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A STUDY ON POLICIES AND ISSUES RELATED TO ICT IN SCHOOL EDUCATION IN INDIA

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Abstract

Information and Communication Technology (ICT) has made quick strides in the past couple of decades. New technologies are now available for information dissemination, enhancement of skills of all sorts, not yet suitably adapted to the needs of the education sector. The immense potential for inducing ICT to come to the aid of Indian education in various innovative ways has not been harnessed. Many experiments have taken place in the country, and a large body of knowledge has accumulated in this regard. ICT now provides a new and potentially highly effective vehicle for advancing the quality of education at all levels; this issue needs to be seriously explored and implemented. The National Policy of ICT for School Education defines ICT Literacy in terms of levels of competence. Student or teacher may progress to different levels on the basis of their introductory level of ICT. National policies have greater implications for promotion of equity, access, and sustainability in the arena of education. The government of India formulated the first National Policy on Education (NPE) in 1968. The NPE, 1968 focused on promoting national progress, a sense of common citizenship and culture, and on strengthening national integration. It gave importance to a radical reconstruction of the education system, to improve its quality at all stages, and gave special attention to science and technology, the cultivation of moral values and a closer relation between education and the life of the people. This paper is focus on policies and issues on school education in India.

Keywords: Information, Communication, Technology, National Policy, Education

1. Introduction

As each stage is defined by the competencies, the time duration needed for each stage is subjective to local situation and frequency of access to the ICT facilities and may be shorten. Different parts of each stage can also run

concurrently to make it ensure that every student completes to be achieved, the pace is the advanced stage before completing schooling. Thus, ICT Policy in School Education aims at preparing youth to participate creatively in the establishment, sustenance and growth of a knowledge

society leading to global competitiveness and all round socio-economic development of the nation. The ICT Policy in School Education will encourage universal, equitable, open and free access to a state of the art ICT and ICT enabled tools and resources to all students and teachers. It will promote development of local and localized quality content and to enable students and teachers to be partner in the development and critical use of shared digital resources. It will promote the development of professional networks of teachers, resource persons and schools to catalyse and support resource sharing, up gradation, and continuing education of teachers; guidance, counseling and academic support to students; and resource sharing, management and networking of school managers and administrators, resulting in improved efficiencies in the schooling process. Government and Government aided Secondary and Higher Secondary Schools has provision for instituting the National Award for innovative use of ICT to motivate the Teachers and Teacher Educators for innovative use of ICT in teaching-learning. Thus, an ICT literate community contributing to nation building can be developed by constructing an environment of collaboration, cooperation and sharing, creating a demand for optimal utilization and optimum returns on the potentials of ICT in education.

The ICT literacy programme was implemented in all secondary schools in the states including government and private schools during the period of Eleventh Five Year Plan period. Under the programme states were to develop the curriculum for ICT literacy only with course materials according to the stages discussed above in order to achieve uniformity. These were to be in the form of self-instructional materials so as to enable the teachers and students to process them by themselves. This programme was expected to provide a set of generic skills along with conceptual knowledge. The

boards of secondary education were to develop a scheme for evaluation. ICT was to be an additional subject, with separate listing of marks / grades with the award of a certificate of proficiency.

Fortunately, India is at the verge of major transformation. Due to steps taken over the last few decades, the disparities between urban and rural India in terms of infrastructure and facilities have reduced. Even more appreciably, Digital India is being rolled out, and could be soon a reality- every village panchayat will be digitally connected and the phenomenon of 'remote' schools will shrink rapidly. This is a supreme opportunity which needs to be fully harnessed. ICT field is to be explored seriously and rolled out, in an appropriate manner, synchronizing with the Digital India Programme. Such a judicious use of Information Communication Technology (ICT) will yield major dividends in a relatively short time and can greatly benefit the education sector, both school and higher education.¹

WHAT IS ICT?

Information and Communication Technologies are defined as all devices, tools, content, resources, forums, and services, digital and those that can be converted into or delivered through digital forms, which can be deployed for realizing the goals of teaching learning, enhancing access to and reach of resources, building of capacities, as well as management of the educational system. These will not only include hardware devices connected to computers, and software applications, but also interactive digital content, internet and other satellite communication devices, radio and television services, web based content repositories, interactive forums, learning management systems, and management information systems. These will also include processes for digitization, deployment and management of content, development and deployment of platforms and processes for capacity development, and creation of forums for interaction and exchange.

REVIEW OF LITERATURE

Review of literature is Policies and Issues Related to ICT in School Education in India as follows:

Serhan. D. (2009), concluded that ICT fosters autonomy by allowing educators to create their own material, thus providing more control over course content than is possible in a traditional classroom setting. With regard to capability, once students are more confident in learning processes, they can develop the capability to apply and transfer knowledge while using new technology with efficiency and effectiveness. For example, in an ESL listening and speaking class, students may be asked to practice their pronunciation using an online audio dictionary. They are required not only to listen to the native pronunciation from the dictionary, but also to learn the definitions and examples of a new vocabulary item. They then have to make a recording of their own pronunciation and provide examples of how this new word is used in context. Before completing this task, they have to know which browser to use in order to search a suitable online audio dictionary. They will have to browse several online dictionaries, and select the one that best meets their learning needs. In addition, finding good software to record their voice is another prerequisite for these learners. Therefore, the whole learning process enriches students' learning skills and broadens their knowledge beyond what they already know. By using ICT, students' creativity can be optimized. They may discover new multimedia tools and create materials in the styles readily available to them through games (Gee 2007, 2011), CDs, and television. With a combination of students' autonomy, capability, and creativity, the use of ICT can improve both teaching and learning quality.²

Ertmer, P. A. and Otterbreit-Leftwich, A. T., (2010) reviewed the existing literature on the necessary elements to enable pre -service and in-service teachers

to apply ICT as a meaningful pedagogical tool. They recommended that schools provide teachers with solid evidence supporting the positive impact of technology-based and student-centered instruction on student learning and achievement on standardized tests. For instance, schools can provide opportunities for pre- service teachers to observe a variety of examples and models, which they can then apply with real learners. Schools need to help pre-service teachers understand difficulties they may face when they begin to use ICT in their classrooms, and present effective strategies for addressing them. In sum, school leaders should ensure that teachers understand that the ultimate objective of technology integration is to advance the teaching and learning process, not replace.³

OBJECTIVES

The main objectives of this study as follows:

- Implementations of ICT Policies in School Education in India.
- Issues related to ICT in School Education in India.

SOURCES OF DATA

The paper is based on secondary data only was Journals and websites of Policies and Issues related to Information Communication Technology (ICT) in School education.

IMPLEMENTATIONS OF ICT POLICIES IN SCHOOL EDUCATION IN INDIA

India has an excellent opportunity to initiate its efforts in re-formulating an education policy in such a way that the following can be the key areas of focus:

- Creativity, cultural values, national need, critical thinking, Entrepreneurial Thinking and subject orientation formulate the content for students across school education.
- Education system is in continuous alignment to the economic-GDP 2020 vision of 44 per cent of national GDP from agricultural income, 21 per cent of GDP from manufacturing sector

and 35 per cent of GDP from the services sector.

- Develop knowledge resource not just to meet the national need but also the global need on knowledge human resources.

It is important that the existing economic and digital divide needs to be bridged. Implementation and integration of ICT into the education system should address the following points:

- Regardless of gender and financial status of students, education for every student should be the motto of ICT implementation.
- Provide cost-efficient delivery of education to build a strong equitable and economically strong knowledge society.
- Develop partnerships with government and private agencies for delivery of ICT education.
- Create inter-connected clusters of villages with a central hub. Each central hub connected to an urban city with basic health-care facility provided.
- Pilot test the hub-cluster model with three villages near an urban city.

ICT implementation has given an excellent opportunity for the Education Policy Implementation specialists to re-visit what we want our future leaders of India to be like. In this way, we get an idea of what needs to be taught, who is our target audience across India, and how to reach all corners of India.⁴

VISION OF ICT POLICIES IN SCHOOL EDUCATION IN INDIA

Working backwards from the national 2020 vision we can derive a vision for ICT in schools. The driving factors of the vision are:

- ✓ Ensure that when students leave school, they should be confident, creative and productive users of new technologies and more importantly understand the impact of those technologies on society.

- ✓ Prepare students for adult life when nearing the end of their compulsory schooling.
- ✓ Enable equitable and cost-efficient delivery of education to create a strong equitable, imaginative and economically strong knowledge society that which is globally integrated.
- ✓ Implement technology education – not as an end in itself – but as a means to promoting creativity, empowerment and equality, producing efficient learners, problem solvers, potential researchers and potential entrepreneurs.
- ✓ Support education and training workers to acquire and maintain the skills needed to take full advantage of the potential of ICT to transform learning.
- ✓ Partner across agencies at all levels of various ministries in the government to ensure the development of a policy and regulatory framework to enable acceptance of ICT in education and training.

ISSUES RELATED TO ICT IN SCHOOL EDUCATION IN INDIA

Education is fundamental for achieving full human potential, developing an equitable and just society, and promoting national development. Providing universal access to quality education is the key to economic growth, social justice and equality, scientific advancement, national integration and cultural preservation; and for India's continued ascent, progress, and leadership on the global stage. India will have the highest youth population in the world over the next decade, and our ability to provide high-quality educational opportunities to them will shape the future of our country. The policies are implemented in India as follows:

1. Early Childhood Care and Education: The Foundation of Learning.

2. Foundational Literacy and Numeracy: An Urgent & Necessary Pre-requisite to Learning.
3. Curtailing Dropout Rates and Ensuring Universal Access to Education at All Levels.
4. Curriculum and Pedagogy in Schools: Learning Should be Holistic, Integrated, Inclusive, Enjoyable, and Engaging.
 - i. Restructuring school curriculum and pedagogy in a new design.
 - ii. Holistic development of learners.
 - iii. Multilingualism and the power of language.
 - iv. Curricular integration of essential subjects and skills.
 - v. National Curriculum Framework.
 - vi. National textbooks with local content and flavor.
 - vii. Support for gifted students / students with special talents
5. Equitable and Inclusive Education: Learning for All
6. Efficient Resourcing and Effective Governance through School Complexes/Cluster.
7. Standard-setting and Accreditation for School Education.
8. Quality Universities and Colleges: A New and Forward looking Vision for India's Higher Education System.
9. Institutional Restructuring and Consolidation.
10. Towards a More Holistic Education.
11. Motivated, Energized, and Capable Faculty.
12. Equity and Inclusion in Higher Education.
13. Reimagining Vocational Education.
14. Professional Education.
15. Promoting high-quality research: National Research Foundation.
16. Effective Governance and Leadership for Higher Education Institutions.
17. Transforming the Regulatory System of Higher Education.

18. Promotion of Indian Languages, Arts, and Culture.
19. Technology Use and Integration.
20. Establishing an Apex Advisory Body for Indian Education and an Indian Education Service (IES).
21. Financing: Affordable and Quality Education for All

Implementation will be guided by the following principles. First, implementation of the spirit and intent of the Policy will be the most critical matter. While the Policy provides much detail, the intent and the spirit of the Policy must serve as the most important consideration. Second, it is important to implement the policy initiatives in a phased manner, as each policy point has several steps, each of which requires the previous step to be implemented successfully. Third, prioritization will be important in ensuring optimal sequencing of policy points, and that the most critical and urgent actions are taken up first, thereby enabling a strong base. Fourth, comprehensiveness in implementation will be the key; as this Policy is interconnected and holistic, only a full-fledged implementation, and not a piecemeal one, will ensure that the desired objectives are achieved. Fifth, since education is a concurrent subject, it will need careful planning, joint monitoring, and collaborative implementation between the Centre and States. Sixth, timely infusion of requisite resources - human, infrastructural, and financial - at the Central and State levels will be key for the satisfactory execution of the Policy. Finally, careful analysis and review of the linkages between multiple parallel implementation steps will be necessary in order to ensure effective dovetailing of all initiatives. This will also include early investment in some of the specific actions (such as the setting up of early childhood education infrastructure) that will be imperative to ensuring a strong base and a smooth progression for all subsequent programmers and actions.⁵

CONCLUSION

All schools in India to be a part of hub and spoke model – defined with-in the clusters of villages/locations within a year, a technology package and a computer lab and an electronic library system. At least 80 per cent of school teachers must be trained in computer skills and computer-aided instruction. All schools' collection and analysis of key performance measures of ICT-education impact should be automated in three years time. This National Education Policy is the first education policy of the 21st century, and aims to address the many growing developmental imperatives of this country. This Policy proposes the revision and revamping of all aspects of the education structure, including its regulation and governance, to create a new system that is aligned with the inspirational goals of 21st century education, while remaining consistent with India's traditions and value systems. The National Education Policy lays particular emphasis on the development of the creative potential of each individual, in all its richness and complexity. It is based on the principle that education must develop not only cognitive skills-both 'foundational skills' of literacy and numeracy and 'higher-order'

cognitive skills such as critical thinking and problem solving – but also social and emotional skills - also referred to as 'soft skills' - including cultural awareness and empathy, perseverance and grit, teamwork, leadership, communication, among others.

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DEVELOPMENT OF TOOTHPASTE INDUSTRY IN INDIA: A STUDY

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Abstract

Toothpaste is used by billions of people around the world everyday. While the formulas of toothpaste have obviously improved over the years, some might be surprised to learn that toothpaste, albeit in a somewhat primitive form, was used by early civilizations thousands of years ago. Let's examine how the history of toothpaste has taken shape throughout the millennia. According to the theories of Consumer Behaviour, consumer behaviour is the manifestation of the individual's self-imagery. The consumer consumes what he thinks fits for his style of living and rejects other product and services. Out of the various brands of toothpaste available in the marketplace - Colgate, Neem, Pepsodent, Close-Up and Baboot (and their various variants) - were the toothpastes that generates significant response for analysis, Based on the response the Kolkata consumers were divided into six segments. Old Fashioned consumers who had set ideas and were not willing to change Self Assured consumers who were confident and rely on their own taste and preferences and experiences to purchase. products. Introvert consumers who are willing to change but do not change because of inertia Successful consumers who are able to meet their desired goals and fulfil their mission. Businessman consumers who like to try out products and services but has a streak of conservatism in them and Extrovert consumers - the boldest of the lot who are willing to experiment and as such act as change leaders. This paper is investigated in development of toothpaste industry in India.

Keywords: Toothpaste, Industry, Consumer, Behaviour, Products, development.

1. Introduction

Marketers had long back noted that consumer did not always act or react, as marketing theory would suggest. Consumer behavior emerged as a stream of management which dealt with the way a consumer goes about making a decision to purchase various products. Selection of an

action from two or more alternative choices is termed as a decision. "Consumer purchase decision" involves decision to purchase the goods from the available alternative choice. The various available options to the consumer can be classified into five main types of decisions. They are what to buy, how much to buy, where to

buy, when to buy, how to buy. The people who impact the buying decisions may be classified as the initiator, influencer, decider, buyer and users. The size of the consumer market in the country was vast and constantly expanding with 27 millions of dollars being spent on goods and services by millions of people. Consumer preferences are changing and becoming highly diversified. The needs of the consumer which have to be fulfilled, the alternatives existing, the product and brand choices they have and the post buying behavior of the consumers need to be studied for an effective marketing strategy.

The Indian Fast Moving Consumer Goods (FMCG) industry began to shape during the last fifty odd years. The FMCG sector is a cornerstone of the Indian economy. This sector touches every aspect of human life. Indian FMCG market has been divided for a long time between the organised sector and the unorganized sector. Unlike the US market for FMCG which is dominated by a handful of global players, India's Rs. 460 billion FMCG market remains highly fragmented with roughly half the market going to unbranded, unpackaged home made products. This presents a tremendous opportunity for makers of branded products who can convert consumers to buy branded products.

Toothpaste forms a regular item in the grocery shopping list for monthly or bi-monthly purchases; the price forms an important factor. A lot of options are available to the consumers today in terms of the toothpastes brands ranging from different variants of Colgate which is designed to cater to the needs of all the segments from youths to the older generation, Pepsodent, Close-up which comes in a gel form used by youngsters to give a long lasting freshness, Anchor which claims itself to be the 1 vegetarian toothpaste, Dabur, which comes in a powder form Sensodyne and other fluoridated toothpastes which are basically used for anti sensitivity purposes.

Urban India is, in itself, on the way to becoming a major world market. Many companies are focusing their activities in India specifically on urban areas because of the greater accessibility of those markets. Thus urban consumption growth rather than overall growth is, for many companies, the most significant measure of the future Indian consumer opportunity. Over the past decade aggregate urban consumption has grown by 6.2 percent, outpacing GDP growth. According to McKinsey report of 2007, it is expected that urban consumption would accelerate and continue to grow faster than the overall economy, and forecast a compound annual growth of 9.4 percent over the next 20 years. If incomes follow this growth path, then average annual spending per urban Indian household will more than triple from 115,620 Indian rupees annually today to 378,170 Indian rupees in 2025. As household spending rises, the urban market will expand from 7,208 billion Indian rupees (\$158 billion) to 43,120 billion Indian rupees (\$944 billion) by 2025. At that point, the urban Indian market will exceed the size of France's total consumer market today.¹

The History of Toothpaste

Historians have estimated that it was around 5,000 B.C. when ancient Egyptians first used a paste-like substance to clean their teeth. This was true despite the fact that the toothbrush had not been invented yet. Shortly after, the Greek and Roman Empires caught on, many followed suit. For example, Indian and Chinese cultures adopted toothpaste around 500 B.C. The purpose of toothpaste then was essentially the same as it is now, to keep the teeth and gums clean and healthy. Although, the composition has definitely changed between now and then. In those days, any combination of ingredients that would likely seem absurd and obscure, were now being [mixed](#) together to make toothpaste. A powder derived from the hooves of an ox was once an ingredient in ancient toothpastes. Some societies of

Greece and Rome preferred a rather abrasive kind of toothpaste containing crushed bones and oyster shells, powdered charcoal, and bark. Common ingredients include ashes, burnt eggshells, and pumice stone. Herbs like peppermint and others were added for the benefit of a clean flavor and fresh-smelling breath. Chinese civilizations were used ginseng, herbal mint, and salt. Toothpaste was finally joined by the toothbrush- its inseparable companion by around 3,500-3,000 B.C.

Toothpaste in the 21st Century

Transitioning to more recent history, toothpaste really started to become the modern product in the 19th century. It began to adapt and become a household item, with soap (yes, soap) being a regular ingredient. At this point, toothpastes were really more of a powder-like consistency than a true paste. The first known pasty product was introduced during the 1850's. It was called Crème Dentifrice and it came in a glass jar. Colgate started to manufacture a similar toothpaste in a jar in 1873. By the 1890's, they had moved on to packaging it in a toothpaste tube. Another important development was the addition of fluoride in 1915 to fight tooth decay. Up until around 1945, most toothpastes contained soap as a primary ingredient, but these were soon replaced by a chemical compound called sodium lauryl sulphate. This helped create a less abrasive kind of toothpaste that was much healthier for long-term use. Sodium lauryl sulphate remains are still found in many types of toothpaste today. During much of the middle and later decades of the 20th century, the most significant change in toothpaste was the development of medicated products intended to remedy diseases and/or conditions of the teeth and/or gums. The current trend, which started to emerge at the start of the 21st century, is the demand for toothpastes that whiten the teeth and give them an iridescent shine. A relatively new ingredient called Triclosan provides another level of protection against cavities,

plaque, gum disease, and bad breath. Here's to the bright and shining future of toothpaste.²

OBJECTIVES

The main objective of the present study as follows the development of toothpaste industry in India.

DATA SOURCES

The data sources of this paper based on secondary data was books, journals, and websites of development of toothpaste industry in India as follows.

DEVELOPMENT OF TOOTHPASTE INDUSTRY IN INDIA

The history of dentifrices is a striking example of the persistent changes and preparations containing harmful substances known by the medical professionals [2]. Damocrates, a Greek physician, considered cleanliness as the indispensable condition for avoiding disease of the teeth and gums. In any case the covering or removal of unwholesome breath was undoubtedly an important objective, as practically all formulas included one or more flavouring agents. Humans have been using tooth pastes for several centuries which involved some primitive materials like ashes made from ox hooves, myrrh, burnt egg shells and pumice which were mixed with water.

During the first third of the 20th century the relative importance of the various types of dentifrices has undergone considerable changes. Liquids or solutions have been sharply differentiated into those intended to whiten the teeth and into the antiseptic mouth washes. The first class of tooth pastes have shown that many of these contain the mineral acids like hydrochloric and sulphuric acids that are distinctly harmful to the teeth. Less objectionable are those which contain the organic or so-called fruit acids. Mouth washes containing various antiseptic ingredients have been extensively advertised and sold but it is now recognized that only extremely active disinfectants can be expected to have any action on the oral bacteria under the

conditions of use. These preparations are popular for the purpose of improving the bad breath and removing the bad taste. The modern toothpaste or cream, welcomed on account of its convenience, palatability and stability, rapidly became a best seller. The first preparations of this type contained the more severe abrasives that contain tricalcium phosphate, other abrasives which have been considered are magnesium phosphate, calcium fluoride, barium sulphate, silica, calcium and magnesium sulphates, etc. These and many others have been investigated and the majority abandoned for various reasons as they were not suitable for continued use.

Fluoride toothpaste became the standard during the late 1950's and 1960's. And from the 1980's to the present day have seen all kinds of additions — gels, whitening agents, toothpaste for sensitive teeth and so on. Tanagra, containing calcium fluoride as the active ingredient, was sold by Karl F. Toellner Company, of Bremen, Germany, based upon the early work of chemist Albert Deninger [5]. An analogous invention by Roy Cross, of Kansas City, Missouri, was initially criticized by the American Dental Association (ADA) in 1937. Fluoride toothpastes developed in the 1950s received the ADA's approval. To develop the first ADA-approved fluoride toothpaste, Procter & Gamble started a research program in the early 1940s. In 1950, Procter & Gamble developed a joint research project team headed by Dr. Joseph Muhler at Indiana University to study new toothpaste with fluoride. In 1955, Procter & Gamble's Crest launched its first clinically proven fluoride-containing toothpaste. On August 1, 1960, the ADA reported that "Crest has been shown to be an effective anticavity (decay preventative) dentifrice that can be of significant value when used in a conscientiously applied program of oral hygiene and regular professional care."

In 2006 Bio Repair appeared in Europe with the first toothpaste containing

synthetic hydroxyl apatite as an alternative to fluoride for the remineralization and reparation of tooth enamel. The "biomimetic hydroxyl apatite" is intended to protect the teeth by creating a new layer of synthetic enamel around the tooth instead of hardening the existing layer with fluoride that chemically changes it into fluorapatite.

The most recent advances in toothpastes have included the development of whitening toothpastes, and toothpaste containing Triclosan which provides extra protection against caries, gum disease, plaque, calculus and bad breath. The new BioMinF toothpaste ingredient provides a new tooth repair technology which will bring relief to the millions of adults and children around the world who are prone to tooth decay and sensitivity. Toothpastes containing BioMinF are able to slowly release calcium, phosphate and fluoride ions over an 8-12 hour timeframe to form fluorapatite mineral to rebuild, strengthen and protect tooth structure. The slow release of fluoride has been identified to be particularly beneficial in prevention of tooth decay. Toothpastes today typically contain fluoride, colouring agents, flavouring agents, sweeteners as well as ingredients that make the toothpaste a smooth paste, foam and stay moist. Individual toothpastes also may contain special ingredients, such as triclosan in Colgate Total. Toothpaste in tubes is used throughout the world and has been a very successful invention.

CLASSIFICATION OF TOOTH PASTES

There is an established toothpaste classification based on certain characteristics of the active ingredients.

For caries prevention and treatment

Toothpaste used as a local fluoride source has the best ability to inhibit the development of caries (19-27 per cent reduction of caries), providing remineralization of enamel.

For periodontal disease prevention and treatment

The first rule is insured by a mechanical cleaning of the teeth, but in order to prevent bacterial growth, manufacturers add various antiseptic and antibacterial substances to toothpaste – triclosan, chlorhexidine, hydrogen peroxide, baking soda, Povidone Iodine, zinc citrate and others. Pyrophosphates [11], zinc citrate and zinc chloride are used to remove the tartar formed on the teeth. They stabilize the amount of calcium in saliva and interfere with the crystalline structure of calculus.

For treatment of sensitive teeth

Analgesic toothpastes, tooth pastes containing potassium saline maintain a high K⁺ extracellular level, thus preventing re-polarization of the nerve cell membrane and inhibiting the transmission of impulses without causing changes in the pulp.

Whitening and bleaching toothpastes

Whitening toothpastes by removing stained plaque, teeth will regain their natural whiteness. Plaque can be removed by abrasive substances or by enzymes that stick to proteins in the pellicle, thus facilitating the removal of stained plaque.

Bleaching toothpastes

Also bleaching toothpastes contain chemicals, most commonly – hydrogen peroxide or calcium peroxide (Calprox). When peroxides touch the tooth surface or penetrate the tooth tissue, they break down the stain molecule, providing a bleaching effect.

Toothpastes with a specific purpose

Some manufacturers claim to produce toothpastes to treat specific conditions, and such products do not belong to classification groups mentioned previously. The example of toothpastes claim to solve specific problems, are antiviral products. It has been proven that lariphan can mobilize the body's natural immune responses, providing antiviral and immunomodulatory activity. This also inhibits the penetration and growth of pathogenic bacteria.³

CONCLUSION

A clean mouth will lead to clean body.” One cannot be healthy without oral health, oral health and general health should not be interpreted as separate entities. Scientists have long seen a link between healthy teeth and gums and oral cavity without plaque can prevent the risk of systemic diseases, hence dentifrices also play a major role in this aspect. It is very difficult to predict consumer behavior. Consumer research can to some extent solve this problem. Normally, companies concentrate on only analyzing the requirements of consumers and also strategies to retain them. This study was conducted to understand behavior and motives of consumers in India for buying toothpaste. On the other hand, unless their thinking process and buying behavior are fully understood, decisions on packaging and product designs, branding and distribution channels are likely to be misplaced. Indian companies must learn from other developed markets; not only to identify the sources, timing and direction of the changes likely to affect them, but also the new competencies and perspective that will enable them to respond to these changes, comprehensively and effectively. In order to survive, companies offering product(s) or services will need to understand this new paradigm of changing consumers.

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A STUDY ON BUDGETORY CONTROL AT AGROPLAST, TIPTUR

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Abstract

“Budgetary Control” at Agroplast, Tiptur is prepared by using Primary and Secondary data. The primary data used such as face to face interaction with company executive, observation in the organization etc. The secondary data are such as company annual reports, internet, company web site, text book etc. It refers to financial plan which involves list of planned revenues. It's very essentially for saving, spending and borrowings. It is very essential for macro economy which utilizes budgetary control in order to trade of two or more products. It is normally expressed in monetary terms. Budgetary control refers to a methodical control of organizations operations through establishment and adjustment of standards and targets regarding income and expenditure, and a continuous monitoring and adjustment of performance against them.

Keywords: Budgetary Control, Agroplast, manufacturer, fiscal, budget.

1. Introduction

Finance is the life of blood of a business. Hence fiscal setting up is of greatest meaning to a manufacturer. Fiscal plan is worried by raise money with their successful utilizations by a outlook to exploit the prosperity of the business.

In good fiscal sketch, the required result cannot be achieve if convenient is no useful manage to warrant its functioning. A budget is a significant instrument for fiscal plan with organize. The budget represent positions of yardstick or

leadership for apply in over protective interior operation of an administration. The organization during budget can assess the presentation with real presentation is highlighted through budgets.

Industry Profile:

Trickle water system is a kind of smaller scale water system framework that can possibly spare the water and supplements by permitting water to dribble gradually to the underlying foundations of plant, either from over the dirt surface or covered beneath the surface. The objective

is to put water legitimately into the root zone.

History of Drip Irrigation system

The utilization of Drip Irrigation can be followed back to the old custom in specific pieces of India a tulsi plant kept in the yard. Throughout the late spring months, the plant was inundated by a hanging picture containing water and brief opening at its base to permit the streaming of water on to the plant. The inborn ranchers of Arunachal Pradesh rehearsed a crude type of dribble water system framework utilizing a slim bamboo as the course of water stream. The utilization of drippers in sub-surface water system arrange was first tried different things with in the Germany in 1869.

Meaning of budget:

It refers to financial plan which involves list of planed revenues. It's very essentially for saving, spending and borrowings. It is very essential for macro economy which utilizes budgetary control in order to trade of two or more products. It is normally expressed in monetary terms.

Budgetary control

Budgetary control refers to a methodical control of organizations operations through establishment and adjustment of standards and targets regarding income and expenditure, and a continuous monitoring and adjustment of performance against them.

Essentials of Budgetary control

- It is prepared to know the future cost.
- It is expressed in to monetary terms.
- It is based on future period.

Literature Review

Kenneth Adongo and Abrosejagongo (2013), suggest that budgetary control is a human factor with in budgetary control thus managerial commitment employee's motivation, employees training competences has will as attitude effect the budgetary process.

Okpala (2013), it has been suggested budgetary control greatly influence on the employee's motivation which helps to control the service expenditure of the organization.

David A Palmer (2012), Concluded that budgetary control is one of the best remedy to control the errors in accounting.

Objectives of the Study:

- To study the budgetary system.
- To observe and understand the budgeted performance analysis.
- To analysis the budget performance by using ratio analysis.
- To suggest the better strategies for budgetary control.

Research methodology:

The data was collected from Finance & Accounts department that are related to performance budget. The officers of this department were interviewed and the information was collected. An analytical study on the performance budget was undertaken to ascertain was various factors affecting the performance budget various methods adopting during the study are:

- Data was collected through staff members of the organization and the budgetary analysis is based on scheduled interview of 2 experts of finance department of Agroplast.
- Skimming through company reports- annual reports, manuals, actual budget documents (2015 to 2019)
- Going through manuals and journals of the company

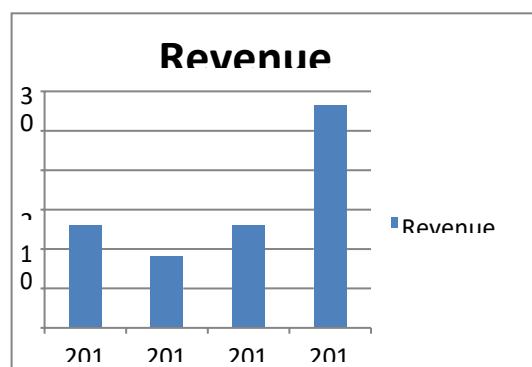
DATA ANALYSIS

➤ Revenue from operations

Year	Budget amount (in Crores)	Actual amount (in Crores)	Variation amount (in Crores)	Variation in (%)
2015-16	3121.32	2714.19	407.13	13.04
2016-17	2466.55	2242.32	224.23	9.09
2017-18	2158.54	1876.99	281.55	13.04
2018-19	2564.16	1843.86	720.3	28.28

Analysis & Interpretation:

From the above table shows that revenue from operation fluctuating every year in the year 2015-16 the budgeted amount variation is 13.04, but in the year 2016-17 the variation decreased to 9.09%, in the year 2017-18 the budgeted amount variation increased to 13.04%, again it was increased to 28.28%.

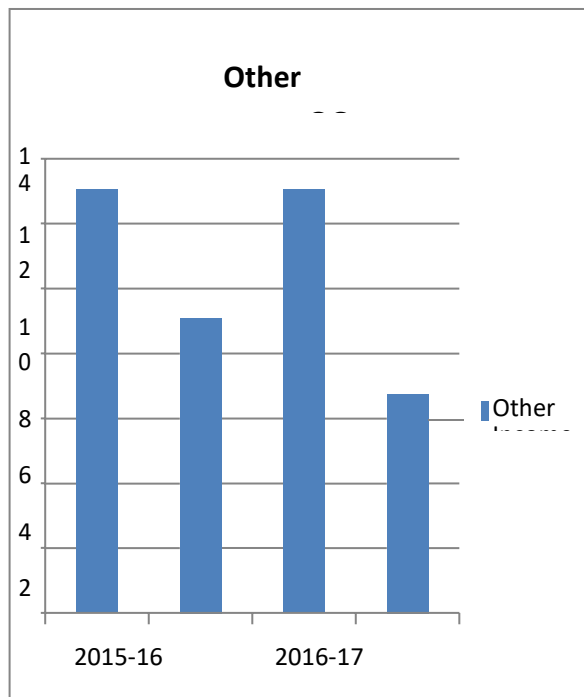


The above graph depicts that in company Revenue from operations fluctuating year by year from sales of products or services leads to more profitability by less operating expenses & goodwill for the company.

Other incomes

Year	Budget amount (in Crores)	Actual amount (in Crores)	Variation amount (in Crores)	Variation in (%)
2015-16	21.75	18.91	2.84	13.05
2016-17	22.22	20.20	2.02	9.09
2017-18	19.22	16.71	2.51	13.05
2018-19	32.14	29.97	2.17	6.75

In the year 2015-16 is 13.05% and in the year 2016-17 amount of variation is 9.09%, in the year 2017-18 amount of variation has been increased to 13.05%, again it was decreased to 6.75% in the 2018-19.



Interpretation

The above chart shows that in other incomes was increased /decreased due to interest on income generated for the company & less investment on capital expenditure.

FINDINGS INCOMES

In 2016-17 the variation was 13.04% and it has been decreased to 6.75% in the year 2017-18. It indicates other income was reduced on capital expenditure.

EXPENSES

In 2016-17 the variation was 13.04% and it has been decreased to 12.19% in the year 2017-18. It indicates investment on fixed assets was reduced.

SUGGESTIONS

- The company can concentrate more on capital assets, to gain more ROI
- By increase in purchase of machineries the company can raise its

investment on fixed assets.

- The company should maintain a balance between demand and supply condition.
- The company has to give more importance to its investment along with employee benefits.
- The company reduce interest to increase its earnings. The large portion of company's profit has been used pay interest.

CONCLUSION

"Budgetary Control" in the Agroplast has undertaken for the purpose to analyze and understand the Budgets. The company is having great budgetary framework. The company was having great notice and opening outlets to expand the deals. The spending control decides duties of administrators to the necessities of an arrangement and gives scope for administration to contrast real and determined and it indicates assortment of exercises that must be embraced for accomplishment of the targets.

The organization needs to keep up the adequate working funding to meet the costs of expanding deals. Appropriate arrangement for staff exchanges makes the organization to diminish the costs. The organization should attempt to decrease the distributional costs by cutting the cost.

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THE IMPORTANCE OF MOTHER TONGUE IN EDUCATION - ENGLISH AS SECOND LANGUAGE

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Abstract

Data analysis was done by the process of preparing questionnaire, interviewing the learners to observe their pronunciation difficulties, recording their voices to watch the difficulties in pronunciation, interacting with the learners to investigate the problem areas in learning English, observing the learners using English while conversing, etc.

Keywords: Data analysis, learning, pronunciation, learning, capitalization.

1. Introduction

The questionnaire was prepared on learners' demographic details, interest, opinion in learning English, etc. and

distributed to 200 respondents selected from four engineering colleges in and around Chennai. Among them 100 respondents' feedback were selected for

analysis. After analysing the questionnaire, 50 students from different languages such as Tamil, Telugu, Hindi and Bhojpuri were selected for oral interview and their difficulties in pronunciation at the time of interview were noted and discussed. After finishing the interview process, 25 students were selected for voice recording. They were asked to read one passage from their core subject and their voices were recorded while reading. The process was continued and they were made to hear their own voices to realize their mistakes in pronunciation. The recorded voices were analysed.

The regional languages such as Tamil, Telugu, Hindi, Bhojpuri, etc. are not at all close to English, the structural pattern is not same, and vocabulary and syntax are not identical. So the learners naturally found it difficult to speak and write in English. Hence the interference of mother tongue was felt for the learners coming from above said languages.

The grammatical elements such as the usage of verbs, auxiliaries, articles, prepositions, etc. and linguistic analysis such as phonology, morphology and sentence structure, etc. in Tamil, Telugu, Hindi, Bhojpuri, and bilingual of Hindi and Bhojpuri languages to find out the differences and usage of English comprising grammatical and linguistic elements using the data of questionnaire, interview, observation, video recording, etc. The grammatical and linguistic analysis in these languages helped the researcher to find out the way and the reason for the learners finding it difficult to pronounce English words properly and write sentences in English correctly. Some of the grammatical elements such as the usage of articles, adjectives, auxiliary verbs, capitalization, etc. and linguistic elements such as phonology, morphology, sentence structure, etc. between mother tongue and foreign tongue are the problematic areas for the learners hailing from rural areas of T.N.,

A.P., M.P., U.P., etc. speaking Ta.Te. Hi.Bhoj. and bilingual of Hi and Bhojpuri.

The major reason for the problem of interference of their mother tongue is the translation of each word from the mother tongue to the foreign tongue because of the misconception that all languages are alike. In all other above said regional languages, extensive scrambling is possible with different pragmatic effects. Absence of capitalization, no usage of auxiliary verbs and article, sentence without verb, and the possibility of the word order in the sentence not changing the meaning, etc. made the learners get confused. The analysis helped the researcher to get possible conclusion to eliminate the problem of interference of mother Tongue in learning English as second language. It started with the different features of language such as grammatical and linguistic elements and illustrated.

Analysis of Linguistic Elements

The influence of the mother tongue is contributive to the problems in English sounds and pronunciation. For example, in Tamil there is no exact letter for each sound. One letter can be used for two, three sounds e.g. for 'pa', 'ba', 'pha', 'bha' words they are using one letter 'pa'. So when students were asked to pronounce the voiced and voiceless plosives /p/ and /b/ they felt difficult and there occurred the interference. They pronounced 'pin' and 'bin' alike. The Telugu students pronounced every word without exception with the vowel sound /u/ because most of the words in Telugu end with /u/ sound like 'kooralu', 'bommalu', etc. So they pronounced English words end with the vowel sound /u/. e.g. 'girl' is pronounced as 'girlu'. The Hindi students found it difficult to pronounce the short vowel sound /e/ in words and they elongated the /e/ sound in words such as /red/ /ten/, etc. and pronounced because they did not have the short vowel /e/ sound. The Bhojpuri students shortened the long vowel sounds

and pronounced nasal sounds as consonant sounds. e.g. 'present' was pronounced 'prezent' and 'Rajeev' as 'Rajiv' because the long vowel sounds were not found enough in Bhojpuri language.

Morphology

The influence of the mother tongue is contributive to the problems in English pronunciation. One letter in the verb indicates the gender of the doer in other languages such as Tamil, Telugu, Hindi, and Bhojpuri. But in English there is no change in the verb.

e.g. Eng. She/he comes.

Ta. Avan vandaan.

Aval vandaal

Here the letter 'n' indicates male gender and the letter 'l' indicates female gender in Tamil.

Te. Athadu vachinaadu.

Aavida vachinaadi.

Here the letter 'u' indicates male gender and the letter 'i' indicates female gender in Telugu.

Hi. Vah aaya

Vah aayi

Here the letter 'a' indicates male gender and the letter 'i' indicates female in Hindi.

Bhoj. U avatha

U avathia

Here the letter 'a' indicates male and the letters 'ia' indicates female in Bhojpuri.

The suffix to the verb in their respective mother tongue(s) may give the meaning of the past tense as well as plural form which gives confusion to the learners. The morphology is agglutinative or concatenating:

e.g. Eng. They destroyed the papers. (Only past form of verb)

Analysis of Phonology, Morphology and Sentence Structure of Tamil.

Tamil is the one of the major literary languages. It belongs to the south Dravidian sub group. It has high literary tradition. It is considered one of the Dravidian classical languages of the world. (www.google.com). In India, it is the

official language in the state of Tamil Nadu.

In English, there are 20 vowel sounds divided into 12 pure vowels and 8 diphthongs. But in Tamil there are only 12 vowels with long and short sounds. There is no exact letter for the sound. One letter can be used for two, there sounds e.g. 'pa' and 'ba' sounds are written using one letter 'Pa'. It interferes when students are asked to pronounce the voiced and voiceless plosive sounds /p/ and /b/ and they are pronounced alike. e.g. pin and bin get pronounced alike with 'p' sound. Caldwell argued, "Tamil grammar is not good either syntactically or semantically." (1856: pp 254, 255). In Tamil, difference in phonological structure was conspicuous.

Vowels

In Tamil the vowel /e/ has two sounds, long and short, but in English there is one /e/ short vowel sound. The sound /e/ gets elongated and comes under the diphthongal sound as /ei/. The /ai/ diphthong comes as pure vowel sound in Tamil. But in English /ai/ comes under diphthongal sound. The letter 'o' is pronounced as short and long vowel in Tamil but it won't be pronounced as 'o' in English. The /au/ sound is pronounced as diphthong in English but it comes under pure vowel in Tamil. There are two /a/ sounds in Tamil in the form of short and long vowel but in English the letter 'a' is pronounced in 5 different ways.

Consonants

In English there are 24 consonants but in Tamil there are 18 consonants only which do not match with those in English. The consonants such as plosives /b/, /d/, /g/, fricatives /f/, /h/, /s/, /ʒ/, /z/, semi vowels /w/, / (j) y/, the affricates, etc. are not found in Tamil. In Tamil there is no Sanskrit siblings of 's, sh, and sHh', etc. Because of all these reasons, Tamil learners feel difficult to pronounce the voiced and voiceless words.

Conclusion

From this study the researcher has found that the interference of mother

tongue could be reduced to a greater level by organizing special programme such as introducing the language laboratory to the set of students taken as sample. To acquire proper pronunciation in English with less interference of mother tongue, modern spoken English classes can be conducted by trained faculties because continuous and vigorous practice makes them get proper knowledge in English. Conducting self assessment programmes such as learning programmes, power point presentation, presenting paper in seminar, submission of project report, lingua phone recording, etc. may help the learners learn English effectively. The family background, school surrounding such as poor infrastructure, over crowd in class, etc. unenthusiastic untrained teachers, the peer group, etc. are the true factors that affect the learners in learning English as second language.

By these efforts the researcher feels that the problem taken for research has been considerably eliminated though it could not be eradicated. No foreign tongue can be learnt at the expense of mother tongue. The study will be significant for English faculties who work in professional colleges as they will be able to understand the influence of mother tongue in learning English to communicate and help the learners to correct their mistakes in using English.

To acquire proper pronunciation in English with less interference of mother tongue, vigorous practice must be given in IPA vowel sounds rather than consonantal sounds because the consonantal sounds may be acquired easily with the help of other letters in the word. English should be taught for specific purpose by strengthening the learners' general knowledge in English vocabulary, and grammar elements such as verb, adjectives, articles, homonyms, homophones, denotations, connotations, tense, etc.

The researcher has found out the learners' problems by analyzing the data

and concluded that using mother tongue in the English language class for the slow learners and the learners coming from rural areas could be benefit to some extent. But using of mother tongue should have some limitations. This idea is opened by the respondents at the time of interview and it should be explored. If the learners are involved in the learning process with some interest, then the teaching and learning process could reach successfully.

It is found that the learners wished to receive some changes inside the classroom in English teaching. The learners feel that instead of teaching simply using blackboard, teachers can follow some of the classroom activities such as role play, group discussion, enacting a play, etc. Here the researcher feels that to make the learners learn English effectively by understanding the concept, the curriculum should go beyond the text. The 'chalk and Talk' method in the class must be avoided and the class must be learner- centred. Learners should learn in what way they want to learn and what they want to learn rather than what they have to learn.

The English teacher should know the latest development in linguistic reforms going throughout the world. The teacher should act as a co-participant in the process of learning. The teacher should always go with an open mind and ready to learn. He/she should update his/her knowledge to teach effectively and efficiently, English teaching is not only based on four skills such as listening, speaking, reading and writing but also on other skills such as personality, technical, etc. The teacher should be aware of current trends as well as technique to teach the learners because sometimes students know better than teachers as they are using new technological gadgets such as I-pod, I-pad, net browsing, etc.

The faculties handling other subjects in professional colleges should be well versed in the communicative language in English without their mother

tongue interference. For that, all faculty members should be given special training in spoken and written practice in English by the qualified organizations such as RIE (Regional Institute of English), CIEFL (Central Institute of English Foreign Language), and British Council, so that they could be a model to the students. Then it is possible to reduce the interference of mother tongue. However, the influence of the mother tongue cannot be altogether eradicated.

As the science subjects have practical laboratory classes, in English teaching, language laboratory training should be involved to teach proper pronunciation, stress, intonation, etc. Self-assessment programmes such as video-conferencing, power point presentation, etc. are more effective than attending seminars, workshop, etc. in learning English to speak and write because while attending the seminars and workshop, learners are not given more chance to learn themselves they involve.

If the learners could avoid common pitfalls in learning because of their mother tongue influence, they could learn the English language effectively up to the mark. Teachers should conduct some of the class room activities to get fruitful results in teaching as well as to help the learners learn more. Group Discussion helps the learners to develop thinking and listening skills. Topic for discussion should be on current news because it can help the learners to discuss. Role Play helps to develop speaking skill. Students should select a personality of their choice to play. JAM (Just A Minute) helps the learners to develop their vocabulary spontaneously. The topic for JAM should be given on the spot and ask the learners to talk on it. Teacher should develop the understanding skill in students to go beyond the given topic or information. Learners should try to develop their insight on other important concepts.

If the government and management intervene on ground realities such as

infrastructural facilities, well trained teachers to teach, syllabus design, etc., students' interests in learning English in professional colleges may be instigated further. Teachers should make the learners know the difference between 'wants' and 'needs' and make them fulfill their needs rather than their wants. Quality of English teaching in educational institutions is in a coma stage which needs much care and attention.

By these efforts the researcher feels that the problem taken for research has been exposed considerably for elimination though not for eradication. No foreign tongue can be learnt at the expense of one's mother tongue. It is proved that the native language of the learners hailing from rural areas of T.N., A.P., M.P., and U.P., etc. speaking Tamil, Telugu, Hindi, and Bhojpuri dominates in the English learning process.

The problem of mother tongue should be eliminated but how and when the interference of mother tongue can be eliminated is still a question to be answered.

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JUDICIAL APPROACH TO MEDICAL NEGLIGENCE LIABILITY UNDER CONSUMER PROTECTION ACT

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Abstract

Medical profession is one of the oldest – profession and most humanitarian one. Doctors are considered as visible Gods. Doctors give life to the persons who are suffering from various diseases and injuries. Traditionally, the family doctor was considered to be a friend, philosopher and guide for the sick. The relationship between the patient and the doctor was considered as very sacred, it is based on the mutual trust and faith, and it is not mercenary. Increased mechanisation and commercialisation of the profession has brought an element of dehumanization in medical practice. During the last few decades a number of incidents have come to light in which the patients have suffered due to error and in advent conduct of Doctors. Due to the increasing conflicts and legal disputes between the doctors and patients, most of the legal systems have developed various rules and principles to deal with such inadvertent behaviours of doctors. This has led to the development of a new branch of jurisprudence that is Medical Negligence. The Researcher attempt to focus upon the judicial activism on medical negligence liability under the consumer protection act through some case laws.

Keywords: Information, Communication, Technology, National Policy, Education

1. Introduction

The Indian Judiciary including the redressal agencies constituted under Consumer Protection Act 1986 has made immense contribution to the development of various rules, legal principles relating to medical negligence and patient's rights. Some of land mark decisions which have in a way contributed to the development of Medical, Consumer and Patient's rights Jurisprudence. The judiciary plays a

significant role in the adjudication of medico-legal cases. It play a vital and important role not only in preventing and remedying of medical malpractice but also in eliminating exploitation of innocent patients and injustice. It has to do innovation in order to meet the challenges posed by the health care providers in the administration of medical service.

The prime object of the medical profession is to render service to humanity

with full respect for the dignity of man. A doctor has a duty to use necessary skill care, judgment and attention in the treatment of his patient. Any failure to exercise the above mentioned duty would lead to action for medical negligence. ***“Medical negligence is the breach of duty owed by a doctor to his patient to exercise reasonable care and skill, which results in some physician, mental or a financial disability”***¹

Medical negligence is the failure of a medical practitioner to provide proper care and attention and exercise those skills which a prudent, qualified person would do under similar circumstances. Medical negligence is a commission or omission of an act by a medical professional which deviates from the accepted standards of practice of the medical community, leading to an injury to the patient.

Medical negligence may be defined as a lack of reasonable care and skill on the part of a medical professional with respect to the patient, be it his history taking, clinical examination, investigation diagnosis and treatment that has resulted in injury, death or an unfavourable outcome.

MEDICAL NEGLIGENCE REMEDY UNDER CONSUMER PROTECTION ACT

The consumer protection act aims to see that the aggrieved or injured consumer should not be left without any remedy and at the same time provides a speed and inexpensive remedy through quasi-judicial bodies District Consumer form, State Consumer disputes redressal commission, and National Consumer disputes redressal commission. These bodies will perform functions as custodian or watchdog of the rights of the consumers. They are like additional judicial schemes to offer the socially weaker section, an efficient means of access to the law where the regular court system fails to perform adequately.

The "service" defined in 2(1) (o) of the Consumer Protection Act brings within its sweep service of any description

available to potential users. It is true that the professional services of doctors, engineers, lawyers are not specifically mentioned in s. 2(l)(o) of the Consumer Protection Act. The facilities of some services mentioned in s. 2(l)(o) of the Consumer Protection Act are merely illustrative of the definition of service, which is wide, but not exhaustive. Naturally, the professional services of doctors, lawyers, engineers, architects and technical services of mechanics, contractors, builders, fall within the ambit of s. 2(l)(o) of the Consumer Protection Act because these services are available to potential users on payment of consideration.

The patient can seek redressal from a Consumer Court for medical service under the following circumstances.

- (i) The services should have been hired or availed of or agreed to be hired or availed of by the patient.
- (ii) The services should have been rendered or agreed to be rendered by the doctor to the patient.
- (iii) The services of the Doctor should have been or availed of or agreed to have been hired or availed of for consideration.
- (iv) The services of the doctor so hired or availed of or agreed to be hired or availed of suffer from deficiency in any respect.
- (v) The services have not been rendered free of charge or under a contract of personal service.

A patient who pays up for the treatment, or promises to do so with a consideration can seek redressal in a Consumer Court. This has been settled by the landmark judgement of the Supreme Court in the case of **Indian Medical Association v. V.P. Shantha & Others**².

LIABILITY UNDER CONSUMER LAW

PROFESSIONAL SERVICE UNDER CONSUMER LAW

The "service" defined in 2(1) (o) of the Consumer Protection Act brings within

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The view of the National Commission is upheld by the Supreme Court which has arrived at the conclusion that service rendered to a patient by a medical practitioner (except where the doctor renders service free of charge to every patient or under a contract of personal service), by way of consultation, diagnosis and treatment, both medicinal and surgical, would fall within the ambit of "service" as defined in s. 2(l) (o) of the Consumer Protection Act. The fact that medical practitioners belong to the medical profession and are subject disciplinary control of the Medical Council of India or State Councils constituted under the provisions of the Indian Medical Council Act would not exclude the services rendered by them from the ambit of the Consumer Protection Act.

The hospital is liable to take reasonable care about the treatment of the patient, if the services of the hospital are hired by the patient. When a patient is admitted to the hospital on payment and put in of a doctor, what really takes place is hiring of the service of the doctor by the patient. If the hospital provides other services, the patient is really hiring these services.³ A pensioner who avails of the facility of free supply of medicines under the Rajasthan Pensioners' Medical

Concessions Scheme by making monthly contributions at the rate prescribed, while in service, has hired the services in exchange for the contribution, and is, therefore, a consumer within the meaning of s. 2(l)(d) of the Consumer Protection Act 1986.⁴ An employee of the employer registered under ESI scheme is consumer for availing of medical service from the ESI hospital.

The two categories of services are exempted from the purview of the Consumer Protection Act 1986. Section 2(l) (o) of the Consumer Protection Act excludes service rendered free of charge and contract of personal service.

CRITERIA FOR DEFICIENCY IN SERVICE

"Deficiency" which has been defined in s. 2(X)(g) of the Consumer Protection Act, means, imperfection, shortcoming, or inadequacy in the quality, nature and manner of performance which is required to be maintained any law for the time being in force or has been undertaken to be performed by a person in pursuance of a contract or otherwise relation to any service.⁶ The deficiency of service under consumer jurisdiction undoubtedly includes what is negligence in the law of torts but is somewhat wider.⁷ The doctor may personally liable or the hospital may be vicariously liable for the deficiency of professional service rendered on payment. It is held by the Supreme Court⁸ that a determination about deficiency of service for the purpose of s. 2(l) (g) of the Consumer Protection Act has to be made by applying the same test as is applied in an action for damages for negligence.

The State Commission, Bombay⁹ awarded compensation of Rs. 2 lakhs against the surgeon whose indifferent attitude to the patient during post-operational complications caused serious mental and physical distress to the patient who was operated for coronary artery bypass graft surgery in Bombay Hospital. However, the National Commission reversed the decision of Bombay State Commission by holding that the private

doctor who performed the operation for a fee in the hospital, could not be expected to undertake and provide post-operative care and treatment to the hospital's patient. Where the operation is performed in a hospital i.e. an institution, it is the duty of the institution to render postoperative care and treatment. The State Commission, Delhi¹⁰ by its majority judgment held the hospital exclusively responsible for the negligent by not providing the required intensive care unit facilities to patient and directed the hospital to pay compensation of Rs. 1 though the minority opinion was in favour of awarding compensation against the hospital to the tune of Rs. 80,000 and against the surgeon to the tune of Rs. 20,000. However, this decision of Delhi State-Commission was set aside by the National Commission¹¹ which did not hold the surgeon and the hospital authority negligent. The National Commission¹² affirmed the decision of Kerala State Commission which held the hospital authority liable for deficiency in service rendered on payment to the patient who expired while undergoing treatment. The decision of National Commission was also upheld by the Supreme Court.¹³ The National Commission¹⁴ also affirmed the decision of the Madras State Commission which laid down that the hospital authorities could be made liable to the patient for injury caused to him by the negligence or other fault of the doctors, surgeons, nurses, anaesthetists and other members of the hospital in course of their work.

The State Commission, Gujarat¹⁵ held the individual doctor liable for negligence in performing operation of the neck of femur of the patient in a nursing home. Similarly, the State Commission, Chandigarh¹⁶ held the doctor deficiency in service, when the patient suffered post injection nerve palsy consequent upon injection administered by the doctor. It is held by the National Commission¹⁷ that the act of carrying out the operation of a patient with rare blood group and morbid

obesity for "uterine fibromyometosis" without 'making arrangement for blood and artificial respirator, by prolonging the duration of operation up to seven hours, and by shifting the patient from well-equipped hospital to ill-equipped hospital for monetary gain, amounts to deficiency in service on the part of the attending doctor. Similarly, the fact of leaving critically ill patient under the care of unqualified compounder, particularly when the situation demands constant monitoring of the patient, amounts to deficiency in service on the part of the doctor.¹⁸ Whenever sample is taken for any laboratory test and charges for test are collected, it is implied that delivery of test report will be completion of "service" hired for charges paid. When samples were collected two times for corean biopsy and the samples got spoiled for the delay in sending the same to the laboratory, deficiency in service was attributed to the hospital authority.¹⁹

The National Commission²⁰ also held one dentist negligent for preparing and supplying defective dentures to the patients. The National Commission²¹ field the hospital authority vicariously liable for negligence of the doctor whose deficiency of service caused the death of the mother and baby in a case of high risk pregnancy. The Supreme Court²² upheld the decision of National Commission. The State Commission, Delhi²³ held the Blood Bank liable for supplying contaminated blood which caused the patient suffer from viral Hepatitis-B. It was held by the State Commission, Bombay²⁴ that the defendant hospital was liable for deficiency of service in operational care to the patient.

Conclusion

The Consumer Protection Act provides simplified procedure for resolving the consumer's grievances. This act protect their interest of the consumers. This act provides a forum to victims of negligence in medical services.

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YES BANK, NO BANK-COLLAPSE OF YES BANK

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Abstract

An economic collapse is often combated with a several waves of interventions and fiscal measures. For example, banks may close to curb withdrawals, new capital controls may be enforced, billions could be pumped into the economy through the banking system, and entire currencies may be revalued or even replaced. The reasons for such failures are quite transparent. In essence, the sloppy regulatory oversights, weak supervision, absence of accountability, susceptibility to misuse by prominent figures and the ineptitude to learn from past mistakes keep adding to the woes of the financial system. The case is discussing in detail about Banking crisis is not a new development in the Indian financial history; the failures in the past didn't have severe implications due to the relatively small size of the banks. The banking slumps date back to the 1900s when the Indian banking sector was rapidly soaring up. The overwhelming entrepreneurial growth saw the prominent banks granting large loans to influential business tycoons. The same problems of overextended balance sheets, accounting frauds saw the mushrooming banks head to a sad fate. India's central bank, despite being in constant touch with the management of Yes Bank in finding a solution for improving the balance sheet and liquidity, couldn't determine the impending disaster. The case takes a look at the way in which the collapse of major private player Yes Bank (India's fifth largest private sector bank) has also come under the RBI action for mounting bad loans. The bank indicated they are likely to be successful and gave false hopes assuring the situation was under control. It struggled to acquire serious investors ready to infuse their capital. Besides, it witnessed a regular outflow of liquidity that further deteriorated their financial position.

Keywords: RBI, Yes bank, Bad debts, Bank crisis, Accountability, banking system, economic collapse, Non-Performing Asset

ISSUES

The case is structured to achieve the following objectives

- i) **Understand the Prompt Corrective Action framework.**
- ii) **Analyse the strategiesto carry out governance reforms in the financial sector.**

- iii) *Analyse* the impact of Yes Bank Crisis reflects badly on **RBI**
- iv) *Discuss and debate about* commercial banks and shadow banking institutions to implement **prudential norms in events of providing loans.**
- iv) *Suggestions in* order to save Yes Bank from collapsing and to preserve people's trust in the Indian banking system, RBI has taken several measures.

QUESTIONS FOR DISCUSSION

1. The Yes Bank Crisis - A Brief Timeline
2. Why Yes bank collapsed?
3. What Is The Current Status?
4. What Has Gotten The Bank Into A Jam?
5. Why was Yes Bank Destined To Fail?
6. What happens now?
7. How will the crisis at Yes Bank and RBI action impact its corporate clients and employees now?
8. What happens in the event of a merger with another bank?
9. RBI's draft Yes Bank reconstruction scheme

1. Introduction

Yes Bank Limited is an Indian public bank headquartered in Mumbai, India^[5] and was founded by Rana Kapoor and Ashok Kapur in 2004. It offers wide range of banking and financial products for corporate and retail customers through retail banking and asset management services. On 5 March 2020 in an attempt to avoid the collapse of the bank, which had an excessive amount of bad loans, the Reserve Bank of India (RBI) took control of it. RBI later reconstructed the board and named Prashant Kumar former Chief financial officer of SBI as new MD & CEO at Yes Bank.

YES BANK, NO BANK.

Within months of a **small cooperative bank fallout in India**, major private player Yes Bank (India's fifth largest private sector bank) has also come under the RBI action for mounting bad loans. In order to save Yes Bank from collapsing and to preserve people's trust in the Indian banking system, RBI has taken several measures.

What steps RBI has taken?

First, the Reserve Bank of India has taken over the YES Bank management.

It has imposed a moratorium whose cash withdrawal limit has been capped at Rs 50,000.

The RBI used the instrument of moral suasion on the SBI to acquire the Yes bank.

- **Moral Suasion** – is a qualitative control method of the **RBI**.
- **Moral Suasion** means the use of compulsion or informal suggestion by the **RBI** on Commercial banks for the condition of Credit Policy.

The RBI announced a draft 'Scheme of Reconstruction' that entails the State Bank of India (SBI) investing capital to acquire a 49% stake in the restructured private lender.

The Yes Bank Crisis - A Brief Timeline

1. **2003** - Rana Kapoor and Ashok Kapur start Yes Bank.
2. **2008** - Ashok Kapur dies during the 26/11 Mumbai terrorist attacks of 2008.
3. **2008 - 2017**: Rana Kapoor begins giving loans to poorly performing companies in exchange for taking loan fees upfront, and using that money to run the bank.
4. **2018** - RBI kicks Rana Kapoor out of the CEO position of Yes Bank.

During that time, Yes Bank also loses a lot of money.

5. **2019:** CEO change - Ravneet Gill. Things go well for a while until RBI slaps Yes Bank with non-compliance, violating money transfer norms and PPI norms.
6. **July 2019:** Rana Kapoor takes a loan against his entire stake in the market and then sells it, and then in a few months, sells some of it to the open market.
7. **Nov 2019- Jan 2020:** Yes Bank finds a private investor in Hong Kong, however, the deal doesn't go through. The bank continues to incur a big loss.
8. **March 2020:** RBI and government take matters in their own hands. The RBI also asks SBI (State Bank of India) to form a consortium and buy a stake in Yes Bank.

Why Yes bank collapsed?

Domino effect of IL&FS crisis: Yes Bank illustrates the widening damage from **India's shadow banking crisis**, which has left the Bank with a growing pile of bad loans.

- Yes Bank's total exposure to Infrastructure Leasing & Financial Services(IL&FS) and Dewan Housing Finance Corp (DHFL) was 11.5% as of September 2019.

Rising NPA's: Apart from these, Yes Bank suffered a dramatic doubling in gross non-performing assets over the April-September 2019 to ₹17,134 crores.

- Due to this, Yes Bank was unable to raise capital to shore up its balance sheet.

Vicious cycle: Decline in the financial position of Yes Bank has triggered invocation of bond covenants by investors (redeeming of bonds), and withdrawal of deposits.

- The bank was facing regular outflow of liquidity. It means that the bank was witnessing

withdrawal of deposits from customers.

Governance issues: The bank has also experienced serious governance issues and practices in recent years which have led to a steady decline of the bank.

- For instance, the bank under-reported NPAs to the tune of Rs 3,277 crore in 2018-19.

Effect of Yes bank Crisis

This revived the theory of **India's Lehman Moment**.

- The government took over IL&FS in 2018 in an effort to reassure creditors after the defaults. Also, in 2019, the RBI seized control of another struggling shadow lender, Dewan Housing Finance Corp., to initiate bankruptcy proceedings.
- The Yes Bank crisis could trigger a domino effect that could lead to the collapse of various other financial institution.

India's Lehman Moment

The IL&FS default spooked the markets and raised fears of a Lehman-like crisis, referring to the collapse of the US investment bank Lehman Brothers in 2008-09.

The event rocked global stock markets and led to the biggest financial crash (Global financial crisis) since the Great Depression 1929.

What Is The Current Status?

1. Shares of Yes Bank surged more than 25%.
2. Yes Bank has become Rs. 2 per share bank.
3. State Bank of India (SBI), agreed to do a viability assessment and buy a stake in troubled Yes Bank.
4. The Reserve Bank of India (RBI) on March 3 imposed a month-long moratorium and restricted certain business transactions.

What Has Gotten The Bank Into A Jam?

Just a couple of years ago, Yes Bank was a 'big deal' in the banking industry. Everyone expected the bank to become one of the largest private banks in India. Investors, customers - everyone was happy, and the man leading the bank, the CEO - Rana Kapoor started considering himself the wolf of "Dalal Street". That is until RBI refused to let him continue being the CEO.

The company's stock price plummeted. Investors were clueless as to why Rana was being ousted. Yes Bank's stocks started shrinking and on 21st September 2018, and the private bank lost Rs. 22,000 Crores in a single day of trading.

That's when rumours and skeletons started tumbling down the closet. There were speculations that the company was underreporting bad loans. In order to improve the situation, a new CEO was appointed along with a change in management. But despite optimistic assessments, Yes Bank was destined to lose.

What Has Gotten The Bank Into A Jam?

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underreporting bad loans. In order to improve the situation, a new CEO was appointed along with a change in management. But despite optimistic assessments, Yes Bank was destined to lose.

Why was Yes Bank Destined To Fail?

1. **Decline In The Financial Position:** The financial position of Yes Bank has been on a constant decline over the last few years. The private bank was struggling to raise capital and improve potential loan losses and downgrades. This invoked bond covenants by investors, and withdrawal of deposits. The bank was making huge losses and inadequate profits since the last four quarters.
2. **Government Issues:** The bank has always seemed to be in the bad books of the government and RBI. For example, the bank continued to under-report its NPAs (Non-performing Assets) which turned out to be INR 3,277 crore in 2018-19. This made RBI dispatch R. Gandhi, former Deputy Governor of RBI, to board the bank.
3. **False Promises:** Every time RBI tried to probe the bank, management tried to indicate that they are in talks with various investors and are close to cracking a deal. In reality, the bank was not able to propose a concrete proposal to investors. Hence, no investors were ready to put in the money required to survive and grow.
4. **Non-serious Investors:** The bank tried to engage with few PE (Private Equity) firms in order to infuse capital as per the filing in the stock exchange. "These investors did hold discussions with senior officials of the Reserve Bank but for various reasons eventually did not infuse any capital," says RBI. This shows that the investors were not serious enough to put capital in the bank.
5. **No Market-led Revival:** The RBI did say that a market-led revival would be

a better option as compared to regulatory restructuring. RBI made all type of efforts to facilitate such a process and gave enough opportunity to the bank management to come up with a credible revival plan, which they were not able to materialize.

6. **Liquidity Outflow:** The bank was going through severe outflow of liquidity. Deposits are bread and butter of any bank. The bank was witnessing withdrawal of deposits from their customers.

6. What happens now?

Impact on employees: In similar cases, when there are distress mergers, the probability of the acquiring entity trying to cut cost or trim or overlapping functions. Hence there are charges that in Yes Bank's case, some employees might have to let go. But that's just a thought for now as the call is yet to be taken by the acquirer.

Impact on corporate customers: Companies that have a line of credit from Yes Bank or bank guarantees, may face problems. Hence, corporate clients and SMEs (small and medium enterprises) might seek alternate options to not have liquidity problems.

Impact on retail customers: RBI capped withdrawals within INR 50,000 per account limit till 3rd April 2020. This may impact a certain type of customers, like retirees, who have deposited their life savings in the bank and are withdrawing monthly payment interest. Normal banking transactions like fund transfer, cheque clearances and EMI debits will stay unaffected.

Deteriorating Financial Position

The financial position of Yes Bank has undergone a steady decline over the last few years because of its inability to raise capital to address potential loan losses and resultant downgrades, triggering invocation of bond covenants by investors, and withdrawal of deposits. The bank was making losses and inadequate profits in the last four quarters.

Governance Issues

The bank has also experienced serious governance issues and practices in recent years which have led to a steady decline of the bank. Take, for instance, the bank under-reported NPAs to the tune of Rs 3,277 crore in 2018-19. That was prompted RBI to dispatch R Gandhi, a former Deputy Governor, to the board of the bank.

False Assurance

The Reserve Bank says that it was in constant touch with the bank's management to find ways to strengthen its balance sheet and liquidity. It says that the bank management had indicated to the Reserve Bank that it was in talks with various investors and they were likely to be successful. But in reality, there was no concrete proposal from investors to put the kind of money that the bank required to survive and grow.

Non-serious Investors

The bank was engaged with a few private equity firms for exploring opportunities to infuse capital as per the filing in stock exchange in February this year. "These investors did hold discussions with senior officials of the Reserve Bank but for various reasons eventually did not infuse any capital," says RBI. Clearly, it shows that the investors are not serious enough to put the capital into the bank. In fact, the size of capital would have given the new investor (s) a large stake where RBI's permission is a must.

No Market-led revival in sight

The RBI says since a bank and market-led revival is a preferred option over a regulatory restructuring, it made all efforts to facilitate such a process and gave an adequate opportunity to the bank's management to draw up a credible revival plan, which did not materialize.

Outflow of liquidity

The bank was facing regular outflow of liquidity. It means that the bank was witnessing withdrawal of deposits

from customers. In fact, the deposits are bread and butter of a bank. The bank had the deposit book of Rs 2.09 lakh crore at the end of September 2019.

How will the crisis at Yes Bank and RBI action impact its corporate clients and employees now? Employees

It is too early to say. In the event of distress mergers, there is a possibility that the acquiring entity may seek to cut cost and look at trimming overlapping functions in the target bank. This may involve letting some employees go. But there is no need to panic at this stage as the call is yet to be taken by the acquirer.

Impact on its corporate customers

More clarity is required from the new management. But senior bankers said those companies, which have a line of credit from Yes Bank or have bank guarantees, may face difficulties. Bankers told Moneycontrol that corporate clients and SMEs (small and medium enterprises) should seek alternate options to avoid liquidity problems.

"In a normal scenario, the bank has to honour its commitments on the guarantees that it has issued. Breaching this will permanently damage its reputation in the market. But in Yes Bank's case, what will happen is a question," said a former senior banker.

Impact on retail customers

RBI has capped withdrawals at Rs 50,000 per account till April 3. This will impact certain category of customers, for example retirees, who may have deposited their entire life savings in the bank and are drawing monthly interest payments.

Regular banking transactions are likely to remain unaffected including fund transfer, cheque clearances and EMI debits. But all cash outgoes will be within the Rs 50,000 limit.

Yes Bank: Salary account, EMI, fund redemption frozen? Here's what you should do immediately

Will the withdrawal limit be raised?

In the case of Punjab and

Maharashtra Cooperative Bank, the initial withdrawal limit was Rs 1,000. This was gradually increased to Rs 1 lakh. In the case of Yes Bank too, RBI may relax restrictions after a while when more clarity emerges on the bank's future.

Will the deposit insurance scheme come into play?

The deposit insurance scheme ensures that a customer receives up to Rs 5 lakh from the Deposit Insurance and Credit Guarantee Corporation in the event of a total collapse of a bank. In Yes Bank's case too, this provision will be triggered if all efforts to revive the bank fails. But bankers said it is highly unlikely that things will worsen to that stage.

The Yes Bank Crisis reflects badly on RBI egregious on two counts:

The unjustifiable delay: After being sluggish in identifying governance faultlines among IL&FS, DHFL, and now Yes Bank, RBI was slow to act.

Erosion of depositor faith: Even after RBI's takeover of Yes Bank, the news of limiting withdrawals at Rs 50,000, has led to long queues of people claiming their money back.

- Capping withdrawals for depositors for Punjab and Maharashtra Cooperative Bank was bad enough. Using the same principle for Yes Bank will only serve to erode the faith of depositors in private banks in general and the banking regulator in particular.
- The choice of SBI as the investor to effect the bailout reflects the **paucity of options the government.**
 - Owing to the recent announcement of the merger of banks, the majority of PSBs are in a transition period. After the merger, PSB will be reduced from 21 to 12.
 - Thus, the onus has fallen on India's largest bank (SBI) to play the role of a white knight (in economic terms it means a

firm that saves a weaker firm from economic crisis) for Yes bank.

▪ It will also have **adverse impacts on the Banking sector.**

- One, people will gravitate towards public sector banks which are already reluctant to provide credit.
- Two, private banks will be forced to offer higher deposit rates, keeping the cost of credit higher.
- Thereby banks will not be able to cater the credit requirement which is a prerequisite to realise the dream of becoming a \$5 trillion economy by 2024-2025.

▪ **Effect of Indian Economy:** Collapse of Yes Bank is highly undesirable, at a juncture when the growth in the Indian economy has dropped to 5%.

Way Forward

- Yes Bank crisis is not exactly new or unique and its problems with mounting bad loans reflect the underlying woes in the financial sector ranging from real estate to power and non-banking financial companies.
- Thus, Yes Bank crisis should be seen as a good opportunity for the various stakeholders:
 - For RBI to review its **Prompt Corrective Action framework.**
 - For the Government to carry out **governance reforms** in the financial sector.
 - For commercial banks and shadow banking institutions to implement **prudential norms in events of providing loans.**

What happens in the event of a merger with another bank?

This will be good news for Yes Bank's customers. Takeover by a bigger bank, like State Bank of India, will ensure that every penny of depositors' money in Yes Bank is safe and normalcy is restored. The

acquiring bank will take care of the commitments of the acquired entity.

RBI's draft Yes Bank reconstruction scheme:

- All deposits with Yes Bank will continue in the same manner and with the same terms and conditions, completely unaffected by the scheme
- Authorised capital shall stand altered to ₹5,000 crore and number of equity shares will stand altered to ₹2400 crore of ₹2 each. The investor bank shall agree to invest in the equity of reconstructed Yes Bank to the extent that post infusion it holds 49% shareholding in the reconstructed bank at a price not less than ₹10 (face value of ₹2) and premium of ₹8.
- The investor bank shall not reduce its holding below 26% before completion of three years from the date of infusion of the capital into Yes Bank.
- From the appointed date, the office of the administrator of Yes Bank, appointed by the Reserve Bank, shall stand vacated, and a new board will be constituted.
- The investor bank shall have two nominee directors appointed on the board of the reconstructed Yes Bank.
- RBI may appoint additional directors on the board of Yes Bank. It will be open to the board of directors of Yes Bank to co-opt more directors.
- All the employees of reconstructed Yes Bank shall continue in its service with the same remuneration and on the same terms and conditions of service (T&C), including terms of determination of service and retirement, as were applicable to such employees immediately before the appointed date, at least for a period of one year.

- The board of directors of reconstructed Yes Bank will however, have the freedom to discontinue the services of the key managerial personnel (KMPs) at any point of time after following due procedure.
- The offices and branches of reconstructed Yes Bank bank shall continue to function in the same manner and at the same places they were functioning prior to the effective date, without in any way being affected by this scheme.
- RBI said it will be open to the reconstructed Yes Bank to open new offices and branches or close down existing offices or branches, in accordance with the extant policy of the central bank.

CONCLUSION

Requirement of a Rapid Resolution Scheme

The lenders must try to maintain a balance between corporate and retail lending. This will prove to be a big step in administering the bad loans.

To avoid collapse, the banks must voluntarily refrain from drawing out to one or a few large borrowers to minimize the chances of potential defaults.

To guarantee the consumers, taxpayers and borrowers don't suffer and pay for such collapses; the government should see that new bank licences are given to those emerging public or private sector banks which are coupled with a mechanism to exit in case things go sour. Economic growth is indispensable, but to encourage this, the government shouldn't pressurize banks to overlend. Banks must not grow their loans faster than their deposits.

If these checks are implemented, and the government confirms stringent penalties for mishaps by auditors and rating agencies, India will be able to resolve and control a fair number of crises.

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A STUDY ON PROBLEMS OF WOMEN ENTREPRENEURS IN TIRUPUR CITY

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Abstract

Women entrepreneur's explore the prospects of starting a new enterprise undertake risks, introduction of new innovations, coordinate administration & control of business in all aspects of business and have proved their footage in the male dominated business arena. Women Entrepreneurship means an act of business ownership and business creation that empowers women economically increases their economic strength as well as position in society. Women-entrepreneurs have been making a considerable impact in all most all the segments of the economy. A women entrepreneur is a confident, innovative and creative woman capable of achieving economic independence individually or in collaboration generates employment opportunities for others through initiating establishing and running an enterprise by keeping pace with her personal, family and social life. An enterprise owned and controlled by a women having a minimum financial interest of 51% of capital and giving at least 51% of the employment generated by the enterprise to women. Every successful woman entrepreneur is truly determined to achieve goals and make her business prosper. Thorough knowledge of the field is indispensable to success. She comes with new innovative solutions to old problems to tide over issues. Women are confident a successful woman entrepreneur is confident in her ability. She is ready to learn from others, search for help from experts if it means adding value to her goals. She is positive in nature and is keener to take risks. A winning woman entrepreneur uses common intelligence to make sound judgments when encountering everyday situations. women entrepreneurs in the traditional industries, it is often criticized that the women entrepreneurship is engaged only in handloom and handicraft and in then on-traditional term, now their aspect have broaden into new fields of business.

Keywords: Entrepreneurs, Women, Business, traditional term, employment.

1. Introduction

“Women entrepreneur” is a person who accepts challenging role to meet her personal need and become economically independent. Women entrepreneurship development is an essential part of human resource development. The development of women entrepreneurship is very low in India, especially in the rural areas. Women entrepreneur is a woman or group of women who initiate, organize, and run a business enterprise. *Women are expected to innovate, imitate or adopt an economic activity to be called women entrepreneurs. The Government of India has treated women entrepreneurs of a different criteria-level of women participation in equity and employment position of the enterprise.* Women promotional organizations should be established to promote women entrepreneurship. Women constitute around half of the total world population. They are regarded as the better half of the society. In traditional societies, they were confined to the four walls of house performing household activities. In modern societies they have come out of the four walls to participate in all sorts of activities. Women owned business are lightly increasing in the economics of almost all countries. The hidden entrepreneurial potential of women has gradually been changing with the growing sensitivity to the role and economics status in the society. It means women have the potentials, skill, knowledge and adaptability to run a business successfully.

A women Entrepreneur is an individual who undertake role to fulfill her personal requirements and in the process become financially self-sufficient. Entrepreneurs, social or otherwise, have to possess some management skills and knowledge to be successful social entrepreneurs. Apart from knowledge of their domain, entrepreneurs need to be adept at financial accounting, marketing strategizing, team building, legal frameworks, and operations management.

The women entrepreneur has to take risks in the form of changes in tastes of consumers, techniques of production and new innovations. Such risks can be minimized if women take earlier initiative, use skill and judgment. The women entrepreneur conceives the idea for the improvement in the quality of product line. Women consider the economic viability and technological feasibility in bringing about improved quality. Along with the fact that they should be given equal right in employment they should be paid equally for equal work done. Women should be given freedom to invest in properties and sharing of income.

The economic impact of COVID-19 pandemic is still emerging; early evidence suggests that the pandemic is likely to hit women disproportionately hard.

REVIEW OF LITERATURE

Krishnaveni Moth (2004) has analysed “a study on women entrepreneurship in rural areas of India” also observed that the majority of women entered the entrepreneurial field to supplement family income and due to other reasons, such as economic necessity, non-availability of government jobs, etc.

Cocoon, Waxhaw and Mitchell (2010) presented a detailed exploration of men & women entrepreneur’s motivations, background and experiences. This study identified top five financial and psychological factors motivating women to become entrepreneurs. These are desire to build the wealth, the wish to capitalize own business ideas they had, the appeal of startup culture, a long standing desire to own their own company and working with someone else did not appeal them. The study concluded that the women are very much concerned about protecting intellectual capital than their counterpart.

Mentoring is very important to women, which provides encouragement & financial support of business partners,

experiences & well developed professional network.

Sandhu (2012) discussed in his research that bank official takes a final decision on a loan application of women entrepreneurs when female owners provide collateral and have given a letter of guarantee from blood relation or husband or a head of the village for setting up enterprises. It is normally believed that women being feminist gender have low risk taking ability.

G. Palaniappan, C. S. Ramanigopal, A. Mani (19 March 2012) in their article analyzed that women have been successful in breaking their barriers within the limits of their homes by entering into varied kinds of professionals and services. Skill, knowledge and adaptability in business are the main reasons for women to emerge into business ventures. This study had also been carried out to analyze the motivational factors and other factors that influence women to become entrepreneurs.

V. Krishnamoorthy and R. Balasubramani (April 2014), identified the important women entrepreneurial motivation factors and its impact on entrepreneurial success. The study identified ambition, skills and knowledge, family support, market opportunities, independence, government subsidy and satisfaction are the important entrepreneurial motivational factors. The study also concluded that ambition, knowledge and skill, independence dimensions of entrepreneurial motivational has significant impact on entrepreneurial success.

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STATEMENT OF THE PROBLEM

Women entrepreneurs in MSEs Account the greatest proportion of total entrepreneurs in the country as a whole, there is an acute shortage of studies conducted with a specific objective of analyzing the problems of enterprises operated by women in terms of personal and organizational-related challenges, economic, social/cultural, and legal/administrative. Women entrepreneurs a large number of women in Indian region. But the region does not yet exploit them very well to contribute a lot for economic development. The study is undertaken to analyze the problems of women entrepreneurs in tirupur city.

OBJECTIVES OF THE STUDY

- To know the factors influencing for women entrepreneurs.
- To study the problems faced by women Entrepreneurs.

- To discuss the measures for the development of women entrepreneurs.
- To give valuable suggestions for the development & women entrepreneurs.

PROBLEMS OF WOMEN ENTREPRENEURS

1. Problem of Finance

Finance is regarded a “life-blood” for any enterprise, be it big or small. However, women entrepreneurs suffer from shortage of finance on two counts. Women do not generally have property on their names to use them as collateral for obtaining funds from external sources. Thus, their access to the external sources of funds is limited. The banks also consider women less credit-worthy and discourage women borrowers on the belief that they can at any time leave their business.

2. Stiff Competition

Women entrepreneurs do not have organizational set-up to pump in a lot of money for canvassing and advertisement. Thus, they have to face a stiff competition for marketing their products with both organized sector and their male counterparts. Such a competition ultimately results in the liquidation of women enterprises.

3. Family Ties

Women mainly must look after the children and other members of the family. Man plays a secondary role only. In case of married women, she has to strike a fine balance between her business and family. Her total involvement in family leaves little or no energy and time to devote for business. Support and approval of

husbands seem necessary condition for women's entry into business. Accordingly, the educational level and family background of husbands positively influence women's entry into business activities.

4. Male-Dominated Society

Male chauvinism is still the order of the day in India. The Constitution of India speaks of equality between sexes. Women suffer from male reservations about a woman's role, ability and capacity and are treated accordingly. In nutshell, in the male-dominated Indian society, women are not treated equal to men. This, in turn, serves as a barrier to women entry into business.

5. Low Risk-Bearing Ability

Women in India lead a protected life. They are less educated and economically not self-dependent. All these reduce their ability to bear risk involved in running an enterprise. Risk-bearing is an essential requisite of a successful entrepreneur. In addition to above problems, inadequate infrastructural facilities, shortage of power, high cost of production, social attitude, low need for achievement and socio-economic constraint also hold the women back from entering into business.

LIMITATIONS OF THE STUDY

- The time period of the study was limited.
- This study is restricted in Tirupur city.
- There are only 100 respondents taken for this study. So the findings of the study is applicable only tirupur city.

**ANALYSIS AND INTERPRETATION
PERSONAL FACTOS OF WOMEN ENTREPRENEURS**

PARTICULARS	CATEGORIES	NO.OF RESPONDENTS	PERCENTAGE
AGE	Below 25	15	15
	25 – 35	35	35
	35 – 45	40	40
	Above 45	10	10
MARITAL STATUS	Unmarried	30	30
	Married	70	70
EDUCATIONAL QUALIFICATION	School level	17	17
	Diploma	25	25
	Graduate	58	58
NATURE OF BUSINESS	Sole Proprietor	55	55
	Partnership firm	35	35
	Private ltd	10	10
SIZE OF THE BUSINESS	Small Scale	52	52
	Medium	30	30
	Large Scale	18	18
YEAR OF EXPERIENCE	Below 1 year	10	10
	1 – 5 Years	32	32
	Above 5 Years	58	58
INVESTMENT	Below 3,00,000	15	15
	3,00,000 – 5,00,000	40	40
	5,00,000 – 8,00,000	28	28
	Above 8,00,000	17	17

FACTORS INFLUENCING WOMEN ENTREPRENEURS

S.NO	Factors Influencing Women Entrepreneurs	No. of Respondents	Percentage
1	Family atmosphere	30	30
2	Financial problem	38	38
3	Social status	12	12
4	Self interest	20	20
	Total	100	100

The table reveals that 38% of respondents are influence for financial problems, 30% of respondents are influence for family atmosphere, 20% of respondents are influence for self interest and 12% of respondents are influence for social status.

PROBLEMS OF WOMEN ENTREPRENEURS**RANK ANALYSIS**

S.NO	Problems of women entrepreneurs	1	2	3	4	5	Total	Rank
1	Lack Of Education	6	10	18	25	23	197	5
2	Arrangement Of Finance	30	25	19	8	15	338	1
3	Male Dominated Society	12	15	25	22	14	253	3
4	Market Risk	10	17	23	18	17	240	4
5	Scarcity Of Raw Materials	35	24	9	9	11	327	2

From the above table indicates that the problem of an arrangement of finance has assigned the first rank, second rank for

scarcity of raw materials, third rank for male dominated society, fourth rank for market risk and fifth rank for lack of education.

FINDINGS:

- ❖ 40% of the respondents are in the age group between 35-45 years.
- ❖ 70% of the respondents are married.
- ❖ 58% of the respondents are graduates.
- ❖ 55% of the respondents are doing sole proprietor.
- ❖ 52% of the respondents are small scale business.
- ❖ 58% of the respondents have an experience above 5 years.
- ❖ 40% of the respondents are invested between 3, 00,000, and 5, 00,000.

SUGGESTIONS:

1. The first problem of women entrepreneurs is financial problem. Special loans schemes for women entrepreneurs without interest and also grand various incentive and subsidy schemes for motivating the women entrepreneurs.
2. Marketing product is one of the main problems for women entrepreneurs. Hence, women co-operative societies can be started to procure the products from women entrepreneurs. They will help them in selling their products at a reasonable price.
3. The financial institutions and banks should provide more working capital assistance both for small scale venture and large scale ventures of women entrepreneurs.
4. Women promotional organizations should be established to promote women entrepreneurship.

5. Government should provide better educational system and schemes should be launched to motivate women entrepreneurs.

6. Adequate training programmer has to be conducted for the women entrepreneurs and Continuous monitoring and improvement of training programmers to be provided by the government for grooming women entrepreneurs.

CONCLUSION:

Women entrepreneur are those women who think of a business enterprise, initiate it organize and combine the factors of production, operate the enterprise, undertake risk and handle economic uncertainties involved in running a business enterprise. Women entrepreneurship must be moulded properly with entrepreneurial traits and skills to meet the changes in trends, challenges in global market. The right kind of assistance from family, society and Government can make these Women Entrepreneurs one of the crucial entrepreneurial resource and they can contribute towards the economic and social development of India. Along with the fact that they should be given equal right in employment they should be paid equally for equal work done. Women should be given freedom to invest in properties and sharing of income.

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ASSESSMENT ON POTATO MARKET OUTLET CHOICES OF MEMBERS' OF PRIMARY AGRICULTURAL COOPERATIVE SOCIETIES: THE CASE OF JELDU WOREDA, WEST SHOA ZONE, OROMIA REGIONAL STATE, ETHIOPIA

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Abstract

Potato popularly known as 'The king of vegetables', which is the fourth most important food crop next to maize, wheat and rice worldwide. The choice of market outlet for smallholder potato producers is very important, since potato is perishable product and more demanded by the society. A random sample of 159 members of cooperatives societies have been selected for interview. Both descriptive and econometric methods have been employed for data analysis. Results from descriptive statistics shows that 69.8% of the total members have chosen non-cooperative firms as their potential market outlet for their potato produces, while 30.2% of them have chosen cooperatives as their outlets since the majority of the members have witnessed that non-cooperative firms have provided relatively fair price to their potato produced. The study shows that cooperatives failed to be chosen as premier and potential market outlet by members in the study area. Therefore, the researcher suggested that institutional capacity of cooperatives should be strengthened in order to face unfair competition, thereby bring about real participation in potato market and ensure sustainable growth.

Keywords: Determinants, Logistic regression model, Market outlet, Potato, Study area

INTRODUCTION

Agriculture is one of the pillars of the Ethiopian economy and the overall

economic growth of the country is highly correlated to the success of agricultural sector. The agricultural sector accounts

for nearly 46.7% of the GDP and provides employment for 85% of the population. Ethiopian agriculture is dominated by subsistence oriented, natural resource intensive, low input low output; rain-fed farming system(Abera, 2016).

Potato is one of the agricultural crops and more than 320 million tones are being cultivated annually on 20 million hectares of land worldwide. In Ethiopia, potato can play an important role in improving food security and cash income of smallholder potato growers (Tufa, et., 2015).

The potato holds great promise for improving the livelihoods of millions of smallholder farmers in the highlands of Ethiopia. The lack of market participation that many agricultural households face is considered to be a major constraint to combating poverty (Wainaina, 2016).

There are several factors that determine members' decision to choice appropriate market outlet for delivering their products to the market.

Reviews of Literature

Many studies on members' choices of marketing outlet found that factors such as quantity of sold, frequency extension contact, production experience, and distance to nearest market, market information about each outlet, cooperative membership, and trust in buyers determine market outlet choice (Tarekegn et al., 2017), (Honja et al., 2017) .

(Wosene et al., 2018), also revealed that quantity of produced, farming experience, extension contact, year of schooling, bargaining power of the producer; post-harvest value addition, market distance, and livestock ownership had influence on choices of the market outlet.

(Jebesa, 2019), noted household characteristics, transaction costs, product characteristics, household asset and trusts on buyers were determinants of smallholder farmers' market outlet choice in Ethiopia.

The research gap of the study

Various studies have been conducted on the factors determining market outlet choices in different countries. However, majority of the past empirical studies that were conducted on the factors determining market outlet choices in different regions are not similar, and the issue that was identified as a problem in the previous studies may not issue in the study area. Therefore, this study was aimed to identifying and examining factors determining potato market outlet choices of members' primary agricultural cooperatives societies in Jeldu Woreda of West Shoa Zone, Oromia Regional State, Ethiopia.

Methodology of the Study

Description of the study area

Jeldu Woreda, in which the study was conducted, is located about 115km west of the capital city of the country, Addis Ababa and 72km East of Ambo town, the capital of western Shoa Zone of Oromia region. It is bordered by Meta Robi and Ejere district in East, Gindeberet district in North, Dendi district in South and Ambo, Ilfeta and Cobi in west. The total area of the district is 139,389 hek, of which annual crops cover 64,500 hek and the remaining land is allocated for grazing, forest and other purposes. The annual rainfall of the study area ranges from 812-1699mm with an annual temperature of 17-25C. The study area has total population of 199,563 of which 97,786 are male and 101,777 are female. Moreover, among these 185,622 and 13941 live in rural and urban areas respectively. (CSA-2007)

Sampling Techniques and Sample Size Determination

In the study area, from the total of six agricultural cooperative societies, three primary agricultural cooperative societies were selected by purposive sampling technique depend up on; the longevity of the cooperatives societies, Accordingly, Gudina Waqi, Gamachisi

and Darara (WB Moosee) cooperatives societies were selected randomly. There are about 459, 175, and 80 members in Gudina Waqi, Gamachisi and Darara (WB Moosee). The sample size of the study or the number of member respondents was determined by using Yamane (1967) sampling design formula: Accordingly, the sample size of the study or the number of member respondents was determined by using Yamane (1967) sampling design formula:

$$n = \frac{N}{1 + N(e^2)} \quad \text{Where: } n = \text{Denotes sample size}$$

N= Denotes total number of members in the selected cooperatives (714) and

e=Denotes the desired level of precision (taking 7%). Therefore;

$$n = \frac{714}{1 + 714(0.07^2)}$$

$$= 159$$

Types, Sources and Methods of Data Collection

To conduct this study, both qualitative and quantitative types of data were used. Qualitative data collected, to generate sufficient information for this study, both primary and secondary data were used. The primary data was collected from the sampled respondents, The major sources of secondary data were: profile of cooperatives societies of Jeldu Woreda, profile of primary agricultural cooperative societies; Woreda and Zonal cooperative promotion offices; Zonal and Woreda agricultural offices.

Results of this Study

Table 1

Number of Respondents sold outlet to Cooperatives and Non-Cooperatives

Number of respondents choice cooperatives market outlet		Number of respondents choice non-cooperatives market outlet		Total	
N	Percent	N	Percent	N	Percent
49	30.2	110	69.8	159	100

Source: Primary Data: 2020

Method of Data Analysis

In order to analyze the collected data, descriptive and econometric model was used. Descriptive statistics, the binary logit model was used to analyze the determinants of market outlet choices of cooperative members.

Model Specification

$$P_i = F(Z_i) \dots \dots \dots 1$$

$$Z_i = \beta_0 + \sum_{j=1}^m \beta_j x_{ji} = \log \left(\frac{p}{1-p} \right) i \times i + \dots + \beta_i \times n \dots \dots \dots 2$$

Where, P_i is the probability that an individual member who sell the potato to cooperative, the binary variable, $P_i=1$ for members selling their produce to cooperative and $P_i=0$, for not selling.

Z_i is estimated variable for the i th observation; F is the functional relationship between P_i and Z_i . $i=1, 2, 3, \dots, m$ are observation on variables of market outlet, m being the sample size 159. x_{ji} is the j th explanatory variable for i th observation = 1, 2, ..., n . β_j is a parameter,

$j=0, 1, \dots, n$ where n is the total number of explanatory variable. The logit model assumes the underlying index; Z_i is a random variable that predicts the probability of the members selling to cooperative.

From the total respondents of 159 only 13.84% of them were female while 86.16% of them were male. From those who sold their potato product to cooperatives 83.7% of them were male and the rest 16.32 were female.

77.98 % of the respondents were not getting credit service from cooperative, while only 22.01% of respondents were getting the service. The reason why they could not get the service was the cooperative is not offering the credit service equal to the demands of the society or the credit is not adequate to operate the members activities.

79.8% members replied that they were not getting training service by market expert, development agents and from any other of the district while only 20.12% of members take service of training out of the total respondents.

12.57% of respondents were getting the accessibility of extension service while 87.42% of respondents were not getting the accessibility of extension service. 27.67% of respondents obtain full

market information from cooperative outlet was while 72.32% was given by no-cooperative market outlet. Due to lack of reliable market information, members were failing to negotiate better on the prices of their products and thus are paid lower prices.

20.75% of the respondents were selling their potato in cash while 79.24% of the respondents selling their potato in credit. It was found that from the total respondents, who were selling to the cooperatives, 46.93% of them were selling on credit basis and 53.06% of them were selling on cash basis. From respondents who were selling their product to cooperatives, 46.93 of them received dividend from cooperatives while 53.06 of them did not received dividend from the cooperatives.

83.01% of the respondents reported that non-cooperative market outlet offer fair price while about 16.98% of the respondents reported that cooperative offer fair price for members.

Table 2
Statistical result for binary logistic model

Independent Variables	B	S.E.	Wald	df	Sig.	Exp(B)
Marstatus	2.50	2.7	1.716	1	.708	6.98
EdU	.188	2.628	.01	1	.831	2.198
Gend	2.550	1.508	5.724	1	.810	7.16
Acctocdit	3.722	2.818	.000	1	.036**	12.866
Distfromcoop	4.376	2.15	8.282	1	.001**	17.844
Belfoncoop	.46	.254	6.504	1	.010**	2.516
marktinfo	.712	.88	1.308	1	.317	2.856
Extservice	5.648	3.074	6.75	1	.000***	33.688
Modofsale	2.374	4.674	.516	1	.446	6.554
Divdend	4.976	3.036	5.37	1	.081*	7.166
price	.658	1.586	.344	1	.710	2.78
Transpfacility	5.354	2.716	7.77	1	.000***	29.082
Storefacility	3.02	1.892	5.096	1	.063*	9.058
Training	1.063	.914	.915	1	.120	2.115
Distfromrkt	.712	.474	4.498	1	.000***	12.856
constant	2.766	5.34	.536	1	0.000	15.134

Variables entered on step 1: Marstatus, EdU, Gend, Belfoncoop, marktinfo, Extservice, Modofsale, Divdend, price,

Transpfacility, Acctocdit, Training, Storefacility, Distfromcoop and Distfromrkt.

***, ** and * Significant at 1%, 5% and 10% probability level respectively

Exp (B) is the predict changes in odds for a unit increase in the predictor.

Extension service: it is negatively correlated with the dependent variables and statistically significant at 1% significance level ($p < 0.000$). This indicates that members obtaining regular cooperatives extension service have developed their knowledge or awareness towards cooperatives market outlet.

Transportation facilities: It was observed in the analysis model, transportation facilities had a significant effect at 1% ($p < 0.000$) and positive association with cooperatives market outlet choices. The odds ratio for transportation facilities indicates that with the assumption of other things kept constant, the probability of choosing cooperatives market outlet increases by a factor of 29.082 as transportation facilities increases by one unit.

Distance from market: in accordance with expectation, distance from market of the members affects members cooperatives market outlet choices positively and significant at 1% significance level ($p < 0.000$). That is the unit increase in distance from market of agricultural market result in an increase of members chooses cooperatives as market outlet.

Distance from cooperatives: statistically significance at 5% significant level ($p < 0.001$). The implication is a unit increase in members' distance from cooperatives on their cooperatives will decrease the likelihood of that members will choose cooperatives as market outlet by the value of the odds ratio 17.844.

Access to credit: As the access to credit of the respondent increase by one unit, the probability of choosing cooperatives as market outlet increases by a factor of 12.866 times. This means members who obtain access to credit more had 12.866 times more selling potato through

cooperatives than those do not obtain access to credit.

Belief on cooperatives: statistically significant at 5% significance level ($p < 0.010$). The result of binary logistic regression shows that there were negative relationship between belief on cooperatives and potato market outlet choices of members. This means as the members do not belief on cooperatives will decrease the likelihood that members will choose cooperatives as market outlet increases by the value of odds ratio 2.516.

Dividend: statistically significant at 10% significance level ($p < 0.081$). This indicate that a unit increase in the payment of surplus to members through dividend will increase the likelihood that members will choose cooperatives as market outlet increases by the value of odds ratio 7.166. This result reveals that the payment of patronage dividends to members is a major factor in influencing the loyalty and willingness of members to participate and sell through cooperatives.

Storage Facility: members that have best warehouse want to sell their product to cooperatives. This helps them to realize the benefits gained from their cooperatives. It was observed in the analysis model, storage facility had a significant effect at 10% ($p < 0.063$) and positive association with cooperatives market outlet choices. The odds ratio for storage facility indicates that with the assumption of other things kept constant, the probability of choosing cooperatives market outlet increases by a factor of 9.058 as storage facility increases by one unit.

Recommendations

From the findings of this study the following recommendations were thrown for the market outlet of the potato:

The government should enhance on improving rural infrastructure and developing market infrastructure in the form of establishing member collection point in order to support poor farmers for faster delivering of their product.

Increase awareness of members by expanding equal accessibility of market information to link members and cooperatives outlet when they produce relatively large quantity of potato.

As the access to credit of the members' increase, the probability of choosing cooperatives as market outlet increases. Therefore, cooperatives should

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be, provide credit services for the members.

The more storage facility the members obtained, they were sending to supply more product as a result of the storage facility they have in making transaction with cooperatives. Therefore, should provide best storage facility for producers.