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## PROBLEMS FACED BY THE AGRICULTURISTS IN CHITTOOR DISTRICT

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### *Abstract*

*The problems of Indian farmers are even bigger than what government anticipates. No one thinks agriculture as a respectful profession anymore. Gone are the days when people used to prefer farming over government job. Agriculture has become the most important occupation of our country. The development of agriculture turned to be a boon to the human civilization as it also gave way to its development. Agriculture plays a crucial role in the entire economy. It has been associated with the production of essential food crops. It is the basic source of food supply of all the countries of the world. It is the backbone of the economic system of the country. In providing food and raw material, it also provides employment opportunities to very large percentage of the population. Groundnut, fruits and vegetable, paddy and sugarcane occupied the first four ranks among the crops in the Chittoor district. Agriculturists still face a lot of problems in every walk of life which affects the pace of socio-economic development and their sustainability and livelihood. They invest all financial resources, but they are unable to generate enough production of cultivations. The present article made an attempt to elevate the problems faced by the agriculturists in Chittoor district.*

**Keywords:** *Agriculture, Development, Problems, Production and Sustainability.*

### **Introduction**

Agriculture has become the most important occupation of our country. The development of agriculture turned to be a boon to the human civilization as it also gave way to their development. Agriculture plays a crucial role in the entire economy. It has been associated with the production of essential food crops. It is the basic source of food supply of all the countries of the world. It is the backbone of the economic system of the country. In

providing food and raw material, it also provides employment opportunities to very large percentage of the population. Groundnut, fruits and vegetable, paddy and sugarcane occupied the first four ranks among the crops in the Chittoor district. Agriculturists still faces a lot of problems in every walk of life which affects the pace of socio-economic development and their sustainability and livelihood. They invest all financial resources, but they are unable to generate enough

production of cultivations. Agriculture is the chief occupation of the people in the Chittoor district. So the study of crop farming and its planning is of considerable importance. The confusing diversity of agricultural practice and pattern of crop farming is due to variations in topographical, agro- climatic, cultural, socio-economic and technological conditions.

Cropping pattern indicates that the spatial crop sequence in given area at a particular time of point. Cropping pattern may be defined as spatial and hierarchical order of areal unit association of different crops at a point of time in particular area. These types of analysis help to identify the most important crops of the area and the areal differentiation in the diversified agricultural economics. The cropping pattern is an ever changing phenomenon. The appearance of new high yielding and hybrid varieties are likely to change the entire picture of agriculture. In crops land distribution leads to evolve future crop, planning and orientation of agriculture. Kharif and Rabi are the two important growing seasons in the study area, however Kharif season is dominating one. Out of the total cropped area, more than 70 per cent of the cropped area comes under Kharif season remaining percentage of cropped area is under the Rabi season. In general Rabi crop has been practicing in potential irrigated source areas. Since Chittoor district has diversity in geographical location, a considerable number of crops are cultivated.

The problems of Indian farmers are even bigger than what government anticipates. No one thinks agriculture as a respectable profession anymore. Gone are the days when people used to prefer farming over government job. Now even farmers don't want their kids to become a farmer. Young people going away from farming. Many farmers are not in farming by choice but because it's the only way they can earn their bread. Many have no knowledge of recent agriculture developments. They still rely on the knowledge passed over their ancestors. So awareness about new developments is very much necessary in Chittoor district.

Farmers lack motivation. It becomes quite clear from the fact that sometimes they do have the knowledge but they don't want to try any new crop because they think what if this crop turns out bad. They want to be on safer side. They don't want to take risks. Small

farmers can't even afford risks. In this scenario assurance from government comes as great help. There are schemes but the implementation is not proper. Recently union government has announced that farmers can claim insurance even if only 30 per cent of crop is damaged, previously it was 50 per cent. This is indeed a good step which will definitely help the farmers but it's more important to ensure that they get the insurance money in time. A small farmer invests all of his money in the hope that this season he would have enough grain to go through the year but when the crops goes bad, he loses everything so it's necessary to ensure that he gets the money before the next crop.

Water supply is the significant factor in farming. Rain is also an important source. In our country, the supply of water is based on the amount of rainfall. Farmers suffer a lot due to the scarcity of water. Because of this, the yielding field reduced. 53 per cent farmers faced water problems. The ratio of ground water level decreases, even the water scarcity continues after constructing bore well. Due to the water scarcity, farmers can't able to get high yielding of crops. If the amount of rainfall increases, they can get high water supply decreases, due to less rainfall so that production of crops will be reduced automatically. Farmers faced number of problems and suffered due to declining crop yields, widening yield gaps in comparison with best yields in the Chittoor district, increasing prices of agriculture inputs resulting in increased cost of cultivation and changes associated with climate variability.

Nearly one-third of the Indian GDP is contributed by agriculture practices. It is the source of income and job for the major part of country. India is known as the land of farming. There are some challenges that these farmers have to face. It is not considered as a major profession. Most farmers are poor and many are not farmers by their choice but their family condition and education. Many farmers rely on the information passed by their ancestors which may be wrong. They have to work for whole year and if their crops get damaged they are left with debt and different problems. Usually these farmers take loans from their local zamindars to survive and end up losing their land because they could not return the loan amount. Insufficient rain can ruin their crops. Rice cultivation requires three times more water. Many rely on diesel pumping for irrigation

which is costly. Soil, seed, manure, insects, crop damage, these are some major problems that could occur in farming.

#### Objective of the Study

To study the Problems and Challenges faced by the Agriculturists in Chittoor district.

#### Methodology

The primary data for the present study are collected through the problems of agriculturists, sample investigation with the help of a structured schedule of questions in selected villages in Chittoor district of Andhra Pradesh. Chittoor district has been divided into three revenue divisions namely Chittoor, Tirupati and Madanapalli revenue divisions. It

has been observed that the researcher selected one village in each revenue division in Chittoor district about the problems of agriculturists.

The researcher has taken totally 440 samples of agriculturists in selected villages in Chittoor district. A sample of 170 agriculturists in Samudrapalle in Chittoor division has been taken. Gollavaripalem in Tirupati division a sample of 200 agriculturists has been taken and 70 agriculturists in Chinthamakulapalle in Madanapalli division has been taken as sample. Farming related problems and challenges faced by the agriculturists selected villages in Chittoor district in Table.1

**Farming related Problems & Challenges faced by the Agriculturists in Chittoor district (%)**

Problems	Samudrapalle in Chittoor division	Gollavaripalem in Tirupati division	Chinthamakulapalle in Madanapalli division	All Chittoor district
Inadequate Irrigation Facility	62 (36.47)	73 (36.50)	18 (25.71)	153 (34.77)
Loan Crisis	19 (11.18)	21 (10.50)	9 (12.86)	49 (11.14)
Declining Crop Productivity	12 (7.05)	14 (7.00)	8 (11.43)	34 (7.73)
Inadequate Availability of Fertilizer	9 (5.30)	11 (5.50)	7 (10.00)	27 (6.14)
Costly Agricultural Inputs	16 (9.41)	19 (9.50)	8 (11.43)	43 (9.76)
Poor Quality & Inadequate Availability of Seed	8 (4.71)	10 (5.00)	4 (5.71)	22 (5.00)
Inadequate price of produced grain	14 (8.24)	15 (7.50)	5 (7.14)	34 (7.73)
Lack of market for sale of grown products	12 (7.05)	13 (6.50)	5 (7.14)	30 (6.82)
Lack of Skill and Knowledge of Modern Agriculture	7 (4.11)	11 (5.50)	3 (4.29)	21 (4.77)
Disasters and Climate Change	11 (6.48)	13 (6.50)	3 (4.29)	27 (6.14)
<b>Total</b>	<b>170</b> <b>(100)</b>	<b>200</b> <b>(100)</b>	<b>70</b> <b>(100)</b>	<b>440</b> <b>(100)</b>

**Source:** primary data

From the above table.1 the problem of inadequate irrigation facility is 62 agriculturists in Samudrapalle in Chittoor division, 73 agriculturists in Gollavaripalem in Tirupati division and 18 agriculturists in Chinthamakulapalle in Madanapalli division in Chittoor district. The percentages of Samudrapalle are 36.47 per cent, 36.50 per cent in Gollavaripalem and 25.71 per cent in Chinthamakulapalle. Overall Chittoor district is

34.77 per cent. Agriculturists facing poor quality and inadequate availability of seed as 8 agriculturists in Samudrapalle and it has 4.71 per cent, Gollavaripalem there are 10 agriculturists and it has 5.00 per cent and Chinthamakulapalle there are 4 agriculturists and it has 5.71 per cent. In overall Chittoor district 22 agriculturists and it has 5.00 per cent. Lack of Skill and knowledge of modern agriculture was 7 consider farmer for

agriculturist in Samudrapalle, 11 agriculturists in Gollavaripalem and 3 agriculturists in Chinthamakulapalle and 4.11 per cent is in Samudrapalle 5.50 per cent in Gollavaripalem and 4.29 in Chinthamakulapalle. Overall Chittoor district is 4.77 per cent.

**Conclusion**

Agriculture is gambling of nature, farmers have to change their cropping pattern and methods of farm in the Chittoor district to maintain sustainability in agricultural sector. The technical improvements have changed the traditional system and pattern of agriculture. Sometime farmers receives low price for their crops. There is no pricing policy followed by

the government to the development of cultivation. So the Government should set reasonable prices for cultivation to develop the farmer's standard of living. Use of modern techniques, crop insurance, provision of credit facilities, basic infrastructure and research facilities are needed to remove the problems of cultivation in future.

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## **IMPACT OF GST ON THE SPENDING HABITS OF THE CONSUMERS IN MYSORE**

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### *Abstract*

*Taxation plays an important factor in the consumer buying behaviour, any change in the tax, has an impact on the spending. Goods and services tax, is a reform in the arena of tax which is a consumption tax which consumers would be the party to bear the additional tax charges. There were different types of taxes for different types of goods and services. To remove multiple taxes and also to provide for a common national market for goods and services, the Government of India proposed for to introduce the goods and services tax. In GST, all Indirect taxes such as excise duty, central sales tax (CST) and Value Added tax (VAT) etc. Will be subsumed under a single regime. GST has been implemented two years back in India, In the early stages of GST implementation, there were many issues and concerns to the consumers about the tax system and there were opinions and forums to discuss the benefits and burdens of the tax on the consumers. So in this light, This study attempts to examine the awareness of GST among the consumers and impact of GST on the spending habits of the consumers.*

**Keywords:** GST, Awareness, Perception, Spending habits, Purchases.

### **Introduction**

Goods and services Tax (GST), also known as value-added tax, which is introduced 1 July 2017 by Government of India. GST enable simplified indirect tax regime and removes complications and multi-layered taxation mechanism. It is a comprehensive multistage, destination based tax. Comprehensive because it has subsumed almost all the indirect taxes except few. Multi- Staged as it is imposed at every step in the production process, but is meant to be refunded to all parties in the various stages of production other than the final consumer. And destination based tax, as it is collected from point of

consumption and not point of origin like previous taxes.

Two years into the GST regime, consumers have started accepting that this may not be the most perfect single tax system, but everyone are spending thinking that all are treated as one under GST. There are many issues that remain to be addressed, but it is rising confidence among the consumers. GST is a consumption tax which consumers would be the party to bear the additional tax charges (Zabri Ahmad & He,2016) while purchasing local taxable supply and imported goods and services.

Tax is a fee levied by the government of



the respective country on income, goods and activity. Tax has been an important source of revenue in almost all the country for a long time. A tax may be defined as “ a compulsory extraction made by general Government from the general public”. It is a financial charge imposed on individuals or legal entity by the government in pursuant to its legislative authority to meet the public expenditure like infrastructure, education and public amenities. There are different kinds of taxes and varied tax rates. It is applied to influence the macro economic performance of the economy and to modify patterns of consumption and employment within the economy.

In the earlier system of indirect taxation had multiplicity of taxes levied by the central and state Government. This has led to a complex and conflicting principles in indirect tax structure, adding to the multiple compliance and administrative costs. There was no uniformity in tax rates and structure across the states. There was cascading of taxes due to tax on tax. There are too many restrictions on seamless credit available ie., credit of excise duty and service tax paid at the stage of manufacture in not available to the traders while paying the state level sales tax or VAT. Further, credit of state taxes paid in one state cannot be availed in other state. Goods and services Tax(GST) which has subsumed multiple indirect taxes like excise duty, service tax, VAT, CST, luxury tax, Entertainment tax, entry tax, is meant to the cascading effect of taxes, provide near seamless credit and make way for a common national market.

GST is comprehensive, destination based indirect tax levied on manufacturer, sale and consumption of goods and services as well as on import of goods and services, except zero rated and exempt supplies. India has followed a dual GST model ie., centre and states will simultaneously levy tax on a common base. The GST levied by the centre is called Central GST(CGST) and that is levied by the states including union territories with own legislature is called State GST(SGST). Integrated Goods and Services Tax(IGST) will be levied for inter-state supplies.

Gowtham Ramkumar (2017) , in his study titled "Impact of GST on consumer spending ability in Chennai City" concluded that consumers are left with less money after GST, rise in inflation level and fall in prices of certain

goods after GST implementation. He further concluded that GST rates will have a significant impact on the spending ability of the consumers and suggested that benefits of input tax credit must be transferred by the companies to the consumers.

**Sample size:** 80 respondents between age group 20 to 60 years are surveyed to examine the awareness of GST and spending ability post GST to evaluate the impact of GST on their spending habits.

**Methodology:** Exploratory study is conducted in mysore city. structured questionnaire with the likert scale is used to elicit the response from the respondents.

#### Demographic Profile

Particular	Sub-Category	F	%
Gender	Male	40	50
	Female	40	50
	<b>Total</b>	<b>80</b>	<b>100</b>
Age	20-30 yrs	30	37.5
	30-40 Yrs	35	43.8
	40-50Yrs	15	18.8
	<b>Total</b>	<b>80</b>	<b>100</b>
Qualification	Graduate	6	7.5
	Post Graduate	72	90
	Professional	2	2.5
	<b>Total</b>	<b>80</b>	<b>100</b>
Occupation	Government	5	6.3
	Private	44	55
	Business	17	21.3
	Home maker	14	17.5
	<b>Total</b>	<b>80</b>	<b>100</b>
Income	Below 20000	22	27.5
	20000-30000	20	25
	30000-40000	16	20
	40000-50000	5	6.3
	Above 50000	17	21.3
	<b>Total</b>	<b>80</b>	<b>100</b>
Marital status	<b>married</b>	30	37.5
	<b>single</b>	50	62.5
	<b>Total</b>	<b>80</b>	<b>100</b>

The sample size consists for 40 male and 40 female consumers , who are ranging age between 20years to 50 years and having graduation and post graduation and professional degree, majority of the respondents are having post graduation degree and working in private sector. 30 respondents are of the age group 20-30 years, 35 respondents from the age group 30-40 yrs and 15 respondents are above 40 years. Regarding

their qualification 6 of them are graduate and 2 of them have professional degree and 72 of 80 are of post graduates.

In terms of their occupation pattern, 5 respondents out of 80 are have government jobs, 44 are working in private sector, 17 respondents are doing business, 14 of them are housewives, having income ranging from 10000- 60000. 22 respondents belongs to income level less than 20,000 who are majority in the survey and 20 respondents belongs to the income leve 20-30k per month and 16 respondents belongs to 30000-40000 and 5 respondents are getting the income of 40,000 to 50,000 , 17 respondents have income above 50,000

**Source of Information on GST**

From the survey, it is found that, majority of the respondents get information on GST from news papers followed by internet which accounts for 55% and 50% respectively. Television accounts for 45% as a source of information on GST.

The statement “I have not understood GST completely” is analysed using a likert scale to elicit response from the different categories their education qualification . The responses are as shown in the table.

Response		I have not understood GST completely					
		SD	D	N	A	SA	Total
UG	F	0	0	5	1	0	6
	%	0	0.0	6.3	1.3	0.0	7.5
PG	F	4	19	14	32	3	72
	%	5	23.8	17.5	40.0	3.8	90
Professional	F	0	2	0	0	0	2
	%	0	2.5	0.0	0.0	0.0	2.5
Total	F	4	21	19	33	3	80
	%	5	26.3	23.8	41.3	3.8	100

The distribution of the respondents based on education qualification and their ability to assess the information of GST is exhibited in the above table. It is observed that 55.1% of all respondents (36) reveal that it is difficult to understand the information of GST and 31.3% (25) have understood the information on GST. The respondents belonging to professional degree are in the position to assess the information on the GST easily. It is found from the study that all the graduates have not understood the GST completely, where as 28.8% of post graduates have understood the GST completely.

**Monthly Expenses of the Respondents: The**

monthly expenses of the respondents post GST are analyzed on the various basic expenditures such as, food, grocery, fuel, clothing, mobile and internet, tours and travel, children expenditures, medical, entertainment and recreation.

Monthly expenses	Food		Grocery		Fuel		clothing	
	N	%	N	%	N	%	N	%
<Rs1,000	0	0	0	0	0	0	52	65
Rs1000-Rs2000	38	47.5	33	41.3	43	53.8	28	35
Rs2000-3000	38	47.5	37	46.3	37	46.3	0	0
3000-4000	4	5	5	6.3	0	0	0	0
4000-5000	0	0	5	6.3	0	0		
Total	80	100	80	100	80	100	80	100

Month ly expenses	Mobile& internet		Tours & travel		Medical		Entertain ment	
	N	%	N	%	N	%	N	%
Below 1,000	54	67.5	52	65	47	58.8	45	56.3
1000-2000	26	32.5	24	30	28	35	35	43.8
2000-3000	0	0	3	3.8	3	3.8	0	0
3000-4000	0	0	1	1.3	2	2.5	0	0
4000-5000	0	0	0	0	0	0	0	0
Total	80	100	80	100	80	100	80	100

Post GST Monthly expenses are examined in the survey through the structured questionnaire, it is found that the monthly expenditure for the following is less than Rs.1,000 . 67.5% are spending for mobile and internet expenses , 65% are spending on tours and travel, 58.8% are spending on medical, 56.3% are spending on entertainment , 65% are spending on clothing . 33% respondents food and 43% fuel expenses are between Rs.2000-3000 and 47.5%, and 46.3% respondents spend Rs.3,000-4,000 for food and fuel respectively.

Statement	Yes	No	Cant Say
Monthly bill on grocery is reduced after GST	62%	21%	15%
Eating in restaurant reduced after GST	55%	30%	15%
Cost of mobile service increased after GST	74%	14%	12%
Cost of movie ticket increased after GST	65%	30%	5%



Cost of dresses increased after GST	55%	25%	20%
I am aware of percentage of tax paid on each product and services	20%	75%	5%

In the above table, it is found that , 62% of the respondents feel that grocery bill has increased due to GST and 55% feel that restaurant bill and dresses increased post GST and 74% of the respondents feel the mobile bill charges has increased due to GST and 65% of the respondents are of the opinion that movie ticket price is increased due to implementation of GST. It is found that majority of the consumers feel that the GST has increased the price of goods and services.

The statement “I spend less now after implementation of GST” is analysed using a likert scale to elicit response from the different categories of employees . The responses are as shown in the table.

Response		I spend less now after the implementation of GST					
		SD	D	N	A	SA	Total
Govt.	F	1	0	2	2	0	5
	%	1.3	0.0	2.5	2.5	0.0	6.3
Private	F	0	13	18	12	1	44
	%	0.0	16.3	22.5	15.0	1.3	55.0
business	F	0	0	2	13	2	17
	%	0.0	0.0	2.5	6.3	2.5	11.3
Home maker	F	0	3	0	9	2	14
	%	0.0	3.8	0.0	11.3	2.5	17.5
Total	F	1	16	22	36	5	80
	%	1.3	20.0	27.5	45.0	6.3	100

Spending of the consumers analysed based on their occupation pattern, it is found that 51.3% of respondents agree that, their spending is less after implementation of GST. Where as 21.3% of them disagree that GST has not made them to spend less. However, all the respondents involved in the business as their occupation are of the opinion that they spend less now after the implementation of GST.

The statement “I think GST increased the overall cost of living” is analysed using a likert scale to elicit response from the different categories of employees . The responses are as shown in the table.

Response		I think GST increased the overall cost of living					
		SD	D	N	A	SA	Total
Govt.	F	0	3	0	2	0	5
	%	0	3.8	0.0	2.5	0.0	6.3
Private	F	0	8	18	16	2	44

	%	0	10.0	22.5	20.0	2.5	55.0
business	F	0	4	2	7	4	17
	%	0	5.0	2.5	8.8	5.0	21.3
Home maker	F	0	5	5	2	2	14
	%	0	6.3	6.3	2.5	2.5	17.5
Total	F	0	20	25	27	8	80
	%	0	25.0	31.3	33.8	10.0	100

The distribution of the respondents based on occupation has mixed opinions about negative impact of GST on cost of living. The above table indicates that 43.8% (35) respondents believe that GST implementation will increase the overall cost of living due to spike in inflation. On the other hand, 25% (25) respondents oppose this view. However, majority of the respondents involved in private sector are of the opinion that GST will increase the overall cost of living.

The statement “I perceive GST is a burden” is analysed using a likert scale to elicit response from the different categories of employees . The responses are as shown in the table.

Response		I perceive GST is a burden					
		SD	D	N	A	SA	Total
Govt	F	0	2	0	3	0	5
	%	0	2.5	0.0	3.8	0.0	6.3
Private	F	0	10	11	21	2	44
	%	0	12.5	13.8	26.3	2.5	55.0
business	F	0	6	7	0	4	17
	%	0	7.5	8.8	0.0	5.0	21.3
Home maker	F	0	5	5	4	0	14
	%	0	6.3	6.3	5.0	0.0	17.5
Total	F	0	23	23	28	6	80
	%	0	28.8	28.8	35	7.5	100

The above table exhibits the distribution of perceiving burden based on occupation which has mixed opinion. Almost 42.5% of respondents (34) agree that GST is a burden on the consumers and on the other hand, 28.8% overlook this statement that GST will not burden them. The employees who are working in the private sector are of the more positive opinion the statement “I perceive GST is a burden”

**Conclusion**

A single taxation system, GST is levied only on consumption of goods and services, which will eliminate economic distortions in taxation amongst states and helps in free movement of goods, further it minimize the complexity of taxation.

The study concludes that the impact of GST has altered the consumer’s expenditure

pattern and livelihood .There is a visible change in their expenditure pattern and spending habits. GST has a negative impact on the consumption pattern. As taxes on goods and services imposed on products and services, people may not be able to afford as much as they used to, as a result they consume less. The consumers have to pay more tax for most of the goods and services they consume. After 2 years of implementation of GST still there are hiccups in understanding the taxation calculation. Consumers are not aware of the percentage of tax charged on the products and services they consume. . Though GST is beneficial for consumers as there would be only one tax from the manufacturers and service providers to the consumer , the fruits of it is not realised by the consumers yet, the GST regime may provide relief in terms of reduced tax burden on the consumers in the long run.

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## **IKHEDUT: SUCCESSFUL CASE STUDY OF MOBILE APP FOR DEVELOPMENT OF FARMERS**

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### *Abstract*

*Mobile communication is an innovation of 21st century. Government of India has developed many mobile apps for empowerment of farmers. Ikhedut is also an initiative started by Government of Gujarat. They have developed 113 mobile apps viz; soil health card, tomato, animal husbandry, cotton farming, peanut, banana farming, animal food, farmer-expert question answer, micro and macro nutrients for crops, litchi, mango farming etc. These apps are very much fruitful for the farmers as farmer can take the information at right time n right place. Present paper aims to discuss about the mobile apps and successful case study for farmers empowerment through mobile apps.*

**Keywords:** Mobile apps, farming, Ikhedut.

### **Introduction**

Mobile phone is an innovative communication technology for the development of rural people. (Sharma, 2016). Various research studies showed that in India majority of rural people are using mobile phone for taking information, knowledge and education on various aspects. (Rathore and Sharma and 2012). Mobile phones have an especially dramatic impact in developing countries substituting for scarce fixed connections, increasing mobility, reducing transaction costs, broadening trade networks and facilitating searches for employment and new markets. Mobile telephones provide market links for farmers and entrepreneurs and are mainly used for communication and information services. "Much of the voice traffic over the cell phones is commerce directed. Access to agricultural market prices, access to

agricultural trade information, facilitation of remittances from foreign workers, information on work opportunities using the phone can reduce substantial travel costs" (Richardson, 1999).

**Mobile users in India:** According to GSMA, the association of mobile operators, number of mobile phone users globally will surpass five billion by the end of year 2017. With populations in Asia and notably India, on the rise, the number, which stood at 4.8 billion a year ago, should mushroom to 5.7 billion, or three quarters of the world's population, by 2020. The statistic shows the number of mobile phone users in India from 2013 to 2019. At the end of 2017 the number of mobile phone users in India is expected to rise to 730.7 million. In this same year the number of smartphone users in India is predicted to reach 340 million and could reach almost 468 million by 2021.

**Brands of smartphone:** According to the report of market research firm Counterpoint, the smartphone user base in India with Chinese brands dominating the market crossed 300 million as shipments grew 18 percent annually in 2016 compared to the global smartphone market which grew only three percent, a new report said on Tuesday. In the fourth quarter of 2016, Chinese brands such as Vivo, OPPO, Lenovo and Xiaomi contributed 46 percent of the total smartphone market up from 14 percent a year ago. Apple captured 10th position in the smartphone rankings during fourth quarter of 2016 but led the premium segment (above \$450) with 62 percent market share.

**Mobile Agriculture/m-Agri:** Mobile Agriculture supports actors along the agriculture value chain through the use of mobile technology. Mobile technology covers a broad range of devices and the sub-categories include voice, data, network and connectivity technologies. M-Agri is a subset of e-agriculture. The introduction of mobile technology and portable, wireless devices has led to the creation of innovative services and applications that are used within the agricultural value chain in developed and developing countries. In developed markets where mechanisation is more advanced and the agricultural labour force is significantly smaller than that of many developing countries, mobile agriculture applications tend to be implemented further up the value chain, for example with processors or consumers. In developing countries where a large proportion of the workforce is employed in agriculture, mobile technology is more commonly used to deliver services for producers and traders. Mobile technology provides following information: [1] Market intelligence information. [2] Trading facilities. [3] Weather information [4] Peer to peer learning [5] Financial services: payments, loans, insurance [9] Advisory/ extension services: applications that use mobile technology to deliver or retrieve agricultural/agronomy information and advice. [10] Geospatial applications: Applications enabling data and information related to geography and space to be managed, processed, and visualized. They contribute to land and water use planning, natural resources utilization, agricultural input supply and commodity marketing, poverty and hunger

mapping, etc. Embedded ICT in farm equipment & processes: Applications that enable greater efficiencies in farm equipment and agricultural processes, and traceability in agricultural products' transport and marketing through mobile. Agricultural news: applications that provide news on agriculture related subjects.

**Mobile phones:** Mobile phone has following advantages: Are owned by billions of people. Provide delivery in an instant, more convenient way. Can deliver personalized information to individual owners. Are cheaper to deploy. Provide other functions such as voice communication. Information and communication technologies (ICTs) are playing a vital role in connecting communities in national, regional and global development. ICT is being applied to fight poverty, promote economic growth and support development efforts in the developing world. Most of these efforts are based on the international communication policy debates which emphasize that creating digital opportunities is not something that happens after addressing 'core' development challenges; it is a key component of addressing those challenges in the 21st century (G8, 2002).

**Mobile social networking:** Mobile social networking is a social networking platform where individuals with similar interests converse and connect with one another through their mobile phone and tablet. Much like web-based social networking, mobile social networking occurs in virtual communities. Mobile and web-based social networking systems often work symbiotically to spread content, increase accessibility, and connect users, consumers are increasingly spending their attention on native apps compared to web browsers.

**Mobile Apps:** M-apps are software designed to take advantage of mobile technology, enabling the collection and transmission of data for economic and social activities whether for commercial, administrative or entertainment purposes (Prasad, 2014). Moreover, m-apps are not necessarily associated with specific access devices but focus on providing information and facilitating activities. M-apps can be developed for technology besides mobile phones. For example, in one of the case studies conducted for this report, e-Dairy: an agricultural



extension service offering timely data on cow insemination in Sri Lanka was designed for touch screens, which are larger and less mobile than cell phones. The touchscreens are at fixed locations, and though their monitors can provide more information than the smaller screens on mobile phones, mobile phones have several advantages over less mobile (or fixed location) devices such as touch screens. Government has initiated many apps for development of farmers.

**Ikhedut: A new Mobile app initiative by Government of Gujarat:** ikhedut is an online portal started by Agriculture & Co-Operation Department, Government of Gujarat for online subsidy process. Farmers can easily register on this portal get benefits of Gujarat Government subsidy schemes. ikhedut online application is started for Agriculture, Horticulture, Livestock (Animal Husbandary) and Fisheries Schemes for the year 2015-16. Previously it was known as ikisan. Since Feb 2015 ikisan website ikisan.gujarat.gov.in is replaced by new online portal ikhedut.gujarat.gov.in. ikhedut Online Registration process is very easy process. In this first step is [1] Go to website ikhedut.gujarat.gov.in. [2] Click on link 'રોગ-૧૬ માટેની વિવિધ યોજનાઓમાં અરજી કરો'. [3] Select your scheme and fill the form. [4] After completing the form take a printout & submit to your Gramsevak and take a receipt form gramsevak (duplicate copy for your reference signed by gramsevak). After that Farmers can Check ikhedut Application Status with following some steps: [1] Go to official website and click on link 'Check Application Status' or '[Click Here](#)' to go that page directly. [2] Select a scheme from drop-down list for which you want to check application status. [કયા પ્રકારની યોજનાનું સ્ટેટસ જોવા માંગો છો?] [3] Selection 'Application Number' or 'Receipt Number'. [તમે અરજીનું સ્ટેટસ કઈ રીતે જોવા માંગો છો?] [4] Enter the application/receipt number and captcha number (બાજુમાં બતાવેલ કોડ નાંખો). [5] Click on button to get your ikhedut Application Status online.

**AAU, Soil Health Card App:** Anand Agriculture University is the first Agricultural University of Gujarat who has developed

mobile apps for the empowerment of farmers. AAU, Anand has developed Soil Health Card app for farming community under the supervision of Hon Vice Chancellorji Dr. NC Patel. We can say that this app is an endeavor to map soil nutrition of Anand, guided under the grand vision of Hon Vice Chancellorji Dr. NC Patel. SHC mobile app is an android mobile phone application for Soil Health Card. This application is easy to operate and captures Latitude and Longitude automatically when "Location" is on. The farmer details, land details, crop details and fertilizers details can be entered using this mobile app. This mobile app works the guideline of Pradhan Mantri Soil Health Card Scheme. Pradhan Mantri Soil Health Card Scheme is meant to give each farmer soil nutrient status of his holding and advice him on the dosage of fertilizers and also the needed soil amendments, that he should apply to maintain soil health in the long run. This app helps to provide Soil Laboratories and Soil Testing Centers a platform to regularly digitally update Farmer's Soil Samples, results of which can be received by the farmer on their Mobile App. Regular dosage and amendments advice can also be provided through this app, which will be timely read by the farmer and applied on his farms. Soil Health card is a printed report that a farmer will be handed over for each of his holdings. It will contain the status of his soil with respect to 12 parameters, namely N,P, K (Macro Nutrients), S (Secondary-Nutrient), Zn, Fe, Cu, Mn, Bo (Micro-Nutrients) and pH, EC (Electrical conductivity) and OC (Organic Carbon). Based on this, Soil Health Card will also indicate fertilizer recommendations and soil amendment required for the farm. The main benefits of this mobile app is: [1] This app helps to save reams and reams of paperwork and man-hours required to fill in more than 14 crore of soil samples every year in our country. [2] Farmer has difficulty in identifying the GPS coordinates of the soil sample he has taken. Using this app, farmers can accurately measure and automatically send the data to the lab tester. This provides a huge opportunity to map soil nutrition based on geo positioned data, and helps the government to geospatially analyze the soil nutrition data across the country. Soil Laboratories representatives can also use this App. Representatives of Soil Laboratories can download this app and register themselves

using this app. Whenever farmer brings to them a sample, they can test it using the patented soil testing machine or the existing setup, and can update the results for that particular farmer using this app. Representatives can also fill in the dosage and recommendations using this application. If the farmer has downloaded the aau soil health card app, the results will be directly shown to the farmer. The app is for FREE for soil laboratories to download and update farmers data. This mobile app for farmers to receive soil data results and recommendations is also free.

Thus, we can say that Government of Gujarat has developed more than 113 mobile apps for farmers under Ikhedut innovation. Farmers can get right information at right time. **Other cases:** The 'Grameen Phone' project of the Grameen Bank in Bangladesh has enabled the borrowers, all women, to buy cellular phones in order to earn better income. Many rural women who are engaged in small scale enterprises like poultry, farming, fisheries, livestock, selling various produce can know the current market rate through cellular phone service thus eliminating the exploitation by middlemen (Amin, 1998). In the villages of Bangladesh, which are among the poorest in the world, women entrepreneurs provide payphone services at a profit using mobile phones (Lawson and Meyenn, 2000).

Another example is Theli Phone. The 'Theli Phone' (shoulder-bag phone) initiated by SEWA (2003) in India with tie-ups with the cellular and limited mobility service providers and the handset manufacturers of the state enabled 5,000 members to buy mobile handsets as well as subscribe for the mobile services. The main intent is to increase efficiency and business outputs of its members like the salt farmers, artisans, vegetable producers and midwives through effective communication. The SEWA experience has also been shared internationally, resulting in similar models being set up, such as the Self Employed Women's Union (SEWU) in Durban, South Africa and the Women's Economic Empowerment Association (WEEA) in Yemen. The Self-Employed Women's Association (SEWA) in India has done outstanding work on this front by training rural women in the production and use of video to generate income, disseminate new skills and to advocate changes in policy. The self-help groups of women in

Andhra Pradesh, India are provided with mobile phones which have helped them to earn higher incomes by receiving more orders for their products and keeping in touch with the market demands and trends. The modest success of Bangladesh and India in improving women's economic status through the use of cellular mobile phones can enable the development of gender-aware universal access policies that stress public access points as an alternative to more capital intensive choices (one line per home) and ensure that the locations of public access points are gender-sensitive.

#### **Development of farmers through Mobile App:**

Information Communication technologies provide an opportunity to transfer knowledge and information by the Government Department. In the past the adoption of the mobile phones was primarily by rich people residing in urban areas. Nowadays mobile phones have been adopted by rural and urban populations in developing regarding weather, market and other related issues (Aker and Mbiti, 2010). According to Chhachhar and Hassan (2014) Mobile phone usage in third world countries is playing a vital role for the enhancement of farmers business towards agriculture. Recently, communication through mobile phones is considered very important in enhancing farmers' access to better understand agricultural market situation. Farming communities appreciate mobile phone as easy, fast and convenient way to communicate and get prompt answers of respective problems. Nowadays, the mobile phone has generated an opportunity for the farmers especially to get the information about marketing and weather. Through this important technology, they directly keep in touch with market personals and offer their produce with reasonable prices. The use of mobile phone also keep them aware for weather forecast for agriculture input application like fertilizer and pesticides which might be affected by unforeseen disasters as communicated by metrological department. This device has given new direction and approach to farmers to communicate directly and share about recent advances with each other. The studies showed that mobile phones have saved energy and time of farmers and ultimately improved their income. Mobile phones have provided an opportunity to the farmers to communicate directly with market



brokers and customers for sell their product in good price. The mobile phones have provided new approaches and thinking to the farmers forget the information and sell their product in market with any bargaining to brokers. Before the mobile phones mostly farmers were depend on broadcasting media such as radio and television to get knowledge and information about crops. This time mobile phone technology has given quick communication and approach to community with their community. The educated farmers use short service message (SMS) to get latest update agricultural information such as marketing information that facilitate the farmer about making logical decisions (Murthy,2009). The use of mobile phones as providing agricultural related information and it was showed that how mobile phone has been able to connect the farmers to market information on the customers. The effect of mobile phone could measure in the term of increased or decreased their sell productivity (Mittal & Tripathi, 2008). The importance of market information for the farmers could observed that mobile phones have provided timely and accurate information and by these farmers has increased their performance knowledge (Helmberger, Campbell et al. 1981). Mobile phone has provided new opportunities and access to farmers in different ways to communicate with market people and get latest information about commodities. It is no doubt that radio and television was also played an important role in diffusing information among different rural communities. Traditional media and new ICT have played a major role in diffusing information to rural communities (Munyua, 2000). Information and communication technology could play an important and potential role in increase the reach of agricultural extension. in the terms of the India where farmers explore the use of a voice message forum to provide interactive and access to appropriate and timely agricultural knowledge and information from experts by use of mobile phone. Now mobile phones are being adopted by rural communities in India to get information about weather disaster as well as pesticides. The mobile phone could provide help the cattle farmers to communicable diseases. This could change attitude and encourages new ways of thinking to cattle during calving which could reduce in stillborn

calves. In the longer term this increases the income and welfare of the cattle farmers. Nowadays many farmers contact with metrological department to get information about weather before start a pesticides in their crop (Duncombe, 2011).

### Conclusion

To sum up we can conclude that Mobile apps play a very important role in the development of rural people. Farmers can get information on farming from different apps. There are different apps as marketing app, soil health card app, m-kishan etc which provides right information at the right time. According to Chhachhar and Hassan (2014) the information communication technologies are increasing in developing countries for the development of different people such as educationist, doctors, and agriculturist. The farmers are one of the big communities in developing countries where they have not facilities in their area for increase their product and income. Mobile phone is increasing among farmers but still there is gap available among business, customers and farmers. There is need of enhancement different project about mobile phone technologies where farmers could get easy access to communicate with people to sell their goods in market. The government and other related department should also plan to reach these farmers and provide latest information about seed, weather and market on the time and provide good price of their product.

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## **ICT FOR SUSTAINABLE AGRICULTURE IN KARNATAKA - A STUDY IN MYSURU DISTRICT**

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### *Abstract*

*Information is one of the key inputs in agriculture. Providing agricultural information to farmers is primarily vested with the government agencies and is also carried out by private agri-business companies and NGOs. Among the different types of communications/medias accessible for transfer of agricultural information mobile, TV, radio, newspaper, fixed phone and internet are prime ones. In the study, ownership pattern of media reveals that 91.9 per cent of the farmers owned TV connection followed by mobile phone (77.9%) and seems to have decisively edged out radio (26.7%). Though, radio was owned by 26.7 per cent of farmers, but was rarely used. Ownership of newspapers was limited to 7 per cent of farmers, but most of the farmers opined that reading newspapers at the village grocery store or tea shop. Fixed line phones were confined to 3.5 per cent of farm holds. Farmers received agricultural information from a wide range of sources such as District/block level agriculture/horticulture offices, Krishi Vigyan Kendra's, daily local language newspapers, agro portals, television, friends and relatives, helpline, farmers' cooperatives, radio, private input agencies and dealers and mobile phones. Among these, most farmers (61.6%) approached private input dealers followed by Friends, neighbours and relatives (50%) and were also important and reliable sources of information.*

**Keywords:** *Extension Activities, Mobile Phones, Agricultural Information & ICT tools.*

### **Introduction**

As is true for most sectors, information is one of the key inputs in agriculture. In India, the task of providing agricultural information to farmers is primarily vested with the Public Extension System. A network of the Indian Council of Agricultural Research (ICAR) Institutes, State Agricultural Universities (SAU) and Krishi Vigyan Kendras (KVKs) spread across the country, is responsible for developing, refining and disseminating the latest technologies to farmers. In addition,

extension activities are also carried out by state agriculture departments, private agri-business companies and NGOs. Mass mediated broadcasts and telecast supported by trained agricultural extension personnel at the field level form the backbone of the agricultural extension system in India. For example, All India Radio (AIR) in the late 1950s and Doordarshan in 1966. The National Commission on Farmers has noted that knowledge deficits constrain agricultural productivity in India. It also added that the use

of Information and Communication Technologies (ICTs) for agricultural extension is one way of addressing the information needs of farmers. With the help of ICTs, agricultural extension is expected to become more diversified, knowledge-intensive and demand-driven and thus more effective meeting farmers' information needs (Zijp, 1994). At present scenario, Mobile, TV, radio, newspaper, fixed phone and internet are chief communicating Medias accessible for transfer of agricultural information to farmers. Against this backdrop, this study conducted to know the agricultural information seeking behaviour and the reasons for seeking agricultural information through certain sources/media by the farming community. This present chapter deals with the Karnataka's agriculture profile and performance of ICT tools in Karnataka with respect to agriculture sector. This chapter also reviews on successful ICT programmes in agriculture and allied activities

1. To achieve this, the strategy adopted includes:
2. Encouraging investments in the supply chain infrastructure to reduce postharvest loss.
3. Strengthening linkage between processing enterprises and Research & Development institutes.
4. Fiscal incentives for setting up focused industrial clusters and food processing parks in potential food clusters.
5. Encourage adoption of quality certifications, green and clean practices, energy efficient measures.
6. Declaring the entire State as single zone for availing incentives and concessions.
7. Information & Knowledge Support Centers

Under 2015 policy ICT has been given much importance to enrich the activities in agribusiness. This support shall include website management containing information relevant for agribusiness & food processing sector in Karnataka. The information center shall maintained at abases on agribusiness and food processing enterprises, infrastructure providers, key export destinations from Karnataka, and other such knowledge on agribusiness and food processing in the State. Raitha Samparka Kendras (RSK) / District Industries Centers in Karnataka will be utilised as information centers. Karnataka Agribusiness Development Corporation (KABDC) shall be empowered to

empanel consultants who can prepare bankable project reports. The supporting institutions like University of Agriculture Sciences, Horticulture Sciences University, Veterinary Sciences University, National Bank for Agriculture and Rural Development, Central Food Technological Research Institute, Defence Food Research Laboratory and other accredited institutions, etc. shall be pooled to the fold of knowledge center.

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

1. To study the implementation of ICT functions in MYSURU APMC
2. To study the farmers satisfaction towards service provided by APMC.
3. To know the awareness on ICT among farmers in the study area
4. To find out the perception of the farmers about performance of APMC with the usage of ICT.
5. To find out the problems faced by farmers and to suggest solutions for better working.

#### **Methodology of the study.**

Methodology is the very strong and important foundation for any systematic research or investigation or discovery. Methodology is imperative to give the details of the investigation and method adopted by the researcher or investigator in finding out of exact facts and problems of the work. This paper is a personal practical research one All information and data has been gathered from meeting many kinds of farmers and traders (i.e. interview method) coming to APMC Mysuru to sell their produce and trade. I went through secondary sources like reports, web search, journals, news magazine, articles etc. The data collected from basic on performance of various classes of farmers and traders who visited APMC Mysuru in the analysis of data statistical tools have been used to present the data.

The study is based on secondary data taken from published annual reports of APMCs. The published annual reports of APMCs of Mysuru region are collected from the offices of APMCs APMC (Agricultural Produce Marketing Committee). Various publications of the APMCs act as the primary source for the collection of relevant information in this regard. The period considered for study has been for twelve years say from 2001-02 to 2012-2013. Various reports and publication so issued by relevant authorities are used for this purpose. Other information related to the APMCs has

been collected from newspapers, journals and from various relevant concerned Websites.

### Research Methodology

The sample size of 30 Farmers and 30 Traders choosen randomly. The statistical techniques of as SPSS have been utilized for primary information and table are generated by frequency analysis.

### Data Collection Method

Regarding to analysing the Primary data which I got it from questionnaire and some secondary data from web sites these following features can be discussed about the working of APMC Mysuru and opinion of the farmers. Statistical Tool for Analysis the SPSS, Frequency Analysis, and will be adapted to analysis of farmers and traders response towards functioning Mysuru APMC. The primary data is gathered through the open – ended and closed ended structured questionnaires to interviewing Traders and Farmers. Secondary data has been collected from APMC Market Mysuru, Karnataka India. And some more required data will be collected through Journals, Reports Government web sites, Books. The data on the implementation of technology its uses and feedback given by farmers and traders in Mysuru APMC is considered.

### CAGR (Compound Growth Rate Analysis)

The Compound Growth Rate Analysis was carried out to ascertain the data on the implementation of technology and its uses and feedback given by farmers and traders in Mysuru APMC is considered and is analysed using.

### Farmers opinion towards ICT in Mysore APMC

Distance from Native to APMC	F	%
20-40 kms	6	20
40-60 kms	9	30
60-80 kms	7	23.3
80-100 kms	7	23.3
More than 100 kms	1	3.3
<b>Education Status</b>		
Illiterate	1	3.3
Primary	5	16.7
High School	5	16.7
Secondary	15	44
Graduate	1	3.3
Post-Graduate	3	10

<b>Family Income</b>		
400000-600000	1	3.3
200000-400000	7	23.3
80000-200000	10	33.3
300000-80000	3	10
More than 600000	9	30
<b>Mobile Phone Users</b>		
Yes	22	73.3
No	8	26.7
<b>Internet connction</b>		
Yes	12	40
No	18	60
<b>Commodities Sold in APMC</b>		
Oil seeds	2	6.6
Pulses	5	20
Grains	4	13.3
Vegetables	9	30.3
Forest produce	6	20
Cereals	4	13.3
<b>Frequency of visits to APMC</b>		
Weekly	7	23.3
Monthly	6	20
Seasonal	17	56.7
<b>Preference of cash transactions</b>		
Online	4	13.3
Offline	26	86.7
<b>Constraints in Trading commodities</b>		
Existance of middleman	11	36.7
No proper price fixation	11	36.7
<b>Access to SMS facility</b>		
Yes	21	70
No	9	30
<b>Sources of Market Infomration</b>		
Internet	1	3.3
television	14	46.7
SMS	4	13.3
Newspaper	8	26.7
Radio	1	3.3
Magazine	2	6.7
<b>Sugesstion to improve the APMC</b>		
Drying yard	1	3.3
Cold storage	17	56.7
Elimination of middleman	2	6.7
Reduce tax rate	1	3.3
Monitoring APMC working	7	23.3
Warehouse facility	2	6.7



The study indicates the Farming/Native places of the Farmers. It shows out of 30 farmers, 43 per cent of the farmers are from Nanjangud taluk. 26 per cent of the farmers are from Gundulpet. The distance from native/farming place to APMC. It shows out of 30 farmers, 30 per cent of farmers come from 40-60 kms far and 23 per cent of farmers come from 60-80 and 80-100 kms far. The Age of the Farmers. It shows out of 30 farmers, 30 per cent of farmers age between 25-35 years, 23 per cent of farmers Age between 35-50 years and 50-70 years. It shows out of 30 farmers, 100 per cent of farmers are Male there are no female farmers were available in Mysuru APMC. It shows out of 30 farmers, 44 per cent of farmers have completed their PUC, 16 per cent have completed their primary and secondary education.

The table 1 indicates the income of the farmers. It shows out of 30 farmers, 33 per cent of the farmers earn 80000-200000, 23 per cent of the farmers earn 200000-400000. It shows out of 30 farmers, 53 per cent of the farmers 4-5 members in families depend on agriculture, 26 per cent of the farmers 8-9 members in families depend on agriculture.

It shows out of 30 farmers, 73 per cent of the farmers use mobile phones and 27 per cent of the farmers do not use mobile phones. The table 1 indicates the No. of farmers having internet connection in their mobile phones. It shows out of 30 farmers, 40 per cent of the farmers have internet connection in their mobile phones and 60 per cent of the farmers do not have internet connection in their mobile phones. The table 1 indicates the No. of farmers selling in APMC. It shows out of 30 farmers, 97 per cent of the farmers sell in APMC and only 3 per cent of farmers do not sell in APMC Mysuru. It shows out of 30 farmers, 30 per cent of the farmers sell vegetables in APMC and 20 per cent of farmers sell pulses and forest produce like tamrind in APMC Mysuru. out of 30 farmers, 57 per cent of the farmers visit and sell according to seasonal in APMC and 23 per cent of farmers visit and sell weekly in APMC Mysuru. out of 30 farmers, 53 per cent of the farmers are convenient with the market location and 23 per cent of farmers are not convenient with the location of the APMC Mysuru. 63 per cent of the farmers are convenient with the market hours of operation and 37 per cent of farmers are not convenient or satisfied with the

hours of operation of the APMC Mysuru.

### Conclusion

The Indian farmer and those who are working for their welfare need to be e-powered to face the emerging scenario of complete or partial deregulation & reduction in government protection, opening up of agricultural markets, fluctuations in agricultural environment and to exploit possible opportunities for exports. The quality of rural life can also be improved by quality information inputs which provide better decision making abilities. IT can play a major role in facilitating the process of transformation of rural India to meet these challenges and to remove the fast growing digital divide. The rapid changes in the field of information technology makes it possible to develop and disseminate required electronic services to rural India. The existing bottlenecks in undertaking the tasks need to be addressed immediately. A national strategy needs to be drawn for spearheading IT penetration to rural India. A national coordinating agency with an advisory role can act as a catalyst in the process. No single institution or organisation alone can succeed in the task of e-powering farmers and rural India. At the same time, scattered and half hearted attempts can not be successful in meeting the objective. Industries with major stake in villages, such as fertiliser sector, should come together to provide the initial impetus.

The success of any IT based service to rural India hinges on evolving a proper revenue model for the dissemination points. The 'clicks & mortar' rural kiosks should be integrated with the 'bricks & mortar' industry to make them sustainable ventures by making them a business gateway to rural India. The information kiosks can draw revenue from the industry by providing and disseminating required services. Once these dissemination points prove to be economically viable, the IT revolution in rural India will require no crusaders.

This chapter reviewed some of the agricultural extension approaches currently in operation in Karnataka and also revealed policy interventions that promote ICT for agricultural extension in Karnataka. In the contest of providing information system, an innovation can emerge from many sources and through complex interactions and knowledge flows, with the farmer being at the centre of the process. Some of them are Kissan Call Centre,



Karnataka Government Websites of Agriculture and allied sector, innovative mobile applications like e-mandi, Krishi Vigyan Kendras, All India Radio, television, agricultural magazines, newspaper and so on. There is no scarcity of information sources, but the receivers are very less because of lack of awareness on ICT programmes and their utilization. Hence, public sector should provide information at grass root level for accessing innovative technologies and innovative knowledge to create smart farming community. The agricultural produce market committee provides complete control of legal marketing of agricultural produce of farmers. After independence it is a best progressive factor in the field of agriculture. This marketing system is best origination with longer vision which can provide cost savings, increasing fair price and better decision making farmers and the trained staff of APMC should make a thorough study of agricultural environment before deciding the marketing strategies. Then everybody can

expect. The lessons learnt from the Karnataka's experience can provide useful information for implementation of the same service in improved formats in other states and also introduction of similar type of services at the AGMARKNET (Agricultural Marketing Information Network, which is act wise nationwide information network for speedy collection and dissemination of market information in the country) and further, Govt. should take a special interest in establishing a separate agency for dissemination of all the agricultural information in the local language to all the states stakeholders at free of cost in order to reach large proportion of beneficiaries throughout India.

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## **A STUDY ON FACTORS EFFECTS THE PROFITABILITY OF SELECT PUBLIC AND PRIVATE SECTOR BANKS IN INDIA**

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### **Abstract**

*Economic growth and development of any country depends upon a well-knit banking system. Banking system comprises a set of sub systems of financial institutions financial markets, financial instruments and services which help in the formation of capital. Banking system remains a major focal point in the financial setup of any developing Country. Banks are regarded as special in view of their specialized functions in the financial intermediation and payment system. The scope of the study is wider in nature. It covers public sector banks which are under the control of the RBI. The data which is used for this study is based on annual report of the bank and secondary data collected from official website of capital line, therefore the quality of this research depends on quality and reliability of data published in annual report. Research is a serious academic activity with a set of objectives to analyze or understand a problem or finding solution for problem adopting a systematic approach. The study is purely based on secondary data. The main source of data is taken from official website of capital line and financial statements relating to the selected banks. There are currently 27 public sector banks in India out of which 21 are nationalized banks and 6 are State Bank of India and its associate banks. For the purpose of the study, population has been defined in terms of the top 5 public sector banks based on its return on net worth. The banks have been selected through purposive sampling method.*

**Keywords:** *Direct & Indirect Effects, Select Public & Private Sector Banks.*

### **Introduction**

Economic growth and development of any country depends upon a well-knit banking system. Banking system comprises a set of sub systems of financial institutions financial markets, financial instruments and services which help in the formation of capital. Banking

system remains a major focal point in the financial setup of any Developing Country. Banks are regarded as special in view of their specialized functions in the financial intermediation and payment system. Moreover banking plays an increasingly important role in the economy of the nation. Occupying a pivotal

position in the organized money market, it has acquired a special place with its large network of branches, with its huge deposits and advances. With the gradual change in the concept of banking and with the entry of State in its administration, banking has assumed enormous importance as a subject of analysis and research. Commercial banks play an important role in the mobilization and allocation of resources in an economy. The efficiency of banks is judged, among others, by their profitability and contribution to the maximization of share value. The banking industry in India is in a midst of transformation, thanks to the economic liberalization of the country, which has changed the business environment in the country. During the pre liberalization period, the industry was merely focusing on deposit mobilization and branch expansion. But with liberalization, it is found that many of its advances are under the NPA list. More importantly, the sector has become very competitive with the entry of many foreign and private sector banks. The face of banking is changing rapidly. There is no doubt that banking sector reforms have improved the profitability and efficiency of banks, but in the days ahead banks will have to prepare themselves to face new challenges. The banking system can be broadly classified as organized and unorganized banking system. The un organized banking system comprises money lenders, indigenous bankers, lending pawn brokers, landlords, traders etc., whereas the organized banking system comprises SCBs - permitted by RBI to undertake banking business. This scale of operations bestows upon a higher bargaining power enabling them to play a dominant role in the liquidity and interest rate level in the system. However, the scenario in the future may undergo a change with the growth of the new private sector banks. These banks are in a much advantageous position because of their superior technology based operations, lower manpower and lower NPA level. The macroeconomic policies initiated by the Government since July '91 saw the economy performing in a much better way. The accelerated pickup in the capital goods pointed to a higher growth rate of the economy in the near future. The RBI has taken up various reform measures to improve the performance of banks with an eye on the betterment of the society and the economy.

### Objectives

To analyze the direct and indirect effects of the factors on profitability of select Public and private sector banks in India.

### Scope of the Study

The scope of the study is wider in nature. It covers public sector banks which are under the control of the RBI. Further the study has analyzed the profitability of Bank of Baroda, Canara Bank, Indian Bank, State bank of Bokerer and jaipur and State Bank of Hyderabad based on return on net worth. Commercial banks are supposed to play an important role in achieving the objectives of economic development by providing effective institutional credit support to various regions. Banking has been viewed as a catalytic agent that must develop and support not only as a single element of the national element but also to provide an effective link between the production, distribution and consumption side of it. One of the major impacts of the banking sector reforms that have escaped attention is the substantial expansion of foreign banks in the country.. Entry of foreign banks may erode the profits of domestic banks and may start capturing the business of these nationalized banks. Though recently a large number of studies evaluating the performance of commercial banks in the reform period have come up yet, certain important aspects of performance of these banks have remained untouched.

### Limitations of the Study

The data which is used for this study is based on annual report of the bank and secondary data collected from official website's of capital line, therefore the quality of this research depends on quality and reliability of data published in annual report. The result may not be generalized and may not be applicable to the other sector Banks.

### Review of Literature

**Chaudhry and Singh (2012)** analyzed the impact of the financial reforms on the soundness of Indian Banking through its impact on the asset quality. The study identified the key players as risk management, NPA levels, effective cost management and financial inclusion.

**L.Saroja (2012)** Financial Performance of HDFC and ICICI Bank and offer suggestions for the improvement of efficiency in select banks. For the purpose of

analysis of comparative financial performance of the select banks, world-renowned, CAMELS model with t-test is applied. CAMELS stand for Capital Adequacy, Asset Quality, Management, Earning Quality, Liquidity and Sensitivity.

**Research Methodology:**

Research is a serious academic activity with a set of objectives to explain or analyze or understand a problem or finding solution for problem adopting a systematic approach in collecting, organizing and analyzing the information relating to a problem.

**Hypothesis**

The increase in credit has an indirect and positive effect on the profitability of select Public and Private Sector Banks.

**Data Collection**

The study is purely based on secondary data. The main source of data are taken from official website's of capital line and financial statements relating to the selected banks.

**Sampling Design**

The performance of a bank can be measured by a number of indicators. Almost profitability and growth plays an important role and the selection of banks are based on purposive sampling method, the data collected were grouped according to the requirements of the study keeping in view the problem and the scope of the study the researcher has planned to include public sector banks and private sector banks for the financial period from 2006-07 to 2015-16 for this purpose.

**Sampling and Population**

There are currently 27 public sector banks in India out of which 21 are nationalized banks and 6 are State Bank of India and its associate banks. For the purpose of the study, population has been defined in terms of the top 5 public sector banks based on its return on net worth. The banks have been selected through purposive sampling method.

**Sample Frame Work**

Category of Bank	Total No. of Banks	Select Public and Private Sector Banks based on RONW
Public Sector Banks	27	5

**Based on the Return on Networth of Select Public And Private Sector Banks**

S.No.	Public Sector Banks
1	State Bank of Hyderabad
2	State Bank of Bikaner & Jaipur
3	Syndicate Bank
4	Canara Bank
5	State Bank of India

**Period of Study:**

The study examines the data for 10 years from 2006-07 to 2015-16 and the essential data for this period have been collected from top 10 public sector banks and 10 private sector. Banks based on its return on net worth. The financial year runs from 1<sup>st</sup> April to 31<sup>st</sup> March every year.

**Tools and Techniques used**

**Path Analysis:**

The technique of path analysis is based on a series of multiple regression analyses with an added assumption of causal relationship between independent and dependent variables. The main principle of path analysis is that any correlation coefficient between two variables or a gross or overall measure of empirical relationship can be decomposed into a series of parts; separate paths of influence leading through chronologically intermediate variable to which both correlated variables have links. The direct and indirect effect of independent variables on the dependent variable was calculated for the selected public and private sector banks in India for study period from 2006-2007 to 2015-16.

**Direct and Indirect Effects of Independent Variables on Return on Net Worth – Bank of Baroda**

Ratio	Standardized coefficients
Return to Total Assets - E <sub>3</sub>	0.998

It could be observed from table 4.4.1 that the following independent factors have significant correlation co-efficient with the ratio of return on Net worth - E<sub>3</sub>- Return on Total Assets (0.998) and they have contributed directly towards the ratio of return on Net worth. Whereas it was also indirectly reasonable when the respective variable was combined with other indirect effects but it was found to be statistically not significant. Finally, an insight into this revealed that the variables E<sub>3</sub> contributed towards profitability position.

**Direct and Indirect Effects of Independent Variables on Return on Net Worth – Canara Bank**

Ratio	Standardized Coefficients
Return to Total Assets - E <sub>3</sub>	0.666
Fixed Assets to Total Assets - R <sub>5</sub>	0.256
Debt Equity Ratio - C <sub>2</sub>	0.157
Operating to Total Assets - E <sub>2</sub>	0.446

An analysis in table 4.4.2 revealed that the following independent factors have significant correlation co-efficient with the ratio of return on Net worth – E<sub>3</sub> Return on Total Assets (0.666), R<sub>5</sub>- Fixed Assets to Total assets (0.256), C<sub>2</sub> Debt Equity Ratio (0.157) and E<sub>2</sub> - Operating Profit to Total Assets (0.446).

Other variables have contributed directly towards the ratio of return on Net worth whereas it was also indirectly reasonable when the respective variable was combined with other indirect effects but it was found to be statistically not significant. Further, an insight into this revealed that the variables E<sub>3</sub>, R<sub>5</sub>, C<sub>2</sub> and E<sub>2</sub> contributed towards profitability positively.

**Direct and Indirect Effects of Independent Variables On Return On Net Worth – Indian Bank**

Ratio	Standardized Coefficients
Return to Capital Employed -E <sub>8</sub>	0.945

It can be observed from above table that the following independent factors have significant correlation co-efficient with the ratio of return on Net worth E<sub>8</sub>- Return to Capital Employed (0.945). Other variables have contributed directly towards the ratio of return on Net Worth and it was also indirectly reasonable.

When the respective variable was combined with other indirect effects, it was found to be statistically not significant. Finally, an insight into this revealed that the variables E<sub>8</sub> contributed towards profitability position positively.

**Direct and Indirect Effects of Independent Variables on Return on Net Worth – State**

**Bank of Bikaner & Jaipur**

Ratio	Standardized Coefficients
Provision and Contingencies to Total Assets - L <sub>3</sub>	-0.519
Return on Advances - A <sub>1</sub>	0.506

It can be observed from the above table that the following independent factors have significant correlation co-efficient with the ratio of return on Net Worth - L<sub>3</sub>-Provision and Contingencies to Total Assets (-0.519) and A<sub>1</sub>-Return on Advances (0.506) and other variables have contributed directly towards the ratio of return on Net Worth . It was also indirectly reasonable when the respective variable was combined with other indirect effects but it was found to be statistically not significant. Finally, an insight into this revealed that the variables A<sub>1</sub> and L<sub>3</sub> have reduced the profitability of the company.

**Direct and Indirect Effects of Independent Variables on Return on Net Worth – State Bank of Hyderabad**

Ratio	Standardized Coefficients
Operating Profit to Total Assets -E <sub>2</sub>	0.566
Net worth to Capital Employed - A <sub>4</sub>	-0.484
Interest Cover Ratio - S <sub>2</sub>	0.255

It could be observed from the above table the following independent factors have significant correlation co-efficient with the ratio of return on net worth E<sub>2</sub>- Operating Profit to Total Assets (0.566), A<sub>4</sub> – Net worth to Capital Employed (-0.484) and S<sub>2</sub>-Interest Cover Ratio (0.255) and the other variables have contributed directly towards the ratio of return on net worth whereas it was also indirectly reasonable when the respective variable was combined with other indirect effects. But it was found to be statistically not significant. Finally, an insight into this revealed that the variables E<sub>2</sub> and S<sub>2</sub> contributed towards profitability position. A<sub>4</sub> reduces the profitability.

Findings:

**Bank of Baroda**

It could be observed that the following



independent factors have significant correlation co-efficient with the ratio of return on Networth - E<sub>3</sub>- Return on Total Assets (0.998) and they have contributed directly towards the ratio of return on Networth. Finally, an insight into this revealed that the variables E<sub>3</sub> contributed towards profitability position.

#### **Canara Bank**

An analysis revealed that the independent factors have significant correlation co-efficient with the ratio of return on Net worth – E<sub>3</sub> Return on Total Assets (0.666), R<sub>5</sub>- Fixed Assets to Total assets (0.256), C<sub>2</sub> Debt Equity Ratio (0.157) and E<sub>2</sub> - Operating Profit to Total Assets (0.446) and other variables have contributed directly towards the ratio of return on Net worth. Further, an insight into this revealed that the variables E<sub>3</sub>, R<sub>5</sub>, C<sub>2</sub> and E<sub>2</sub> contributed towards profitability positively .

#### **Indian Bank**

It can be observed that the following independent factors have significant correlation co-efficient with the ratio of return on Net Worth E<sub>8</sub>- Return to Capital Employed (0.945). Other variables have contributed directly towards the ratio of return on Net Worth and it was also indirectly reasonable. Finally, an insight into this revealed that the variables E<sub>8</sub> contributed towards profitability position positively.

#### **State Bank of Bikaner & Jaipur**

It can be observed that the independent factors have significant correlation co-efficient with the ratio of return on Net Worth - L<sub>3</sub> – Provision and Contingencies to Total Assets (-0.519) and A<sub>1</sub>-Return on Advances (0.506) and other variables have contributed directly towards the ratio of return on Net Worth . Finally, an insight into this revealed that the variables A<sub>1</sub> and L<sub>3</sub> have reduced the profitability of the company.

#### **State Bank of Hyderabad**

It could be observed that independent factors have significant correlation co-efficient with the ratio of return on net worth E<sub>2</sub>- Operating Profit to Total Assets (0.566), A<sub>4</sub> – Net worth to Capital Employed (-0.484) and S<sub>2</sub>- Interest Cover Ratio(0.255) and the other variables have contributed directly towards the ratio of return on net worth whereas it was also indirectly reasonable. Finally, an insight into this revealed that the variables E<sub>2</sub>, and S<sub>2</sub> contributed towards profitability position. A<sub>4</sub> reduces the profitability.

#### **Conclusion**

This research explains the importance of using the path analysis as financial indicators as a tool of for measuring the performance select public sector banks in India.

It is purely based on assessing the financial performance and to identify the profitability variables, various analyses have been used to test and brought out the variables which directly contribute profit. This study cares on the variables which contribute towards the “performance of select public and private sector banks in India”.

The improvement in the profitability of public sector banks will improve the growth rate of Gross domestic product.

This study is useful for policy makers, the banking sector, Reserve bank of India and Government of India

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## **ADOPTION PATTERN OF ALTERNATIVE BANKING CHANNELS BY CUSTOMERS**

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### *Abstract*

*Traditionally, banking in India has been about branches. Till a decade back, it was hard to imagine that banking could be done from outside a bank branch. In the last decade, the Indian banking system has evolved to provide several types of remote banking channels. The objective of all types of remote banking is to provide extra convenience to customer and save service cost to the bank. The self – service culture is fast catching in the banking space. The late 1980s saw the emergence of an ATM. Culture in India, which saw the migration of 75 – 90% of banking transactions away from bank branches. Over the past decade, customers have overcome their awe of entering a closed – door, air – conditioned ATM outlet to perform personal banking transactions such as cash withdrawal, balance enquiry. The present research is an exploratory investigation into multi – channel banking pattern amongst the Indian customers. Specifically, this study aims to contribute to the industry and literature alike, by identifying the usage pattern of customers with respects to the different banking channels in India. Thus, the aim of the research is to provide an analysis of the usage pattern of Indian customers related to channels of banking.*

**Keywords:** *Banking Channels, Banking in India, Recent Trends.*

### **Introduction**

The banking system in India has undergone significant changes in the last decade or so. The Indian financial sector has been rapid development in various aspects related to size, industry, composition, and the variety of consumer products and services being offered, banks all over the world are implementing multiple – channels strategies. The right combination of banking channels is dependent not only on the characteristics of different channels, but also on the preferences and perceptions of the consumers regarding the alternatives. The challenge for bank executives

is to find the right mix of distribution channels so that they can remain profitable with in various market segments. For better utilization of the potential of these alternative channels of banking, banks need to aware of the current usage, pattern of customers with respect to the various channels of banking.

### **Statement of the Problem**

In India, there is a great opportunity available for banks to increased the usage of these alternative channels of banking (Nager and masin, 2013). This requires an in-depth understanding of consumer behaviour and usage related to various banking channels. The

comprehension also significant further progress of India's Financial Service Industry and can be exploited at the bank level for potentially gaining a competitive advantage within the banking industry. The present research is an exploratory investigation into multi – channel banking pattern amongst the Indian customers. Specifically, this study aims to contribute to the industry and literature alike, by identifying the usage pattern of customers with respects to the different banking channels in India. Thus, the aim of the research is to provide an analysis of the usage pattern of Indian customers related to channels of banking.

### **Objectives of the Study**

To know the personal profile of the respondents.

To identify the factors considered important by customers in choosing their preferred channel of banking.

To understand the preference pattern related to the services availed across the different channels of banking.

To study on relationship between demographic profile of the sample respondents and their level of satisfaction towards Alternative banking channels.

To study the problem faced by the respondents while using internet banking.

To suggest measures that help in improving the adoption of alternative banking channels.

### **Scope of the Study**

The study is concerned with “Adoption Pattern of Alternative Banking Channels By Customer”. For this purpose, the data were collected from 120 respondents. The respondents are private employees, government employees, students and house wife's those who are using alternative channels, in Tiruchendur area.

### **Review of Literature**

Milined .S., (1999) In their study entitled “Adoption Internet Banking by Australian consumers: An Empirical Investigation” shows that security concerns and lack of awareness about internet banking and its benefits stand out as being the obstacle to the adoption of internet banking in Australia. Suggested some of the ways to address to these impediments further suggests that delivery of financial services over the internet should be a part of overall customer service and distribution strategy.

Chou D.C., Chou .A.Y (2000) In their study entitled “A Guide to the Internet Revolution in Banking”, shown that banking is an industry that is expected to undergo drastic change because of the E – commerce revolution. This article maps out the direction of the internet revolution in banking by surveying the phenomenon's history, its technological development, and associated managerial and technological issues.

Aladwani A.M. (2001) in this study entitled “Online banking: A filed study of the development challenges, and expectations”, the results of a quantitative study of the perceptions of potential customers with regards to the drivers, development challenges, and expectations of online banking. The findings will be useful for both researchers and practitioners who seek to understand the issues relevant to online banking.

### **Methodology**

This section describes the methodology which includes the collection of data, construction of questionnaire and pre – test, the sampling design and the scheme of analysis.

### **Collection of Data**

The researcher has collected data from both primary and secondary sources. The primary data were collected from the respondents with the help of Questionnaire. The secondary data were collected from books, journals and websites.

### **Construction of Questionnaire**

The researcher herself has structured the interview schedule for this study. The variables thus identified by the researcher have been converted into appropriate questions. The Questionnaire was suitably revised in the light of the experience gained.

### **Sampling Design**

The sample was selected from Tiruchendur area. The size of the sample was 120. They were selected at random by applying convenience sampling method.

### **Field Work and Data Collection**

The researcher herself carried out the field work for this study. It was conducted during the period from December 2018 and February 2019. The researcher have used questionnaire for collecting the data. The data was collected on Sundays and holidays.

### **Tools for Analysis**

The present study is an empirical one. The tools for analysis the data include

conventional techniques such as simple percentage analysis, total score analysis and likert scale method. Tables and percentages are used in the appropriate places to analyse of data.

Likert scale is used to measure the adoption pattern of Alternative Banking Channels. The likert scale is one of the most widely used attitude scaling techniques.

In this approach the respondents are asked to indicate his degrees of agreement with each of their statement about adoption of Alternative Banking Channels which are related to objectives of the questions

**Limitations of the Study**

As the study was conducted for a short duration of 3 months, it was difficult to study in depth about various aspects.

1. Time, cost and other resources were constrains for a fully comprehensive study.
2. Demographic profile factors may influence the attitude of the different set of customers

and the finding cannot be generalized for the respondents with personal profiles.

3. The number of respondents is relatively small.

**Application of Garrett Ranking Technique**

The respondents were asked to assign the rank for various factors. The rank given by respondents were converted into percent position using the formula.

$$\text{Percent position} = \frac{100(R_{ij} - 0.5)}{N_j}$$

Where,

$R_{ij}$  – Rank given for the  $i^{\text{th}}$  variable by the  $j^{\text{th}}$  respondents.

$N_j$  – Number of variable ranked by the  $j^{\text{th}}$  respondents.

By referring Garrett ranking table, the percent position estimated was converted into scores. The scores of various respondents were added and the mean score ranked score was calculated. The factors were ranked on corresponding mean score.

**Service Provided by Alternative Channels**

S.No	Services	Rank						Mean	Rank
		I	II	III	IV	V	VI		
1	Personalized service	14	10	52	12	20	12	48.71	III
2	Wide branch networking	28	24	32	14	10	12	40.28	VI
3	Customer service	44	20	6	12	28	10	41.20	V
4	Core banking	16	34	12	26	12	20	48.35	IV
5	Computerized banking	6	24	16	16	36	22	58.1	II
6	Problem solving	12	8	2	40	14	44	58.98	I

It can clear from Table that the services provided by alternative banking channels are ranked by the respondents. The first rank was given to “Problem solving” followed by “Computerized banking”, “Personalized

service”, “Core banking”, “Customer service” and “Wide branch networking” are ranked to second, third, fourth, fifth and sixth positions respectively.

**Usage of Alternative Channel of Banking Services**

S.No	Channels	Always	Often	Sometimes	Rarely	Never	%	Rank
1.	ATM	(60) 300	(22) 96	32 (96)	(4) 8	(2) 2	33%	I
2.	Credit card	(8) 40	(28) 112	(34) 102	(20) 40	(30) 30	22%	VI
3.	Debit card	(38) 190	(22) 88	(26) 78	(22) 44	(12) 12	29%	III
4.	Phone banking	(28) 140	(40) 60	(18) 54	(18) 36	(16) 16	27%	V
5.	Internet banking	(42) 210	(16) 64	(30) 90	(14) 28	(18) 18	28%	IV
6.	Mobile banking	(50) 250	(22) 88	(32) 96	(8) 16	(8) 8	30%	II

The above table cleared that, majority (33 percent) of the respondents are used 'ATM services', so it got first rank. The second, third, fourth, fifth and sixth rank were given to 'Mobile banking', 'Debit Card', 'Internet Banking', 'Phone Banking', 'Credit Card' respectively.

Out of 66 respondents with medium level of satisfaction, 26 respondents are male and the remaining 40 respondents are female. Out of 18 respondents with low level of satisfaction, 10 respondents are male and the remaining 8 respondents are female.

Chi – square test is applied to find out the relationship between gender of the respondents and their level of satisfaction towards alternative banking channels. The null hypothesis framed for this purpose is "There is no significant relationship between gender of the respondents and their level of satisfaction towards alternative banking channels". The result of the test is given below.

Calculated value	: 1.59
Table value	: 5.99
Level of significance	: 5%
Degrees of freedom	: 2
Result	: Not significant

The calculated value is less than the table value at 5% level of significance. Hence, the null hypothesis is accepted and concluded that, there is no significant relationship between gender of the respondents and their satisfaction towards alternative banking channels.

### Findings

By the Application of Garrett Ranking technique, it was found that most important services of Alternative Banking Channel is 'Problem Solving'. Majority of the respondents used the services of 'ATM'. Accessibility emerges to be the most important factor in deciding customer's choice of selecting channel. With regard to preference pattern related to alternative banking channel service most acceptable and preferred usage of ATM is 'Cash withdrawal', Net banking is 'Cash Transfer', Mobile banking is viewing and enquiring about balance, Personal banking is 'update of passbook'. The Results of chi – square test proved that there is no significant relationship between gender, age, educational qualification, nature of job, marital status, nature of family and their level of satisfaction towards Alternative Banking Channels.

### Conclusion

Alternative channels of banking are a fruitful way for banks to reach out more customers, increase their customer base, increase customer satisfaction level and there by attain competitive advantage. In order to further increase the awareness of penetration level of these alternative channels of Banking, banks should come out with advertisements promoting the varied service provided by these channels and at the same time emphasize the value obtained by the customers when using these channels. Overall, to increase the customer's perception of the utility of the different channels of banking, some of the factors which banks can focus on include: Less complexity in operations, highlighting of security techniques, free of charge demo of Alternative banking channels without using customer's real account, and understanding and matching the requirement of customers.

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## **A STUDY ON PERCEPTION OF HEALTH OUTCOMES IN MULTI DRUG RESISTANT TUBERCULOSIS PATIENT (MDR-TB) WITH SPECIAL REFERENCE TO ICMR-TB IN CHENNAI**

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### *Abstract*

*Multi Drug Resistant TB (MDR-TB) The emergence of strains Mycobacterium tuberculosis that are resistant to antimicrobial agents is a worldwide problem. MDR-TB, defined as resistance to at least Isoniazid and Rifampicin, two of the most potent anti TB drugs, is a reflection of poor management of TB cases. Drug resistance develops either due to infection with a resistant strain, or as a result of inadequate treatment such as when a patient is exposed to a single drug, or because of selective drug intake, poor compliance, use of inappropriate non-standardised treatment regimens, irregular drug supply, poor drug quality, or rarely erratic absorption of medications.*

**Keywords:** Health Outcomes, Drug Resistant, Tuberculosis.

### **Introduction**

Multi Drug Resistant TB (MDR-TB) The emergence of strains Mycobacterium tuberculosis that are resistant to antimicrobial agents is a worldwide problem. MDR-TB, defined as resistance to at least Isoniazid and Rifampicin, two of the most potent anti TB drugs, is a reflection of poor management of TB cases. Drug resistance develops either due to infection with a resistant strain, or as a result of inadequate treatment such as when a patient is exposed to a single drug, or because of selective drug intake, poor compliance, use of inappropriate non-standardised treatment regimens, irregular drug supply, poor drug quality, or rarely erratic absorption of medications.

MDR-TB is posing a potential threat to tuberculosis control in the country. Continuous

monitoring of drug resistance trends is essential in order to assess current interventions and their impact on the TB epidemic. Though drug resistance against Isoniazid and Rifampicin has been frequently reported in India, the available information is hospital-based, using non-standardized methodology and may not have used quality controlled laboratories for drug susceptibility testing. A series of representative drug resistance surveillance studies are being undertaken in selected states in accordance with the WHO global surveillance of drug resistance project. Data from these surveys will provide more valid estimates of the occurrence of MDR-TB and allow for monitoring of the trends in drug resistance levels.

### **Epidemiology**

As per the estimates from the State representative drug resistance surveillance



(DRS) survey in Gujarat and various district level DRS studies, the prevalence of MDR-TB in new smear positive pulmonary TB (PTB) cases is  $\leq 3\%$  and 12 to 17% amongst smear positive previously treated PTB cases. Review of studies with representative samples do not indicate any increase in India of the prevalence of drug resistance over the years. Although isolated reports, both published and unpublished, indicate the existence of XDR-TB in the country, it is not possible as yet to estimate its magnitude and distribution from the available data.

#### **Prevention of MDR-TB and XDR-TB**

The use of inadequate regimens and the absence, or inappropriate application, of directly observed treatment can lead to the development of drug resistance and potentially to an increase in drug resistance levels amongst the community. The implementation of a good quality DOTS programme will prevent the emergence of MDR and XDR-TB in the community. Therefore the highest priority is to further improve the quality and reach of DOTS services in the country. For this, all health care providers managing TB patients need to be linked to RNTCP and operational challenges in implementing DOTS needs to be addressed. The proportion of TB patients being treated outside the DOTS strategy needs to be minimized. The International Standards of TB Care need to be used by RNTCP and professional medical associations as a tool to improve TB care in the country. The fluoroquinolone group of drugs are not as yet recognized, nor recommended, as first line anti-TB drugs, and their use should be restricted only to the treatment of confirmed MDR-TB cases.

#### **Magnitude of Problem**

**Global:** First information on global magnitude of MDR-TB came in 1997, when WHO – IUATLD reviewed 63 surveys, and reported that range of primary MDR-TB varied from 0-10.8% and acquired MDR-TB varied from 0-48% in various studies<sup>2</sup>. In most regions of the world; the rate of MDR-TB was very low and varied considerably throughout the world, which was due to difference in degree of patients studied, the degree of misuse of drugs, the quality of enquiry regarding previous treatment and inadequate culture and drug susceptibility facilities in many parts of the world. Considering the limitations of previous

studies, a WHO – IUATLD global project on anti-tubercular drug resistance surveillance spread over 35 countries in 5 continents was carried out during 1994-97<sup>3</sup>, which reported the median prevalence of primary and acquired MDRTB as 1.4% and 13% respectively. In this project, regions with prevalence of MDR-TB greater than 5% were labeled as MDR hotspots.

Subsequent second report of this global project<sup>4</sup> conducted from 1996-99, reported the median prevalence of primary and acquired MDR-TB as 1% and 9% respectively. Most of the previous hotspots were confirmed again, while new areas in Russia and China were added. The analysis trend has confirmed that MDR-TB is not a major problem in countries implementing tuberculosis control according to international guidelines for several years. Countries like Botswana, Chile, Cuba, Czech Republic and Uruguay have shown very low prevalence of MDR-TB, confirming that efficient tuberculosis control prevents the development and spread of MDR-TB. The third global surveillance of WHO – IUATLD, carried out in 1999-2002, reported median prevalence of primary and acquired MDR-TB as 1.1% ( 0-14% ) and 7% ( 0-58.3% ) respectively<sup>5</sup>. After analysis, the cut-off value for hotspots was reset to 6.5% in this new report<sup>5</sup>.

**India:** Clinical perception and several isolated reports indicated the development of drug resistance in India, since the beginning of chemotherapeutic era, but they failed to give an idea of national situation as a whole. Pioneering step in this direction was taken by Indian Council of Medical Research (ICMR) in 1965-67 when it conducted two surveys to estimate the prevalence of drug resistance<sup>6, 7</sup>. Several studies conducted subsequently in different parts of country, revealed that the total prevalence of primary / initial MDR-TB varies from 0-5%<sup>8-19</sup>. The rate of acquired MDR-TB varies from 6 to 60%<sup>3, 9, 14, 19-23</sup>. The median prevalence of primary and acquired MDR-TB in India according to WHO-IUATLD report on global drug resistant surveillance, conducted “Between” 1996-99 is 3.4% and 25% respectively<sup>4</sup>. Despite the variable results of acquired MDR-TB, the message is very clear that it is not in isolated pockets, but in the country as a whole

The magnitude of the MDR-TB problem in India is difficult to estimate. The

different reports from across the country are not comparable because the protocol for the studies were neither standardized nor were the laboratories having quality assured culture sensitivity. However, the data from studies conducted by TRC Chennai and NTI Banagalore are indicative of a primary drug resistant level of 1.7 – 2.2% and acquired drug resistance of 12 to 13%. The drug resistance trends from 1999 to 2003 in a rural area implementing RNTCP were conducted by TRC and have shown the problem to be more or less constant during this period. HIV-TB patients have slightly higher levels of MDR compared to the other patients as shown by TRC studies. In order to have a countrywide picture of the problem, drug resistance surveillance was carried out in accordance with protocols from IUATLD and WHO by TRC Chennai and NTI Banagalore in 9 different districts. This study concluded that MDR-TB problem among new cases was 0.5 to 3% and among re-treatment cases was about 12%.

Even though, the rates of MDR-TB are low but in absolute terms number of patients is high and these existing cases would have the potential to transmit the disease. Moreover, the problem is expected to increase because of poor treatment practices especially among the private sector which at present is having only minimal coordination with the RNTCP and the ready availability of anti-TB drugs over the counter which promotes wishful treatment. Moreover, in the absence of a National MDR-TB management policy large number of such patients would continue to transmit drug resistant TB. The problem would be compounded by those patients who are failing on DOTS especially in situations where DOTS implementation is still lacking and in difficult areas where the programme is not meeting the desired targets of case finding and cures. It is also observed that patients on Cat – II treatment have poorer success rates, high deaths and defaulters. This would again add to the increase of MDR-TB. In view of this, the Government of India has now taken initiatives to combat the problem by establishing a National DOTS Plus Committee seeking international technical support and developing National DOTS plus guidelines.

#### **Need for the study**

Human beings are affected by natural disease and disaster in their life. Especially

people those who are having less immunization power they can get TB. So the researcher wanted to find that how the multi drug resistance tuberculosis patients feel there are well in their health.

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

Tb is a major health problem in certain specific immigrant community. The high risk of TB in AIDS patients extends to those infected by human immuno deficiency viruses (HIV) that have not yet developed clinical signs of AIDS. Alcoholics and intravenous drug abuse are also at increase risk of contracting tuberculosis unit the economic and social factor that influence the spread of tuberculosis infection are remedial. There is no real possibility of completely eliminating the disease.

#### **Importance of the study**

All are human being, all are equal in the world, and there is no discrimination in the name of sex, religion, caste, rich or poor, upper class and lower class. Every human being is unique in the world. People have their own norms, values, custome, traction and culture. India being a developing country has providing medical facility for patients.

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

- To find out the respondents personal history.
- To find out travel distance for each attendances of the respondents.
- To identify medical treatment of the respondents.
- To find out reaction toward diagnosis of the respondents.
- To find out the present health condition of the respondents.

#### **Definition of the Terms**

**Perception:** According to Oxford Dictionary Perception means “An interpretation or impression based on one understands of something”.

**Patients:** According to Oxford Dictionary Patients Perception means “A person receiving or registered to receive medical treatment”.

**Health:** According to World Health Organization (1946)” health is a state of complete physical, mental and social well being is not merely absence of disease or infirmity”.

According to Oxford Dictionary “health is the state of being well is body or mind”, “Health is a person’s mental or physical condition”.

**Multi-drug resistant Tuberculosis:** Multi-drug resistant tuberculosis is defined as disease due to tuberculosis that is resistant to Isoniazid (H) and Rifampicin (R), with or without resistance to other drugs.

**Primary drug resistance:** Primary drug resistance is defined as drug resistance in a patient who has not received any anti-tubercular treatment in the past, while acquired drug resistance is defined as resistance that develops in a patient who has received prior chemotherapy. Recently the terms “resistance in new cases” and “resistance in previously treated cases,” have been proposed for use because of the difficulty to confirm the validity of the patients’ past history of treatment. When one is not sure whether the resistance is primary or acquired or unaware of patient’s previous treatment, drug resistance is known as initial drug resistance.

**Resistance:** According to Oxford Dictionary Resistance Means, “A property of some bacteria that have been exposed to a particular antibiotic and have “learned” how to survive in its presence”.

**Drug:** According to Oxford Dictionary Drug means, the most widely used drug is medicines, taken for the prevention, treatment, or diagnosis of illness. Medically drug can be taken in many forms. They are most commonly administered through ingestion, but can also be injected into a muscle, a vein, or under skin. Inhalers deliver a drug through the nose or mouth.

**Tuberculosis:** According to Encyclopedia of Medicine, “Tuberculosis (TB) is a potentially fatal contagious disease that can affect almost any part of the body but is mainly an infection of the lungs. It is caused by a bacterial microorganism, the tuberculosis bacillus or mycobacterium tuberculosis”.

#### **Field of study**

The researcher has done the study at Tuberculosis Research (TR), formally known as Tuberculosis Chemotherapy Center is a permanent research institute of the Indira Gandhi Medical College and Research Institution (IGMC&RI), Medical college under the Ministry of Health and Family Welfare, Government of India, It was established in 1995 jointly by the ICMR, World Health Organization(WHO), the government of Tamil Nadu, the British Medical Research Council (BMRC) and the United States Public Health Service (USPHS) to determine the feasibility,

efficacy and safety of domiciliary chemotherapy for sputum positive pulmonary tuberculosis patients. TRC famous Madras study demonstrated that TB patients could be safely treated at home and revolutionized the management of this disease in India and all over the world. The researcher hence selected this place for his study.

#### **Research design**

The research has adopted descriptive design for this study. In this study the researcher describes perception of health in MDR TB patients.

#### **Sampling**

The researcher collected data from 30 respondents. The researcher mainly focused on patients those who are taking MDR TB treatment in the hospital. The researcher used a self prepared interview scheduled, so as to gain much information through interview. The sampling method used by the researcher is Non Random convenient sampling method.

#### **Definition of convenient sampling,**

Convenience sampling is used in exploratory research where the researcher is interested in getting an inexpensive approximation of the truth. As the name implies, the sample is selected because they are convenient. This nonprobability method is often used during preliminary research efforts to get a gross estimate of the results, without incurring the cost or time required to select a random sample. A convenience sample results when the more convenient elementary units are chosen from a population for observation.

#### **Source of data**

The researcher obtained primary source of data from the respondents and secondary data was collected from journals, government publication, previous research, WHO report, web site and information from the field.

#### **Tools of data collection**

With the guidance of experts in the field, with the various reference and interaction with experts the researcher prepared an interview scheduled based on the objective of the study to collect the required information from the respondents. The researcher was able to get first hand information from the respondents themselves. The interview schedule consisted of 46 close ended questions regarding the various aspects of the demographic, travel detail, treatment detail,

MDR TB detail, and present health status of MDR TB patients.

#### Preparation of tools

The researcher prepared the tools by having discussion with medical social worker of Tuberculosis Research Center and the research guide. Secondary sources of information collected from the books, magazines, journal, WHO report, article, web side and pervious research helped the researcher formulate the tools. The interview schedule was used as the tool for collecting primary data for the study.

#### Pre-testing

The interview schedule was pre-tested for validity and reliability on 5 respondents. After pre-testing the researcher found the entire questions were apt for the study and the respondents also were able to answer all the questions. So the same tool was used for further data collection.

#### Period of data collection

The researcher collected the data "between" 1st October to 30th December 2018. The average time spend by the researcher to collect data was 10 to 15 minutes per respondent.

#### Demographic Profile of the Respondents

Sex	F	%
Male	19	63
Female	11	37
Age groups	F	%
20 to 30 years	12	40
30 to 40 years	06	20
40 to 50 years	09	30
Above 50 years	03	10
Marital Status	F	%
Married	09	30
Unmarried	21	70
Educational status	F	%
Primary School	06	20
Higher School	09	30
Higher Secondary School	12	40
UG/PG	03	10
Family types	F	%
Joint Family	07	23
Nuclear Family	23	77
Employment Status	F	%
Yes	12	40
No	18	60
Income Per Month	F	%
Rs.2000 to 3000	09	30
Rs.3000 to 4000	12	40

Rs.4000 to 5000	06	20
Above Rs. 5000	03	10

#### Distance from TRC to Home

Distance	F	%
10 to 20 Km	06	20
20 to 30 Km	12	40
30 to 40 Km	03	10
40 to 50 Km	09	30
Types of Transports	F	%
Bus	24	80
Train	06	20
Amount Paid	F	%
10 to 30	09	30
30 to 60	06	20
60 to 90	15	50
Smoking habit	F	%
Yes	21	70
No	09	30
Alcohol consumption	F	%
Yes	24	80
No	06	20
Preference given for initial symptoms	F	%
Govt. Hospital	22	73
Private Hospital	08	27
Initial diagnosis of TB	F	%
Govt. Hospital	21	70
Private Hospital	09	30
Previous treatment	F	%
Yes	27	90
No	03	10

#### Investigation done for Diagnosis of TB

Investigation	F	%
Sputum	2	7
X-Ray, Sputum	5	16
X- Ray, Sputum, and Blood	17	57
X-Ray, Sputum, Blood, and Scan	3	10
X-Ray, Blood	3	10
Total	30	100

#### Present Health Condition of Respondents

share the diagnosis to someone else	F	%
Yes	27	97
No	03	10
Symptom	F	%
Cough	09	20
Fever	12	30
Lack of Appetite	06	20
Loss o f Weight	03	10
Did you face any problem in attending in Treatment	F	%



Yes	06	20
No	24	80
Did you feel you are cured of TB	F	%
Yes	27	90
No	03	10

### Findings

1. The majority (40%) of the respondents are between in the age group of 20 – 30 years. In these group respondents all are married. If the patients should not take treatment regularly disease can be spread to other person in their family, because TB is an air born disease.
2. The majority (77%) of the respondents are belonging to nuclear family system. In nuclear family system support method for the patients is less.
3. The majority (60%) of the respondents are does in work, because due to their sickness, they not able to play normal life.
4. The majority (60%) of the respondent depending on other person in their family. The monthly income of the respondents is rupees 3000 – 4000 per month.
5. Sample size for this study (30), here (19) of the respondents are male, (11) of them female. Almost all male respondents are having personal habit of smoking and alcoholic consumption.
6. The majority (73%) of the respondents were gone to Government Hospital for initial symptoms of TB. TB treatment providing in all Government Hospital free of cost, the services could be quality. Ever new case of TB registered in Government Hospital based on that services providing to patients.
7. The majority of the respondents are diagnosis his/ her diagnosis at Government Hospital during their initial periods.
8. The researcher founded that the patients had pervious treatment. In this case were (90%) of the respondents had treatment at Government Hospital, Rest of the respondents are had treatment at Private Hospital and clinics.
9. The majority (90%) of the respondents had taken Cat I and Cat II treatments. Period for Cat I is six month, Cat II is eight months. Majority of the respondents has taken more then two month treatment, where (10%) of the respondents are taken less then one month treatment. It shows that treatment

could be failure, disease may be relapse or disease may be resistance.

10. The initial status of diagnosis is positive, this status diagnosis of X- Ray, Sputum test, Blood test, and other test. Based on this test only TB cans diagnosis.
11. The majority (73%) of the respondents were worried about their initial reaction towards his/her diagnosis of TB. It takes almost month to overcome this problem.
12. The majority (97%) of the respondents were they are shared his/her diagnosis to someone else inn likewise husband, wife, son, daughter, friends, in-laws, and community members. It could be a reason of getting advice and support from them.
13. The majority (40%) of the respondent reported that most tripling symptoms now are cough and fever. It means that disease has been presenting to them. Otherwise disease may relapse to them.
14. Present reaction of the respondents is fear, anxiety, confusion and worry about their future life.
15. Almost all the respondents are regular for their MDR TB treatment, because if they are not regular in their treatment there is no other way for to treat TB patients.
16. The majority (87%) of the respondents, they are feel disease has been cured them. All the respondents said that a symptom has been disappeared, they can have normal appetite, and they can sleep well.
17. The majority (57%) of the respondents are keeping touch their investigation result with Doctor and Nurses in the hospital.

### Suggestion and Conclusion

#### 1. Health scheme for TB Patients:

Health scheme should provide through Government and Non Government Organization for welfare of TB towards their illness.

#### 2. Free bus pass and Train pass:

The average income of the patients is rupees 3000 – 4000 per month. This income has been earned by other than patients. If the government provide free bus pass and train pass they can easy to accuse medical facilities. It could be one of the method were supported to the patients.

#### 3. Employment opportunity:

In India one of the major problems is unemployment. People those who are affected by illness, naturally they did in go for their work, because health is not able to accept



working condition. Mean while patient go their work stigma will be their. Government should provide self employment opportunity for patients.

#### **4. Counseling:**

Counseling is one of the methods where we can understand patient's real problem. More counseling can make person change themselves. Practionar should give counseling to family member, those who are living with patient, because it could be one of the methods where to prevent transmit ion of disease as well as get support to them.

#### **5. Home visit:**

Regular home visit must very important for the patient. Health practionar should to regular home visit to check up the patients in their home condition. Regular home visit can prevent irregular in their treatment.

#### **6. Monthly check up:**

Monthly check up can make them patient feel they are relief and cure in their disease. Monthly check up where practionar can check patient family member, whether history of disease in their family, based on that to prevent disease in family itself.

#### **7. Awareness programme:**

Awareness programme are very important for public member about the disease. Naturally stigma is presenting in the community. In public place like bus stand, train stop, park and other place where advertisement should can do. In the favor of film show, phamelats, and other material, one of the main objectives of awareness programme make people should aware of the disease.

#### **8. Group therapy:**

Bring all patients at one particular place, to contact group therapy for them. Among the patients itself, to share their feeling and problem which are facing in every day, based on their opinion some alternative solution can make them.

#### **9. Nutritional support:**

Nutritional supports are very important for the MDR TB patients. Patient in empty stomach providing tablets naturally is not work for the patient health condition. Government and Non Government organization should nutritional support for them.

#### **10. Health care:**

Mobile health care team could make regular weekly trip in the vulnerable community. To

find health status of the people based on that to prevent disease among them.

All human being are born from nature, it means Right to Equality. There is no discrimination in the name of sex, color, race and casts. All people should treated in equal, especially people those who are affected by illness to love them, to give charity and care them. The researcher concluded that MDR TB has facing lat of problem in their life; especially stigma is there in the society. Therefore the basic physical need psychological need like nutritional support, employment opportunity should provide to them through Government and Non Governmental Organization.

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## **ROLE OF RURAL AND URBAN WOMEN ENTREPRENEURS AT KARNATAKA**

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### *Abstract*

*Women entrepreneurs face a extensive range of barrier and challenges, It is a general belief in many cultures that the role of women is to build and maintain the homely affairs like task of fetching water, cooking and rearing children. Since the turn of the century, the status of women.in India has been changing due to growing industrialization, globalization, and social legislation. With the spread of education and awareness, women have shifted from kitchen to higher level of Professional activities. The paper aims to analysis the role of the women entrepreneurs in rural and urban in Karnataka. Rural and urban women's constitutes the family, which leads to society and nation. Social and economic development of women is necessary for overall economic development of any society. Entrepreneurship is the state of mind which every women has in her but has not been capitalized in India in way in which it should be, due to change in environment, now people are more comfortable to accept leading role of women in our society. Women entrepreneur is gaining importance in India in the wake of globalization and economic liberalization.*

**Keywords:** *Women Entrepreneurs, Role of Women Entrepreneurs.*

### **Introduction**

Women are generally perceived as home makers with little to do with economy or commerce. But this picture is changing. In modern India, more and more women are taking up entrepreneurial activity especially in medium and small scale enterprises.

Even as women are receiving educations, they face the prospect of unemployment. In this background, self-employment is regarded as a cure to generate income. The planning commission as well as the Indian government recognizes the need for women to part of the mainstream of economic development. Women entrepreneurship is seen

as an effective strategy to solve the problem of rural and urban poverty.

Women entrepreneurs in India are handicapped in the matter of organizing business on account of their generally low levels of skills and for want of support system. The transition from homemakers to sophisticated business women is not that easy.

In the knowledge of economy the trend is changing. Women across India are showing an interest to be economically independent. Women are coming forth to the business arena with ideas to start small and medium enterprises.

They are willing to be inspired by role

models, the experience of other women to the business arena. The role of women entrepreneurs is especially relevant in the situation of large scale unemployment that the country faces. The modern large scale industry cannot absorb much of labour as it is capital intensive. The research says that the small scale industry plays an important role absorbing around 80 per cent of the employment.

### **Women Entrepreneurs**

Women entrepreneurs have been designated as the new engines for growth and the rising stars of the economies in developing countries to bring prosperity and welfare. Women entrepreneurs engaged in business due to push and pull factors which encourage women to have an independent occupation and stands on their own legs. A sense towards independent decision-making on their life and career is the motivational factor behind this urge. Under the influence of these factors the women entrepreneurs choose a profession as a challenge and as an urge to do something new. Such a situation is described as pull factors. While in push factors women engaged in business activities due to family compulsion and the responsibility is thrust upon them.

### **Objectives of the Study**

To study of women entrepreneurs

To study the socio-economic activities of rural and urban women entrepreneurs in economic development

To determine the problems and challenges of rural and urban women entrepreneurs

To know institutional support and factors affecting development of rural and urban women entrepreneurs

To suggestion for development of rural and urban women entrepreneurs in enterprises startups

### **Scope of the Present Study**

The present study will be useful in the sense that it helps in understanding the performance of the rural and urban woman entrepreneurs in economic development and role of rural and urban women entrepreneurs develop in creation of entrepreneurship in the study area

### **Review of Literature**

The literature survey involves a through perusal of books, articles, reports, Bulletins, newspapers, magazines, journals, CD ROM, microfilm, Internet information on the topic. The above sources throw light on the

different dimensions of a particular subject. The review of literature has facilitated to identify research gap on the topic.

The Harvard Business School Professor LINDA A. HILL led the discussion American society throws women entrepreneurs plenty of roadblocks. But at the recent women, money, and power conference, a new generation of businesswomen offered advises and ideas for change.

“Entrepreneurship is not all that though if you have the right aptitude”, says Sudha Prakash, president, Association of women entrepreneurs of Karnataka, adding, “Women entrepreneurship is more common in smaller towns compared to metros”.

Programs for encouraging Entrepreneurship among women are doomed to fail or at best to succeed partially when taken up in isolation. This is because entrepreneurship by definition implies being in control of one’s life and activities. It is precisely this independence that

To release women from the constraints on mobility that society imposes on them throughout their lives, high school girls should be compulsorily taught to cycle. There is proof that increased mobility contributes immensely to raising confidence levels. An additional measures that may increase mobility and confidence to train women entrepreneurs also in the methods and techniques of self-defense.

Final area of concern in the case if, women entrepreneur is stagnation in their growth. This is due to various reasons like the demands of household duties, mobility problems and the need to expand space and staff. It is also often due to psychological causes like lack of self-confidence and fear of success. Training and counseling on a large scale of existing successful women entrepreneurs who seem to have platform is necessary.

Around 100 Women entrepreneurs interacted in among them 50 is rural and 50 is urban women entrepreneurs at Karnataka to seek opinion on various women entrepreneurs at Karnataka.

### **Methodology**

The research methodology resorted to was descriptive-cum-analytical one. Beside, to elicit opinion survey method was also considered. it is descriptive because the researcher identified all variable in Rural and Urban Women Entrepreneurs and described

their features.

Further on the basis analytical study, the performance and modus operandi of Rural and Urban Women Entrepreneurs have been critically studied to identify the pros and cons of the concept “Rural and Urban Women Entrepreneurs”

**Analysis and Interpretation**

Analysis of Prospects and Challenges of Rural and Urban Women Entrepreneurs The challenges faced by rural and urban women entrepreneurs while conducting entrepreneurship or business are assessed here based on Primary data; which was collected from five villages and five urban areas of Kolar district.

This part the researcher analyses Profile/Socio-economic background of the rural and urban women respondents.

Analyze the Motivational factors that influence rural and urban women become an entrepreneurs Analyze the major prospects and challenges of rural and urban women entrepreneurs Demographic profile is playing very important role in the prospects and challenges of rural and urban women entrepreneurs.

It is clear from table 1 that age of the respondents is the rural and urban women entrepreneurs are in the group of above 50 is maximum 24 per cent(10 respondents) and 41-50, 16 percent of respondents are rural, minimum of 16 per cent and 12 per cent of respondents are rural and urban respectively. According to marital status of the respondents is maximum 74 per cent (37 respondents) and 64 per cent (27 respondents) and minimum of 26 per cent (13 respondents) and 46 per cent (23 respondents) in both the areas. Taking into consideration of educational qualification is maximum are up to HSC is 60 per cent (30 respondents) and in urban the maximum of respondents are degree holders is 66 per cent (33 respondents) and minimum qualification of rural women entrepreneurs are from other is 06 per –cent (03 respondents) and 14 per cent (07 respondents) are qualified with pg degree from urban area. Later taken family size of the respondents’ maximum of the respondents from joint family is 40 per cent (20 respondents) are from six to eight members in family in rural and 60 per cent (30 respondents) are from nuclear family is only three members in a family in urban and minimum of 16 per cent (08

respondents) are having a family size of eight to nine in rural areas and 10 per cent (05 respondents) are joint family of six to seven members in a family are from rural and urban. Finally taken annual income of the respondents is maximum 38 per cent (29 respondents) are from rural have annual income of below-20,000 and 50 per cent (25 respondents) are from urban have a annual income of 40,000 – 50,000 as well as in minimum of 18 per cent (09 respondents) are from rural have a annual income between 40,000-60,000 and 10 per cent (05 respondents) are from urban having a annual income below-20,000

**Reasons for Rural and Urban Women Becoming Entrepreneurs**

Reason	Rural Women Entrepreneurs Resp. Rank	Urban Women Entrepreneurs Resp. Rank
Innovative thinking	IV	III
Self-identity and social status	V	II
Education and qualification	IV	IV
Support of family members	III	IV
Role model to others	X	IX
Success stories of friends and relatives	VI	V
Bright future	VII	V
Need for additional income	IV	I
Family occupation	II	IV
Government policies and procedures	IX	IV
Freedom to take own decision and be independent	VIII	II
Employment generation	I	I
New challenges and opportunities for self-fulfillment	III	I

Source: Primary data and Calculated data because of their employment generation, in urban women entrepreneurs employment generation and new challenges and opportunity need for additional income, it has been obtained first rank, second rank has been obtained by family occupation, in urban women entrepreneurs responded for self-identity and social status, third rank has been obtained by rural women entrepreneurs support of family members and urban women responded for innovative thinking, fourth rank has been obtained by educational and qualification and need for additional income and urban women responded educational and qualification, support of family and family occupation and government policies and process, fifth rank has been obtained by self-identity and social status and urban women responded for success stories of friends and relatives and bright future, sixth



rank has been obtained for success stories of friends and relations by rural women entrepreneurs only. Seventh rank is obtained from bright future by rural women entrepreneurs, eighth rank is obtained from freedom to take own decision and be independent there is no ranking obtained by urban women entrepreneurs, last rank is obtained from government policies and procedure and there is no ranking by urban women entrepreneurs. Among the rural women entrepreneurs and urban women entrepreneurs, Majority of the rural women entrepreneurs are selected the educational and qualification and need for additional income and urban women entrepreneurs select the business for educational and qualification, support of family, family occupation and government policies and process.

**Challenges Faced by Rural and Urban Women Entrepreneurs**

Challenges Rural Women Urban Women Entrepreneurs	Rural Women Entrepreneurs Resp. Rank	Urban Women Entrepreneurs Resp. Rank
Personal challenges	IV	III
Social challenges	IV	III
Financial challenges	II	II
Marketing challenges	V	IV
Managerial challenges	VI	III
Technological challenges	II	I
Competition challenges	II	II
Lack of mobility challenges	VI	II
Educational challenges	II	III
Accounting challenges	III	VI
Lack of knowledge challenges	I	IV

It was asked to the respondents, out of above challenges or constraints, among the rural women entrepreneurs, majority of the rural women entrepreneurs face financial, technological, competition and education qualification, urban women entrepreneurs are face personal, social, managerial and educational challenges. Apart from this the first rank in obtained by rural women entrepreneurs are lack of knowledge challenges and urban women entrepreneurs facing technological challenges, second rank is obtained by rural women entrepreneurs are facing financial , competition and educational and urban women entrepreneurs are financial, competition and lack of mobility challenges. Third rank is obtained by rural women entrepreneurs

accounting challenges and urban women entrepreneurs are facing personal, social and educational, fourth rank is obtained by rural and urban women entrepreneur are personal and social challenges and urban women entrepreneurs are facing marketing and lack of knowledge, fifth rank is obtained by rural women entrepreneurs are facing marketing, last rank is obtained by rural and urban women entrepreneurs are managerial and lack of mobility challenges and accounting challenges respectively,

**Findings**

Majority of 24 per cent (10 respondents) and 41-50, 16 percent of respondents are rural. According to marital status of the respondents is maximum 74 per cent (37 respondents) and 64 per cent (27 respondents) in both the areas. Taking into consideration of educational qualification is maximum are up to HSC is 60 per cent (30 respondents) and in urban the majority of respondents are degree holders is 66 per cent (33 respondents) and. Later taken family size of the respondents' majority of the respondents from joint family is 40 per cent (20 respondents) are from six to eight members in family in rural and 60 per cent (30 respondents) are from nuclear family is only three members in a family in urban and Finally taken annual income of the respondents is majority 38 per cent (29 respondents) are from rural have annual income of below-20,000 and 50 per cent (25 respondents) are from urban have a annual income of 40,000 – 50,000

Majority of the rural women entrepreneurs are selected the educational and qualification and need for additional income and urban women entrepreneurs select the business for educational and qualification, support of family, family occupation and government policies and process.

Majority of the rural women entrepreneurs face financial, technological, competition and education qualification, urban women entrepreneurs are face personal, social, managerial and educational challenges.

**Conclusion**

It can be said that today we are in a better position wherein women participation in the field of entrepreneurship is increasing at a considerable rate. Efforts are being taken at the economy as brought promise of equality of opportunity in all spheres to the Indian women



and laws guaranteed equal rights of participation in political process and equal opportunities and rights in education and employment were enacted. It is evident from the study that rural and urban women are ready to face the challenges associated with setting up of business. Society is very much receptive to the concept of women entrepreneur, so is the family. Women are not into business for survival but to satisfy their inner urge of creativity and to prove their capabilities. Women education is contributing to a great extent to the social transformation. The future will see more women venturing into areas traditionally dominated by men. The socio background including factors, type and mode of business, training programmes are the important problems of women entrepreneurs in Karnataka.

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## MARKETING PROBLEMS OF AGRO-BASED INDUSTRIES IN CHITTOOR DISTRICT

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### Abstract

*The Marketing problems of selected agro based industries in Chittoor district of Andhra Pradesh where the focus in the earlier chapter. This chapter is devoted to a discussion of the problems encountered in the marketing of agro based industrial products which have the immediate bearing on producers' returns. As discussed earlier, because of the various problems of agro-based industries like seasonality, shortage of raw materials, lack of finance and knowledge, lack of infrastructure in rural areas, non-availability of modern technology, lack of skilled workers and stringent government policies, the planning and development of an agro-based industry poses a major challenge to the implementing authorities. This paper especially focuses on the Marketing Problems of Agro-based industries in Chittoor district.*

**Keywords:** Marketing, Problems, Products, Seasonality, Skilled, Workers, Development.

### Introduction

The analysis of marketing problems is complex in nature. This is so because concept and meaning of marketing widely offers. However small scale and agro based industrial marketing comprises all the activates involved in the flow of these industrial products from the production to assembling, processing and distribution and other services like promotion, storage, transportation, packing and labelling, financing, risk bearing and market information. Against this background, one cannot help but draw the conclusion that the district has yet to go a long way in putting the products of agro industries on the modern lines of scientific marketing. Recounting the benefits of modern

marketing technologies and tools, Mr. Francies in his book, "modern marketing management" an introduction", has aptly said, the productivity can came only through making use of the marketing concept and using its techniques in order to reach the zenith of productivity.

Keeping in view the above facts one of the most persistent obstacles to the improvement of marketing system and procedures of agro based industrial products in Chittoor district of Andhra Pradesh is the production pattern itself. A modern and scientific method of marketing is difficult unless it is accompanied by modern quality production.

**Objectives**

The main objectives of this research work are to study the marketing problems of agro-based industries. To analyse the various Marketing problems of select agro-based industrial units in Chittoor district.

**Methodology and Sampling**

Chittoor district consists of 3 revenue divisions. Among these 3 revenue divisions 9

mandals have been chosen conveniently for the study. In total there are 256 agro-based units in these 9 mandals and out of these 256 units, 55 units are not working. Hence, the remaining 201 units have been selected for the present study through census method. Category-wise distribution of agro-based industries is presented in

**Sample Design**

Name of Revenue Divisions	Mandals	Total Number of agro-based Industries in Chittoor District						Total No. of samples
		Rice Mills	Flour Mills	Oil Mill Processing	Mango & Fruit Pulping	Seed Processing	Others	
Chittoor	Chittoor	9	6	4	11	5	3	38
	Puttur	3	3	3	8	3	2	23
	Nagari	4	2	2	2	1	1	12
	<b>Total</b>	<b>16</b>	<b>11</b>	<b>09</b>	<b>21</b>	<b>09</b>	<b>06</b>	<b>72</b>
Madanapalli	Madanapalli	7	5	4	9	3	2	30
	Pileru	3	4	3	5	2	2	19
	Punganuru	4	3	1	4	2	1	15
	<b>Total</b>	<b>14</b>	<b>12</b>	<b>08</b>	<b>18</b>	<b>07</b>	<b>05</b>	<b>64</b>
Tirupati	Tirupati	5	5	5	13	4	2	34
	Renigunta	4	3	2	7	3	1	20
	Srikalahasti	3	2	2	2	1	1	11
	<b>Total</b>	<b>12</b>	<b>10</b>	<b>09</b>	<b>22</b>	<b>08</b>	<b>04</b>	<b>65</b>
<b>Grand Total</b>		<b>42</b>	<b>33</b>	<b>26</b>	<b>61</b>	<b>24</b>	<b>15</b>	<b>201</b>

**Industry-wise distribution of problems at the time of inception in Chittoor District**

Problems in product selection	Rice Mills	Flour Mills	Oil Mills	Mango & Fruit Pulping	Seed Processing	Others	Totals
No problems	13 (30.95)	08 (24.25)	07 (26.92)	25 (40.98)	12 (50.00)	02 (13.33)	30 (14.92)
Yes had problems	29 (69.05)	25 (75.75)	19 (73.08)	36 (59.02)	12 (50.00)	13 (86.67)	171 (85.08)
Lack of skilled workers	02	2	1	05	01	01	12
Inadequate credit	15	8	5	11	01	04	44
Error in costing	1	1	1	6	2	1	12
Non-availability of raw materials	3	2	2	02	03	02	14
Improper/inadequate machinery	4	06	3	5	2	01	21
Power failures	1	02	2	03	1	01	10
others	3	04	5	4	2	03	21
<b>Total (1+2)</b>	<b>42</b> <b>(100.00)</b>	<b>33</b> <b>(100.00)</b>	<b>26</b> <b>(100.00)</b>	<b>61</b> <b>(100.00)</b>	<b>24</b> <b>(100.00)</b>	<b>15</b> <b>(100.00)</b>	<b>201</b> <b>(100.00)</b>

It can be observed that, a total number of 171 respondent units at 85.28 per cent have to confront some obstacles in some way or the other. It can be assumed that every agro-based industrial unit is confronted with problems. The most important are inadequate credit, improper / inadequate machinery and others. A non-availability raw material also has become a noticeable problem. Lack of skilled workers

and errors in costing are also appearing as important factors. It may be concluded that mango and fruit pulping units are the most sufferers at the time of inception especially due to inadequate credit followed by rice mills industry. Industry-wise distribution of causes of marketing failures in Chittoor district is presented in table 5.2

**Industry-wise distribution causes of marketing failures in Chittoor district**

Causes for marketing failure	Rice Mills	Flour Mills	Oil Mills	Mango and Fruit Pulping	Seed Processing	Others	Totals
No Marketing	29 (69.05)	27 (81.82)	21 (80.76)	18 (29.50)	05 (20.84)	04 (26.66)	104 (51.74)
Yes marketing failures	13 (30.95)	6 (18.18)	5 (19.24)	43 (70.50)	19 (79.16)	11 (73.34)	97 (48.26)
Bad selection of product	3	1	1	6	4	3	18
Superior/cheaper competitive substitute	4	3	1	8	3	1	20
Faculty/deficiency since beginning	-	-	-	11	4	2	17
Lack of awareness in customers	6	2	3	18	8	5	42
<b>Total (1+2)</b>	<b>42 (100.00)</b>	<b>33 (100.00)</b>	<b>26 (100.00)</b>	<b>61 (100.00)</b>	<b>24 (100.00)</b>	<b>15 (100.00)</b>	<b>201 (100.00)</b>

It is evident that, as many as 97 units at 48.26 per cent have failed in marketing their products. Whereas 104 respondent units at 51.74 per cent did not face any marketing failure. An observation of the different industries shows the highest number of units facing the problems of marketing are found in mango and fruit pulping industry. While the lowest number is in others. But as percentage it is highest in seed processing and the lowest in flour mills industry. The most dominates reason for the marketing failure in general for the sample units appears to be lack of awareness in customers with 42 units followed by superior / cheaper competition through substitute for 20 units and

bad selection of product in the case of 18 units. Lack of awareness appears to be the prime reason in mango and fruit pulping industry and seed processing industries followed by rice mills industry faculty / deficiency since beginning issues as the second foremost reason in mango and fruit pulping industry and competitive substitute, third reason again in mango and fruit pulping and rice mills industry. It may be inferred that mango and fruit pulping units have to formulate new strategies to surmount the marketing failures in order to capitalise the market. Industry-wise distribution of packaging problems in Chittoor district is presented in table 5.3

**Industry-wise distribution of packaging problems in Chittoor district**

Causes for marketing failure	Rice Mills	Flour Mills	Oil Mills	Mango and Fruit Pulping	Seed Processing	Others	Totals
No problems	16 (64.00)	06 (23.07)	07 (33.33)	21 (38.18)	14 (58.33)	04 (26.66)	68 (40.96)
Yes had problems	9 (36.00)	20 (76.93)	14 (66.67)	34 (61.82)	10 (41.67)	11 (73.34)	98 (59.04)

Executive cost	4	9	4	15	6	8	41
Difficulty in availability of packaging materials	3	6	5	9	2	2	32
Inadequate protection	2	3	4	6	1	1	14
Any others	-	2	1	4	1	-	11
<b>Total (1+2)</b>	<b>25 (100.00)</b>	<b>26 (100.00)</b>	<b>21 (100.00)</b>	<b>55 (100.00)</b>	<b>24 (100.00)</b>	<b>15 (100.00)</b>	<b>166 (100.00)</b>

It is apparent that, out of the 166 units which have either bulk or an independent package, 68 respondent units constituting 40.96 per cent opined that they have no problem in the packaging area. As many as 98 units with 59.04 per cent expressed that they have problems in the area of packaging. Comparatively more mango and fruit pulping units face packaging problem with 34 units followed by flour mills

with 20 units and 14 units in oil mills industry. The more vital reasons are excessive cost of the packaging materials, difficulty in availability of packaging materials and inadequate protection. It may be said that difficulty in availability of packaging material is actually adding on to the cost of packaging material. Industry-wise distribution of branding problems in Chittoor district is presented in table 5.4

#### Industry-wise distribution of branding problems in Chittoor district

S. no	Problems in branding	Rice Mills	Flour Mills	Oil Mills	Mango and Fruit Pulping	Seed Processing	Others	Totals
1	No problems	11 (28.94)	03 (9.67)	02 (7.69)	16 (34.04)	08 (36.36)	04 (26.66)	44 (24.58)
2	Yes facing problems	27 (71.06)	28 (90.33)	24 (92.31)	31 (65.96)	14 (63.64)	11 (73.34)	135 (75.42)
i	Trade mark problem	8	6	6	11	3	3	32
ii	Customers indifference to brand name	12	11	12	13	7	5	63
iii	Others copying brand name	5	8	5	5	2	2	28
iv	Any others	2	3	1	2	2	1	12
<b>Total (1+2)</b>		<b>38 (100.00)</b>	<b>31 (100.00)</b>	<b>26 (100.00)</b>	<b>47 (100.00)</b>	<b>22 (100.00)</b>	<b>15 (100.00)</b>	<b>179 (100.00)</b>

It can be seen that, of 179 respondent units as many as 135 units constituting 75.42 per cent, have faced problems in one way or other. Among the several problems associated with branding, customers indifference to brand name is the most significant one as it is the circuitous consequence of others copying brand name and trade mark. It may be concluded that

as branding practices of the industrialists are most obsolete and unauthentic, the customers have got no other alternative except examining the quality of the product and comparing the price of the product personally making the agro-based industry still more indifferent toward the branding practice. Industry-wise distribution of problems in product promotion



in Chittoor district is presented in table 5.5

**Industry-wise distribution of problems in product promotion in Chittoor district**

S. no	Problems in promotion	Rice Mills	Flour Mills	Oil Mills	Mango and Fruit Pulping	Seed Processing	Others	Totals
1	No problems faced	03 (20.00)	02 (13.33)	02 (20.00)	09 (50.00)	04 (36.36)	02 (28.57)	22 (28.96)
2	Yes problems faced	12 (80.00)	13 (86.67)	08 (80.00)	09 (50.00)	07 (63.64)	05 (71.43)	54 (71.06)
i	Select not increased	07	03	01	03	02	02	12
ii	Salesman very costly	04	05	04	05	03	02	24
iii	Advertising costs quite high	01	05	03	01	02	01	18
<b>Total (1+2)</b>		<b>15 (100)</b>	<b>15 (100)</b>	<b>10 (100)</b>	<b>18 (100)</b>	<b>11 (100.00)</b>	<b>07 (100.00)</b>	<b>76 (100.00)</b>

It can be observed that, of the 76 respondent units, 22 units at 28.96 per cent did not face any problems while as many as 54 units at 71.06 per cent face problems in the area of promotion. It indicates that sales have not

increased by the present promotional activity and sales men and advertising costs are very high. Industry-wise distribution of pricing problems in Chittoor district is presented in table 5.6

**Industry-wise distribution of pricing problems in Chittoor district**

S. no	Problems in promotion	Rice Mills	Flour Mills	Oil Mills	Mango and Fruit Pulping	Seed Processing	Others	Totals
1	No problems	11 (26.19)	05 (15.15)	07 (26.92)	23 (37.70)	04 (16.66)	05 (33.33)	55 (27.36)
2	Yes had problems	31 (73.81)	28 (84.85)	19 (73.08)	38 (62.30)	20 (83.34)	10 (66.67)	146 (72.64)
i	Marketing problems	14	14	9	21	8	4	70
ii	Competitor problems	9	5	6	11	5	3	39
iii	Input problem	5	6	2	4	4	2	23
iv	Other problems	3	3	2	2	3	1	14
<b>Total (1+2)</b>		<b>42 (100)</b>	<b>33 (100)</b>	<b>26 (100)</b>	<b>61 (100)</b>	<b>24 (100)</b>	<b>15 (100)</b>	<b>201 (100)</b>

It is apparent that only 55 units, at 27.36 per cent, out of the 201 respondent units are not facing any problems with the present pricing policy of the product. As many as 146 sample units at 72.64 per cent do face some problem in the area of pricing policy. Their

responses are well distributed over marketing problem with 70 units, competitor problems with 39 units, input problem 23 units and other problem with 14 units on prices. The marketing problem is comparatively prevailing in the case of mango and fruit pulping, rice mills and flour

mills industries. Competitor problems are comparatively more important again in the case of mango and fruit pulping, rice mills and oil mills industries. It may be observed that, these industries have to sort out the issues of pricing

problems as early as possible in order to survive in the competitive market especially mango and fruit pulping, rice mills, flour mills and seed processing industries.

#### Industry-wise distribution of non-marketing problems in Chittoor district

S. no	Non-marketing Problems	Rice Mills	Flour Mills	Oil Mills	Mango and Fruit Pulping	Seed Processing	Others	Totals
1	No problems	11 (26.19)	-	06 (23.07)	18 (29.50)	04 (16.66)	03 (20.00)	36 (17.91)
2	Yes facing problems	31 (73.81)	33 (100.00)	20 (76.93)	43 (70.50)	20 (83.34)	12 (80.00)	165 (82.09)
i	Finance	12	9	5	14	6	05	51
ii	Raw materials	5	4	3	9	4	01	26
iii	Power	6	7	2	7	3	02	27
iv	Labour	4	6	5	5	2	01	23
V	Government policies	02	4	2	4	2	01	15
Vi	Technology	01	2	2	2	2	01	10
vii	Economic factors	01	1	1	2	1	01	07
<b>Total(1+2)</b>		<b>42 (100.00)</b>	<b>33 (100.00)</b>	<b>26 (100.00)</b>	<b>61 (100.00)</b>	<b>24 (100.00)</b>	<b>15 (100.00)</b>	<b>201 (100.00)</b>

It is apparent that, of the 201 respondent units only 36 units at 17.91 per cent did not face any problem in the area of non marketing, while as many as 165 sample units with 82.09 per cent have stated that they face problems in the area of finance, raw materials, power, labour, government policies, technology and economic factors. Their responses are multiple and are well distributed over the first four items; financial problem with 51 units is leading, followed by power with 27 units, followed closely by raw materials and labour with 26 units and 23 units respectively. For

Mango and fruit pulping, rice mills, flour mills and seed processing units finance problem is more intensive than raw materials and power problems. Problems of technology and economic factors are major in all the cases. Whereas, problems due to government policies are quite inflexible. It is observed that, respondent units are not aware of the government policies and that is creating problems. Industry-wise distribution of competitive importance of non-marketing problems in Chittoor district is presented in table 5.8

#### Industry-wise distribution of competitive importance of non-marketing problems in Chittoor district

S. no	Comparativeness of non-marketing problems	Rice Mills	Flour Mills	Oil Mills	Mango and Fruit Pulping	Seed Processing	Others	Totals
1	Equally important	5 (31.25)	03 (20.00)	02 (15.38)	21 (30.00)	11 (28.95)	6 (46.16)	48 (29.09)
2	More important than marketing problems	6 (37.50)	7 (46.66)	8 (61.54)	37 (52.86)	21 (55.26)	4 (30.76)	83 (50.30)

3	Less important	4 (25.00)	3 (20.00)	2 (15.39)	08 (11.43)	4 (10.53)	2 (15.39)	<b>23</b> <b>(13.94)</b>
4	Cannot say	01 (6.25)	02 (13.34)	01 (7.69)	4 (5.71)	02 (5.26)	01 (7.69)	<b>11</b> <b>(6.67)</b>
<b>Total</b>		<b>16</b> <b>(100.00)</b> )	<b>15</b> <b>(100.00)</b> )	<b>13</b> <b>(100.00)</b> )	<b>70</b> <b>(100.00)</b> )	<b>38</b> <b>(100.00)</b> )	<b>13</b> <b>(100.00)</b> )	<b>165</b> <b>(100.00)</b> )

It can be seen that, majority of the units i.e. 83 units at 50.30 per cent out of 165 units expressed that non-marketing problems are more important to be considered than marketing problems. This conception is more perceivable in seed processing industry with 21 units at 55.26 per cent out of 38 sample units. 48 units with 29.9 per cent are considering the non-marketing problems are equal in importance compared to marketing problems. This view is furnished by mango and fruit pulping and seed processing units. Financial base is very thin and dependence on other sources is found. But 23 units at 13.94 per cent are considering averse. Only 11 units at 6.67 per cent are under natural consideration and did not express anything. It may be concluded that, mango and fruit pulping industry is much affected by non-marketing problems especially with lack of adequate credit, lack of internal consumer awareness, lack of quality of raw materials, government policies etc. Then any other agro-based industry.

### Conclusion

Among other things, products manufactured for export purposes need special attention. Quality, price and delivery schedule are the three important factors in the export market. Owing to inadequate supply of export information, dependence and also meagre financial resources, the exports of agro-based industrial products are far from satisfaction. In the home market too, agro-based units face many difficulties. They have to face competition with large scale firms. On account of their smaller size and shortage of finances they are not able to use the media for publicity. Because of this, their products mainly remain unknown to the consumers/industrial users. Up to this stage the various problems pertaining to marketing and non-marketing have been analysed.

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## FINANCIAL LITERACY OF WOMEN ENTREPRENEURS

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### Abstract

*Financial literacy refers to the knowledge and understanding the financial concepts there by resulting in the ability to make informed, confident and effective decisions regarding money. Concerns about financial literacy has increased in recent years, and many countries embarked on programmes and other research initiatives to measure the current level of financial literacy, to introduce and to enhance the financial literacy among their people. The study determined the financial literacy of the selected women entrepreneurs in Tiruppur District. A total of 100 women entrepreneurs selected in this study. The purpose of the study is to analyze the financial literacy of women entrepreneurs. On the Whole, the levels of the women entrepreneurs were moderate indicating a not so impressive financial management of their resource.*

**Keywords:** Financial Literacy, Women Entrepreneurs, Financial Performance.

### Introduction

Entrepreneurship is very important in economy development of any Nation. Financial literacy means the possession of knowledge and understanding the financial matters. It is mainly used in connection with personal financial matters. According to OECD defines “financial literacy as a combination of Financial Awareness, Knowledge, Skills, Attitude and Behavior necessary to make sound financial decisions and ultimately achieve financial well being. Entrepreneurs achieve financial literacy through a process of financial education”. The relation between financial literacy level and firms operating performs display a significant positive correlation, which strengthens the needs for financial education for business

owners in order to improve economic performance of their business.

### Review of Literature

Analysed the level of financial literacy amongst 87 micro entrepreneurs of Kangra district of Himalaya Pradesh based on record keeping, various institutional awareness, savings, investment plans, savings management and various loan products. It is found that most of respondents are responsive of bank loans, Less awareness about other financial institutions. Overall possess low financial skills which reflected in deficient record book keeping, poor cash management, improper saving habits, less awareness of financial products **Kamal Gupta et.al(2014)**, The researched assessed the two pillar of the

economy; financial literacy and financial inclusion and its current scenario as well as common people prospective and about financial instruments. Data collected from 202 Mumbai and Thane Districts Individuals. It is found that level of financial literacy is very low and suggested to encourage financial literacy from school level, National level programs and seep effort to the grass root level **Lavanya Rekha Bahadur (2015)**, The researcher assessed on financial literacy of rural women in Tamilnadu based on three factors: Knowledge, Behavior and Attitude. It is found that very low financial literacy among rural women **Mathavathani et.al. (2014)**.

**Statement of the Problem**

Women entrepreneurs are playing a prominent role, to progress economy well. Such women are facing problem not only economical but also psychological. Based on phenomenon described above, then it can be formulated in a research statement of business performance and financial literacy of women entrepreneurs in Tiruppur District.

**Objectives of the Study**

1. To study the type of business done by a women entrepreneurs.
2. To analyze the performance of the business in terms of profitability and the sales.

**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 financial literacy 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.

**Types of Business**

Types of business	No. of Respondents (n = 100)	%
Pickle making	16	16%
Masala powder preparation	31	31%
Milk products	16	16%
Sugar products	12	12%
Tailoring	9	9%
Hotel business	16	16%

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The table:1 reveals that out of 100 respondents, 31% of the respondents are doing masala powder preparation, followed by 16% of the respondents are commonly doing pickle making, preparation of milk products and also Hotel business, 12% of the respondents are making sugar products, rest of the respondents are doing tailoring business.

**Amount of Initial investment**

Amount of initial investment	No. of Respondents (n = 100)	%
Below Rs. 1,00,000	40	40%
1,00,001-2,00,000	33	33%
2,00,001-3,00,000	19	19%
3,00,001-4,00,001	5	5%
Above Rs. 4,00,000	3	3%

Out of 100 respondents 40% of the respondents invested initial investment below Rs 1,00,000, followed by 33% of the respondents invested between Rs1,00,000-Rs 2,00,000, 19% of the respondents invested between Rs 2,00,000- Rs 3,00,000, 5% of the respondents invested between Rs 3,00,000- Rs 4,00,000, rest of the respondents invested high investment of above Rs 4,00,000.

**Monthly Sales Turnover**

Monthly Sales Turnover	No. of Respondents (n = 100)	%
Below Rs. 10,000	29	29%
10,001-20,000	38	38%
20,001-30,000	14	14%
Above Rs. 30,000	19	19%

The table 3: indicates the monthly sales turnover of the business, out of 100 respondents, 38% of the respondents sales turnover was Rs 10,001-Rs 20,000, 29% of the respondents sales turnover was below Rs 10,000, 19% of the respondents sales turnover was above Rs 30,000, rest of the respondents sales turnover was Rs 20,001-Rs 30,000.

**Business profit margin**



Business profit margin	No. of Respondents (n = 100)	%
10%	29	29%
20%	23	23%
30%	20	20%
More than 30%	28	28%

The table 4; shows that profit margin of business, out of 100 respondents, 29% of the respondents fix 10% of the profit margin in business, followed by 28% of the respondents fix more than 30% of the profit margin in business, 23% of the respondents fix 20% of the profit margin in business, rest of the respondents fix 30% of the profit margin in business .

**Variance among Monthly Income of the respondents and perception towards various levels of Financial Literacy among the women entrepreneur**

Source	SS	Df	MS	$\bar{X}$		Statistical Inference
<b>Financial Knowledge</b>				G1=	14.2444	F=0.474 0.701>0.05 Not Significant
Between Groups	14.863	3	4.954	G2=	13.8182	
Within Groups	1004.137	96	10.460	G3=	13.5833	
				G4=	13.0000	
<b>Saving Skill</b>				G1=	13.6000	F=0.965 0.413>0.05 Not Significant
Between Groups	36.868	3	12.289	G2=	13.8485	
Within Groups	1222.892	96	12.738	G3=	14.7500	
				G4=	12.2000	
<b>Borrowing Skill</b>				G1=	12.6889	F=0.990 0.401>0.05 Not Significant
Between Groups	35.614	3	11.871	G2=	11.7879	
Within Groups	1151.226	96	11.992	G3=	13.1667	
				G4=	13.6000	
<b>Investment Skill</b>				G1=	13.9556	F=4.803 0.004<0.01 Highly Significant
Between Groups	142.567	3	47.522	G2=	12.7879	
Within Groups	949.943	96	9.895	G3=	15.4167	
				G4=	10.8000	
<b>Overall level of Financial Literacy</b>				G1=	54.4889	F=1.356 0.261>0.05 Not Significant
Between Groups	388.128	3	129.376	G2=	52.2424	
Within Groups	9160.622	96	95.423	G3=	56.9167	
				G4=	49.6000	

G1= Below Rs. 10,000, G2= Rs. 10,001-20,000, G3= Rs. 20,001-30,000, G4= Above Rs. 40,000. The table shows that the monthly income and perception towards various levels of financial literacy among the women entrepreneur and its variance. The result shows that the factor investment skill is highly significant which is evidence through the F value = 4.803 at 1% level. On the other hand, the other factors financial knowledge, saving skill, borrowing skill and overall financial literacy is not significant.

**Summary and Conclusion**

Financial education has a major role to play in encouraging sustainable entrepreneurship and reducing the demand side- barriers to access finance. A targeted of

financial literacy will provide up-to –date information about the level of financial knowledge and skills of entrepreneurs, to help policy makers and monitor overall performance of women entrepreneur. The study reveals that majority of the respondents doing masala powder preparation business and the respondent have invested their initial investment of business below Rs 1,00,000, with the monthly sales turnover was Rs 10,001- Rs 20,000, The most of the respondents are fixing the profit margin at 10% level. So it is inferred that only investment skill is highly associated with the monthly income and financial literacy among women entrepreneur. Finally the researcher conclude that the financial literacy of women entrepreneurs is at medium at the level

of entrepreneurship. The researcher suggested that the government has to organize more number of entrepreneur awareness programme to reach the village and hamlets.

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