly proportional to the strength of the association. As the lift value increases, the association becomes stronger. That means, as the chances of

purchasing items in {A} becomes higher, so as the chances of purchasing items in {B}. Lift gives the confidence of prediction, which is a better solution than making assumptions. Prediction helps in planning marketing strategies in a better way.

#### **What is Data Mining?**

Data mining is the process of analyzing data in order to identify hidden patterns and understanding the pattern with various perspectives allows data to be classified into useful information. The extracted information can be collected and stored together in data warehouses. These stored information facilitates data analysis and decision support system for improving profits in the organization. Data mining process consists of the following phases.

- Data collection, transformation and storage of data in data warehouse
- Data storage and management in multidimensional database environment
- With the help of application software, facilitate business analysts by providing data access
- Present the outcome of analysis in some visual format like graphs, for better understanding

How Market Basket Analysis leverages effectiveness of sales and marketing Market basket analysis helps the retail store manager in deciding the location of goods and promotion of goods inside the store. Considering an example, it has been observed that the purchaser of Hot wheels are more likely to buy Kinder joy, then Kinder joy can be placed next to Hot wheels shelf. Then most of the purchases containing Hot wheels, include Kinder joy as well.

The above stated example is just the initial analysis. Differential Market basket analysis can identify more interesting facts such as comparison of customers of various demographic groups, comparing the transaction trends during different days of the week, different seasons of the year or during any particular occasion.

If the observation shows, the purchase of items in a particular section is more likely to be purchased, than any other section, then we can understand there must be something interesting about that section. Perhaps it is organized in a novel, attractive way. Investigating such observations may provide

useful insights to improve company sales and encourages to plan variety of marketing strategies.

#### **Who are the beneficiaries?**

The moment term 'Market Basket Analysis' is coined, one starts thinking about shopping mall and super market scenario. But as a matter of fact, there exists many more fields where we can find the applications of Market basket analysis. The perfect example of Market basket analysis which most of the internet users are well aware of is online shopping sites like Amazon and Flipkart. They suggest the users to buy certain items as those items relates to our previous purchase. They send notifications on items which are frequently brought together, the items which are on sale and having great discount or some exciting offer attached with the purchase. Not just this, following are certain areas where Market basket analysis can be beneficial:

- In Retail marketing, Market basket analysis helps to determine the frequently purchased items, items purchased together, and items purchased on a particular day of the week. This can help retailers to plan the location of products and to improve promotion strategies. For instance, it makes more sense to place soda with chips than placing soda with shampoo.
- In Telecommunications, Market basket analysis helps to track what services are being utilized and what packages attracts customers, thereby helping the company to plan strategy for their business.
- Banking sector is a financial sector, where Market basket analysis can be helpful in analyzing credit card purchases, transaction analysis to identify fraudulent transactions and so on.
- In Insurance sector, Market basket analysis is useful to keep track of the medical illness and fraudulent claims associated with it, and also to check if more than one claim belongs to the same person within a stipulated time period.
- In Medical or Healthcare, Market basket analysis can be used for analyzing symptoms and to check its association with the diseases to identify the illness. It also can helps in revealing biological associations between different genes or between environmental effect and gene expression.



### Conclusion

Market basket analysis works on the principle, 'If a customer purchases an item, he is more or less likely to purchase another item'. Market basket analysis looks forward to identify the relationships between purchases. These relationships will be in the form of a rule. While we summarize the process of Market basket analysis, understanding of how the process is done is also equally important. Data mining comes to our rescue here. It helps to predict the future outcomes by analyzing the patterns of items that are frequently purchased together. This also helps to reduce customer frustration at searching for items and also helps to increase sales for retailers.

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## PROBLEMS AND PERCEPTIONS OF MSMEs; A COMPARATIVE STUDY OF YSR KADAPA DISTRICT AND CHITTOOR DISTRICT OF ANDHRA PRADESH

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### *Abstract*

*Micro, Small and Medium Enterprises (MSMEs) sector has emerged as a highly vibrant and dynamic sector of the Indian economy over the last five decades. MSMEs not only play crucial role in providing large employment opportunities at comparatively lower capital cost than large industries but also help in industrialization of rural & backward areas, thereby, reducing regional imbalances, assuring more equitable distribution of national income and wealth. MSMEs are complementary to large industries as ancillary units and this sector contributes enormously to the socio-economic development of the country. Recognizing the significant contribution of this sector in economic growth and also in employment generation in our country, Government of India has taken good number of initiatives to develop the sector such as erstwhile definition of 'Small Scale Industries' was enlarged by increasing investment ceiling in plants & machineries from Rupees One crore and trading activities have taken in the ambit of MSMEs by enactment of Micro, Small and Medium Enterprises Development (MSMED) Act from 2nd October 2006. MSME sector is the second largest employment provider in our country and it is good vehicle to achieve inclusive and distributed growth. This paper focuses on the problems and prospects of MSMEs in YSR Kadapa district and Chittoor district of Andhra Pradesh A Comparative study.*

**Key Words:** *Problems, MSMEs, Employment, Opportunities, Comparatively, Imbalances.*

### **Introduction**

Micro, small and Medium Enterprises (MSMEs) play a very significant role in almost all countries of the world irrespective of their development stage. Developed countries like Japan, China, Malaysia, Taiwan, the United States of America

and the United Kingdom have developed through developing many aspects of MSMEs business such as employment generation, export, tax, income, innovation and competitiveness. The recent wave of Globalization has influenced overall business of the world. The MSMEs have prospered

better under this wave of Globalization. Particularly in India, they have made a significant impact on income distribution, social stability, domestic resources utilization technique, structural and regional development, exports, employment and creation of a broad entrepreneurial base. Hence, the MSMEs' are rightly regarded as the backbone of modern Indian economy. With the advent of planned economy in 1951, and the subsequent industrial policy of the Government of India, both planners and the Government have earmarked financial resources for small and medium industries that play a special role in the economy.<sup>1</sup>

### Objective

1. To Study the Problems and Perceptions of MSMEs; A Comparative Study of YSR Kadapa district and Chittoor district of Andhra Pradesh.

### Methodology

#### Data Sources

#### Industry- Wise distribution of select sample MSME units as per their line of activity in YSR Kadapa district and Chittoor district

Name of Industry	Total no; of units in YSR Kadapa district	Total no of Selected Sample Respondents	Total no; of units in Chittoor district	Total no; of Selected Sample Respondents
Agro-based	110	11	210	21
Forest-based	31	03	131	13
Textile-based	60	06	190	19
Mineral-based	291	29	240	24
Engineering-based	40	04	241	24
Animal Husbandry	31	03	40	04
Chemical Based & Chemical Products	30	03	50	5
Engineering (other than steel & iron)	42	04	101	10
Paper and Printing	21	02	50	05
Electrical-Based	90	09	60	06
Rubber and Plastics-based	110	11	80	08
Basic Metal and alloys-based	20	02	11	01
Machinery & equipment other than transport equipment-based	11	01	11	01
Repair and Service	41	04	61	06
Cement bricks and pipes-based	50	05	70	07
Non-metal products and parts except Machinery & equipment	41	04	61	06
Miscellaneous	30	03	20	02

The study is based on primary data. Primary data was collected through sample survey. The specific questionnaire designed for the purpose of canvassed through personal interview and the information given by the respondents was thus recorded.

### Sample Design

The number of micro, small and medium enterprises registered with the district industrial centres in two districts (DIC) in 2016 was 1049 and 1627, out of which 266 industrial units were drawn by following the stratified sampling technique. All the micro, small and medium enterprises are primarily stratified on the basis of the nature of their products. From each of the stratum, 10 per cent of the enterprises were randomly selected, thus taking the total number of sample units to 266 enterprises. Industry- Wise distribution of select sample MSME units as per their line of activity in YSR Kadapa district and Chittoor district is presented in table 5.1

It shows the industry-wise distribution of select sample MSME units as per their line of activity. Among total population (1049 units in YSR Kadapa district, 1627 units in Chittoor district) 10 per cent (104 units in YSR Kadapa district, 162 units in Chittoor district) are selected as sample size. Among 104 sample MSME units in YSR Kadapa district majority or 29 sample respondents are engaged in mineral based industry followed by 11 sample respondents that are agro-based, 11 sample respondents that are engaged in rubber and plastic based activities, 09 sample respondents, are engaged in electrical-based manufacture 06 sample respondents that are engaged in textile based, 05 sample respondents are engaged in cement bricks and pipes-based manufacture 04 sample respondents that are engaged in engineering (other than steel & iron), 04 sample respondents that are engaged in repairs and services, 04 sample respondents that are engaged in non-metal products and parts except machinery and equipment, 04 sample respondents that are engaged in engineering based, 03 sample respondents are engaged in animal husbandry, 03 sample respondents that are engaged in making forest-based products 03 sample respondents that are engaged in chemical based & chemical products, 03 sample respondents that are engaged in making miscellaneous products 02 sample respondents, are engaged in paper and printing, 02 sample

respondents that are engaged in basic metal and alloys-based manufacture and 1 sample respondent that are engaged in machinery & equipment other than transport equipment based.

In Chittoor district among 162 sample MSME units, the majority or 24 sample respondents are engaged in engineering based industry followed by 24 sample respondents that are engaged in mineral based, 21 sample respondents that are engaged in agro based, 19 sample respondents that are engaged in textile based, 13 sample respondents that are engaged in forest based, 10 sample respondents that are engaged in engineering (other than steel & iron), 08 sample respondents that are engaged in making rubber and plastic-based products 07 sample respondents that are engaged in cement bricks and pipe based, 06 sample respondents repair and services, 06 sample respondents are engaged non-metal products and parts except machinery and equipment, 6 sample respondents that are engaged in chemical based, 05 sample respondents are engaged in chemical based and chemical products, 05 sample respondents that are engaged in paper and printing, 04 sample respondents that are engaged in animal husbandry, 01 sample respondent that are engaged in machinery and 01 sample respondent that are engaged in basic metal and alloys based industry.

**Industry-wise number of sample MSMEs facing problem of raw material in YSR Kadapa district and Chittoor district**

Name of Industry	YSR Kadapa district				Chittoor district			
	Non Availability of required quantity	High Price	Not Good Quality	No Problem	Non Availability of required quantity	High Price	Not Good Quality	No Problem
Agro Based	03 (27.27)	05 (45.46)	01 (09.09)	02 (18.18)	07 (33.33)	11 (52.38)	02 (9.52)	01 (4.77)
Forest Based	01 (33.33)	01 (33.33)	01 (33.34)	0.00	03 (23.07)	07 (53.84)	01 (7.09)	02 (15.38)
Textile Based	02 (33.33)	02 (33.34)	01 (16.66)	01 (16.67)	03 (15.79)	09 (47.37)	05 (26.31)	02 (10.53)
Mineral Based	07 (24.13)	13 (44.83)	05 (17.25)	04 (13.79)	05 (20.84)	12 (50.00)	04 (16.66)	03 (12.5)
Engineering Based	01 (25.00)	01 (25.00)	01 (25.00)	01 (25.00)	07 (29.16)	09 (37.5)	05 (20.84)	03 (12.5)
Animal Husbandry	01 (33.33)	01 (33.33)	0.00	01 (33.34)	01 (25.00)	01 (25.00)	01 (25.00)	01 (25.00)
Chemical Based and Chemical Products	01 (33.33)	01 (33.33)	01 (33.34)	0.00	01 (20.00)	02 (40.00)	01 (20.00)	01 (20.00)
Engineering (Other than steel and Iron )	01 (25.00)	01 (25.00)	01 (25.00)	01 (25.00)	03 (30.00)	05 (50.00)	01 (10.00)	01 (10.00)
Paper and printing	0.00	01 (50.00)	01 (50.00)	0.00	01 (20.00)	02 (40.00)	01 (20.00)	01 (20.00)

Electrical based	01 (11.11)	04 (44.45)	02 (22.22)	02 (22.22)	01 (16.66)	03 (50.00)	01 (16.67)	01 (16.67)
Rubber and plastic based	02 (18.18)	05 (45.45)	02 (18.18)	02 (18.18)	02 (25.00)	04 (50.00)	01 (12.5)	01 (12.5)
Basic and alloys based	0.00	01 (50.00)	01 (50.00)	0.00	0.00	01 (100.00)	0.00	0.00
Machinery & equipment other than transport equipment based	0.00	01 (100.00)	0.00	0.00	0.00	01 (100.00)	0.00	0.00
Repair and services	01 (25.00)	01 (25.00)	01 (25.00)	01 (25.00)	01 (16.66)	03 (50.00)	01 (16.67)	01 (16.67)
Cement bricks and pipes based	01 (20.00)	02 (40.00)	01 (20.00)	01 (20.00)	02 (28.57)	03 (42.85)	01 (14.28)	01 (14.28)
Non Metal products and parts except machinery & equipment	01 (25.00)	01 (25.00)	01 (25.00)	01 (25.00)	01 (16.66)	03 (50.00)	01 (16.67)	01 (16.67)
Miscellaneous	01 (33.33)	01 (33.33)	0.00	01 (33.34)	01 (50.00)	01 (50.00)	0.00	0.00
<b>Total</b>	<b>24</b> <b>(23.07)</b>	<b>42</b> <b>(40.39)</b>	<b>20</b> <b>(19.23)</b>	<b>18</b> <b>(17.31)</b>	<b>39</b> <b>(24.07)</b>	<b>77</b> <b>(47.54)</b>	<b>26</b> <b>(16.04)</b>	<b>20</b> <b>(12.35)</b>

### Various Problems faced by the select sample MSMEs in YSR Kadapa District and Chittoor District

#### Raw Material Problem

The non availability of raw materials at standard prices has been one of the significant problems for the small scale sector. The scarcity of raw materials was found to be the major problem more so in the initial years, followed by high cost of raw materials, non-availability of raw materials in the required quantities, poor quality of raw materials and lack of transport facilities to transport raw materials. Industry-wise number of sample MSMEs facing problem of raw material in YSR Kadapa district and Chittoor district are presented in table 5.2

Table 5.2 shows the industry-wise number of sample MSMEs facing problems with raw material in YSR Kadapa district and Chittoor districts. It can be observed from the table that among 104 sample units, majority of 42(40.39 per cent) sample units are observed to be suffering due to high price of raw material, followed by 24 (23.07 per cent) units were suffering from non-availability of required quantity, 20 (19.23 per cent) units that have reported that they have problem with bad quality of raw material and 18 (17.31 per cent) units which have no problem regarding raw material. Among 162 sample MSME units which are facing raw material problems in Chittoor district, majority of 77 (47.54 per cent) sample units were suffering from high price of raw material, followed by 39 (24.07 per cent)

units suffering due to non availability of required quantity of raw material, 26 (16.04 per cent) units were forced to use poor quantity of raw material and 20 (12.35 per cent) units facing no problem regarding raw material. From the table, it can be inferred that high price of raw martial is the major problem faced by the sample MSMEs units in YSR Kadapa district and Chittoor district.

#### Financial Problems

The availability of timely and adequate finance at reasonable rate is an essential pre requisite for the development of Micro and Small Industrial Units. Micro and Small industries generally do not have sufficient funds of their own to meet the required investment on fixed working capital. The paucity of funds often makes it difficult for them to install modern machinery and tools and to maintain them properly. Moreover, they cannot buy good quality raw material and maintain adequate stocks of raw material or stock their finished products and pack their goods attractively. There are various other indirect problems relating to finance like longer production period, delays in the realization of bills, uneven supply of raw material, increased production costs, problems of marketing etc. The financial institutions and banks insist on the provision of detailed information and project reports before providing financial assistance for Micro and Small Industrial Units. The information they seek is very often exhaustive and beyond the capacity of the small entrepreneurs. Industry-

wise number of sample MSMEs facing problem of finance in YSR Kadapa district and Chittoor

district is presented in table 5.3.

**Industry-wise number of sample MSMEs facing problem of finance in YSR Kadapa district and Chittoor district**

Name of Industry	YSR Kadapa district				Chittoor district			
	Shortage of Fixed Capital	Shortage of Working Capital	Increase in Production Cost	No Problem	Shortage of Fixed Capital	Shortage of Working Capital	Increase in Production Cost	No Problem
Agro Based	03 (27.27)	05 (45.45)	02 (18.18)	01 (9.09)	05 (23.81)	11 (52.39)	03 (14.28)	02 (9.52)
Forest Based	01 (33.33)	01 (33.33)	0.00	01 (33.34)	03 (23.07)	05 (38.47)	02 (15.39)	03 (23.07)
Textile Based	01 (16.66)	02 (33.33)	02 (33.34)	01 (16.67)	07 (36.85)	09 (47.37)	02 (10.52)	01 (5.26)
Mineral Based	07 (24.13)	13 (44.86)	06 (20.68)	03 (10.34)	05 (20.84)	13 (54.16)	04 (16.67)	02 (8.33)
Engineering Based	01 (25.00)	01 (25.00)	01 (25.00)	01 (25.00)	02 (8.34)	07 (29.16)	14 (58.34)	01 (4.16)
Animal Husbandry	01 (33.33)	0.00	01 (33.33)	01 (33.34)	01 (25.00)	01 (25.00)	01 (25.00)	01 (25.00)
Chemical Based and Chemical Products	01 (33.33)	01 (33.33)	0.00	01 (33.34)	01 (20.00)	02 (40.00)	01 (20.00)	01 (20.00)
Engineering (Other than steel and Iron )	01 (25.00)	01 (25.00)	01 (25.00)	01 (25.00)	02 (20.00)	03 (30.00)	03 (30.00)	02 (20.00)
Paper and printing	0.00	0.00	01 (50.00)	01 (50.00)	01 (20.00)	02 (40.00)	01 (20.00)	01 (20.00)
Electrical based	02 (22.22)	04 (44.45)	02 (22.22)	01 (11.11)	01 (16.67)	02 (33.33)	02 (33.33)	01 (16.67)
Rubber and plastic based	01 (9.09)	05 (45.46)	03 (27.27)	02 (18.18)	02 (25.00)	03 (37.5)	02 (25.00)	01 (12.5)
Basic and alloys based	01 (50.00)	01 (50.00)	0.00	0.00	0.00	0.00	01 (100.00)	0.00
Machinery & equipment other than transport equipment based	0.00	0.00	01 (100.00)	0.00	01 (100.00)	0.00	0.00	0.00
Repair and services	01 (25.00)	01 (25.00)	01 (25.00)	01 (25.00)	02 (33.33)	02 (33.33)	01 (16.67)	01 (16.67)
Cement bricks and pipes based	01 (20.00)	02 (40.00)	01 (20.00)	01 (20.00)	02 (28.57)	02 (28.57)	02 (28.57)	01 (14.29)
Non Metal products and parts except machinery & equipment	01 (25.00)	01 (25.00)	01 (25.00)	01 (25.00)	02 (33.33)	02 (33.33)	01 (16.67)	01 (16.67)
Miscellaneous	01 (33.33)	01 (33.33)	0.00	01 (33.34)	01 (50.00)	0.00	01 (50.00)	0.00

Table 5.3 reveals the industry-wise number of sample MSMEs facing problem of finance in YSR Kadapa district and Chittoor district. Among 104 sample MSMEs in YSR Kadapa district, majority of 39 (37.50 per cent) units were suffering due to shortage of working capital followed by 24 (23.08 per cent) units suffering due to shortage of fixed capital and 23 (22.12 per cent) units suffering due to increase in production cost while 18 (17.30 per cent) units were not facing any problems with raw material. Whereas in Chittoor district, among 162 sample MSMEs units, majority of 64 (39.50 per cent) units are facing problem of shortage of working capital followed by 41 (25.31 per cent) units facing problem of increase in production cost, 38 (23.46 per cent) units facing problem of shortage of fixed capital. 19 (11.73 per cent) units have reported no problem regarding raw material.

#### Labour Problems

Labour is the crucial input for functioning of micro and small Industrial units. Handling labourers is one of the difficult tasks

performed by the entrepreneurs because of the involvement of human element. The availability of local skilled labourers is the most important problem. Due to non-availability of skilled labourers, the entrepreneurs are sometimes forced to recruit unskilled workers and train them for a few months so as to effectively employ them. However, once a worker receives training and acquires the required skills, the worker demands higher wages and if the entrepreneur is not in a position to pay the demanded wage, the worker would generally look for a better job in some other unit. Another problem is that most of the small entrepreneurs are not able to provide the basic facilities and implement the welfare measures on par with the large scale industries and as such, there is an increasing growing tendency in the employees to shift from, one unit to the other unit. Industry-wise problems relating to labourers being faced by the sample MSME units are analysed in YSR Kadapa district and Chittoor district and presented in table 5.4.

#### Industry-wise number of sample MSMEs facing problem of labour in YSR Kadapa district and Chittoor district

Name of Industry	YSR Kadapa district				Chittoor district			
	Non Availability of required number	Non Availability of casual labour	Absenteeism	Demand for Higher wages	Non Availability of required number	Non Availability of casual labour	Absenteeism	Demand for Higher wages
Agro Based	03 (27.27)	04 (36.37)	03 (27.27)	01 (9.09)	09 (42.86)	05 (23.81)	04 (19.04)	03 (14.29)
Forest Based	01 (33.33)	01 (33.33)	01 (33.34)	0.00	05 (38.46)	06 (46.16)	01 (7.69)	01 (7.69)
Textile Based	02 (33.33)	02 (33.33)	01 (16.67)	01 (16.67)	09 (47.37)	05 (26.31)	03 (15.79)	02 (10.53)
Mineral Based	08 (27.58)	11 (37.94)	05 (17.24)	05 (17.24)	07 (29.16)	07 (29.17)	06 (25.00)	04 (16.67)
Engineering Based	01 (25.00)	01 (25.00)	01 (25.00)	01 (25.00)	08 (33.33)	07 (29.16)	05 (20.84)	04 (16.67)
Animal Husbandry	01 (33.33)	01 (33.33)	01 (33.34)	0.00	01 (25.00)	01 (25.00)	01 (25.00)	01 (25.00)
Chemical Based and Chemical Products	01 (33.33)	0.00	01 (33.33)	01 (33.34)	02 (40.00)	01 (20.00)	01 (20.00)	01 (20.00)
Engineering (Other than steel and Iron )	01 (25.00)	01 (25.00)	01 (25.00)	01 (25.00)	03 (30.00)	04 (40.00)	02 (20.00)	01 (10.00)
Paper and printing	01 (50.00)	01 (50.00)	0.00	0.00	02 (40.00)	01 (20.00)	01 (20.00)	01 (20.00)
Electrical based	02 (22.22)	03 ( )	02 (22.22)	02 (22.22)	01 (16.67)	02 (33.33)	01 (16.67)	02 (33.33)
Rubber and plastic based	03 (27.27)	04 (36.37)	02 (18.18)	02 (18.18)	03 (37.5)	02 (25.00)	02 (25.00)	01 (12.5)
Basic and alloys based	01 (50.00)	01 (50.00)	0.00	0.00	01 (100.00)	0.00	0.00	0.00

Machinery & equipment other than transport equipment based	0.00	01 (100.00)	0.00	0.00	0.00	0.00	0.00	01 (100.00)	0.00
Repair and services	01 (25.00)	01 (25.00)	01 (25.00)	01 (25.00)	02 (33.33)	02 (33.33)	01 (16.67)	01 (16.67)	01 (16.67)
Cement bricks and pipes based	02 (40.00)	01 (20.00)	01 (20.00)	01 (20.00)	03 (42.86)	02 (28.58)	01 (14.28)	01 (14.28)	01 (14.28)
Non Metal products and parts except machinery & equipment	01 (25.00)	01 (25.00)	01 (25.00)	01 (25.00)	02 (33.33)	02 (33.33)	01 (16.67)	01 (16.67)	01 (16.67)
Miscellaneous	01 (33.33)	0.00	01 (33.33)	01 (33.34)	0.00	0.00	01 (50.00)	01 (50.00)	01 (50.00)

Table 5.4 shows the industry-wise number of sample MSMEs facing problem with labours in YSR Kadapa district and Chittoor district. Among 104 sample MSMEs units in YSR Kadapa district, majority of 34 (32.70 per cent) sample units expressed the problems of non-availability of casual labour followed by, 30 (28.85 per cent) units that expressed the problem of non-availability of required quantity number of labourers 22 (21.15 per cent) units that expressed the problem of absenteeism and 18 (17.30 per cent) units that expressed the problem of demanding of high wages. Whereas in Chittoor district, among 162 sample units majority of 58 (35.81 per cent) of the sample MSME units are facing the problem of non-availability of required labour followed by, 47 (29.01 per cent) units facing the problem of non-availability of casual labour, 32 (19.75 per cent) units facing the problem of absenteeism

and 25 (15.43 per cent) units facing the problem of demanding of high wages.

#### Problems of Power Supply

Adequate and uninterrupted supply of electric power is an essential and crucial input for the efficient operation of small scale units. Most of the sample entrepreneurs reported that frequent power-cuts affect the working of their units and the workers have to remain idle during their duty time, which result in increase in the cost of production. The low voltage of power supply also affects production of small units. Though the inadequacy and unreliability of power supply has been increasing year after year, the rates of electricity charges are being raised very often. Industry-wise number of sample MSMEs facing problems of power supply in YSR Kadapa district and Chittoor district are presented in table 5.5.

#### Industry-wise Number of sample MSMEs facing problem of power Supply in YSR Kadapa district and Chittoor district

Name of Industry	YSR Kadapa district			Chittoor district		
	In adequate Power supply	High Electricity Charges	Power Cuts	In adequate Power supply	High Electricity Charges	Power Cuts
Agro Based	02 (18.18)	04 (36.36)	05 (45.46)	07 (33.33)	06 (28.58)	08 (38.09)
Forest Based	01 (33.33)	01 (33.33)	01 (33.34)	03 (23.07)	04 (30.77)	06 (46.16)
Textile Based	03 (50.00)	01 (16.67)	02 (33.33)	05 (26.31)	09 (47.37)	05 (26.32)
Mineral Based	09 (31.03)	11 (37.94)	09 (31.03)	07 (29.16)	09 (37.5)	08 (33.34)
Engineering Based	01 (25.00)	01 (25.00)	02 (50.00)	08 (33.34)	09 (37.5)	07 (29.16)
Animal Husbandry	01	01	01	01	01	02



	(33.33)	(33.33)	(33.34)	(25.00)	(25.00)	(25.00)
Chemical Based and Chemical Products	01 (33.33)	01 (33.33)	01 (33.34)	01 (20.00)	02 (40.00)	02 (40.00)
Engineering (Other than steel and Iron )	01 (25.00)	01 (25.00)	02 (25.00)	03 (30.00)	04 (40.00)	03 (30.00)
Paper and printing	0.00	01 (50.00)	01 (50.00)	01 ( )	02 (40.00)	02 (40.00)
Electrical based	02 (22.22)	02 (22.22)	05 (55.56)	02 (33.34)	02 (33.33)	02 (33.33)
Rubber and plastic based	03 (27.27)	03 (27.27)	05 (45.45)	01 (12.5)	02 (25.00)	05 (62.5)
Basic and alloys based	01 (50.00)	0.00	01 (50.00)	0.00	0.00	01 (100.00)
Machinery & equipment other than transport equipment based	0.00	0.00	01 (100.00)	0.00	0.00	01 (100.00)
Repair and services	01 (25.00)	01 (25.00)	02 (50.00)	02 (33.33)	02 (33.33)	02 (33.34)
Cement bricks and pipes based	01 (20.00)	02 (40.00)	02 (40.00)	02 (28.57)	03 (42.86)	02 (28.57)
Non Metal products and parts except machinery & equipment	01 (25.00)	01 (25.00)	02 (50.00)	01 (16.67)	03 (50.00)	02 (33.33)
Miscellaneous	01 (33.33)	01 (33.33)	01 (33.34)	0.00	01 (50.00)	01 (50.00)

Table 5.5 shows the industry-wise number of sample MSMEs facing problems of power supply in YSR Kadapa district and Chittoor district. Among 104 sample MSMEs units in YSR Kadapa district majority of 43 (41.35 per cent) units are facing problems due to power cuts, followed by 32 (30.77 per cent) units facing the problem due to high electricity charges and 29 (27.88 per cent) units facing problem due to inadequate power supply. Whereas in Chittoor district, among 162 sample MSMEs units, majority of 59 (36.42 per cent) units are suffering due to high electricity charges and power cuts respectively and 44 (27.16 per cent) units are suffering from inadequate power supply.

#### Marketing Problems

Marketing problems of small scale industries mostly arise due to lack of standardization, inadequacy of products and packaging designs, use of low quality materials, lack of precision and inconsistency in the finishing of products etc. The market-oriented problems from inadequate resources at the disposal of small scale industries include identification of the market outlets and market characteristics of their products and also for tapping profitably the existing new market

outlets and contexts. Some of the marketing problems faced by small scale entrepreneurs are: inefficient sales force, high cost of marketing, inadequate sales promotion, customer resistance, ineffective after sales service, untimely release of product and high cost of advertisement. Industry-wise different marketing problems faced by sample MSME units in YSR Kadapa district and Chittoor district are presented in table 5.6.

#### Conclusion

The MSMEs constitute over 90 per cent of total enterprises in most of the economies and are credited with generating the highest rates of employment growth and account for a major share of industrial production and exports. In India, the MSMEs contribution is highly remarkable in the overall industrial economy of the country. In recent years the MSME sector has consistently registered higher growth rate compared to the overall industrial sector. The two main constraints of MSMEs in both districts are raw material, financial, labour, power and marketing issues. As in many other countries, MSMEs in YSR Kadapa district and Chittoor district are having constraints of inadequate capital in expanding their business. Although there are many efforts done by

various government agencies to overcome this issue, the accessibility of MSMEs towards the financial assistance provided is still a problem that needs to be addressed. Also, most of MSMEs are also unable to market their product to the national level due to inadequate

marketing skills and financial constraints.

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## A STUDY ON CUSTOMER SATISFACTION TOWARDS RELIANCE JIO IN SIVAGANGAI CITY

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### Abstract

*The service will be called 'Jio GigaFiber Service'. He also announced that jio phone Monsoon Hungama starting July21, where feature phones can be exchanged for Jio Phone for Rs 501. Reliance, he said, has reached an inflection point with consumer business contributing as much as its energy and petrochemical. Ambani said since its launch, jio has amassed 215 million customers and has sold over 25 million Jio phones. After shaking the mobile telephony market with free voice calls and dirt cheap data, richest Indian Mukesh Ambani today announced plans to launch ultra high speed fixed line broadband Services for homes and enterprises.*

**Key Words:** Jio, Customer Satisfaction, Reliance Industry.

### Introduction

Now-a-days, no one is living without mobile phone. Many number of network services are available in this world. Especially, the study is focused on Reliance Jio network which has been founded in 2007. It is a LTE mobile network operator in India. It is a wholly owned subsidiary of Reliance Industries headquartered in Mumbai which provides wireless 4G LTE service network (without 2G/3G based services) and is the only 100% VOLTE (Voice Over LTE) Operator in the country. It covers all 22 telecom circles in India. The Reliance unit has been buying spectrum since 2010 under a plan to return this quarter to a market that now has more than 1 billion mobile subscribers. Reliance Jio has

appointed Shahrukh Khan as their brand Ambassador. It invests into wireless unit of about 150 billion rupee. Jio have plan to issue 15 billion new share at Rs. 10, each to existing shareholders.

Reliance communication owns and operates the world's largest next generation IP enabled connectivity infrastructure which comprises 2,80,000 kilometers of fiber optic cable systems in India, USA, Europe, Middle East and the Asia Pacific region. Reliance Group ranks among India's top private sector business houses in terms of net worth. The company has a good customer base and it covers over 21000 cities and towns and over 400000 villages of India. Reliance Jio is in process to set-up the 4G LTE infrastructure.

RJIL is setting up reliance (4 generation) high speed internet connectivity, rich communication services and various digital services on pan India basis in key domains such as education, healthcare, security, financial services, government citizen interfaces and entertainment.

### **Jio GigaFiber**

An AT&T initiative that is expected to deliver ultra-fast fiber network, with broadband speeds up to 1 Gigabit per second, to 100 candidate cities and municipalities nationwide. The initial **GigaPower** high-speed internet services, launched in Austin, Texas, was priced at \$70 per month and offered speeds of up to 300Mbps.

### **Jio Fiber Welcome Offer: What's the confusion?**

At the AGM event, Reliance Industries Chairman Mukesh Ambani announced on the stage the JioFiber Welcome Offer that clubs along with special benefits as an introductory offer. Under this plan, Ambani said that those who go for the jio Forever Plans (Jio's annual subscription plans) under the welcome offer will get a 4K Set Top Box along with an HD or 4K TV set. Subscribers would only need to pay for the subscription plan and not the devices.

### **Highlights**

- Jio announced offering a free 4k TV and 4K Set Top Box under the welcome offer at the AGM event.
- In other releases and social media posts, Jio mentions only Full HD TV and Home PC.
- Jio will release all details on pricing and plans on September 5.

### **Statements Of The Problem**

The customers are availing Jio services, they spend some amount for using other networks. If Reliance Jio fails to give the full satisfaction to its customer, it is difficult to sustain its image in the systematic nation. This study is undertaken for the purpose of analyzing the satisfaction level of the customer of Jio network.

### **Review Of Literature**

Abhishek Kumar Singh and Malharpangrikar(2013), they conclude their study that 4G revolution is started in Pune by Airtel. Drastic changes and improvements from 3G technology need to be a priority. But if done intelligently and thoroughly, 4G holds enormous potential for Pune and can really

create a boom in the IT industry, key to the Indian economy. Hence the evolution from 3G to 4G will be stimulated by services offering enhanced quality, requires increased bandwidth, needs elevated sophistication of largescale information provisions and must have improved customization capabilities to support user demands.

Kotler and Keller (2006) hold that companies be acquainted with the significance of gratifying and keep hold of customers. To them, the following are attention-grabbing truth about customer uphold, get hold of new customers can cost five times more than the cost occupied in satisfying and retaining present customers, the average company loses 10 per cent of its customers each year, and the customer profit rate tends to increase over the life of retained customers.

According to Serkan and Gorhan, there are four dimension that influence customer loyalty in choosing desired telecommunication service providers. These dimensions are corporate image, [erceived service quality, trust and switching cost.

According to Anderson and Narus, faith is belief to another party's word or pledge because the party is measured as integral, honest, truthful, and able to perform actions that will result in positive outcomes or prevent actions that will end in negative results. A customer who believes a definite brand is likely to form optimistic buying custody towards the brand.

### **Objectives Of The Study**

- To know about the awareness level of the customer towards Reliance Jio
- To identify the customer satisfaction level towards Reliance Jio
- To find out the factors influencing the customer
- To identify the reason to buy the Reliance Jio
- To give opinion about the Reliance Jio services

### **Scope Of The Study**

- To find out the level of customer satisfaction Reliance Jio.
- To identify the customer's views regarding quality, quantity, free service and price.
- In telecommunication sector wider scope available in the world.
- To identify the specific problems within the organization and trying to find out the

subsequent remedies for this.

### Period Of The Study

Generally researcher wants to collect all required data, particulars and information for the research. He also tapes integrate to select a short period of the study because of convenience for properly data collection and analysis of the same for come to the conclusion, hence the researcher under tabs the data collections for the period of 5 months on the consumer satisfaction of Reliance Jio. The field surveys was carried out during the period from December 2018 to June 2019 to collect the data.

### Methodology

The present study is made to analyze the customer's preference towards Reliance Jio. It also aims to analyze the extent of satisfaction level of Reliance Jio. A sample of size 100 is taken from population have been selected for collection of data. The questionnaire was developed in command to cover the information about the impact of Reliance Jio on beneficiaries' perception. Questionnaire based sample analysis was the base of this study.

Research methodology is purely and simply basic frame work for a study that guiders the collection of data and analysis of the data. In customer surveys adopted this description research design in collection and analyzing of the data.

### Primary Data

The primary data have been collected from 100 respondents through a well developed questionnaire, and it may be possible to obtain additional data during the study period.

### Secondary Data

The secondary data required for the study have been collected from news paper, magazines, articles and internet by research. The researcher could obtain much larger data sets from them.

### Sampling Technique

By considering the size of the population the researcher has planned to adopt convenient sampling method for collecting data from the beneficiaries'. The survey was conducted among 100 beneficiaries in Sivagangai Town.

### Limitation Of The Study

- The study is confined only to beneficiaries' at Sivagangai
- The data collected from sample respondents impart first-hand information.
- The study in only for the limited sample

and not to the whole population.

- Due to limited period of study the sample size is also limited to 100.
- It is based on the expressed opinion of the Sample respondents.

### Tools For Analysis

The data collected have been organized and presented in the form of table, figure and diagrams and analyzed by using the following appropriate statistical tools:

- ❖ Chi-square Test
- ❖ Garret Ranking Technique
- ❖ Sign Test

### Hypotheses Of The Study

The following the hypotheses have been formulated for this study. There is no significant relationship between the age, gender, Educational qualification, Occupational status, Monthly Income and their level of customer satisfaction on Reliance Jio.

### Socio-Economic Profile Of Respondents

Particulars	F	%
<b>Age Wise Classification</b>		
21- 30 Years	47	47.00
31- 40 Years	30	30.00
41- 50 Years	15	15.00
Above 51 Years	8	8.00
<b>Total</b>	<b>100</b>	<b>100.00</b>
<b>Gender Wise Classification</b>		
Male	60	60.00
Female	40	40.00
<b>Total</b>	<b>100</b>	<b>100.00</b>
<b>Educational Qualification</b>		
School Level	8	8.00
Degree Level	75	75.00
Diploma	12	12.00
Professional	5	5.00
<b>Total</b>	<b>100</b>	<b>100.00</b>
<b>Occupation</b>		
Student	34	34.00
Business	20	20.00
Professional	11	11.00
Employee	35	35.00
<b>Total</b>	<b>100</b>	<b>100.00</b>
<b>Monthly Income</b>		
Below 15000	25	21.00
15000 – 30000	30	30.00
30000 – 45000	27	27.00
Above 45000	18	22.00
<b>Total</b>	<b>100</b>	<b>100.00</b>

**Findings**

1. Majority of the respondent’s age group are 21 – 30 years 47.00%.
2. Most of the respondents are male.
3. 75.00% of respondents are Degree level.
4. 35.00% of respondents are Employee.
5. Majority of the respondents (30.00%) are salaried monthly income of Rs. 15000 – 20000.

**Garret Ranking**

An attempt has been made to prefer Reliance Jio various influencing factors-reasons for the Reliance Jio by using Garret Ranking method.

The garret ranks are calculated by using appropriated garret ranking formula. Then based on the garret ranks. The garret table value is ascertained.

**Level Of Satisfaction Using The Reliance Jio – Garret Ranking**

**Opinion Of The Respondents With Regard To The Facilities Offered By Reliance Jio In Sivagangai- Sign Test**

Facilities	Number Of '+'Signs	Number Of '-'Signs	N	Z@	Result
Connectivity	81	13	94	7.01	Significant
Schemes	55	23	78	3.62	Significant
Advertisements	62	17	79	5.07	Significant
SIM cards areFree	76	12	88	6.82	Significant
Tariffs plan	70	20	90	5.27	Significant
4G Services	62	21	83	4.51	Significant
Customer Care	75	18	93	5.91	Significant
Voice/Video calls	80	16	96	6.54	Significant
Brand Name	77	10	87	6.12	Significant
Ease of PayingBill	67	19	86	5.17	Significant

It is inferred from Table 5.16 that the Z value is not within the acceptance region of null hypothesis (Z= -1.96 to +1.96) for all 10 statements. This indicates that there are significant differences in the responses of beneficiaries’. These significant differences are due to large number of ‘Yes’ responses. Hence, it is conclude that the facilities are provided by the beneficiaries in Sivagangai District.

**Chi-square test**

**Age and respondents’ opinion on the level of utilization of reliance jio**

Age	Level of Opinion			Total
	Low	Medium	High	
Below 40 Years	12	43	12	69

Services	Total Scores	Average Scores	Rank
Network Coverage	5284	52.84%	I
Data Service	5205	52.05%	II
Calling Service	5091	50.91%	III
Customer care	4667	46.67%	V
New Schemes andOffer	4987	49.87%	IV

Table it reveals that Network Coverage is ranked First. Data Service is ranked Second. Calling Service is ranked Third. New Schemes and Offer is ranked Fourth and Customer care in ranked Fifth.

**Application Of Sign Test**

For the purpose, the null hypothesis that there is no significant difference between the beneficiaries’ Opinion with regard to the facilities provided by the beneficiaries’ Sivagangai has been framed

Above 40 Years	9	17	7	33
Total	21	60	19	100

**Age and their level of opinion about the utilization of Reliance jio – chi – square test**

O	E	O - E	(O - E) <sup>2</sup>	(O - E) <sup>2</sup> /E
12	14.07	2.07	4.29	0.31
9	6.93	2.07	4.29	0.62
43	40.2	2.8	7.84	0.20
17	19.8	2.8	7.84	0.40
12	12.73	0.73	0.53	0.04
7	6.27	0.73	0.53	0.09

Degrees of Freedom = (c-1) (r-1)  
 = (2-1) (3-1)  
 = 2

**Calculated Value of  $X^2 = 1.66$**

**Table Value of  $X^2_{0.05} = 5.99$**

Since, the calculated value (1.66) is less than the table value 5 per cent level. The null hypothesis is Accepted. Hence, it is concluded that there is a significant relationship between the age of beneficiaries' and their level of opinion about the Utilization of Reliance Jio.

#### **Suggestions Of The Study**

- Most of the respondents are suggesting to charge minimum rate on data and calling services than their rival competitors.
- Try to make the network coverage of Jio to better than other service providers .
- Through the word of mouth, the customers are aware of Jio and strive for accessing.
- To remove the network problem and calling congestion, the present study suggests to install the towers in the place of unavailability of network and the remote areas.

#### **Conclusion**

- The study is involved in measuring the level of satisfaction and preference of Jio customers.
- The researcher recommends Reliance Jio Company to improve their network coverage and to wipe out the calling congestion.
- It is assured that the company can achieve the 100 percentage satisfaction of their customer.

- Due to this, the customer might not be switch over to other networks.
- It will create goodwill for the company and enrich its worthiness.

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## A STUDY ON MICRO FINANCE IN SIVAGANGAI DISTRICT

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### Abstract

*It is clear from study that problems due to adequate income earning, group pressure, self ethics, fear of legal action, to avail of legal action and to get further loan. To measure the level of opinion of the sample respondents 120 were selected. Among the six variable such as age, marital status and occupational level are not associated and the remaining three variables such as educational level and monthly income and monthly expenses are associated with the level of opinion of the sample respondents.*

**Key Words:** *Micro Finance, Indian Economy, Growth.*

### Introduction

Development of women has been recognized as a sine-qua-non for national development of social welfare. In order to bring women into the main stream of economy, and society, government of India has launched several development programmers for women. Various five year plans gave special emphasis to employment and income generating activities for women with ultimate objective of making women economically independent and self-reliant. In spite of the efforts of the government, women's needs are more and marginalized in their struggle for existence and excellence.

Micro finance means the extension of small loans to very poor people for self employment projects that generate income, allowing them to care themselves and their families. In most cases micro finance

programmes after a combination of services and resources to their clients in addition to credit for self employment. These often include savings facilities, training, networking and peer support. Loans under micro credit program are very small, on an average less than \$100 by world standards and in hundreds of rupees by Indian standards. Micro finance targets the rural and urban households, with an emphasis on women borrowers, provisions of finance for creation of assets and their maintenance and bringing in greater quality of services. The beneficiaries are identified by micro finance providers themselves independently or through Non-Governmental organizations and self-help groups

### Statement Of The Problem

The people of the taluk confront with their economic problems due to poor income less education, low employment and poor



industrial development the women population in sivagangai taluk were suffering from dire financial and economic problems due to complex banking procedures, poor support from the family, lack of business awareness, poor entrepreneurial awareness unaware of government assistance. The micro financing and micro credit to the women community has improved their economic interest and there by standard of their living conditions. Hence, the present studies have been made to attempt to study the impact of micro financing in sivagangai taluk.

#### **Review of literature:**

Zohir and Matin (2004) in their study state that MFIs not only help in poverty alleviation but the groups created for availing the microfinance facility also contribute beyond finance such as, it brings sense of community reliance and trust among the members. These network can only the foundations for other social capital developments in the community. They state that examples of cultural impacts of social intermediation that affect the greater community such as standing against dowry domestic violence and respect to women.

Study conducted by UNCDF (2004) States that microfinance plays three promote gender society.

It helps very poor households meet basic needs and protect against risks.

It is associated with improvement in households meet basic needs and product economic welfare.

It helps to empower women by supporting them economically and hence promote gender equity.

Chawla (2013) reviews Indian MFIs literature to see the impact of regulations of MFIs in India. This study is done post the Andhra crisis where many farmers in the state of Andhrapradesh had committed suicide due to inability to pay the high interest rate charged by unregulated MFIs. Author feels that due to trajectory growth of the microfinance in India, It is time for regulations to be imposed on MFIs as it will be beneficial for all the stockholders. The study further highlights the importance of microfinance bill 2012 and the role it played in streamlining many processes including fixing of interest rates that can be charged by the MFIs. The author recommends that MFIs should bring transparency in the interest rates charged, introduction of technology to reduce

the operating costs and lastly access to alternate sources of fund to reduce cost of capital.

Franks (2000) studied the impact of macroeconomic stabilization on MFIs and calculated that economic stability is beneficial in the long run for the sustainability of the MFIs through they may seem costly in the short run. This has further been supported by quinines and Seibel (2000) who studied the Philippine MFIs and stated that regulatory and supervisory framework have a positive impact on the poor households.

Banat and Bhatpat (2014) tested the impact of gross loan portfolio at risk, debt equity ratio, return on assets, borrower per staff and deposits on Indian MFIs for the year 2010 using panel data regression on a sample of 81 MFIs picked from mix database and found four factors to be crucial to the sustainability namely; gross loan portfolio, return on assets, portfolio quality and staff productivity.

#### **Objectives of the study:**

1. To Examine the problem of microfinance of the sample respondents.
2. To analysis of micro finance and level of opinion of the sample respondents.
3. To offer summary of findings, suggestions and conclusions.

#### **Methodology:**

The present study is based upon primary data only. With view to analyze the 120 sample respondents with help of simple random sampling technique have been applied

#### **Analysis and interpretation of data:**

The following hypothesis has been framed for analyzing the opinion of sample member's of microfinance.

1. There is no relationship between the age and the level of opinion under micro finance scheme.
2. There is no relationship between the marital status and level of opinion under micro finance scheme.
3. There is no relationship between the educational level and level of opinion under micro finance scheme.
4. There is no association between occupational and level of opinion of the sample respondents. There is no association between monthly income and level of opinion of the sample respondents.
5. There is no relationship between monthly expenses and level of opinion of the sample respondents.

For testing the above hypotheses,  $\chi^2$  value has been calculated. The calculated value  $\chi^2$  has been compared with the table value of  $\chi^2$  located from  $\chi^2$  table for the desired level of confidence on the given degree of freedom. When the calculated value was less than the table value of  $\chi^2$ , the hypothesis was accepted.

In case, the calculated value exceeds the table value, the hypotheses was rejected. For the purpose of the analysis, 95 percent of confidence has been adopted. The Table value of  $\chi^2$  is denoted as  $\chi^2_{0.05}$  and the calculated value of  $\chi^2$  is denoted as  $\chi^2$  Table 3 shows age and level of opinion of the sample respondents

**Age And Level Of Opinion Of The Sample Respondents**

Age Level	Low	Medium	High	Total
Below 18-30	7 (6%)	14(12%)	12(10%)	33(27%)
31-35	9(7%)	34(28%)	13(11%)	56(47%)
Above 35	8(7%)	14(11%)	9(7%)	31(26%)
Total	24 (20%)	62 (51.67%)	34 (28.33%)	120 (100%)

It is observed from Table 1 that out of 120 sample respondents 33(27%) who come under the age of below 18-30 56(47%) come under the age between 31-35, 31(26%) are age groups above 35 years.

Among the 24(20%) of the sample respondents with low level of opinion 7(6%) are below 18 to 30 years 9(7%) are age groups of 31to35 years 8(7%) of them having above 35 years.

Out of 72 sample respondents with medium level of opinion, 14(12%) are below 18to30 years, 34(28%) having 31to35 years and 14(11%) are above 35 years.

Of the 27 sample respondents 12(10%) who come under the category of below 18 to 30 years 13(11%) are age groups from 31 to 35 years 9(7%) are age categories of above 35 years.

**Age and Level of Opinion of the Sample Respondents Chi-Square Test**

Particulars	Value
Calculated value	3.92
Table value	9.49
Level of significance	4

The calculated value 3.92 is less than the table value (9.49) the established null hypothesis is accepted. Hence, there is no

relationship between the age group and level of opinion of the sample respondents.

Marital status and level of opinion of the sample Respondents

**Marital Status Level Of Opinion Of The Sample Respondents**

Marital Status	Low	Medium	High	Total
Married	5(5%)	16(13%)	13(11%)	34 (28%)
Unmarried	10(8%)	34(28%)	11(9%)	55(46%)
Others	9(7%)	12(10%)	10(8%)	31(26%)
Total	24(20%)	62(51.67%)	34(28.33%)	120(100%)

It is observed from Table 3 that out of 120 sample respondents 34(28%) who come under the marital status of married 55(46%) come under the marital status between unmarried 31(26%) are marital status others.

Among 24(20%) of the sample respondents with low level of opinion 5(5%) are married 10(8%) are unmarried 9(7%) of them having others.

Out of 62 (51.67%) sample respondents with medium level of opinion 16(13%) are marital status married, 34(28%) are unmarried and 12(10%) are others.

Of the 34(28.33%) sample respondents with high level of opinion 13(11%) who come under the category of married 11(9%) are marital status unmarried 10(8%) are marital status of others.

**Marital status and Opinion of the Sample Respondents Chi-Square Test**

Particulars	Value
Calculated value	6.71
Table value	9.49
Level of significance	4

The calculated value 6.71 is less than the table value (9.49) the established null hypothesis is accepted. Hence, there is no relationship between the age group and level of opinion of the sample respondents.

**Education And Level Of Opinion Of The Sample Respondents**

Educational Level	Low	Medium	High	Total
-------------------	-----	--------	------	-------

Up to secondary Level	14(12%)	24(20%)	8(7%)	46(38%)
Degree	8(7%)	27(22%)	15(12%)	50(42%)
Others	2(1%)	11(9%)	11(9%)	24(20%)
Total	24(20%)	62(51.67%)	34(28.33%)	120(100%)

It is observed from Table 5 that out of 120 sample respondents 46 (38%) who come under the education groups of up to secondary level 50 (42%) come under the education degree, and 24 (20%) are education groups others.

Among the 24(20%) of the sample respondents with low level opinion 14(12%) are up to secondary level 8(7%) are education of degree, 2(1%) of them having others.

Out of 72 sample respondents with medium level of opinion 24(20%) are up to secondary level 27(22%) having degree and 11(9%) are others.

Of the 27 sample respondents 8(7%) who come under the category of up to higher secondary level 15(12%) are education categories of others.

**Education and Level of Opinion of the Sample Respondents Chi-Square Test**

Particulars	Value
Calculated value	30.54
Table value	9.49
Level of significance	4

The calculated value 30.54 is more than the table value (9.49) the established null hypothesis is rejected. Hence, there is a

**Problems Of Microfinance Products**

Rank	Group pressure	Adequate income earning	To avail of legal action	Self ethic	Fear of legal action	To get further loan	Total
I	36	41	5	17	9	12	120
II	21	37	19	17	19	2	120
III	21	8	21	25	40	5	120
IV	17	19	5	25	14	40	120
V	9	10	35	7	36	23	120
VI	16	5	35	24	2	38	120
Total	120	120	120	120	120	120	120

This section an attempt: to made to analyze the microfinance groups in

relationship between the education levels of opinion of the sample respondents.

**Occupation and level of opinion of the sample Respondents**

Table 7 shows occupation and level of opinion of the sample respondents.

**Occupation And Level Of Opinion Of The Sample Respondents**

Occupation	Low	Medium	High	Total
Self employment	6(5%)	10(8%)	8(7%)	24(20%)
Self employment	10(8%)	30(25%)	18(14%)	58(48%)
Others	8(7%)	22(18%)	8(7%)	38(32%)
Total	24(20%)	62(51.67%)	34(28.33%)	120(100%)

It is observed from Table 7 that out of 120 sample respondents 24(20%) who under the occupation of self employment level 58(48%) come under the occupation agriculture labor and 38(32%) are occupation groups others.

Among the 24(20%) of the sample respondents with low level opinion 6(5%) are self employment 10(8%) are occupation of agriculture labor and 8(7%) of them having others.

Out of 72 sample respondents with medium level of opinion 10(8%) are self employment 30(25%) having agriculture labor and 22(18%) are others.

Of the 27 sample respondents 8(7%) who come under the category of self employment 18(14%) are agriculture labor from others and 8(7%) are occupation of others.

sivagangai taluk with a view to ascertain the opinion of the microfinance groups

they were asked to rank the microfinance. To understand the microfinance in the order of importance Garret's ranking technique has been

$$(R_{ij}-0.5)$$

$$\text{Garret's} = 100 \frac{\sum R_{ij}}{N_j}$$

$N_j$

$R_{ij}$  = Rank given for the item by the  $j$ th individual

$N_j$  = Total ranks given by the  $j$ th individual

### Problems Of Microfinance Products

#### Gareet's Ranking

Problems	Total score	Average score	Rank
Group pressure	6733	56.108	II
Adequate income Earning	7287	60.725	I
To avail of legal Action	5067	42.225	V
Self ethic	6583	54.858	III
Fear of legal action	6112	50.933	IV
To get further loan	4890	40.75	VI

It is observed from Table 14 that the marketing problems faced by microfinance product the first ranks adequate income earning (60.725), followed by group pressure (56.108), self ethic (54.858).

#### Suggestions

1. The government and non government should take initiative to make women awareness and motivate them towards micro finance.
2. At the save time efforts may be made by authorities to solve these problems and suitable steps taken to provide the needful assistance.
3. To provide the extent the loan facilities.
4. To improve the marketing opportunity and services.

5. To strength the agricultural along with microcredit of rural women.
6. To strengthen the operation procedures for field level activity and to increase repayment rate, it can be suggested that the MFIs can change collection period from weekly to monthly basis to overcome high transaction cost.

#### Conclusion

It is clear from study that the very important segment in the economic development of local to global levels of microcredit economic independence and education of women will go a long way in altering self reliance for women microcredit.

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## INDIVIDUAL ASSESSEE'S PERCEPTION OF TAX PLANNING IN MADURAI DISTRICT

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### Abstract

*Direct tax is the essential source for the government to execute the government plans, such as health, education and infrastructures. Tax planning of individual assessee's are very significant to increase the more number of assessee's without feeling of tax as a burden. Tax planning becomes necessary when one's taxable income exceeds the tax exempted limit. Tax planning suitable for one or may not suitable for others, due to economic and social condition. The awareness of various tax planning is must to reduce the tax liability with proper tax planning. Perfect tax planning is a difficult task to the individual assessee's those who are not having adequate knowledge in tax planning. Mostly tax consultants are helping to tax planning and e-filing of the return.*

**Key Words:** Assessee's Perception, Tax Planning, Madurai District.

### Introduction

The taxes are the basic source of revenue for the government. Revenue raised from the taxes is utilized for meeting the expenses of government plans. Provision of education, maintain law and order infrastructure facilities such as roads, dams, electricity health care facilities, education and so on. These taxes are broadly divided into direct taxes and indirect taxes.

The tax is levied directly on income of the person is called direct tax. The levy of income tax in India is governed by the Income Tax Act 1961 and Income Tax Rules 1962. The tax is charged on the total income. The Income

Tax Act contains the provisions for determination of taxable income, determination of tax liability, procedure for assessment, appeal, penalties and prosecutions. It also lays down the powers and duties of various Income Tax Authorities. The Income Tax Department is governed by central board of direct taxes and it's the part of the revenue under the ministry of finance.

Every year a budget is presented before the parliament by the finance minister, one of the important components of the budget is the finance Bill. The Bill contains various Amendments. Such as the rates of Income Tax and other Taxes. When the finance Bill is

approved by both houses of parliament and receives the assent of president, it becomes the Finance Act. Every person whose taxable income for the previous year exceed the minimum limit is liable to pay tax. Income Tax payers have a PAN card to identify themselves issued by the tax authorities.

**Significance Of The Study**

Being a citizen of India, paying tax is one of our constitutional duties in return of fundamental rights. But paying tax is always a painful task as it directly impacts on the residual income of the taxpayers. So all individual always try to reduce tax liability by managing their financial affairs. The total income earned by an individual may be from salary, house property, business or profession, capital gain and other sources. Tax can be reduced either by evasion or avoidance or planning. Tax evasion is illegal, tax avoidance is not a crime but tax planning is ethical and legal. Tax planning is important for every assessee to reduce their tax liability and compliance with the income tax rules. To enjoy the benefits of tax planning, the assessee must know different provisions of tax saving schemes available in the laws.

**Statement Of Problem**

Income tax is one of the major sources in a Country. In last few decades the number of income tax payers has been increased. Tax is defined as a compulsory contribution by tax payers. It is highly helpful for the State to implement and execute the developmental activities of a nation for their self reliant. And at the same time tax payers should feel convenient while pay tax.

This study on effort to evaluate the perception of assessee’s about tax planning such as Components of Income Tax Law, Tax Awareness, Tax Rate, Deductions, E – Filing, Increase the Tax Filings, TDS Refund.

A good understanding of tax payers perception is important for the Tax Authority to improve the tax system and consequently to encourage the tax payers’ compliance. Hence an attempt would have been made by the researcher to the above problem is the main statement of the study.

**Objectives Of The Study**

The study is undertaken with a view to fulfill the following objectives:

- To study the socio economic profile of the Individual Assessee’s.
- To analyze the awareness of tax system.

- To study the perception of Individual Assessee’s Tax Planning.
- To study the e-filing.

**Scope Of The Study**

Taxation is considered as a complex matter affecting financial planning of each individual income tax assessees. The scope of the present study is limited to the tax planning measures adopted by the individual assessee in Madurai District. The study also evaluates the extent of awareness of employees and business people on tax laws and tax planning measures. The savings habits, investment pattern, repayment of liabilities, tax planning measures adopted for the period under study and the level of awareness of employees and business people on tax laws and tax planning measures were studied and evaluated.

**Methodology**

- The present study in descriptive in nature and it is primarily based on primary data that will be collected from the Individual Assessee’s in Madurai District. A structured interview schedule will be framed to collect the data for analysis.
- A sample of 120 tax payers will be selected by applying convenience sampling method. The appropriate statistical tools will be applied for analysis and interpretation of collection of data.

**Hypothesis Of The Study**

In this study, they following hypothesis has been to analyze the opinion of the respondents.

- There is no significant difference between Age of the Respondents and Level of Opinion of E-filing.
- There is no significant difference between Awareness of Individual Assessee and their Tax Planning.

**Socio Economic Background of the Assessee’s**

<i>Age-wise</i>	<i>F</i>	<i>%</i>
Up to -30 Years	24	20.00
30 – 40 Years	36	30.00
40 – 50 Years	43	35.83
Above 50 Years	17	14.16
Total	120	100
<i>Gender-wise</i>	<i>F</i>	<i>%</i>
Male	94	78
Female	26	22
Total	120	100
<i>Educational Qualification</i>	<i>F</i>	<i>%</i>

School Graduate	21	17.50
Professional	70	58.33
Total	29	24.17
Area - Wise	F	%
Rural	24	20.00
Urban	86	71.67
Semi Urban	10	8.33
Total	120	100.00
Method of filing	F	%
Own	34	28.33
Consultant	86	71.67
Total	120	100.00
Years	F	%
0 – 5 Years	58	48.33
5 – 10 Years	43	35.83
10 – 15 Years	14	11.67
15 – 20 Years	3	2.50
Above 20 Years	2	1.67
Total	120	100.00
Purpose	F	%
Loan	26	21.67
TDS Return	12	10.00
Regular provision	77	64.17
Others	5	4.16
Total	120	100.00
Source	F	%
Salary	41	25.15
House Property	14	8.59
Business & Profession	91	55.83
Capital Gain	3	1.84
Other Sources	14	8.59
Total	163	100.00
Income Range	F	%
Less than ₹ 2,50,000	12	10.00
₹ 2,50,001 – ₹ 5,00,000	67	55.84
₹ 5,00,001 - ₹ 10,00,000	29	24.16
Above ₹ 10,00,000	12	10.00
Total	120	100.00

#### Amount of claim by the Individual Assesses

Amount	F	%
Below ₹ 25,000	29	24.17
₹ 25,000 – ₹ 50,000	24	20.00

₹ 50,000 - ₹ 75,000	17	14.17
₹ 75,000 - ₹ 1,00,000	2	1.67
Above ₹ 1,00,000	22	18.33
Nil	26	21.66
Total	120	100.00

#### Section wise Deduction Claimed by the respondents

Section	F	%
80C	91	54.82
80D	19	11.45
80DD	3	1.81
80G	3	1.81
80TTA	17	10.24
Others	7	4.22
Don't know	26	15.65
Total	166	100.00

#### Summary Of Findings

The following are the summary of finding of the study.

1. A majority (35.83 %) per cent of the respondents belonging to the age group of between 40 and 50 years.
2. It is found that a majority (78 %) per cent of the individual assesses are male.
3. A considerable number of the individual assesses (58.33 %) per cent have studied graduate level.
4. It is inferred that most (71.67 %) per cent of the individual assesses have urban areas.
5. Most of (71.67 %) per cent of the individual assesses have through consultant tax return filing.
6. It is found that (48.33 %) per cent of the respondents had filed tax return filing duration is 0 – 5 years.
7. It is inferred that a considerable portion (64.17 %) per cent of the respondents are filing return regular provision of the tax return filed
8. A considerable portion (55.83 %) per cent of the respondents earning from business and profession.
9. An analysis of the yearly income range of the individual assesses has revealed that a majority (55.84 %) per cent of the individual assesses are earning the yearly income range between ₹ 2,50,001 and ₹ 5,00,000.

10. An analysis of the yearly deduction claimed of the individual assesses has revealed that a majority (24.17 %) of the individual assesses are claiming deduction range below ₹ 25,000.
11. It has revealed that a majority (54.82 %) of the individual assesses are claimed deduction section 80C.

### Sign Test

It is one of the non-parametric methods in statistical work. This can be used with either nominal or ordinal data. It requires less restrictive assumptions concerning the level of data measurement. For recording the responses of sample tax payer, a sign is recorded if the workers responses is "yes" for each statement framed for the study or a '-' is recorded if the respondents is 'no' for that statement.

Using this procedure the responses of all sample workers are recorded in terms of '+' or '-' sign. The response of 'no opinion' is ignored while applying sign test. The purpose of this study is to determine whether or not the 'yes' and 'no' responses of workers for each statement is equal.

This test can be applied for the small sample case ( $n < 20$ ) and for large of sample case ( $n > 20$ ). Hence  $n$  refers to number of respondents who responded to each statement as 'yes' and 'no'. Due to large sample, for all a statement framed for this study the number of 'yes' and 'no' responses of sample workers is greater than 20.

The null hypothesis is that there is no significant difference between the responses of the respondents in each of the facilities provided.

### Results of Sign Test

Number	Mean	$\sigma \sqrt{0.25n}$	$\frac{+ \text{Sign} - \mu}{\sigma}$	Result
70	35.00	4.18	0.24	Not Significant
87	43.50	4.66	-1.18	Not Significant
41	20.50	3.20	-2.97	Significant
96	48.00	4.90	2.45	Significant
98	49.00	4.95	1.21	Not Significant
55	27.50	3.71	2.56	Significant
51	25.50	3.57	3.22	Significant
50	25.00	3.54	0.85	Not Significant
79	39.50	4.44	0.11	Not Significant
38	19.00	3.08	0.33	Not Significant
65	32.50	4.03	0.12	Not Significant
46	23.00	3.39	1.18	Not Significant
76	38.00	4.36	0.92	Not Significant
44	22.00	3.32	3.01	Significant
62	31.00	3.94	-0.51	Not Significant
72	36.00	4.24	-0.94	Not Significant
75	37.50	4.33	0.58	Not Significant
49	24.50	3.50	2.43	Significant
47	23.50	3.43	1.90	Not Significant
56	28.00	3.74	-3.74	Significant

It is inferred from Table 4.25 that the Z value is not within the acceptance region of null hypothesis ( $z = -1.96$  to  $+1.96$ ) for all 20 statement herewith 7 statements are Significant and rest of the 13 statements are Not Significant. There is significant differences are due to a small number of Yes responses and rests of the not significant differences are due to a large number of No responses. There is no

significant different between Awareness of individual and their Tax Planning. Hence, it is concluded that they are not Aware of Tax and Tax planning in thoroughly.

### Level Of Opinion Of E-Filing

#### Chi-square Test

The chi-square is one of the simplest and most widely used non-parametric tests in statistical analysis. The symbol of the Greek



Chi is  $\chi^2$ . The  $\chi^2$  test was first used by Karl person in the year 1990. The quantity  $\chi^2$  describes magnitude of the discrepancy between theory and observation. The data in chi-square tests is often in terms of count or frequencies. The actual survey data may be on a nominal or higher scale of measurement. If it is on a higher scale of measurement, it can always be converted into categories.

The Chi-square test is an important test amongst the several tests of significance developed by statisticians. Chi-square, symbolically written as  $\chi^2$  (pronounced as chi-square).

The value obtained as such should be compared with relevant table value and the inference can be drawn. If the calculated value is greater than the table value the hypotheses framed will be rejected, otherwise accepted.

1. *Highly satisfied*, 2. *Satisfied*, 3. *No opinion*, 4. *Dissatisfied*, 5. *Highly Dissatisfied*  
 Standard deviation = 5.67  
 Mean = 37.54

**Age and their Level of Opinion of E-filing**

Age is one of the important socio-economic variables in determining the opinion and their level of on tax planning of individual assesses in the study area the age and their level of opinion on tax planning.

**Age and their Level of Opinion of E-filing**

Age	Level of Opinion			Total
	Low	Medium	High	
Below 35 Years	28 (23.33 %)	7 (5.83 %)	9 (7.5 %)	44 (36.67 %)
Above 35 Years	61 (50.83 %)	2 (1.67 %)	13 (10.83 %)	76 (63.33 %)
Total	89 (74.17 %)	9 (7.5 %)	22 (18.33 %)	120 (100 %)

It is observed form Table 4.26 that out of 120 respondents with medium level opinion given by 9 assesses, 5.83 per cent of the respondents belong to the age group of below 35 years, 1.67 per cent of the respondents belong to the age group of above 35 years. Out of 120 assesses 89 assesses having low level of opinion, 23.33 per cent belong to the age group of below 35 years with low level of opinion of e-filing and the remaining 50.83 per cent belong to the age group of above 35 years. Further, with high level opinion, out of 22 assesses

respondents 7.5 per cent belong to the age group of below 35 years and the rest 10.83 per cent belong to the age group of above 35 years.

To test the relationship between the Age and the opinion of the respondents towards the level of opinion of E-filing by the individual assesses, the following null hypothesis is formulated. *“There is no significant relationship between the age of the respondents and the level of opinion on of e-filing”*. The Chi-square test has been applied and the computed results are

**Age and their Level of Opinion of E-filing – Chi-square Test**

Sl. No.	Cell	O	E	O-E	(O-E) <sup>2</sup>	(O-E) <sup>2</sup> /E
1.	R <sub>1</sub> C <sub>1</sub>	28	32.63	-4.63	21.44	0.66
2.	R <sub>2</sub> C <sub>1</sub>	61	56.37	4.63	21.44	0.38
3.	R <sub>1</sub> C <sub>2</sub>	7	3.30	3.70	13.69	4.15
4.	R <sub>2</sub> C <sub>2</sub>	2	5.70	-3.70	13.69	2.40
5.	R <sub>1</sub> C <sub>3</sub>	9	8.07	0.93	0.87	0.11
6.	R <sub>2</sub> C <sub>3</sub>	13	13.93	-0.93	0.87	0.06
Total						7.76

Since the calculated value of 7.76 is more than the table value both at five per cent of significance, the null hypothesis is rejected hence, it is concluded that there is a significant relationship between the age of the respondents

and their level of opinion of E-filing of the individual assesses in the study area.

**Suggestions**

1. The Government should take more steps to encourage the Woman entrepreneur to do business.

2. Individual assesses have been educated to file tax return by self.
3. Awareness could be made to educate the assessee about the various deduction to claim more amount from deduction u/s 80C to 80U.
4. The Government should be reduced the tax rate in moderately and to increase the tax limit to satisfy the individual assesses.
5. E-filing should be popularized by way of simplifying E-filing Forms.

#### Conclusion

This report is a reflection of the perception of Individual Assessee's Tax Planning. Perfect tax planning is a difficult task to the individual assesses. An effort is made to study the socio-economic background of the individual assesses, and their tax planning. Through this study we found out that most of the tax payers not knowing the tax deduction thoroughly. It is also inferred that most of respondents are belonging to the consultant for their tax planning. And the level of opinion of e-filing by the individual assesses having relationship between their age and e-filing process. More priority should be given to educate the tax payers to file return more in year by year by way of reducing the tax burden.

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## A STUDY ON NON-PERFORMING ASSETS OF SELECTED PUBLIC AND PRIVATE SECTOR BANKS

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### Abstract

*The banking system has a huge task to carry out in the quick development of the economy through arranged endeavors. Actually, banking system arrangement of any nation is the life saver or soul of the economy. A banking system foundation is key in an advanced society. The banks, in their books, have diverse sort of benefits, for example, money close by, offsets with different banks, speculation, credits and advances, settled resources and different resources. The Non-Performing Asset (NPA) idea is confined to advances, advances and ventures. Up to an advantage creates the pay anticipated from it and does not uncover any uncommon hazard other than ordinary business chance, it is treated as performing resource, and when it neglects to produce the normal pay it turns into a "Non-Performing Asset". The present study endeavors to initially analyze the dimension of NPAs in the banking sector in India and after that break down the foundations for expanding NPAs.*

**Key Words:** Financial performance of NPA, Total Provision ratio, Problem Asset ratio of selected Public sector and Private sector Banks.

### Introduction

In a basic word bank implies budgetary organization managing in cash. It acknowledges stores and leads cash. Saving money activities are performed by financier. Bank assumes a critical job in present day financial exercises. Extension of credit in monetary exercises is generally performed by banks and when it stops to create pay for the bank is known as a non-performing resource (NPA). At the point when a borrower couldn't pay intrigue or potentially portion on an advance, which stay past due for over 180 days then it progresses toward becoming non-performing. The essential factor to decide if a

record is NPA or the record of recuperation isn't the accessibility of security.

### Explanations Behind The Rise In NPA Levels

From 2000-2008, the Indian economy was in a blast stage and banks, particularly open area banks, begun loaning broadly to organizations.

Nevertheless, with the money related emergency in 2008-09, corporate benefits diminished and the Government prohibited mining ventures. The circumstance ended up genuine with the considerable deferral in ecological grants, influencing the framework area - power, iron, and steel - and bringing

about instability in costs of crude materials and a deficiency of supply.

Another reason is the casual loaning standards embraced by banks, particularly to the huge corporate houses, previous examination of their financials and their FICO assessments.

### Statement Of The Problem

Non-performing Assets are one of the real worries for banks in India. It is important to trim down NPAs to enhance the money related wellbeing in the banking system. The Indian banking sector is confronting a major issue of NPAs. The present study discuss about the variables adding to NPAs, purposes behind high NPAs and their effect on Indian saving money activities, the trend and magnitudes of NPAs in chosen Private and Public banks.

### Objectives Of The Study

1. To examine the financial performance of NPA in Public Sector and Private sector Banks.
2. To study the magnitude of NPA in Public and Private Sector Banks.

### Period Of Study

The period of 2013 to 2018 have been taken for this study. The total period covered is five years.

### Data Base And Methodology

With the end goal of the investigation information was drawn from the accounting reports, pay explanations and non-performing resources points of interest of below Six Private banks and Six Public banks have been taken for the examination.

ICICI Bank	Punjab National Bank
South Indian Bank	Bank of Baroda
YES bank	Syndicate Bank
IndusInd Bank	Union Bank
Axis Bank	IndianOverseas Bank
HDFC Bank	Corporation bank

### Review Of Literature

**Ambuj Tiwari and Vipul Garg (2018)**, in their study analysed that highest NPA in Public sector banks and private sector banks are SBI and its associates followed by bank of India and IDBI, ICICI has highest NPA. The mismanagement in banks is influenced by Indian economy it's a serious issue. Certain precautions if taken from the very beginning the occurrence of borrower accounts turning bad shall be minimized to large extent. Such as pre-sanction formalities,

promptness and follow up action. The author concluded that the confidence of investors, depositors, lenders etc. will reduce due to higher NPA.

**K.Subbareddy and K. Bhaskar (2018)**, has mentioned that compared to foreign bank, Indian banks is having high NPA it is because of bank management should speed up the recovery process. Not only with small borrowers but also with large borrowers is having recovery problem and the bank should take strict actions towards the NPA management. The government should take necessary action for faster settlement of pending cases and also it should reduce the mandatory lending to priority sector as this is the risk creating zone.

**Pooja Ralhan Gulati (2018)**, analyzed various NPA management efficiency using the techniques of growth rate analysis and descriptive analysis. 2007-08 to 2016-17 is the time period of the study. The study denoted that, In India banking industry is facing problem against NPA. The study analysed that the highest AGR of Net NPAs is found in Kotak Mahindra Bank and HDFC Bank. Moreover the banks with lowest AGR of Net NPAs and low level of AGR of Net NPAs. The study interpreted that compared to other old private sector bank, kotak Mahindra and indusind showed higher average return on advances and banks thus it shows that they are comparatively more efficient in managing NPAs.

**Sudin Bag and Sajju Islam (2017)**, has identified the NPA of Indian and Bangladesh bank and also measured the trend of NPA, during the period of 2010-2016. They have studied the effect of NPA using Return on Asset and Return on Equity of Indian in addition to Bangladesh Banks. As it is interpreted that banking sector of both the countries should focus on nature of its client.

**Sakshi Arora Kritika Goyal (2017)**, studied the reasons of accumulating NPA in the present scenario. They have also analysed effect of Non Performing Assests on operations and functioning of banking institutions. Selected banks for the study is PSB'S and private sector banks, descriptive research is being used for the study. The study is made between 2011-2016. They have analysed the

net and gross NPA of both the bank and found out that private sector banks is more efficient than public sector bank.

#### Analysis And Interpretation

Bank Name	2017-18	2016-17	2015-16	2014-15	2013-14	Average
Private Banks	%	%	%	%	%	%
ICICI Bank	5.4	5.5	3.1	1.6	9.7	5.06
AXIS	3.8	2.3	7.4	4.7	4.5	4.54
HDFC	4.6	3.3	2.8	2.5	2.7	3.18
YES Bank	7.4	21.4	28.9	11.6	25.2	18.9
IndusInd	4.8	3.9	3.6	3.1	3.3	3.74
South Indian Bank	19.2	39.0	27.3	49.9	36.4	34.36
Public Banks	%	%	%	%	%	%
Bank of Baroda	5.4	4.7	20.2	18.9	15.1	12.86
Corporation Bank	19.2	39.0	25.7	20.0	27.9	26.36
Indian Overseas Bank	14.8	17.0	9.0	41.7	3.9	17.28
Punjab National Bank	11.2	7.8	8.6	40.5	28.4	19.3
Union Bank	8.0	7.0	5.2	27.0	2.0	9.84
Syndicate Bank	3.9	12.2	29.8	29.2	32.1	21.44

Comparing the private and the public banks for the last 5 financial years, the average NPA Net ratio of Private Banks is lesser than the Public banks except the South Indian Bank.

Comparing both the private and the public banks for the last financial year 2017-2018, the Net NPA ratio of Private Banks

**Financial performance of npa in public sector and private sector banks.**  
**Table showing Net NPA of selected Public sector and Private sector Banks**

such as Axis Bank, HDFC Bank, Indus Ind Bank, ICICI Bank and the YES Bank are having less NPA Ratio. Similarly among the Public banks such as Syndicate Bank, Bank of Baroda and Union Bank are having less NPA Ratio.

**Table showing Total Provision ratio of selected Public sector and Private sector Banks**

Bank Name	2017-18	2016-17	2015-16	2014-15	2013-14	Average
Private Banks	%	%	%	%	%	%
ICICI Bank	28.1	40.2	38.5	55.1	38.8	40.14
AXIS	7.6	4.5	3.8	5.1	3.9	4.98
HDFC	25.8	6.5	12.3	27.9	3.4	15.18
YES Bank	23.0	27.0	1.5	5.0	7.7	12.84
Indus ind	1.4	19.0	25.7	8.9	11.3	13.26
South Indian Bank	3.9	33.3	3.7	17.5	30.6	17.80
Public Banks	%	%	%	%	%	%
Bank of Baroda	25.3	1.4	35.1	40.1	4.0	21.18
Corporation Bank	33.0	14.1	15.1	9.7	11.4	16.66
Indian Overseas Bank	3.3	4.7	5.1	8.5	5.7	5.46
Punjab National Bank	35.5	2.4	2.7	5.8	4.3	10.14
Union Bank	3.7	1.5	5.5	12.4	18.9	8.40
Syndicate Bank	3.5	2.1	2.1	3.2	59.0	13.98

The above Total Provision Ratio of financial year 2013 to 2018 depicts that Comparing both the private and the public banks for the last 5 financial years, the average total provision ratio of Axis Bank is Lesser in

Private Banks and Indian Overseas Bank, Union Bank are lesser in Public banks. Comparing both the private and the public banks for the last financial year 2017-2018, the total provision ratio of Private Banks such as

ICICI Bank, HDFC Bank and Yes Bank are having high total provision ratio. Similarly among the Public banks such as Punjab

National Bank, Corporation Bank and Bank of Baroda are having high total provision ratio.

**Table showing Problem Asset ratio of selected Public sector and Private sector Banks**

Bank Name	2017-18	2016-17	2015-16	2014-15	2013-14	Average
Private Banks	%	%	%	%	%	%
ICICI Bank	6.1	55.7	37.5	2.4	1.9	20.72
AXIS	5.6	39.2	11.3	8.4	7.3	14.36
HDFC	11.1	24.6	12.2	10.8	10.0	13.74
YES Bank	20.06	10	45.3	23	16.0	22.87
Indus ind	20.1	10.0	45.3	23.0	16.0	22.88
South Indian Bank	13.9	21.0	10.2	7.3	7.8	12.04
Public Banks	%	%	%	%	%	%
Bank of Baroda	7.9	6.1	6.0	2.3	18.0	8.06
Corporation Bank	10.0	68.8	64.4	30.3	39.9	42.68
Indian Overseas Bank	15.4	61.1	109.5	52.2	32.8	54.20
Punjab National Bank	12.3	83.0	92.5	25.5	34.3	49.52
Union Bank	13.4	89.3	76.4	47.9	43.4	54.08
Syndicate Bank	7.8	5.9	4.5	2.1	1.8	4.42

Comparing both the private and the public banks for the last 5 financial years, the average problem asset ratio of South Indian Bank is lesser in Private Banks and Syndicate Bank and Bank of Baroda are lesser in Public banks.

2018, the problem asset ratio of Private Banks such as IndusInd, YES Bank and South Indian Bank are having high problem asset ratio. Similarly among the Public banks such as Indian Overseas Bank, Union Bank and Punjab National Bank are having problem asset ratio.

Comparing both the private and the public banks for the last financial year 2017-

**Table showing Depository safety ratio of selected Public sector and Private sector Banks**

Bank Name	2017-18	2016-17	2015-16	2014-15	2013-14	Average
Private Banks	%	%	%	%	%	
ICICI Bank	84.1	50.3	64.4	79.0	66.7	68.90
AXIS	67.0	64.5	70.1	69.9	40.3	62.36
HDFC	92.6	66.2	60.8	76.7	77.4	74.74
YES Bank	65.3	126.0	79.7	77.9	52.6	80.30
Indus ind	47.5	85.0	78.1	68.9	77.4	71.38
South Indian Bank	71.8	49.3	58.3	58.5	80.3	63.64
Public Banks	%	%	%	%	%	%
Bank of Baroda	135.6	144.9	66.7	60.0	69.5	95.34
Corporation Bank	133.7	65.4	47.1	77.6	82.2	81.20
Indian Overseas Bank	70.6	46.4	55.5	66.2	72.5	62.24
Punjab National Bank	75.9	67.0	72.6	79.6	77.2	74.46
Union Bank	74.8	30.6	65.9	47.3	52.4	54.20
Syndicate Bank	149.7	66.8	53.1	61.6	69.6	80.16

Comparing the private and the public banks for the last 5 financial years, the average depositor safety ratio of Axis Bank is lesser in Private Banks and Union Bank is lesser in

public banks. Comparing both the private and the public banks for the last financial year 2017-2018, the depositor safety ratio of Private Banks such as HDFC Bank, ICICI

Banks are having high depositor safety ratio. Similarly among the Public banks such as

syndicate Banks, Corporation Bank and Bank of Baroda are having depositor safety ratio.

**Table showing Substandard Asset ratio of selected Public sector and Private sector Banks**

Bank Name	2017-18	2016-17	2015-16	2014-15	2013-14	Average
Private Banks	%	%	%	%	%	%
ICICI Bank	1.4	3.4	14.9	17.2	38.4	15.06
AXIS	9.9	10.0	2.7	2.6	10.0	7.04
HDFC	15.7	2.4	14.1	5.3	5.1	8.52
YES Bank	3.5	26.1	8.2	12.9	5.8	11.30
Indus ind	4.4	37.3	39.5	35.2	44.2	32.12
South Indian Bank	10.7	35.4	1.4	4.9	10.0	12.48
Public Banks	%	%	%	%	%	%
Bank of Baroda	2.3	2.1	2.9	2.7	3.2	2.64
Corporation Bank	2.6	3.0	4.4	3.1	5.6	3.74
Indian Overseas Bank	21.1	20.1	3.1	10.0	5.7	12.00
Punjab National Bank	5.7	32.7	4.7	8.2	3.9	11.04
Union Bank	8.3	3.1	7.5	4.5	5.8	5.84
Syndicate Bank	2.9	27.7	4.7	40.9	5.6	16.36

Comparing the private and the public banks for the last 5 financial years, the average substandard asset ratio of Axis Bank is lesser in Private Banks and Bank of Baroda is lesser in Public banks. Comparing both the private and the public banks for the last financial year 2017-2018, the substandard asset ratio of private banks such as HDFC Bank and South Indian Bank are having high Substandard Asset ratio. Similarly among the Public banks such as Indian Overseas Bank and Union Bank are having substandard asset ratio.

#### **Suggestions**

1. RBI should update existing credit examinations and checking frameworks.
2. Banks ought to enhance and fortify their advance recuperation techniques.
3. Personal visits ought to be made after endorse and disbursal of credit and further
4. Close checking of the tasks of the records of obtained units ought to be done intermittently.
5. While loaning the advance to borrowers, banks need to make all the important strides sincerely without avoiding any of the means in the strategy. On the off chance that
6. Brokers avoid any of the essential methodology that may prompt default of the credit.

#### **Conclusion**

The NPA is one of the most serious issues that the Indian Banks are confronting today. On the off chance that the correct administration of the NPAs isn't attempted it would hamper the matter of the banks. So the issue of NPA needs bunches of genuine endeavours generally NPAs will continue murdering the productivity of banks which isn't useful for the developing Indian economy by any means.

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