

SELP JOURNAL OF SOCIAL SCIENCE

(A Blind Review & Refereed Quarterly Journal with ISSN: 0975-9999 (Print) 2349-1655 (Online)
Impact Factor : 3.655 (CIF), 2.78(IRJIF), 2.5(JIF), 2.77(NAAS)
Formally UGC Approved Journal (46622)

Volume XII

APRIL - JUNE 2021

Issue 48

CONTENT

S.No	Title	Page No.
1	Extension Strategies for Cauliflower Growers: A Research Investigation Dr. ARPITA SHARMA	1-4
2	A Review of Iodine Status among Lactating Women and its Association with Nutritional Status of Infants VASUNDHRA CHAND	5-15
3	A Study on Awareness towards GST Implementation in Tiruchirappalli Dr. C. PARAMASIVAN	16-23
4	Agricultural Marketing System and Price Support – Challenge, Problems and Policy Suggestions for Priority Area in India A.MALAISAMY	24-29
5	International Trade of Export and Import During Covid-19 Pandemic in Indian Economy Dr. R. ANANDARAMAN	30-36
6	Performance of Commercial Banks through Institutional Finance to Dalit Entrepreneurs in Tirunelveli District Dr. S. RAJESHKANNA	37-42
7	Performance and Growth of Health Insurance Holders in Trichy District with Special Reference to Manachanallur Block Dr. R. KAMARAJ	43-50
8	A Study on Growth of Women Entrepreneurship in MSME ANIS FATHIMA. H	51-56
9	Accelerating Women Entrepreneurship through Small Scale Industries Dr.R.PASUPATHI	57-63

Available online @ www.iaraindia.com
SELP Journal of Social Science - A Blind Review & Refereed Quarterly Journal
ISSN: 0975-9999 (P) 2349-1655 (O)
Impact Factor: 3.655(CIF), 2.78(IRJIF), 2.77(NAAS)
Volume XII, Issue 48
April – June 2021
Formerly UGC Approved Journal (46622), © Author

EXTENSION STRATEGIES FOR CAULIFLOWER GROWERS: A RESEARCH INVESTIGATION

Dr. ARPITA SHARMA

Assistant Professor
Department of Agricultural Communication
College of Agriculture, GBPUA&T, Pantnagar

Abstract

The present study was conducted in Udham Singh Nagar district of Uttarakhand. Total numbers of 100 Cauliflower growers were selected. The main aim of present investigation is to study the constraints faced by Cauliflower growers and to develop extension strategy for Cauliflower growers. Results revealed that majority of respondents were facing constraints viz; lack of knowledge about high yielding varieties, lack of knowledge about innovative technologies, lack of credit facility, lack of transportation facilities, lack of credit facility, lack of updated knowledge about mobile apps, portal social media etc.

Keywords: cauliflower growers, constraints

1. Introduction

Agriculture sector is the backbone of the Indian economy. It is main occupation of India. Vegetables in India are counted as an important food crops for food trade. Due to the wide variety of climatic conditions available in India, different types of food products (grains, fruits, vegetables, legumes, seeds, etc.) are available in sufficient quantity for consumption at any time. According to **Sharma and Kandpal (2019)** people from rural areas continue to get regular employment opportunities due to the inclusion of intensive cultural activities, from sowing of vegetables to marketing.

Vegetables are used in the processing industry. According to **Indian Horticulture Database-2018**, India is second largest producer of vegetables in world (169.478 mil MT) after China (China, 473.06 mil MT). India ranks first in the world in the area of okra production (5.708 mil MT) and second in the production of brinjal, potato, onion, cabbage, cauliflower and tomato. Top 5 vegetable producing countries in the world are China, India, United States, Turkey and Iran. (**Horticulture statistics, 2018**)

In hilly areas, fruits like apple, pear, peach, plum, khumani and walnut are produced while mango, litchi, malta,

santra, lemon, aonla, guava, and pomegranate are mostly grown in Tarai and valley areas. Major vegetables grown in the state are potato, cauliflower, tomato, onion, brinjal, pea, cabbage and okra. The state has a unique advantage of producing off-season vegetables in hilly areas, which fetches good price in the market. Major spices are ginger, garlic, turmeric and chilly. **(Horticulture crops in the state, 2015-16)**. The area of cauliflower is 3007.04 ha and production is 38484.61 MT.

Past researches showed that cauliflower growers were facing many problems due to lack of knowledge, information and education on many aspects. Constraints faced by the cauliflower growers differ from individual to individual depending upon their social status, communication behaviour, livelihood requirement. Out of the major problems, farmers were lacking technical knowledge especially in mechanization of agriculture, soil testing programme and integrated pest management. **(Rajasree et.al., 2017)**. Average productivity of vegetables crop in Uttarakhand is very low (97.32 q. /ha.) and far from the National average yield of 154.6 q. ha-1. It is mainly because of poor knowledge as well as adoption of scientific technologies of vegetable cultivation. According to **Sahu et. al. (2013)**, a wide gap exists between the yields obtained and the potential yields. By adopting improved varieties and technologies, the production and productivity can be increased. Promotion of hybrid vegetable technology or improved varieties is major strategy for increasing productivity. Thus, present research investigation was to study the constraints faced by Cauliflower growers.

Materials and Methods

The study was conducted among Cauliflower growers of the Rudrapur block of Udham Singh Nagar district of Uttarakhand. Five villages were purposively selected and a comprehensive list of the farmers who were involved in

Cauliflower cultivation was obtained from vegetable cluster unit. The 100 respondents were randomly selected from the villages of Rudrapur block. A pre-structured questionnaire schedule was prepared for collecting data with regard to the constraints perceived by the farmers.

Need Assessment of Cauliflower growers in relation to the farm mechanization.

The problems faced by the Cauliflower growers in their day to day farm activities are accounted as the constraints. To obtain the better result of any adoption of technology constraints must be minimized. Therefore, constraints must be studied thoroughly and remedies must be made regarding the same.

Table 1

Distribution of respondents according to the needs of Cauliflower Growers

Sl. No.	Category	Number	%
1.	Lack of information on irrigation facility	87	87
2.	Lack of knowledge about high yielding varieties	89	89
3.	Lack of knowledge about innovative technologies	68	68
4.	Lack of training on scientific vegetable production	69	69
5.	Lack of knowledge about soil testing labs	99	99
6.	Lack of knowledge about IPM technologies		
7.	Lack of	98	98

	information about local market		
8.	Lack of information about credit	95	95
9.	Lack of knowledge about communication sources	91	91
10.	Lack of updated knowledge about mobile apps, portal social media etc.	97	97

Resource Constraints: All the respondents were facing several constraints in vegetable cultivation. Majority of respondents (99 per cent) were facing the constraint Lack of knowledge about high yielding varieties followed by Lack of cold strategy (89 per cent). Total 68 per cent respondents were facing the constraint of Lack of irrigation facility followed by Small size holding (68 per cent).

Technological Constraints: Majority of respondents (98 per cent) were facing the problems of Lack of knowledge about innovative technologies followed by Lack of knowledge about IPM technologies (97 per cent). Most of the respondents (95 per cent) were facing the problems of Lack of training on scientific vegetable production followed by Lack of knowledge about soil testing labs (91 per cent).

Marketing Constraints: Majority of respondents (96 per cent) were reported Marketing facilities were poor followed by Lack of transportation facilities (95 per cent) and Non availability of local market (94 per cent). Total 82 per cent respondents reported Poor road is also a big constraint.

Finance constraints: Total 91 per cent respondents were facing lack of credit facility followed by Lack of subsidy (76

per cent) and High labour charge (73 per cent).

Communication Constraints: Majority of respondents (93 per cent) were facing constraint as Lack of updated knowledge about mobile apps, portal social media etc followed by Lack of knowledge about communication sources (79 per cent) and Lack of extension agent contact (71 per cent).

Communication and Extension Strategies for Cauliflower Growers:

Group Meetings/Group Discussion: As this study depicts that Cauliflower growers were facing various types of challenges. Group Discussion and Group meeting can be a big approach for changing the behavior or attitude of fish farmers as well as for the awareness aspects. In this approach, key informants, leaders, experts, scientists and fish farmers should be involved. The group meetings can end with a question and answer session where by the fish farmers get a chance to clarify their doubts or express their views.

Exhibitions: An exhibition can be set up on special occasions/ days like fish day, employment day etc. associated with fish farmers to generate awareness about the Government schemes for fish farmers, credit facilities, loan facilities, funding agencies etc among fish farmers.

Poster/Slogan/Chart: The poster highlighting doubling farmers income through fish farming can be displayed at various places to generate awareness about the fish farming. A slogan, in Hindi, can bring home the idea in a clear but to the point manner. A poster would be appropriate for enhancing awareness and help in recall among the community as it can be displayed at public places in the village. Slogan would be relevant, brief, simple and catchy. The illustration would strike a responsive chord in the viewer's mind. The slogan and the illustration would be clear to be read and understand, even from a distance. A chart depicting pictures of fish farming in a specific order can help in remembering and recalling the

items that need to be included in the fish farming. Due to low literacy levels it is essential that the chart depicts pictures for easy comprehension. Besides this, a chart listing points to remember while doing fish farming can be helpful as both men and women.

Community Radio/Radio: Community radio can be used to fulfil a wide range of functions including education, information, and awareness generation and bringing about attitude change. Keeping this ubiquitous nature of the medium, wide ownership and low literacy rate among fish farmers in the study area, the communication strategy includes a radio programme. To educate the fish farmers on all aspects of fish farming, a series of interviews with experts on the subject can be broadcast a pre-announced date and time. The number of episodes will help in providing complete information to the fish farming. The topics covered, in Hindi, can be on allocation of pond, hatchery management aspects, how to prepare quality feed in home, care and management of fish etc. Since, the programme is proposed to be broadcast at night when all the family members are present.

Video: Video can be a potent source of learning and behavior change as it involves both rural and visual senses. Although majority of people owned television and mobile phone, hence, it was decided to include a docu-drama in the communication strategy. As, it is not possible to cover all aspects of fish farming in a short span of 30 minutes, this video film will mainly be used to generate awareness about the serious consequences of fish farming in the initial stages of the campaign. This docu-drama can also inform the audience about one or two aspects related to fish farming. Further, this video film can also be used by the local health workers as a standalone programme or telecast via the local cable network during more intensive campaigns.

Folk Media: Folk media is a lyrical, short and simple artistic performance rendered by/ for the community, especially during religious occasions. Folk songs can be good source of information. As people in hilly area understand hilly language rather than hindi or other language. Thus, folk media will be a source of information dissemination.

Discussion

On the basis of above results, it can be concluded that majority of respondents were facing various types of challenges viz; lack of information, credit facilities, finance problems, marketing problems etc. In this case, an extension strategy can be a good way to disseminate the information among the fish farmers.

Conclusion

On the above discussion, this can be concluded that majority of vegetable growers were facing many problems as technical, communication, finance etc. Thus, there is an urgent need to develop an extension strategy for the development of vegetable growers. Training can also be organized on the need based areas.

References:

- Rajasree, R. Timbadia, C. K., Sharma, F. L. (2017).** Constraints Perceived by Vegetable Growers for the Use of Farm Mechanization. Current Agriculture Research Journal. Vol5, No.2.
- Sharma A. and Kandpal, N. K. (2019).** Use of Information Communication Technologies by vegetable growers of Uttarakhand. Bhartiya Krishi Anushandhan Patrika. Vol. 34, No.2, pp:106-111.
- Sahu, R.P., Sachan, V.K and Singh, R. J, (2013).** Constraints in Adoption of Vegetables Production Technology in Uttarakhand Hills TECHNOFAME- A Journal of Multidisciplinary Advance Research 31 Vol.2 No. 2, 31-34 (2013)

Available online @ www.iaraindia.com
SELP Journal of Social Science - A Blind Review & Refereed Quarterly Journal
ISSN: 0975-9999 (P) 2349-1655 (O)
Impact Factor: 3.655(CIF), 2.78(IRJIF), 2.77(NAAS)
Volume XII, Issue 48
April – June 2021
Formerly UGC Approved Journal (46622), © Author

A REVIEW OF IODINE STATUS AMONG LACTATING WOMEN AND ITS ASSOCIATION WITH NUTRITIONAL STATUS OF INFANTS

VASUNDHRA CHAND

PhD Research Scholar
Department of Food and Nutrition
Lady Irwin College, University of Delhi, New Delhi

Abstract

Lactating period is considered as the most critical period with the increased demand of iodine because of the increased thyroid hormone production and enrichment of iodine in breast milk. The recommended intake of iodide during breast feeding is 250 µg/day. Infants are very sensitive to iodine deficiency because of their high demands and low storages of iodine. The first 2 years of age is a crucial time for neurological development and growth. Even mild iodine deficiency may lead to irreversible damage during this period. Impaired production of thyroid hormones during breastfeeding and low iodine intake results in the development of hypothyroidism and goitre which could affect brain and growth development in the progeny. Iodine deficiency could impair somatic growth, cognitive performance and motor function. Severe iodine deficiency in the new-borne leads to cretinism. Nevertheless, the efforts of USI programme have led to an improvement in iodine status nationwide and iodized salt being cost effective but there is still much work to be done. Studies have shown the effects of maternal iodine deficiency and hypothyroidism on pregnancy outcomes, such as intrauterine growth restriction, fetal death, preterm, and low birth weight. Although data to conduct a scoping review of iodine status among women of in the India was scarce, majority of the articles reviewed demonstrate emergent iodine deficiency in this population of women of reproductive age, indicating alarm for a public health concern needing immediate attention.

Keywords: Iodine, Iodine deficiency, Iodine status, Urinary iodine

1. Introduction

Iodine, one of the essential trace elements of thyroid hormones, which synthesis thyroid hormone i.e. triiodothyronine (T₃) and thyroxine (T₄),

(Delange 2000; Zimmermann 2011) and plays an important role in physical growth and mental development (Delange 2001; Zimmermann 2007; Zimmermann 2012; Bath et al., 2013). The first 1000 days of

life considered as most crucial as consequences of iodine deficiency can occur at this stage. In India, estimated 350 million people are at risk of iodine deficiency disorder and none of the state is free from iodine deficiency (Vir 2002). Almost two billion people worldwide are estimated to be at risk of developing regions such as South Asia and Sub-Saharan Africa (Rodgers et al., 2002). According to United Nations Children's Fund, 2008 (UNICEF), over thirty five million newborns currently remain unprotected against the iodine deficiency range from mild intellectual blunting to cretinism, which is associated with brain damage. Brain damage increases along with deaf-mutism, stunting, impaired gait and motor function (Delange 1994). Researcher showed that regardless of subsequent supplementation inadequate supply of iodine in intrauterine reduces IQ level of the infants (Andersson 2012; Cao et al., 1994).

Physiological function of iodine:

Iodine is vital micronutrient, of which 5 gram is sufficient to sustain with a lifespan of 70 years (Dhaar et al., 2008). T₃ and T₄, are the iodinated molecules of the essential amino acid tyrosine which is necessary for protein synthesis (Hetzl 1997) and regulates protein production, fat metabolism, and glucose utilization (Rivkees et al., 1988; Tarim 2011).

A healthy adult body contains 15-20 mg of iodine, 70-80% of which is stored in the thyroid gland. Daily intake of iodine by an individual amounts to 500 micrograms, in which 120 micrograms of iodide are taken up by the thyroid gland for the synthesis of thyroid hormones (Khurana 2006; Pal 2007; Pearce 2014). The secretion of Iodine from the gland increases which trigger hypothalamus for the increased production of Thyroid Stimulating Hormone (TSH) from the pituitary gland, causes remarkable enlargement of thyroid gland (Stanbury 1987). The resulting inadequate hormone in the blood is the principal factor responsible for the series

of functional and developmental abnormalities, commonly termed as *iodine deficiency disorders, or IDD*.

Health consequences of IDD at different life stages:

- *All ages:* Goiter including toxic nodular goitre; increased occurrence of hypothyroidism in moderate-to-severe iodine deficiency; reduced occurrence of hypothyroidism in mild-to-moderate iodine deficiency; enhanced susceptibility of the thyroid gland to nuclear radiation
- *Fetus:* abortion, stillbirth, congenital anomalies, perinatal mortality, neonatal cretinism, diplegia squint, psychomotor defects, hypothyroidism
- *Neonate:* Infant mortality; endemic cretinism
- *Child and adolescent:* Impaired mental function; delayed physical development, neurological cretinism
- *Adults:* Impaired mental function; overall, moderate-to-severe iodine deficiency causes subtle but widespread adverse effects in a population secondary to hypothyroidism, including decreased educability, apathy, and reduced work productivity, resulting in impaired social and economic development, decreased fertility rate.

Potential risk factors that may leads to Iodine Deficiency Disorder:

- Low dietary iodine
- Iron and selenium deficiency (iron, selenium are contained in proteins that are important for the synthesis of thyroid hormones, for example peroxidases)
- Pregnancy
- Exposure radiation
- Increased intake of goitrogens (calcium), such as some drugs and

antibiotics which interfere with iodine uptake in thyroid gland

- Gender: more prevalent among women
- Oral contraceptives
- High consumption of conserved, pickled foods
- Smoking tobacco (thyocynate)
- Age (*different type of deficiency at different stages*)

Diet and Iodine Deficiency Disorder

Diet is the sole source of iodine for the population, which includes dairy products or seafood and large amounts of goitrogen-containing foods (Haldimann et al., 2005). Unlike other micronutrients deficiency, Iodine deficiency disorders (IDD) is associate to iodine present in the soil and is ingested through foods grown on that soil. However, iodine present in the top soil got leached due to glaciations, frequent flooding, rivers changing course and deforestation. Therefore, it successively leads to mineral depletion in food crops grown on iodine-deficient soil which in lieu provide inadequate iodine to the population and livestock (Kapil 2007; Chandrakant et al., 2013).

Dietary iodine deficiency stimulates TSH secretion, which results in thyroid hypertrophy. The enlargement of the thyroid gland due to dietary iodine deficiency leads to goitre, if it is present in more than 5% of the general population or more than 10% of the children in school of a defined geographic area is defined as *endemic goitre*. Iodine intakes consistently lower than 50 µg/day usually result in goitre. Severe and prolonged iodine deficiency, may lead to a deficient supply of thyroid hormones. This condition is referred to as *hypothyroidism* (Hetzl 1997).

Government Policies on IDD in our country

Universal Salt Iodization program was started in 1983 by GoI, to iodize all salt meant for human consumption. Despite of the implementation of public health policies in India via the National

Iodine Deficiency Disorders Control Programme, 1992 (NIDDCP) (Kumar 1995; Kochupillai et al., 2008), prevalence of IDD remains an issue in some regions (Ayturk et al., 2009; Rendina et al., 2012). Policies for salt is the effective cheap vehicle for providing iodine to the public. The standards for iodized salt have been laid down under PFA Act, 1954. The iodine content of salt at production and consumption level should be at least 30 and 15 ppm respectively. WHO recommended less than 5 gram of salt to achieve maximum health benefits (WHO, 2007). According to Zimmermann 2011, salt intake should be 5 g a day or less, but all salt consumed should be iodized. Indeed, the worldwide National Family Health Survey (NFHS-4) 2015–2016, revealed that salt was tested among all households in which 98.4 percent using iodized salt in Delhi. Recent study showed that iodized salt i.e. ≥ 15 parts per million (ppm) was consumed by 17% of the household when measured by a titration method (Bulliyya et al., 2008). Another study conducted by Rana et al., 2013 revealed that loss of iodine during boiling, roasting, deep frying and microwave cooking were found to be 40.23%, 10.57%, 10.40% and 27.13% respectively. Since, the general population is not consuming the iodized salt and most of them are vegan by choice or due to economic reason, therefore, it is concern to eradicate IDD in our country.

According to India Iodine survey (2018-19) conducted by AIIMS, New Delhi and ICCIDD (Indian Coalition for the Control of Iodine Deficiency Disorder) across all 29 states and 7 Union Territories in India to estimate the household coverage of iodised salt and among women of age 15-49 years. The following key points of the finding are:

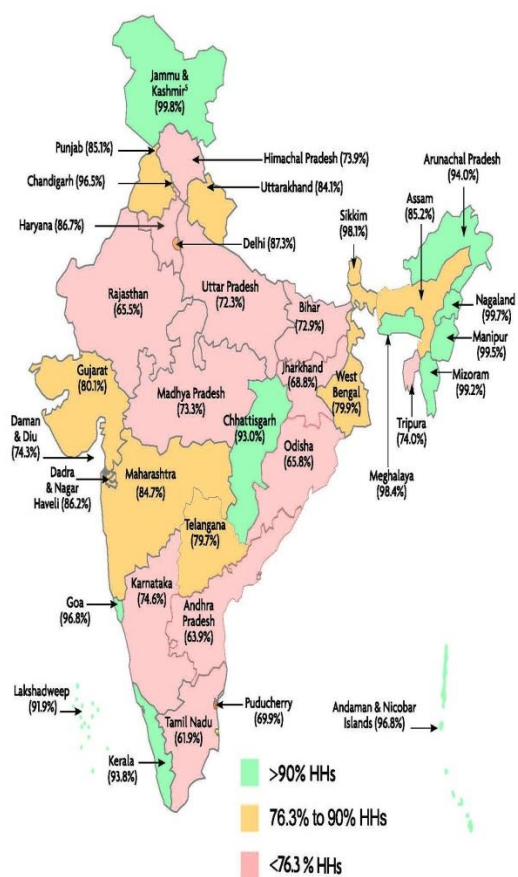
- State with the highest iodine consumption through salt (≥ 15 ppm) was Jammu & Kashmir (99.8%) followed by Nagaland (99.7%), Manipur (99.5%),

Mizoram (99.2%) and Meghalaya (98.4%).

- The median urinary iodine concentration (UIC) for lactating women was 172.8 µg/L as per WHO guidelines.

Awareness about the iodised salt among urban respondent (62.2%) was higher than the rural respondent (50.5%).

Figure 1
Household coverage of Iodized



Salt

From the above demographic map, the following key points be interpreted:

- The household coverage of iodised salt (≥ 15 ppm) at national level is 76.3 per cent.
- The percentage of households consuming the refined salt is 82.1 percent.

Lactating women and infant:

Lactating women are more perceptible to low iodine intake because of the high demand of iodine for the iodine.

In the lactating woman, iodine deficiency is related to disorders that affect mothers and infants: intellectual disability, endemic cretinism, neonatal hypothyroidism, neonatal hyperthyrotropenemia and growth retardation (WHO 2007; Remer et al, 2010). During the period of brain development, even mild iodine deficiency can cause damage. Following delivery, there is decrease in maternal and infant hormone requirements and transfer of T4 and iodine from mother to fetus is no longer required (Smyth 2007). However, loss of iodide in breast milk occurs during lactation, causing an increase in dietary iodine requirement in the lactating mother. The infant also needs a supply of iodine for normal thyroid activity, vital for brain development in the first two years of life (Zimmermann 2011). The neonatal full-term thyroid gland contains about 100 µg of iodine under conditions of iodine sufficiency (Etling 1986).

The activities of sodium/iodine symporter (NIS) and 5'- deiodinase in mammary breast cells increases the concentration gradient by 20-50% higher than in plasma which in turn increases the activity of iodine in breast milk (Tazebay 2000). Hence, the iodine status of breastfed infants is better than that of formula fed infants. However, the iodine concentration in human milk varies widely due to environmental, pharmacological and maternal physical factors, and this change poses an important effect on infant's growth and development.

Factors affecting breast milk iodine:

In iodine sufficiency, iodine content of breast milk is 150-180µg/L. Daily loss of iodine in the lactating woman is measured to be approximately 75-200 µg per day in which milk production ranges from 0.5 to 1.1 litre per day up to six months postpartum. Therefore, the iodine requirement during lactation is 225-350 µg/day. The requirement of iodine in neonates was estimated to be at least 15 µg/kg in full term and 30µg/kg in preterm

infants per day, corresponding to 90 µg/day (WHO, 2007).

According to WHO, 2007 the median urinary iodine excretion is the recommended biomarker to monitor daily iodine intake in a given population, and approximately 90% of the ingested iodine is excreted through urine. According to Laurberg 2014, lactating women who consume the recommended 250 µg iodine per day, around 40%–45% of the iodine intake is transported into breastmilk by the sodium iodide transporter (NIS) and urinary iodine excretion is consequently lower. Study conducted by Majumder, 2014 in Kolkata shows that out of 73 lactating mothers, 24 (33%) exhibited insufficient iodine nutrition (UIE < 100 µg/l).

Recommendation proposed by WHO/ICCIDD/UNICEF states that the median urinary level of more than 100 µg/L among lactating women is considered sufficient (Table 1 and 2).

Table 1
The median urinary iodine concentration of lactating women.

Population Group	Median urinary iodine concentration (µg/L)	Category of iodine Intake
Lactating women	<100	Insufficient
	≥100	Adequate

Note: Adopted from WHO, 2007

Table 2
Recommended iodine intake (µg/day) for lactating women and infants in the first year of life.

Subjects	Institute of Medicine	World Health Organization	
		2001	2005
Lactating women	209 (EAR)	200	250
	290		

	(RDA)		
Infants 0-6 months	110 (AI)	90	90
Infants 7-12 months	130 (AI)	90	90

Note: Revised and completed from Semba & Delange 2001.

EAR, Estimated average requirement; RDA, Recommended dietary allowance; AI, Average intake

Though WHO define India as an iodine sufficient country, pockets of iodine deficiency still exist. Previous studies conducted by Majumder et al, 2016 on lactating women had shown a prevalence of iodine deficiency by 87.5%. Another study administered by Shaw A et al, 2014 showed 22% of iodine deficiency and also urine iodine content of lactating women was less than 86 mcg/l along with 38 % of subjects consumed salt with <15ppm iodine content.

Study conducted by Yang et al, 2017 suggested that the maternal iodine status during lactation may be related to their infant anthropometric index. A positive correlation was found between maternal and infant urinary iodine concentration (r=0.203, P< 0.01). The mean HAZ and WAZ values were lowest in the infants whose mothers had UIC below 50 µg/L (n= 41). Infant WAZ with maternal UIC below 50 µg/L was significantly lower than those with maternal UIC of 50 µg/L or above (P= 0.043).

Another study by Maheswari et al, 2019 showed that out of 40 salt samples, 19 samples (Fine – 5 and Coarse – 14) found to have <15ppm of iodine. According to Kapil et al, 1998 out of the total coarse salt samples, 95.3% had less than 15 ppm of iodine and out of

powdered salt, 61.4% had less than 15 ppm of iodine.

But in spite of evidence of a high prevalence of iodine deficiency among lactating women, there is limited

information available on it. Moreover, there is a need to assess the iodine deficiency among lactating subjects and its association with infant weight and height (<6 months).

Table 1
Details of some of the studies conducted for assessing the prevalence of Iodine deficiency in India among lactating women

Reference	Study Design	Results
<i>Menon et al, 2011</i> (Nagpur)	<i>The effect of maternal iodine status on infant outcomes in an iodine-deficient Indian population</i> - Pregnant women (n=220) were recruited at 13-22 weeks gestation, and again visited at 2-4 weeks postpartum with their infants.	-The MUIC at recruitment was 106 µg/L, which declined to 71 µg/L at 34.5 weeks similar to the postpartum MUIC of 69 µg/L, indicating that these women were iodine deficient. -Infant (mean age=2.5 weeks) MUIC was 168 µg/L. Median maternal TSH and free thyroxine concentrations at first and second visits were 1.71 and 1.79 mIU/L and 14.4 and 15.4 pmol/L, respectively.
<i>Lean et al, 2013</i> (Pune)	<i>Iodine status during pregnancy in India and related neonatal and infant outcomes.</i> -Longitudinal study following mothers through pregnancy and offsprings up to 24 months. Pregnant mothers at 17 (n=132) and 34 weeks (n=151) gestation and their infants from birth to the age of 24 months.	-Median urinary iodine concentration (UIC) was 203 and 211 µg/l at 17 and 34 weeks of pregnancy, respectively (range 26-800 µg/l). -Offspring developmental outcomes differed between the lowest and highest UIC quartiles (abdominal circumference at 24 months, subscapular and triceps skinfolds at 12 and 24 months).
<i>Shaw, 2014</i>	<i>A Study on the Effect of Iodine Content of Salt Samples on the Iodine Nutrition Status of Pregnant, Lactating and Healthy</i>	-22% of lactating subjects had Insufficient Iodine intake and their median UIC was 86µg/l

Reference	Study Design	Results
	<i>NPNL Women.</i> -Pregnant (n=511), lactating (n=208) and NPNL (n=120) women belonging to age group 20-45 years	- 38% of Insufficient iodine intake lactating women was found to consume inadequately iodized salt which had <15ppm iodine content.
<i>Majumder et al, 2014</i> (Kolkata)	<i>Prevalence of iodine deficiency among pregnant and lactating women.</i> -UIC was assessed among 237 pregnant women, 73 lactating mothers and 59 healthy non-pregnant female controls.	-Out of 73 lactating mothers, 24 (33%) exhibited insufficient iodine nutrition (UIE < 100 µg/l) and only 3% female control subjects exhibited insufficient iodine nutrition (UIE < 100µg/l).
<i>Majumder et al, 2016</i> (Kolkata)	<i>Iodine Nutrition among the Pregnant and Lactating Women.</i> -237 pregnant women, 73 lactating mothers and 59 healthy non-pregnant female controls	88% pregnant women was found to be Iodine insufficient, 87.5% lactating woman were iodine Insufficient. -almost (100%) of insufficient female control were adding salt in the initial stages of cooking.
<i>Karmakar et al, 2019</i> (Tripura)	<i>Knowledge, attitude, and practice regarding household consumption of iodized salt among rural women.</i> -Community-based study was conducted among 270 rural women residing at Madhupur village, Tripura.	-Knowledge and attitude regarding iodized salt consumption were significantly associated with age groups ≤36 years, literacy, and general caste ($P < 0.05$), but practice was not significant ($P > 0.05$). -Attitude regarding use of iodized packed salt were less than half (46.7% and 41.1%, respectively), but higher level (83.3%) of correct practice was found ($P > 0.05$)
<i>Majumder et al, 2019</i>	<i>A cross-sectional study on iodine status among pregnant and non-pregnant women of Tripura: a</i>	-Median value of UIE in pregnant and non-pregnant women of Tripura was 155.0µg/L and 130.0µg/L.

Reference	Study Design	Results
(Tripura)	North-Eastern state of India -urine samples collected from pregnant and non-pregnant women was 538 and 533 respectively.	-In pregnant women percentage prevalence of severe (<20µg/L), moderate (20-49µg/L) and mild iodine deficiency (50-149µg/L) was found in 4.1%, 15.1% and 29.6% subjects.

Conclusion: IDD being a success story of public health, it is still prevalent among Indian population irrespective of age, physiological status and geographical location. Urgent, targeted and comprehensive intervention is required with effective and efficient coordination among all stakeholders in lieu to eliminate IDD. In addition, to sustain IDD control goal, on-going actions will be necessary to achieve it.

References

1. Andersson M, Karumbunathan V, Z. M. (2012), 'Global iodine status in 2011 and trends over the past decade.', *Journal of Nutrition* (142), 744–50.
2. Ayturk S, Gursoy A, Kut A et al. (2009) Metabolic syndrome and its components are associated with increased thyroid volume and nodule prevalence in a mild-to-moderate iodine-deficient area. *European Journal of Endocrinology* 161, 599-605.
3. Bath SC, Steer CD, Golding J, Emmett P, Rayman MP. Effect of inadequate iodine status in UK pregnant women on cognitive outcomes in their children: Results from the Avon Longitudinal Study of Parents and Children (ALSPAC). *Lancet* 2013, 382, 331–337.
4. Beaufrère B, Bresson J, Briend A, Ghisolfi J, Goulet O, Navarro J, et al. Iodine nutrition in the infant. Committee on nutrition of the French Society of Pediatrics. *Arch Pediatr.* 2000;7(1):66.
5. Bulliyya G, Dwibedi B, Mallick G et al. (2008) Determination of iodine nutrition and community knowledge regarding iodine deficiency disorders in selected tribal blocks of Orissa, India. *J PediatrEndocrinolMetab* 21, 79-87.
6. Cao, X.-Y., Jiang, X.-M., Dou, Z.-H., Rakeman, M. A., Zhang, M.-L., O'Donnell, K., Ma, T., Amette, K., DeLong, N. and DeLong, G. R. (1994), 'Timing of vulnerability of the brain to iodine deficiency in endemic cretinism', *New England Journal of Medicine* 331 (26), 1739–1744.
7. Chandrakant S. Pandav, Kapil Yadav, Rahul Srivastava, Rijuta Pandav, and M.G. Karmarkar. Iodine deficiency disorders (IDD) control in India. *Indian J Med Res.* 2013 Sep; 138(3): 418–433. PMID: PMC3818611.
8. Delange F (1994) The disorders induced by iodine deficiency. *Thyroid* 4, 107-28.
9. Delange, F. Iodine deficiency as a cause of brain damage. *Postgrad. Med. J.* 2001, 77, 217–220.
10. Delange, F. The role of iodine in brain development. *Proc. Nutr. Soc.* 2000, 59, 75–79.
11. Dhaar GM, Robbani I (2008) *Foundations of Community Medicine. India: Reed Elsevier. Nutritional problems of mothers and children.* pp. 272–280.

12. Etling, N., Padovani, E., Fouque, F., Tato, L. (1986) First-month variations in total iodine content of human breast milks. *Early Hum Dev*, 13, 81-85.
13. Haldimann M, Alt A, Blanc A et al. (2005) Iodine content of food groups. *J Food Compos Anal* 18, 461-71.
14. Hetzel BS (1997) SOS for a billion - the nature and magnitude of iodine deficiency disorders. In: Hetzel BS, Pandav CV, editors. *SOS for a billion - the conquest of iodine deficiency disorders*. 2nd Ed. New Delhi: Oxford University Press. pp. 1-29.
15. Khurana I. *Textbook of Medical Physiology*. India: Reed Elsevier; 2006. Endocrinal System; pp. 710-715.
16. Kochupillai N, Mehta M (2008) Iodine deficiency disorders and their prevention in India. *Rev EndocrMetabDisord* 9, 237-44.
17. Kumar S (1995) Indicators to monitor progress of National Iodine Deficiency Disorders Control Programme (NIDDCP) and some observations on iodised salt in west Bengal. *Indian J Public Health* 39, 141-7.
18. Majumder A, Jaiswal A, Chatterjee S (2016) Iodine Nutrition among the Pregnant and Lactating Women of Kolkata. *J Hum Nutr Food Sci*; 4(1): 1078.
19. Pal GK. *Textbook of Medical Physiology*. India: Ahuja Publishing House; 2007. *Endocrine Physiology*; p. 346.
20. Pearce EN. Iodine deficiency in children. *Endocr Dev*. 2014; 26:130-8.
21. Remer T, Johner S, Gärtner R, Thamm M, Kriener E. Iodine deficiency in infancy - a risk for cognitive development. 2010; 135(31-32):1551-6.
22. Rendina D, De Filippo G, Mossetti G et al. (2012) Relationship between metabolic syndrome and multinodular non-toxic goiter in an inpatient population from a geographic area with moderate iodine deficiency. *J Endocrinol Invest* 35, 407-12.
23. Ritu Rana and Rita Singh Raghuvanshi (2013) Effect of different cooking methods on iodine losses PMCID: PMC3791240, *J Food Sci Technol*. Dec; 50(6): 1212-1216.
24. Rivkees S, Bode H, Crawford J. Long-term growth in juvenile acquired hypothyroidism: the failure to achieve normal adult stature. *N Engl J Med*.1988; 318:599-602.
25. Rodgers, A., Vaughan, P., Prentice, T., Edejer, T., Evans, D. and Lowe, J. (2002), *The world health report 2002: reducing risks, promoting healthy life*, Report, World Health Organization.
26. Shaw A, Chatterji SG. A Study on the Effect of Iodine Content of Salt Samples on the Iodine Nutrition Status of Pregnant, Lactating and Healthy Non-Pregnant, Non-Lactating (NPNL) Women. *International Journal of Research Studies in Biosciences (IJRSB)*. 2014; 2 (6), PP 17-25
27. Smyth, P.P., Smith, D.F., Sheehan, S., Higgins, M., Burns, R., O'Herlihy, C. (2007) Short-term changes in maternal and neonatal urinary iodine excretion. *Thyroid*. *Thyroid*, 17, 219-222.
28. Stanbury JB. The iodine deficiency disorders: Introduction and general aspects. In: Hetzel BS, Dunn JT, Stanbury JB, editors. *The prevention and control of iodine deficiency disorders*. Amsterdam: Elsevier Science Publishers; 1987. pp. 35-48.
29. Tarım Ö. Thyroid hormones and growth in health and disease. *J Clin Res PediatrEndocrinol*. 2011; 3 (2):51-5.
30. Tazebay UH, Wapnir IL, Levy O, et al. The mammary gland iodide transporter is expressed during lactation and in breast cancer. *Nat Med*. 2000;6(8):871-8. [PubMed]

31. Vir SC. Public health nutrition in developing countries. New Delhi: Woodhead Publishing India Pvt Ltd; August 2011; Chapter 16. p. 432-72
32. WHO/UNICEF/ICCIDD. Assessment of Iodine deficiency disorders and monitoring their elimination- A Guide for program manager. 3rd edition, WHO/NHD/01: 2007.
33. Yanling Wang PhD, Zhongliang Zhang MS, Pengfei Ge MS, Yibo Wang SD, Shigong Wang MS. Iodine status and thyroid function of pregnant, lactating women and infants (0-1yr) residing in areas with an effective Universal Salt Iodization program, Asia Pac J Clin Nutr 2009;18 (1): 34-40.
34. Zimmermann M.B. The role of iodine in human growth and development. Semin. Cell Dev. Biol. 2011;22:645-652. doi: 10.1016/j.semcdb.2011.07.009.
35. Zimmermann, M.B. The adverse effects of mild-to-moderate iodine deficiency during pregnancy and childhood: A review. Thyroid 2007, 17, 829-835.
36. Zimmermann, M.B. The effects of iodine deficiency in pregnancy and infancy. Paediatr. Perinat. Epidemiol. 2012, 26 (Suppl. S1), 108-117.
37. Kapil U, Pathak P, Tandon M, Singh C, Pradhan R, Dwivedi SN. Micronutrient deficiency disorders amongst pregnant women in three urban slum communities of Delhi. Indian Pediatrics, 1999, 36 :983-989.
38. Menon KC, Skeaff SA, Thomson CD, Gray AR, Ferguson EL, Zodpey S, Saraf A, Das PK, Pandav CS. The effect of maternal iodine status on infant outcomes in an iodine-deficient Indian population. Thyroid. 2011 Dec;21(12):1373-80. doi: 10.1089/thy.2011.0130. Epub 2011 Oct 26.
39. Majumder A, Jaiswal A, Chatterjee S (2016) Iodine Nutrition among the Pregnant and Lactating Women of Kolkata. J Hum Nutr Food Sci; 4(1): 1078. Available from
40. Lean, M.I.F.A., Lean, M.E.J., Yajnik, C.S., Bhat, D., Joshi, S.M., Raut, D.A., Lubree, H.G., and Combet, E. (2013) Iodine status during pregnancy in India and related neonatal and infant outcomes. Public Health Nutrition. ISSN 1368-9800
Umesh Kapil, Shoba Ramachandran, Monica Tandon. Assessment of Iodine Deficiency in Pondicherry. Indian Pediatr 1998;35.

Available online @ www.iaraindia.com
 SELP Journal of Social Science - A Blind Review & Refereed Quarterly Journal
 ISSN: 0975-9999 (P) 2349-1655 (O)
 Impact Factor: 3.655(CIF), 2.78(IRJIF), 2.77(NAAS)
 Volume XII, Issue 48
 April – June 2021
 Formerly UGC Approved Journal (46622), © Author

A STUDY ON AWARENESS TOWARDS GST IMPLIMENTATION IN TIRUCHIRAPPALLI

Dr. C. PARAMASIVAN

Assistant Professor

PG and Research Department of Commerce

Periyar E.V.R. College (Autonomous), Tiruchirappalli, Tamil Nadu, India
 (Affiliated to Bharathidasan University, Tiruchirappalli)

Abstract

Taxation is one of the important economic parameters which decides major revenue generation to the country in a particular period .To understand Goods and Services Tax, it is important that we understand the current indirect taxation system. Direct taxes such as income tax are borne by the person liable to pay the tax; this means that the tax burden cannot be shifted to any-one else. The liability of and indirect taxes on the other hand, can be shifted to another person. Goods and Services Tax is a huge reform for indirect taxation in India, the likes of which the country has not seen past independence. GST will simplify indirect taxation, reduce complexities, and remove the cascading effect. Experts believe that it will have a huge impact on businesses both big and small and change the way the economy functions. This paper made and attempt to discuss awareness of GST by small traders in Tiruchirappalli district of Tamil Nadu.

Keywords: Goods and Services Tax, cascading effect, indirect taxation, Direct taxes.

INTRODUCTION

In the year 2000, the then Prime minister introduced the concept of GST and set up a committee to design a GST model for the country. In 2003, the central Government formed a taskforce on Fiscal Responsibility and Budget Management, which in 2004 recommended GST to replace the existing tax regime by introducing a comprehensive tax on all goods and services replacing central level VAT and State level VATs. The

introduction of the Goods and Service Tax. GST is a very significant step in the field of indirect tax reforms in India. By amalgamating many Central and state taxes into a single tax GST will mitigate ill effects if cascading or double taxation in a major way and pave the way for a common national market. From the consumers point of view, the biggest advantage would be interest of reduction in the overall tax burden on goods, which is currently estimated to be around 25 to

30 percent. It would also imply the actual burden of indirect taxes on goods and services would be much more transparent to the consumer. Introduction of GST would also make Indian products competitive in the domestic and international markets owing to the full neutralization of input taxes across the value chain of production and distribution. Studies show that this would have a boosting impact on economic growth, Last but not the least this tax, because of its transparent and self-policing character, would be easier to administer. It would also encourage a shift from the informal to formal economy.

AN OVERVIEW OF GST IN INDIA

GST is a huge reform for indirect taxation in India, the likes of which the country has not seen past independence. GST will simplify indirect taxation, reduce complexities, and remove the cascading effect. Experts believe that it will have a huge impact on businesses both big and

small and change the way the economy functions.

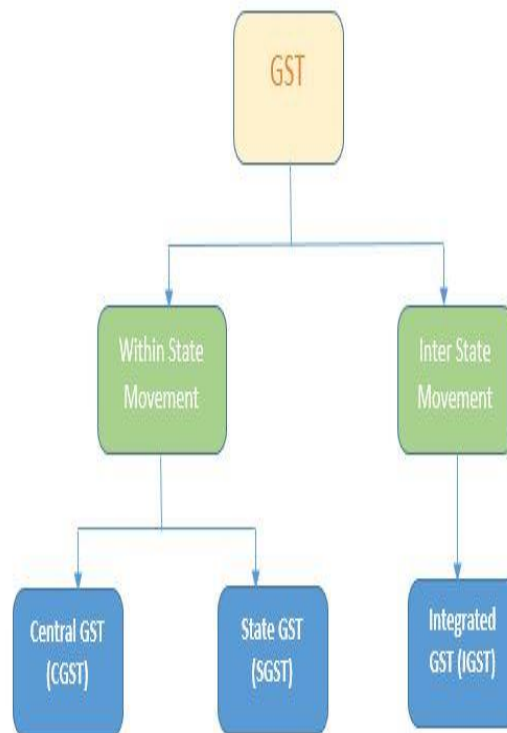


Table - 1

The government proposes to introduce GST with effect from 1st July 2017.

Return Form	Particulars	Frequency	Due Date
GSTR-1	Details of outward supplies of taxable goods and/or services affected.	Monthly	11 th * of the next month with effect from October 2018 *Previously, the due date was 10 th
GSTR-2 Suspended	Details of inward supplies of taxable goods and/or services affected claiming the input tax credit.	Monthly	15 th of the next month
GSTR-3 Suspended	Monthly return on the basis of finalization of details of outward supplies and inward supplies along with the payment of tax.	Monthly	20 th of the next month
GSTR-3B	Simple Return in which summary of outward supplies along with Input Tax Credit is declared and payment of tax is affected b taxpayer	Monthly	20 th of the next month
GSTR-4	Return for a taxpayer registered under the composition levy	Quarterly	18 th of the month succeeding quarter
GSTR-5	Return for a Non-Resident foreign taxable person	Monthly	20 th of the next month

GSTR-6	Return for an Input Service Distributor	Monthly	13 th of the next month
GSTR-7	Return for authorities deducting tax at source.	Monthly	10 th of the next month
GSTR-8	Details of supplies effected through e-commerce operator and the amount of tax collected	Monthly	10 th of the next month
GSTR-9	Annual Return for a Normal Taxpayer	Annually	31 st December of the next financial year*
GSTR-9A	Annual Return a taxpayer registered under the composition levy anytime during the year	Annually	31 st December of the financial year*
GSTR-10	Final Return	Once, when GST Registration is cancelled or surrendered	Within three months of the date of cancellation or date of cancellation order, whichever is later
GSTR-11	Details of inward supplies to be furnished by a person having UIN and claiming a refund	Monthly	28 th of the month following the month for which statement is filed

STATEMENT OF THE PROBLEM

Now a day, people all over the world have started using Goods and Services Tax. People paying taxes behaviour and their preference have a great significance in the world. In today's life Goods and Services Tax is treated as an important effective tax system by the people. Now a day's people are aware in paying tax. So the study people felt the good tax method towards Goods and Services Tax may offer a great potential to the world.

SCOPE OF THE STUDY

The researcher studied the taxpayer felt GST is the best tax system in Trichy town area. This study is an attempt to understand the GST Tax is more transparent, to study GST will bring Uniformity in tax rates like know the taxpayer will must accept Goods and Services Tax system.

OBJECTIVE OF THE STUDY

- ❖ To know the awareness on GST

METHODOLOGY

The success of any research depends in the systematic method of collecting the data and analysing the same

in an orderly manner. In the present study extensive uses of the primary and secondary data were collected, convenient sampling method was adopted.

SAMPLING METHOD

The sampling method is the way the sample units are to be selected. Tiruchirappalli is selected as area of the study. It is not feasible to collect data from the entire population. In order to achieve the objectives of research convenient sampling method is used.

SAMPLE SIZE

The population refers to all the users of GST Tax the sample size of study is 60 in total. The sample size in the study is based on Non random sampling method.

SOURCE OF DATA

The data for this study have been collected from primary and secondary sources.

PRIMARY DATA

To attain the objectives set this study was undertaken by using a well framed interview schedule that was filled by the respondents. The respondents were selected from the background based on the important aspects of the

occupation's education age area etc at Tiruchirappalli. All the 60 Respondents have filled the questionnaires with very much interesting.

AREA OF THE STUDY

Tiruchirappalli, one of the major towns in Tamil Nadu, which has been

recently up graded as corporation is situated on the National Highway Connection between Chennai and Kanniyakumari. The town has rich and historical association which can be seen in temples and fortress in the centre of the town.

Table 2
Demographic Profile of Respondents

Variable	Profile	Frequency	Percentage
Gender	Male	54	90
	Female	6	10
Age	Below 30 years	8	14
	Between 31-40	29	48
	More than 41 years	23	38
Education	Illiterate	4	7
	School level	19	32
	Collage level	35	58
	Professional level	2	3
Marital status	Married	50	83
	Single	10	17
Community	SC	13	22
	ST	9	15
	BC	34	57
	FC	4	7
Religion	Hindu	57	95
	Muslim	3	5
Annual income	50,000-1,00,000	17	28
	1,00,000-5,00,000	38	63
	More than 5,00,000	5	8
Annual turnover	Less than 1,00,000	2	4
	1,00,000-3,00,000	5	8
	3,00,000-5,00,000	10	16
	More than 5,00,000	43	72

Source: Primary data

Table no reveals that, 90% of the respondents are male and 10% of the respondents are female.

A maximum number of respondents are belongs to male category.

From the above table, it is clear that 48% of the respondents belong to the age group of 31-40 years, 38% of the respondents belong to the age group of More than 41 years, 13% of the respondents belong to the age group of Below 30 years.

Majority (48%) of the respondents belong to the age group Between 31-40 years.

It is evident from the above table that 58% of the respondents are college level 32% of the respondents are the school level 7% of the respondents are illiterate 3% of the respondents professional level

Out of the total respondents 58% of the respondents are college level.

The above table indicates that 83% of the respondents are married that 83% of the respondents are married and 17% of the respondents are single

83% of the respondents are Married.

The above table, it is clear that 57% of the respondents belong to the community group of BC 22% of the respondents belong to the community group of SC, 15% of the respondents belong to the community group of ST, 7% of the respondents belong to the community group of FC.

Majority (57%) of the respondents belong to the community group of BC.

The above table, it is clear that 95% of the respondents are Hindu 5% of the respondents are the Hindu.

The above table, it is clear that 63% of the respondents are 100000-500000, 28% of the respondents are 50,000-1,000,000, 9% of the respondents are more than 500000.

Maximum number of respondents are belongs to 100000-500000 category.

The above table, it is clear that the respondents are 72% of the respondents are more than 500000, 17% of the respondents are 300000-500000, 8% of the respondents are 100000-300000. 3% of the respondents are less than 100000.

Table 3
Business Profile of the Respondents

Variable	Profile	Frequency	Percentage
Type of business	Micro	13	22
	Small	37	62
	Medium	10	16
Nature of Business	Manufacturing	5	8
	Service	8	14
	Trading	38	64
	Repair & Maintenance	9	15
Location	Rural	3	5
	Urban	54	90
	Semi-Urban	3	5
Type of Ownership	Sole trading	51	85
	Partnership	9	15
Year of experience	Less than 5 years	13	22
	6-10 Years	18	30
	More than 10 years	29	48
Origin of business	Inherited	17	28
	Purchased	27	45
	Newly started	16	27
Place of unit	Own land	7	12
	Rented land	41	68
	Leased land	12	20
Period of GST registration	Less than 1 year	19	32
	1-2 years	23	38
	More than 2 years	18	30
GST payment process	Self	4	7
	Agent	56	93
Average monthly GST Tax Amount	Below 3000	25	42
	4000-6000	19	32
	Above 6000	16	26

Source: Primary data

The above table, it is clear that 62% of the respondents are small, 22% of

the respondents are Micro, 16% of the respondents are Medium.

The above table, it is clear that 64% of the respondents are Trading, 15% of the respondents are Repair & Maintenance, 13% of the respondents are service, 8% of the respondents are Manufacturing.

The above table, it is clear that 90% of the respondents are Urban, 5% of te respondents are Rural & Semi – Urban.

The above table, it is clear that 85% of the respondents are Sole trading, 15% of the respondents are Partnership.

The above table, it is clear that 48% of the respondents are More than 10 years, 30% of the respondents are 6 – 10 years, 22% of the respondents are Less than 5 years.

The above table, it is clear that 45% of the respondents are Purchased,

28% of the respondents are Inherited, 27% of the respondents are Newly started.

The above table, it is clear that 68% of the respondents are Rented Land, 20% of the respondents are Leased Land, 12% of the respondents are Own Land.

The above table, it is clear that 38% of the respondents are 1 – 2 years, 32% of the respondents are Less than 1 years, 30% of the respondents are 30% of the respondents are More than 2 years.

The above table, it is clear that 93% of the respondents are Agent, 7% of the respondents are Self.

The above table, it is clear that 42% of the respondents are Below 3000, 32% of the respondents are 4000 – 6000, 26% of the respondents are above 6000.

Table 4
Awareness about GST

Variable	Profile	Frequency	Percentage
Awareness about GST	Aware	36	60
	Partly aware	12	20
	Highly Aware	12	20
Awareness about payment process	Highly Not Aware	8	13
	Not Aware	25	42
	Aware	19	32
	Partly Aware	3	5
	Highly Aware	5	8
Awareness about returns, may submit on monthly (or) quarterly	Not Aware	2	3
	Aware	31	52
	Partly Aware	13	22
	Highly Aware	14	23
Awareness about input credit Tax	Highly Not Aware	3	5
	Not Aware	6	10
	Aware	34	57
	Partly Aware	10	17
	Highly Aware	7	11
Awareness about SGST and CGST	Highly Not Aware	3	5
	Not Aware	8	13
	Aware	41	68
	Partly Aware	2	4
	Highly Aware	6	10
Awareness about Dual Tax method	Not Aware	32	53
	Aware	7	12
	Partly Aware	19	32

	Highly Aware	2	3
Awareness about New GST Tax rate	Highly Not Aware	4	7
	Not Aware	24	40
	Aware	14	23
	Partly Aware	16	27
	Highly Aware	2	3
Awareness about No GST is Imposed on exported goods and services	Highly Not Aware	2	3
	Not Aware	8	14
	Aware	29	48
	Partly Aware	19	32
	Highly Aware	2	3
Awareness about the tax rates applicable to different product	Not Aware	10	17
	Aware	30	50
	Partly Aware	18	30
	Highly Aware	2	3
Awareness about the various provisions of GST	Highly Not Aware	7	12
	Not Aware	20	33
	Aware	29	48
	Partly Aware	2	3
	Highly Aware	2	3

Source: Primary data

The above table, it is clear that 60% of the respondents are Aware, 20% of the respondents are Partly Aware and Highly Aware.

The above table, it is clear that 42% of the respondents are Not Aware, 32% of the respondents are Aware, 13% of the respondents are Highly Not Aware, 8% of the respondents are Highly Aware, 5% of the respondents are Partly Aware.

The above table, it is clear that 52% of the respondents are Aware, 23% of the respondents are Highly Aware, 22% of the respondents are Partly Aware, 3% of the respondents are Not Aware.

The above table, it is clear that 57% of the respondents are Aware, 17% of the respondents are Partly Aware, 11% of the respondents are Highly Aware, 10% of the respondents are Not Aware, 5% of the respondents are Highly Not Aware.

The above table, it is clear that 68% of the respondents are Highly Aware, 13% of the respondents are Not Aware, 10% of the respondents are Highly Aware, 5% of the respondents are Highly Not Aware, 4% of the respondents are Partly Aware.

The above table, it is clear that 53% of the respondents are Not Aware, 32% of the respondents are Partly Aware, 12% of the respondents are Aware, 3% of the respondents are Highly Aware.

The above table, it is clear that 40% of the respondents are Not Aware, 27% of the respondents are Partly Aware, 23% of the respondents are Aware, 7% of the respondents are Highly Not Aware, 3% of the respondents are Highly Aware.

The above table, it is clear that 48% of the respondents are Aware, 32% of the respondents are Partly Aware, 14% of the respondents are Note Aware, 3% of the respondents are Highly Not Aware and Highly Aware.

The above table, it is clear that 50% of the respondents are Aware, 30% of the respondents are Partly Aware, 17% of the respondents are Not Aware, 3% of the respondents are Highly Aware.

The above table, it is clear that 48% of the respondents are Aware, 33% of the respondents are Not Aware, 12% of the respondents are Highly Not Aware, 3% of the respondents are Partly Aware and Highly Aware.

SUGGESTIONS

More than 150 countries in the world experience the GST system and practice three major system of Taxation. The experts view that the best method of proposed GST is dual method out of the three methods.

It is elicited that majority of the traders are aware of Income tax and Sales tax followed by Input tax credit, CENVAT credit and Service tax in Tiruchirappalli. Awareness of all other tax must be more among the traders.

It is further suggested that traders wanted the proposed GST to be reduced as has been done in most of the countries and self-assessment procedure should be as simple as possible for better practicing of VAT system. This will enhance reduction in unethical practices both the tax payers and tax enforces.

Any new system of Taxation should bring in administrative convenience, economic stability, and better compensation to States, taxing less than on roof, more tax compliance and tax collection. With the implementation of GST, the Government will surely be able to make the indirect tax regime more transparent and widen. Cost of collection of tax will be reduced due to merging of existing different indirect taxes into proposed GST.

CONCLUSION

GST is one of the most important and innovative milestones in Indian taxation system which help to simplify the tax system in India. The implementation of GST will be in favour of free flow of trade and commerce throughout the country. This single most important tax reform initiative by the Government of India since independence provides a significant fillip to the investment and growth of our country's economy. Introduction of GST is a desire need for the multinational companies as most of the countries have already implemented GST. In spite of several hurdles, there is a scope for implementing GST in April 2012. Reforms

are always continuous, and all should ready, receive and enjoy the fruits of that. Therefore, it is concluded that awareness of GST become an important point of effective implementation of taxation system in our country. As a citizen of the country, all must know something about the GST for the responsible taxpayer in our life.

Bibliography

Aditya Singnania – GST on Financial services – Taxmann – 2018.

Ashish koolwal and Ritu Koolwal – Professional Guide to GST – Commercial law Publishers India Pvt Ltd. – 2018

Kamal Garg,CA, NeerajKumar Sehrawat - Goods & Services Tax (GST), Bharat Law House– 2018

Monica Sinhanian and Vinod K Singhanian – Students' Guide to Income Tax Including GST – Taxmann Publication – 2019.

Pushendra sisodia. CA – Goods & Services Tax (GST) Bharat Law House – 2019

Shilpi Sahi – Condept Building Approach to Goods and service Tax(GST), & Customs Law.

Website:

<https://m.economictimes.com/gst>

<https://cleartax.in/s/gst-law-goods-and-services-tax>

Available online @ www.iaraindia.com
SELP Journal of Social Science - A Blind Review & Refereed Quarterly Journal
ISSN: 0975-9999 (P) 2349-1655 (O)
Impact Factor: 3.655(CIF), 2.78(IRJIF), 2.77(NAAS)
Volume XII, Issue 48
April – June 2021
Formerly UGC Approved Journal (46622), © Author

AGRICULTURAL MARKETING SYSTEM AND PRICE SUPPORT – CHALLENGE, PROBLEMS AND POLICY SUGGESTIONS FOR PRIORITY AREA IN INDIA

A.MALAISAMY

Associate Professor (Agricultural Economics)
Tamil Nadu Agricultural University
India

Abstract

Marketing system is the critical link between farm production sector on the one hand and nonfarm sector, industry, and urban economy on the other. Besides the physical and facilitating functions of transferring the goods from producers to consumers, the marketing system also performs the function of discovering the prices at different stages of marketing and transmitting the price signals in the marketing chain. The issues and concerns in marketing relate mainly to the performance (efficiency) of the marketing system, which depends on the structure and conduct of the market.

Keywords: Marketing system, rural poverty, food insecurity, unemployment, Agro based industry.

I. Introduction

Strengthening agriculture is critical for facing the challenges of rural poverty, food insecurity, unemployment, and sustainability of natural resources. Agriculture is the science and practice of activities relating to production, processing, marketing, distribution, utilization, and trade of food, feed and fiber. This definition implies that agricultural development strategy must address not only farmers but also those in marketing, trade, processing, and agri-business. In this context, efficient marketing and rural credit systems assume added importance. Paramasivan C, & Pasupathi R (2016) Agro-based industries can play an important role to a large extent

in solving the problem of poverty, unemployment and inequality in India and can significantly contribute to the overall development of the economy by efficiently utilizing the local raw materials which consequently may result in increase of gainful employment opportunities to poor people mainly landless, marginal and small farmers. An efficient marketing system helps in the optimization of resource use, output management, increase in farm incomes, widening of markets, growth of agro-based industry, addition to national income through value addition, and employment creation. The rural credit system assumes importance because most Indian rural families have inadequate savings to finance farming and

other economic activities. This, coupled with the lack of simultaneity between income and expenditure and lumpiness of fixed capital investment, makes availability of timely credit at affordable rates of interest a prerequisite for improving rural livelihood and accelerating rural development.

II. Main Problems in Agricultural Marketing

Agricultural marketing in India is characterized by pervasive government intervention. The objectives and forms of intervention have changed substantially over time. State intervention in agricultural marketing is by definition aimed at correcting perceived market failures. Several instruments of such state intervention in India have their origin in the experience of the Bengal Famine, where market failure occurred due to inadequate state intervention. In the current situation of agricultural surpluses, however, market failure is occurring due to excessive state intervention. Paramasivan C, & Pasupathi R (2017) Agriculture is the primary occupation and the major economic factor of India. It provides more number of employment opportunities and business strategies to the society. Mostly, peoples from India are concerning with agriculture sector directly and indirectly. Not only agricultural industries, agro based industries are also generating agro products and also it creates more employment opportunities to the peoples like farmers, agricultural workers, industrial workers, wholesalers, retailers exporters and others. Agricultural marketing has changed conspicuously during the last fifty years. The main reasons for this change are increased marketable surplus, increase in urbanization and income levels and consequent changes in the pattern of demand for marketing services, increase in linkages with distant and overseas markets, and changes in the form and degree of government intervention. Some

basic features of the system and associated problems are:

- . The market size is already large and is continuously expanding. Farmers market linkages (both backward and forward) have also increased manifold. But the marketing system has not kept pace.
- Private trade, which handles 80% of the marketed surplus, has not invested in marketing infrastructure due to the excessive regulatory framework and dominance of the unorganized sector.
- Increased demand for value-added services and geographic expansion of markets demands lengthening of the marketing channel but this is hampered by lack of rural infrastructure.
- Direct marketing by farmers to consumers remains negligible. In the 30, 000 rural periodic markets, where small and marginal farmers come to the markets, 85% lack facilities for efficient trade.
- For facilitating trade at the primary market level, 7561 market yards/sub-yards have been constructed but they are ill equipped.
- Food processing industry has a high income multiplier effect and employment potential. But in India the value addition to food production is only 7%, mainly because of the multiplicity of food-related laws.
- Due to poor handling (cleaning, sorting, grading and packaging) at the farm gate or village level, about 7% of grains, 30% of fruits and vegetables and 10% of seed species are lost before reaching the market.
- An estimated Rs. 50,000 crore is lost annually in the marketing chain due to poorly developed marketing

infrastructure and excessive controls.

- State Agricultural Produce Markets Regulation (APMR) legislation hampers contract farming initiatives, which otherwise can be highly successful.
- Farmers shifting to higher-value crops face increased risk of fluctuation in yield, price and income.
- While agricultural price policy and associated instruments have induced farmers to adopt new technology and thereby increase physical and economic access to food, they have reduced private sector initiative and created several other problems in the economy.

III. Priority Areas in Agricultural Marketing

Based on the problems identified in the earlier section, six areas need priority attention.

Regulation of Agricultural Produce Markets

To improve the marketing system of farm products wholesale agricultural produce markets began to be regulated in the 1950s and 1960s. Based on a Model Act circulated by the central government, almost all major states (27) enacted APMR legislation. This legislation covers 7161 markets, which cover more than 98% of the identified wholesale markets in the country. In the emerging scenario, however, the relevance of the market regulation program seems to have declined.

Policy Suggestion

a. Simplification and Rationalization of Regulations Related to Marketing

Apart from the regulation of primary wholesale markets, several other legal instruments were enacted by the central government and the states to influence the conduct of the market. An illustrative list of 222 such enactments is available in Government of India marketing website.

Several of these enactments have been repealed, rescinded or lifted during the last five years. There are also at least fourteen enactments governing food- processing activity, administered by fifteen different departments and ministries. The unfinished agenda of domestic agricultural marketing reforms would need to take the following into account:

- Despite deregulation, small-scale low-technology firms established under the old restrictive laws still dominate the food processing industry.
- Licensing requirements, stocking limits and movement restrictions for major agricultural products have only been temporarily removed. In some states these restrictions still prevail in effect. The threat of their reimposition discourages both domestic and foreign investment.
- Also, restrictions on investment in bulk handling and storage have been removed only temporarily. Though investment incentives have been provided the private sector is hesitant to invest in bulk handling and storage.
- Despite automatic approval of foreign equity up to 100% in food processing, the multiplicity of food laws hampers the investment potential. The Unified Food Law is yet to be formalized and put in place.
- Restrictions on sale of sugar by sugarcane processors continue, though at a reduced level. The government levies 10% of the controlled releases in the market.
- Restrictions on futures trading in livestock products continue.
- Monopsony procurement of raw cotton in Maharashtra is still in place, which hampers free marketing of raw cotton in the country.

b. Simplification and Rationalization of Regulations Related to Food Processing

The uncertainty created by the unstable regulatory environment has discouraged private sector investment in supporting marketing infra-structure, agro-processing, and agro-industry, that could have expanded demand for primary agricultural products and generated employment in rural areas. The potential for growth in the food processing sub-sector can be exploited by quickly enacting the Unified Food Law. A draft Integrated Food Law is now under the consideration of Parliament. The objective should be to make food laws more industry-friendly and move from multi-level and multi-departmental control to integrated line of command and integrated response to strategic issues, regulations, and enforcement. Greater reliance needs to be placed on self-compliance by the industry rather than regulatory regime. Several food-related laws need to be repealed and several others modified to encourage the growth of the food processing sector, which will help both farmers and consumers.

Withdrawal of restrictions on storage, movement, bulk handling, and other activities being temporary, investment from both domestic and foreign investors is not flowing into the sector. To allay fears of reimposition of such restrictions either the Essential Commodities Act can be replaced with a simplified legislation which empowers the government to impose such restrictions only during an emergency or the withdrawal of restrictions widely publicizing to allay investors' wariness. It is recommended that (a) the provisions in the Draft Food Safety and Standards Bill 2005 (brought out by the Group of Ministers) should be expeditiously passed by Parliament after due consideration; and (b) to allay the fears of reimposition of restrictions, either the

Essential Commodities Act should be replaced with simplified legislation empowering the government to impose such restrictions only during an emergency or the withdrawal of restrictions should be given wide publicity.

Agricultural Price Policy and Food Management Agricultural price policy has considerably influenced the marketing system of agricultural commodities. The policy was primarily intended to stabilize agricultural prices and influence the price spread from farm gate to the retail level. Its objectives, thrust, and instruments have conspicuously shifted during the last fifty years. By creating a fairly stable price environment the policy has been instrumental in inducing the farmers to adopt new production technology and thereby increase output. Geographically dispersed growth of cereal production, coupled with Public Distribution System (PDS) of cereals, helped in increasing physical access to food. Supply of subsidized inputs to farmers and subsidized distribution of food grains pushed down the real prices of staple cereals vis-à-vis per capita incomes, which improved economic access to food. These policy measures also enabled the organized sector and industry to keep their wage bills low, as cereals have a considerable weightage in the consumer price index. The benefits of price policy and input/food subsidies have, thus, been shared by all sections of society, i.e. surplus-producing farmers, farmers deriving their entitlement from production, other farmers who are net purchasers of foodgrains, landless laborers, urban consumers, and industry (Acharya, 1997, 2000).

Even so, some important emerging problems related to agricultural price policy and food management system may be noted:

- During the last six to seven years, the government fixed the minimum support prices (MSPs) of rice and wheat at levels much

higher than recommended by the Commission for Agricultural Costs and Prices (CACP). This led to accumulation of excessive stocks and also raised the public cost of foodgrain policy. With coalition governments being the more likely political dispensation in the future, the likelihood of considerations of political economy outweighing rational factors in determining the level of MSPs also increases.

- Foodgrain stocks with the government also increased because of frequent relaxation of fair average quality (FAQ) norms, inappropriate timing of raise in issue prices of grains for PDS, and improper meshing of export-import policy. Currently, however, the stocks are below or close to the minimum prescribed levels
- For sugarcane, many state governments have been fixing what may be called State Advised Prices (SAP), much higher than the Statutory Minimum Prices fixed by the Center. Sometimes the sugar industry finds them unremunerative. SAPs, coupled with the policy of levy on sugar factories, has frequently led to piling up of cane price arrears and ultimately to the phenomenon of sugarcane/sugar cycles in the country.
- Other than in Punjab, Haryana, western Uttar Pradesh and Andhra Pradesh, price support operations for rice and wheat are not being implemented in some states. A result has been that surpluses have emerged during the last decade, but farmers could not get the MSP for their produce. This happened mainly because the nodal agency (Food Corporation of India, FCI) and state agencies in the new emerging surplus states are not geared to undertake price support

operations. The FCI remains occupied with large volumes of purchases in traditional surplus-producing states. Some decentralized procurement and refocusing the operations of FCI to nontraditional states may help in this regard.

Reduction of Farmers

Marketing Risks Farmers face both yield and price risks. Yield or production risk can be covered by crop insurance and weather or rainfall insurance. For marketing risks, three instruments are available. One is MSP. Notwithstanding the defects in its implementation, it has helped a large number of farmers in surplus producing states to cover a part of their price risks. Effective implementation of MSP policy, as suggested earlier, will help farmers reduce their price risks. A second instrument for covering price risk is the emerging scenario of contract farming arrangements, which are in way future contracts on prices. There are several success stories relating to such arrangements. A precondition for contract farming to expand is amending state APMR legislation. This apart, a Model Contract has also been formulated and circulated to states. However, several complementary measures are needed for contract farming to expand on a large scale. It will need

- (a) Organization of farmers./producers groups;
- (b) Legislation and effective implementation of a contract law;
- (c) Improvement in the quality of input delivery and research and extension services;
- (d) training of farmers in maintenance of quality standards;
- (e) Provision of complementary infrastructure, including IT kiosks (like e-choupal) in rural areas; and
- (f) Development of an effective land record and administration system. This will also require identification of a group

of villages for each niche commodity and provision of credit and incentives for the farmers to shift to the identified commodity.

A third instrument is the Farm Income Insurance Scheme (FIIS), introduced on a pilot scale in eighteen districts during Rabi 2003-4 and extended to one hundred districts of sixteen states during 2004-5. FIIS covers both price and yield risks. The scheme is compulsory for loanee farmers but optional for others. FIIS replaced the National Agricultural Insurance Scheme (NAIS) but NAIS continues in uncovered districts. The government has announced a subsidy on other farmers. The success of this laudable scheme will depend on the speed with which the estimates of area yield and prices realized by the farmers are arrived at. These parameters both at area and individual farmer's level are not easy to compile objectively. Further, the guaranteed level of income is also based on indemnity of 80% of moving average of seven years of actual yield.

Statistically reliable yield estimates below the district level are not available and special yield estimation surveys at sub-district or lower levels have all the limitations of losing objectivity. The experience of pilot tests of FIIS has not yet been made available. Whatever may be the outcome of pilot testing, the long-term solution for insuring farmers risk is an effective FIIS. Till it is put in operation in all the areas covering every farmer, a combination of MSP policy, contract farming and crop/livestock insurance scheme would need to continue.

References

Paramasivan C, & Pasupathi R (2016), Performance of agro based industries in India, National Journal of Advanced Research, Volume 2; Issue 6; November 2016; Page No. 25-28.

Paramasivan C, & Pasupathi R (2017), A study on growth and performance of Indian agro based exports, International Journal of Humanities and Social Science Research, Volume 3; Issue 9; September 2017; Page No. 01-05.

Available online @ www.iaraindia.com
 SELP Journal of Social Science - A Blind Review & Refereed Quarterly Journal
 ISSN: 0975-9999 (P) 2349-1655 (O)
 Impact Factor: 3.655(CIF), 2.78(IRJIF), 2.77(NAAS)
 Volume XII, Issue 48
 April – June 2021
 Formerly UGC Approved Journal (46622), © Author

INTERNATIONAL TRADE OF EXPORT AND IMPORT DURING COVID-19 PANDEMIC IN INDIAN ECONOMY

Dr. R. ANANDARAMAN

Assistant Professor & Research Supervisor
 PG & Research Department of Commerce
 Dr. R. K. Shanmugam College of Arts and Science
 Indili, Kallakurichi

Abstract

International trade is a major concept welfare of labour intensive, capital, investment and technology resources promote marketing background throughout world. International trade exchanges of goods and services between countries developing economy inflation. International trade is exchanges of capital good and consumed product transfer across the international borders or territories. International trade is lockdown period failure of commercial activities not supply of home appliance products, natural resources during COVID-19 pandemic in Indian economy. Government of India not finalised the export and import extend the marketing network, working capital and reduction of economy growth rate. This paper highlighted is international trade of export and import during COVID-19 pandemic in Indian economy.

Keywords: Export, Import, Trade, Marketing, Services, Economic.

I. Introduction

International trade is commercial activities supply of marketing through online and offline develop the foreign investment. Entrepreneurs is difficulty operating of business trade follow the legislation of WTO. International trade is strongest growth of economic development promote the national domestic product exchange between two countries. Export is common trade of natural resources, manufacturing goods distribution to foreign country. India export is very familiarity agricultural commodities such as wheat, peanut, rice, rubber product etc. Agricultural goods

produced is decreasing trends of output but marketing has earning low income. Export and import policy framed by government of India enhancing the welfare of foreign trade and employment generation etc. India is voluntarily promote welfare of foreign trade encourages the small investors successfully operating the export and import in various countries. The export promotion of capital goods is least part of production/manufacturing supply of trade. Government of India strictly follow rules and regulation for export and import of commercial activities downward on economic deflation in our country.

Government of India determined high tax collection for export and import on the basis of GST. Foreign trade policy measure increasing the global economy with inherent of merchandise in Indian business model. World trade organisation is premier level support financial assistance along with creative marketing network to exporter and importer in Indian economy. WTO is faster network promote commercial health of export sharing give innovative ideas change on business policy between two country. Foreign trade is highlight of large investment and government recommend the priority sector of MSME boost up participate in international marketing. Foreign trade policy is most significant develop the two countries marketing exchanges of product for transaction of financial conversion among countries. Foreign Trade Development Regulation Act-1992 has empowered the central government rules and regulation increasing trading activities change and improve the small scale entrepreneurs. Government of India constitutional declared that minimaxtion of procedures contribute independently operating all person involve in foreign trade investment. Government of India strongly promote small scale business how will enter the international trade with help of financial aid give to poor entrepreneurs.

Review of Literature

Sayef bakari, Mohamed Mabrouki (2017) has studied that has been theoretically argued that both export and import may play a crucial role in economic development. The theoretically and empirical study mainly concentrate on either the relationship between the export and growth or between import and growth or the association between export, import and economic growth. Exports of goods and services are seen as an engine of economic and social development for a number of reasons, including exports that require companies to improve to maintain market share.

Dwi Kartikasari (2017) has pointed that study aimed to analyses the effect of export, import and investment to economic growth of Riau islands Indonesia. Data were obtained from the quarterly regional economic report of Riau islands province Indonesia in the period of 2009-2016 or years. Export and import were free on board value reported by importer/exporter to Indonesia customs. While investments was measured by investment credit report by all banks to bank Indonesia, and economic growth by gross regional domestic product provided by central bureau of statistic.

Syzdykova etl. (2019) have noted that foreign trade has an impact on the economy through both exports and imports. Exports are considered as a contribution to national income and economy, while imports are considered as an exit from the economy. In the literature, it is generally argued that exports have positive direct and indirect effect on the economy, while import has a negative direct impact on national income. The aim of the study is to analyze the effects of export and imports on national income with the quarterly data 2000 to 2017 period in Kazakhstan. The long term effect of exports is stronger than the short term effect. Imports have a negative impact on economic growth in the short term and have a positive effect on the long term.

Paramasivan .C (2020) India is considered as a powerful socio-economic empowered country in the world with potential for export and import activities. Economic relations between India and Sri Lanka have a long history dating back to centuries. With this aspect, this paper made on attempt to discuss, economic profile of India and Sri Lanka, India export and import, investment activities. Trade relation with neighbouring country is one of the health economic understandings which help to promote good relationship and mutual benefits.

Sachin N Metha (2015) has explained the main objective of an

economy is development. The basic of economic development is economic growth. Trade plays an important role in economic growth. Export and import are potential weapons of development. So policy makers and academics have shown against interest in exploring the possible relationship between international trade and economic growth. There are many different approaches to achieve economic development and growth. One possibility is to find new export markets for goods and services, as exports along with the import of technologies, is an important engine of development.

Objectives of the study

The present research article following objectives is:

1. To measure composition of trade export and import in various countries participated in international marketing.
2. To role of economic impact of international trade during COVID-19 pandemic in Indian economy.
3. To develop bilateral trade of by product through EIXM policy framed by own government

Research methodology

The researcher paper based on secondary data collected journal, magazine, books, related website and published report of United Nations Conference on Trade and Development. (UNCTAD) Report -2020.

Table 1

Composition of Trade

S. NO	Country	Import/Export		Import/Export		Import/Export		Import/Export		Import/Export	
1	Developed	6350	825	2264	124	327	29	687	144	426	22
		522	5003	58	2082	184	114	74	469	220	183
2	East Asia	1605	166	2318	115	126	15	221	70	326	5
		180	1258	191	2012	86	25	98	53	270	52
3	Transition economies	240	26	122	6	116	22	11	8	23	4
		10	204	1	115	31	64	1	3	2	17
4	Latin America	560	86	304	22	11	2	162	43	15	2
		92	382	3	278	2	8	25	95	5	8
5	West Asia and North Africa	404	55	217	12	56	27	34	20	176	28
		28	322	3	202	9	20	5	10	41	107
6	South Asia	164	11	241	14	17	6	27	8	145	4
		22	131	21	206	6	5	12	8	95	46
7	Sub- Saharan Africa	114	22	90	12	5	2	8	4	37	4
		15	78	4	73	1	2	1	2	19	14

Sources: UNCTAD-2020

Table -1 exhibits that composition of trade during the covid-19. Developed country there are Rs.6350 and trade commercial activities of amounted to Rs.5003. East Asia served is Rs. 2318 export and import of amounted to Rs.2012. Transition economies is marketing of trade amounted to Rs.327 followed by EXIM amounted to Rs.29. Latin America is international marketing

of Rs. 687 and lowest of amounted to Rs. 1 by Sub- Saharan Africa. West Asia and North Africa is achieved that amounted to Rs.22 under the lockdown period. Therefore the table concluded that Sub-Saharan Africa is export of amounted to Rs.114 and import value is Rs.1 in during covid-19 pandemic.

Table 2
Bilateral Trade of by - Product

Trade of Manufacturing				
S. NO	Exporter	Importer	Change 2018 vs 2019	Value in 2019 (US\$ Billion)
1	European Union	European Union	-4%	2712
2	China	European Union	1%	496
3	China	United state of America	-16%	457
4	European Union	United state of America	5%	437
5	Mexico	United state of America	4%	306
6	United state of America	European Union	3%	305
7	China	Hong Kong (Chinas)	-6%	249
8	European Union	China	-7%	230
9	Canada	United State of America	1%	186
10	United State of America	Canada	-2%	174
Trade of Agriculture				
1	European Union	European Union	-3%	500
2	European Union	United State of America	12%	68
3	Canada	United State of America	-4%	49
4	Mexico	United State of America	7%	41
5	United State of America	Mexico	19%	33
6	Brazil	China	-12%	29
7	United State of America	Canada	%	28
8	European Union	European Union	92%	28
9	United State of America	European Union	-1%	20
10	United State of America	China	21%	19
Trade of Natural Resources				
1	European Union	European Union	-12%	203
2	Russian Federation	European Union	-13%	114
3	Canada	United state of America	1%	92
4	Australia	China	5%	80
5	Norway	European Union	-22%	43
6	Russian Federation	China	-1%	43
7	Brazil	China	18%	42
8	Saudi Arabia	China	30%	42
9	Australia	Japan	1%	38
10	United State of America	Mexico	-15%	36

Sources: UNCTAD-2020

Table - 2 bilateral trade of by-product sector wise manufacturing, agriculture and natural resources. European Union is exporter to united state of America 5% with value in US\$ 437 billion. Mexico is export of trade manufacturing product supply to united

state of America 4% with value in US\$ 306 billion. United state of America is export of goods distribution to European Union 3% with value in US\$ 305 billion. It is decreasing trend of China is exporter - 16% with output value of US\$ 457 billion. It was continuously decreasing trend of

European Union and china two countries export and import of -7% with value of USS 230 billion.

European Union is highest value of export and import is amounted to Rs. 92% for worth of USS 28 billion in agriculture sector. China is second place of import of agricultural commodities from united state of America amounted to Rs. 21% for

growth of USS 19 billion. It is least place of Canada and united state of America with 0% in agricultural sector.

It is concluded that Saudi Arabia and china highly growth of the 30% under the natural resources USS 42 billion. China is import of goods from Brazil 18% for inclusive growth of 42 USS 42 billion during the covid-19 lockdown period.

Table 3
Trend of Import/Export

S. NO	Country/Imports	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep
1	Brazil	-1	5	11	-15	-11	-20	-35	-29	-25
2	China	-7	-10	-1	-14	-17	3	-1	-2	13
3	European Union	-3	-7	-12	-26	-28	-12	-15	-10	-2
4	India	0	4	-28	-60	-51	-48	-30	-26	-20
5	Japan	-5	-13	-1	-3	-25	-14	-21	-21	-14
6	Republic of Korea	5	1	0	-16	-21	-11	-12	-16	1
7	Russian Federation	4	2	-2	-20	-13	-4	-13	-11	-3
8	South Africa	-3	-4	-17	-38	-40	-43	-39	-31	-15
9	United States	-4	-4	-7	-21	-25	-13	-8	-5	0
	Country/Export	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep
1	Brazil	-19	-1	5	-9	-15	-5	-3	-11	-10
2	China	-22	-10	-7	3	-3	1	7	9	10
3	European Union	-2	-3	-8	-31	-32	-9	-10	-9	3
4	India	-1	4	-34	-61	-35	-12	-10	-13	4
5	Japan	-4	0	-8	-19	-27	-25	-18	-15	-3
6	Republic of Korea	-7	4	-2	-26	-24	-11	-7	-10	7
7	Russian Federation	-2	-18	-20	-33	-36	-26	-28	-32	-14
8	South Africa	10	6	-1	-61	-28	-6	-14	-3	10
9	United States	0	2	-9	-29	-36	-24	-15	-15	-9

Sources: UNCTAD-2020

Table - 3 Trend of import/export under the covid-19 pandemic in Indian economy. Brazil is positive trend of import in February is 5 percent and March is 11 percent. China is recorded of September 13 percent and June is 3 percent. India is 4 percent of import of goods supply in February and followed by republic of

Korea is 5 percent in January. Russian federation is import of 4 percent in the month of January. Brazil is 5 percent of export in March and 3 percent of china during the month of April. South Africa is 10 percent and republic of Korea is 7 percent and followed by 3 percent in month of September.

Suggestions

1. Exim policy must be improved in world level for development of GDP. During lockdown period export of manufacturing goods is not movement from India to foreign country. It is decreases trend of trade policy during COVID -19 pandemic. Government of India considers new policy implementation export the trade activities to other countries.
2. WTO should be reduce GST for the export and import of agricultural goods. Farmers pay high tax for sale of agricultural marketing commodities. Farmers have investment huge money production and low yield of agricultural product. World trade organization should be recommendation tax burden with marketing policies.
3. United States of America, China and India export and import growth has negative trend during Covid-19 pandemic in Indian economy. Entrepreneurs faced lock down period production, marketing, finance, communication and transport etc. India and America are not good relationship of trading activities constant with GDP.
4. Foreign exchange management Act-1999 was set up the government of India promotes the export and import between the two countries. FEMA is related the law and regulation follow the external environment of the business regarding financial transaction exchange of money transfer for many countries. FEMA should be help and support the minimum procedures easy and quick way follows the export and import in various countries.
5. Bilateral trade of by – product exporter of European Union, China and United State of America has

negative trend of international trade of manufacturing sector. The import of Hong Kong (Chinas), Canada and China should be improve the trading activities. Lockdown period not has been continuously improve the foreign exchange movement due to financial lapse from one country to another country. The central government must be consider the support of long-term finance arrange to manufacturing sector.

6. Trade of agricultural commodities has slow down during the covid-19 pandemic because farmers have insufficient of warehousing facilities for storage of commodities. Farmers federation must be unexpected events will be help the financial loss of compensation funds. Indian agricultural product of export and import are highly affected in GDP rate.

Conclusion

International trade is one of the economic growth in our nation. Trade development is promote the foreign investment relationship between many countries authorised export and import market in international level. International trade investment huge amount of money spent for supply unlimited boundary areas. Sometimes foreign market transaction of money delay the long process converted into Indian currency. International trade is sharing goods communication marketing network for economic improvement of national income and GDP rate in our nation. Indian exporter marketing of agricultural commodities not success the international level due to break even point of marketing activities in COVID-19 pandemic period. International trade of natural resources during the lockdown period has negative growth of export and import lacking of transfer good to other countries. Economic growth is depend on agricultural activities, industrial development, service sector, marketing are potentially financial network

References

1. Dwi Kartikasari. (2017). The Effect of Export, Import and Investment to Economic Growth of Riau Islands Indonesia, *International Journal of Economics and Financial Issues*, Vol.7, No.4, pp.663-667.
2. Gulcin Tapsin. (2015). Relationship Between Foreign Trade and Economic Growth in Turkey, *International Review of Research in Emerging Markets and the Global Economy*, Vol.1, No, 3, pp.417- 429.
3. Isaac Ibrahim and Liu Haiyun. (2019). Ghanas Export and Import Trade: An Empirical Review, *International Journal of Economics, Commerce and Managemnet*, Vol.2, No, 3, pp.149-157.
4. Maryla Maliszewska and Aaditya Mattoo and Dominique Van. (2020). The potential Impact of COVID-19 on GDP and Trade, *World Bank Group*, pp.1-26.
5. Paramasivan .C (2020), Indo-Sri Lanka Trade and Investment- An Overview, *Studies in Indian Place Names*, Vol-40-Issue-12-February-2020
6. Sachin N Metha. (2015). The Dynamics of Relationship between Exports, Import and Economic Growth in India, *International of Research in Humanities and Social Sciences*, Vol.3, No, 7, pp.39-47.
7. Sandri Serena and Alshy Nooh. (2016). Trade in Goods and Services and its Effect on Economics Growth - the Case of Jordan, *Applied Econometric and International Development*, Vol.25, No, 2, pp.6-20.
8. Sayef bakari, Mohamed Mabrouki. (2017). Impact of Exports and Imports on Economic Growth: New Evidence From Panama, *Journal of Smart Economic Growth*, Vol.2, No, 1, pp.67-79.
9. Shubhada Sabade. (2014). Indian Foreign Trade and Socio-Economic Development (Trio of WTO compliance, Currency Depreciation and Global Crisis, *Procedia Economics and Finance*, Vol.11, pp.341- 347.
10. Syzdykova. (2019). The Effect of Export and Imports on National Income in Kazakhstan: Econometric Analysis, *Revista Espacios*, Vol.40, No, 35, pp.1-14.
11. United Nations Conference on Trade and Development. (UNCTAD) Report -2020.

Available online @ www.iaraindia.com
 SELP Journal of Social Science - A Blind Review & Refereed Quarterly Journal

ISSN: 0975-9999 (P) 2349-1655 (O)

Impact Factor: 3.655(CIF), 2.78(IRJIF), 2.77(NAAS)

VolumeXII, Issue 48

April – June 2021

Formerly UGC Approved Journal (46622), © Author

PERFORMANCE OF COMMERCIAL BANKS THROUGH INSTITUTIONAL FINANCE TO DALIT ENTREPRENEURS IN TIRUNELVELI DISTRICT

Dr. S. RAJESHKANNA

Assistant Professor

Department of Commerce

Govt. College of Arts and Science

Kadayanallur-51, Tamil Nadu

Abstract

Dalit entrepreneurship is recent and innovation concept in our country, now-a-days most of the dalit entrepreneurs tend to start the business in all over India in between communal clauses. So, the most of the dalit people as well as dalit entrepreneurs face the problems through upper caste peoples and also entrepreneurs. Dalits are socially, economically, politically backward. They are facing the problems of untouchability, poverty, social prejudice, and lack of participation in decision making etc. most of the dalit entrepreneurs don't have own funds, so they are depends upon the outsiders fund. Hence, this paper shows performance of commercial banks through institutional finance to dalit entrepreneurs in Tirunelveli district.

Keywords: Dalit, Dalit Entrepreneurs, Institutional Finance, Commercial Banks.

I. Introduction

Dalit entrepreneurship is one of the emerging concepts, which decide not only the economic development, but also the social sustainability of the country. Encouragement of entrepreneurship is the only substitute to provide employment opportunities, taking away the regional imbalances and promoting the life style of the educated youth, particularly to the downtrodden society. Dalit are the most vulnerable caste group of India as well as Tamil Nadu. Tamil Nadu is one of the well developed states of the country, with socio-economic infrastructure. It is the birth place of social reformer Thanthai

Periyar but even there are honour killing, double dumler system, dalit not allowing the car pulling festival, and separate place and so on. They are facing many problems, violation, discrimination among the upper caste people. **Paramasivan. C, Mari Selvam. P (2016)**, entrepreneurship is the only way to improve the sustainable development of the country which brings fruitful results in employment , flow of capital , innovation , utilization of resources and overall conditions of socio economic conditions of the people particularly those who are downtrodden in the society. Dalit entrepreneurship is one

of the growing aspects due to status of dalits in Tami Nadu. Though dalits are performing well in their business, there are discriminations and economic violations against them due to social setup in the state. Dalit entrepreneurs are facing certain problems like initial stage problems, marketing and financial problems only because of their social status. So, that situation in similar dalit entrepreneurs are owning the new business concern in all over India, they are not come back from business heredity family and they are does not have own funds to invest the new business concern. So this type of situation commercial banks are provide financial assistance to dalit entrepreneurs in Tirunelveli district. The given below the role and performance of commercial banks and how the financial assistance provided by commercial banks.

WHO IS DALIT:

The word Dalit comes from sanscrit it means Ground, Suppressed, Grushed, or Broken to pieces. Adi Dravida, Adi-Karnataka, Adi-Andhra are words used in the states of Tamil Nadu, Karnataka, and Andhra Pradesh respectively, it is identify the for the former untouchables for official documents.

DALIT ENTREPRENEUS:

Paramasivan. C, Mari Selvam. P (2013) The Scheduled castes, since old ages, have been victims of socio-economic exploitation and have been relegated to low income generating occupations, inferior trades, unhygienic environment and unclean menial occupations. Due to

the stiff competition of the business and marketability traits dalit entrepreneurs are facing problems. In India total number of enterprises amounted to 15, 64,000 out of this scheduled caste enterprises are 1, 19,000. This article is focused on the Status of Dalit Entrepreneurs in India, with reference to Micro Small and Medium Enterprises. Dalit owning a business concern is called dalit entrepreneurs. Now-a-days most of the dalit entrepreneurs tend to start the business concern all over India. Dalit entrepreneurs are of low average of literacy level and they need to improve the business traits and they are untrained in particular field. Dalit Dalit owned enterprises are below average average in India as per the report of MSMEs. But now the scenario has been changing fast with modernization, urbanization, and development of education. But still it cannot be made to plan and develop and the need for providing appropriate awareness and environment to promote entrepreneurship is of vital importance.

INSTITUTIONAL FINANCE:

Finance is life blood of our organization, it is heart of everyone companies. Without money we can do any things, institutional finance of the organization is very important one because all the companies depends upon the above same. Now-a-days most of the people having good qualities but only problem is money, the commercial banks to help the all the entrepreneurs do to the business successfully. So it is very most important aspect of all of the organizations.

**Table No.1
Commercial Banks in Tirunelveli District**

(In. Numbers)

S. No	Year	Public Sector Banks	Private Sector Banks	RRB	Total
1.	2009-2010	18	10	1	29
2.	2010-2011	19	10	1	30
3.	2011-2012	19	10	1	30

4.	2012-2013	19	10	1	30
5.	2013-2014	23	10	1	34
6.	2014-2015	23	10	1	34
7.	2015-2016	24	10	1	35

Source: Lead Bank Tirunelveli (Indian Overseas Bank)

Table 4.3 displays the commercial banks in Tirunelveli district. In the year 2009-10, totally 29 commercial banks were in the district and 18 are public sector banks. In the year 2010-11, one more public sector bank was introduced and the count increased to 30 banks in which 19 are public sector banks. The same status was maintained till the year 2012-13. In the year 2013-14, four more public sector

banks were launched and the total count improved to 34 banks in the district and it was the same in 2014-15. In the year 2015-16, one more public sector bank was established in the district and the total number of banks was 35. In particular, there have been 10 private sector banks and one regional rural bank in the district since 2009-10.

Table No. 2
Commercial Banks' finance to Scheduled Caste entrepreneurs

S. No	Year	SC (Rs. In. 000's)
1.	2009-2010	2596282
2.	2010-2011	15858341
3.	2011-2012	16019484
4.	2012-2013	3967545
5.	2013-2014	4167955
6.	2014-2015	6236321
7.	2015-2016	9721963

Source: Lead Bank Tirunelveli (Indian Overseas Bank)

Table 4.5 illustrates the commercial banks' finance to schedule caste entrepreneurs in Tirunelveli district. In the year 2009-10, Rs.2596282 thousand was financed to SC. In the year 2010-11, Rs.15858341 thousand was financed to SC. In the year 2011-12, Rs.16019484 thousand was financed to SC. In the year

2012-13, Rs.3967545 thousand was financed to SC. In the year 2013-14, Rs.4167955 thousand was financed to SC. In the year 2014-15, Rs.6236321 thousand was financed to SC. In the year 2015-16, Rs.9721963 thousand was financed to SC.

Table No. 3
Commercial Banks' finance to MSE & Retail Trade

(Amount in. 000's)

S. No	No. of Banks	MSME	MSE	R.T	Total
	State Bank Group				
1.	State Bank of India	384200	216500	301200	4359900
2.	State Bank of Travancore	1222600	886200	318200	2108800
	Nationalised Banks				
1.	Allahabad Bank	33700	28200	200	62100
2.	Andhra Bank	112600	51300	2000	165900
3.	Bank of Baroda	155100	68300	0	223400
4.	Bank of India	190100	15390	37100	242590
5.	Bank of Maharashtra	4500	1600	16800	22900
6.	Canara Bank	1829700	1199100	0	3028800
7.	Central Bank of India	22689	1361	0	24050
8.	Corporation Bank	1070400	945900	25700	204200
9.	Dena Bank	12000	6000	0	18000
10.	IDBI	79700	49700	16300	145700
11.	Indian Bank	1945493	345600	431571	2722664
12.	Indian Overseas Bank	3320000	208548	0	3528548
13.	Oriental Bank of Commerce	-	-	-	-
14.	Punjab National Bank	538000	496200	1000	1035200
15.	Syndicate Bank	279700	51500	220500	551700
16.	Uco Bank	78000	18600	136400	206700
17.	Union Bank of India	244800	199800	110100	554700
18.	United bank of India	0	0	700	700
19.	Vijaya Bank	58100	31700	5629	95429
	Private Sector Bank				
1.	Axis Bank	1188600	815400	0	2004000
2.	City Union Bank	556223	274401	45000	875624
3.	Federal Bank	21000	-	1500	88500
4.	HDFC Bank	1022955	64375	0	1120330
5.	ICICI Bank	370000	303000	6300	3763300
6.	Karnataka Bank	6000	3600	0	9600
7.	Karur Vysya Bank	238700	7706	377835	624241
8.	Lakshmi Vilas Bank	325700	678900	96000	1100600
9.	South Indian Bank	117000	126500	32300	275800
10.	Tamil Nadu Mercantile Bank	6213000	1800000	2726600	10739600
	Regional Rural Bank				
1.	Pandian Grama Bank	166400	1525600	851000	2543000

Source: Lead Bank Tirunelveli (Indian Overseas Bank)

Table No 3 indicates the commercial banks' finance to MSME, MSE and Retail Trade. State Bank of India disbursed Rs.4359900 thousand on the whole and in that MSME gained Rs.384200 thousand, MSE Rs.216500 thousand and retail and trade Rs.301200 thousand. State Bank of Travancore

expended totally Rs.2108800 thousand, in which MSME records Rs.1222600 thousand, MSE Rs.886200 thousand and RT Rs.318200 thousand. Allahabad Bank totally disbursed Rs.62100 thousand and in that MSME got Rs.33700 thousand, MSE Rs.28200 thousand and retail and trade Rs.200 thousand. Andhra Bank

completely financed Rs.165900 thousand, of which MSME gained Rs.112600 thousand, MSE Rs.51300 thousands and to RT Rs.2000 thousand. Bank of Baroda provided Rs.223400 thousand, of which MSME received Rs.33700 thousand, to MSE Rs.28200 thousand and retail and trade Rs.200 thousand. Bank of India completely financed Rs.242590 thousands, of which MSME gained Rs.190100 thousands, MSE Rs.15390 thousands and to RT Rs.37100 thousand. Bank of Maharashtra offered Rs.22900 thousands, of which MSME received Rs.4500 thousand, MSE Rs.1600 thousand and retail and trade Rs.16800 thousand. Canara Bank completely financed Rs.3028800 thousand, of which MSME gained Rs.1829700 thousand and MSE Rs.1199100 thousand. Central Bank of India provided Rs.24050 thousand, of which MSME received Rs.22689 thousands and MSE Rs.1361 thousand. Corporation Bank completely financed Rs.204200 thousand, of which MSME gained Rs.1070400 thousand, MSE Rs.945900 thousand and RT Rs.25700 thousands. Dena Bank offered Rs.18000 thousand, of which MSME received Rs.12000 thousand and MSE Rs.6000 thousand. IDBI completely financed Rs.145700 thousand, of which MSME gained Rs.79700 thousand, to MSE Rs.49700 thousand and to RT Rs.16300 thousand. Indian Bank offered Rs.2722664 thousand, of which MSME received Rs.1945493 thousand, to MSE Rs.345600 thousand and retail and trade Rs.431571 thousand. Indian Overseas Bank completely financed Rs.3528548 thousand, of which MSME gained Rs.3320000 thousand and MSE received Rs.208548 thousand. Punjab National Bank assisted Rs.1035200 thousand, which of MSME received Rs.538000 thousand, to MSE Rs.496200 thousand and retail and trade Rs.1000 thousand. Syndicate Bank completely financed Rs.551700 thousand, of which MSME gained Rs.279700 thousand, to MSE Rs.51500 thousand and

RT Rs.220500 thousand. UCO Bank gave an assistance of Rs.206700 thousand, of which MSME received Rs.78000 thousand, MSE Rs.18600 thousand and retail and trade Rs.136400 thousand. Union Bank of India completely financed Rs.554700 thousand, of which MSME gained Rs.244800 thousand, MSE Rs.199800 thousand and RT Rs.110100 thousand. United Bank of India provided Rs.700 thousand and it totally allotted retail and trade. Vijaya Bank completely financed Rs.95429 thousand, of which MSME gained Rs.58100 thousand, MSE Rs.31700 thousand and RT Rs.5629 thousand. Axis Bank offered Rs.2004000 thousand, of which MSME received Rs.1188600 thousand and MSE received Rs.815400 thousand. City Union Bank completely financed Rs.875624 thousand, of which MSME gained Rs.556223 thousand, MSE Rs.274401 thousands and RT Rs.45000 thousand. Federal Bank gave Rs.88500 thousand, of which MSME received Rs.21000 thousand and retail and trade got Rs.1500 thousand. HDFC Bank completely financed Rs.1120330 thousand, of which MSME gained Rs.1022955 thousand and MSE obtained Rs.64375 thousand. ICICI Bank offered Rs.376300 thousand, which of MSME received Rs.37000 thousand, MSE Rs.303000 thousand and retail and trade Rs.6300 thousand. Karnataka Bank completely financed Rs.9600 thousand, of which MSME gained Rs.6000 thousand and MSE obtained Rs.3600 thousand. Karur Vysya Bank gave an assistance of Rs.624241 thousand, which of MSME received Rs.238700 thousand, MSE Rs.7706 thousand and retail and trade Rs.377835 thousand. Lakshmi Vilas Bank completely financed Rs.1100600 thousand, of which MSME gained Rs.325700 thousand, MSE Rs.678900 thousand and RT Rs.96000 thousand. South Indian Bank provided Rs.275800 thousand, of which MSME received Rs.117000 thousands, MSE Rs.126500 thousand and retail and trade Rs.32300 thousand. Tamilnadu Mercantile

Bank completely financed Rs.10739600 thousand, of which MSME gained Rs.6213000 thousand, MSE Rs.1800000 thousand and RT Rs.2726600 thousand. Pandian Grama Bank offered Rs.2543000 thousand, of which MSME received Rs.166400 thousand, MSE Rs.1525600 thousand and retail and trade Rs.851000 thousand.

CONCLUSION:

Entrepreneurship is one of the most effective economic activities which provide not only employment opportunities but also become the economic empowerment of people. Institutional finance is the most important one but it is not easy to consume, in Tirunelveli district all the commercial banks have good qualities but not considered to the Dalit entrepreneurs. Because, they are not well background, so many of the commercial banks not supportive their people. Therefore, the government is regulate the institutional finance activates to favor of the Dalit entrepreneurs.

REFERENCES:

Bureau (2007). Andhra Pradesh Incentives to Scheduled Caste Entrepreneurs, Industry and Economy Social Welfare States, Andhra Pradesh, Business Line E-Paper, October 09, pp 2-5.

Curpreet Bal and Paramjit Judge (2010). Innovations, Entrepreneurship and Development: A Study of the Scheduled Caste in Punjab, The Journal of Entrepreneurship, Vol. 19, No. 1, pp 43-62.

Jodhka (2002). Study on First Generation Dalit entrepreneurs, Dalit is a Dalit even in a free market.

Lenin (2007). Dalit Entrepreneurs see a Ray of Hope, The Hindu E-paper, Tamil Nadu.

Mahadeva. M (2003). A Critical Reflection on Development of Scheduled Castes, Journal of Social

and Economic Development, Vol. 5, Issue No.1, pp 21-43.

Milind Kamble (2005). State to Encourage Dalit Entrepreneurs, Dalit Indian Chamber of Commerce and Industry (DICCI), May 19, pp 2-4.

Murugupandian R (2006). Role of Dalit and Self Help Groups Entrepreneurs for Small Business Development in Nagappatinam District Tamil Nadu, Unpublished Thesis Submitted to the Bharathidasan University, Tiruchirappalli, and pp 1-15.

Naren Karunakaran (2011). Dalit Entrepreneurs Celebrate the Launch of DICCI'S Mumbai Chapter, The Journal of Economic Times, May 30, pp 1-4.

Paramasivan. C, Mari Selvam. P (2013), [Status of Dalit Entrepreneurs in India](#), Asia Pacific Journal of Management & Entrepreneurship Research, Volume 2, issue 2, page 238

Paramasivan. C, Mari Selvam. P (2016), Socio economic status of Dalit entrepreneurs in Tamil Nadu ,Economic Challenger, Volume 72, issue 18, page 67-75.

Paul Ghuman (2006). Class a New Avatar of Caste, A study of Untouchables in a Punjabi Village, Or Untouchable Women in a Punjabi Village, Dhurham Anthropology Journal, Vol.15, pp 1-21.

Sukhwinder Singh (2008). Dalit Discrimination Check, Danish Institute for Human Rights & International Dalit Solidarity Network, pp 73-82.

Surinder S and Jodha. (2010). Dalit in Business: Self Employed Scheduled Castes in Northwest India, Indian Institute of Dalit Studies, Vol. 4, Issue 02, pp 1-34.

Available online @ www.iaraindia.com
 SELP Journal of Social Science - A Blind Review & Refereed Quarterly Journal
 ISSN: 0975-9999 (P) 2349-1655 (O)
 Impact Factor: 3.655(CIF), 2.78(IRJIF), 2.77(NAAS)
 VolumeXII, Issue 48
 April – June 2021
 Formerly UGC Approved Journal (46622), © Author

PERFORMANCE AND GROWTH OF HEALTH INSURANCE HOLDERS IN TRICHY DISTRICT WITH SPECIAL REFERENCE TO MANACHANALLUR BLOCK

Dr. R. KAMARAJ

Head & Assistant Professor
 Department of Commerce (Computer Application)
 S.A. College of Arts & Science – Chennai-77.

Abstract

India is one of the fastest developing countries in the world and also growth of all the sectors like, Primary, Secondary and Services Sectors. In this regards, Health Insurance Company is providing many schemes to contribute all the level of income people to save human life and secure. In this way, insurance sector to extent branches all over India to providing offer life insurance and non-life insurance. Besides that many developed countries people to give the preference and using health insurance. In this respect, Insurance Regulatory and Development Authority of India to issued Health insurance product to all the areas like, Urban, Semi-urban and Rural areas. Therefore, health insurance product is now emerging as a tool to manage financial needs of people to seek health services. Today, various health insurance schemes are available in the market and providing benefits from an individual to an entire family. Therefore it is necessary for people to understand the cost and benefits of health insurance. And also insurance sector to give wide campaign like awareness programmes and basic literacy level in rural and semi urban areas. In this way, the researcher analysed with the performance and growth of health insurance policy in Trichy District with special reference to Manachanallur Block.

Keywords: IRDA, Life Insurance, Non- Life Insurance, Growth, Performance, Awareness Programmes.

I. Introduction

Historically Health insurance is recognized as one of the important elements of health care. While the prevalence of health infrastructure and the technological advancements in medical field may offer a succor, they do not completely substitute for health insurance. The insurance sector in India which initially covered certain areas like life,

motor, marine insurance is gradually making rapid strides to cover the exclusive health risks contingent on human lives. Availability of health infrastructure also spurs the demand for health insurance. With an increase in the number of non-life insurers, there has been a significant improvement in the product innovation in the health insurance segment. Innovation

in product development also offers ample opportunity to various categories of the population to get covered with much needed and specific health insurance solutions.

OBJECTIVES OF THE STUDY

1. To know the overview of life insurance and non- life insurance product in India.
2. To analysis the health insurance policy holders performance and growth in Manachanallur block.
3. To offer summary of findings, suggestions and conclusion.

RESEARCH METHODOLOGY

The present research study is descriptive in nature with the use of

secondary data. Secondary data were collected from the reports of Insurance Regulatory and Development Authority of India, Ministry of Finance, journals, thesis, dissertation, magazines and books etc.

SCOPE OF RESEARCH WORK

The present research work is one of fact finding with respect to the policy holders performance and growth of health insurance.

Sample Size Calculation

Sample size was calculated according to Slovin’s formula. Total population is 32,478, based on the formula; required sample size is 64 which is considered as sample respondents.

Table No. 01

Sampling size calculator was applied to determine the sample size of the research study;

S. No	Name of the Block	Name of The Villages	No. of. Respondents Selected (8)
1.	Manachanallur	Samayapuram	08
2.		Irungalur	08
3.		Puradhakudi	08
4.		Konalai	08
5.		Siruganur	08
6.		Peruganur	08
7.		Thirupattur	08
8.		Valaiur	08
Total Respondents			64

Source: Primary Data

Population Size : 32,478
 Confidence level : 95%
 Confidence Interval : 12.24
 Sampling Size : 64

Where:

- n = Sample size
- N = Population size
- e = acceptable sampling error * 95% confidence level
- p = 0.5 are assumed

REVIEW OF LITERATURE

Kalpana Naidu. C and Paramasivan. C (2015) explain Indian financial system is highly influence with the banking and insurance sector which attracts flow of savings and investments to

the country. Insurance sector in India is one of the growing sectors of the economy. The insurance sector, along with other elements of marketing, as well as financial infrastructure, have been touched and influenced by the process of liberalization and globalization in India. It also caters to the needs of the both real economy and socio-economic objective of the country. It is making inroads into the interiors of the economy and is being considered as one of the fast-developing areas in the Indian financial sector. It has been mobilizing long-term saving through life insurance to support economic growth

and also facilitating economic development.

RamaiahItumallaet, al (2016) concluded that health insurance in India is going to develop rapidly in future. The task of the government, private providers and the civil society is to solve the issues and challenges and to see that the health insurance benefits consumer most impotently the poor and the weak in terms of better coverage and health services.

Priya and Srinivasan (2015) delivered to health insurance industry is growing at a fast pace and so are the issues and challenges linked to bringing in synergy within the system. With the rising health care cost, increase in disposable income and high out-of pocket expenditure for funding healthcare, the only way forward for financing healthcare in a country like India is through health insurance mechanism.

Nagaraju (2014) explain thathealth insurance is an insurance coverage purchased in advance by an individual or a group after paying a fee called premium'. It is a complimentary financing mechanism for enhancing access

to quality health. Health insurance is one of the products offered by the general insurance companies as well as by life insurance companies in India.

Candida A Quadros and ArpitaAgarwal (2014) observed that health insurance for protection against high and unexpected medical cost, for some it is provided by the company and few others tax benefit is the main reason. Looking at the factors which are responsible for less insurance we can comprehend that health insurance companies should relook at the premium charged and provide easy and cheaper insurance options.

NilayPanchal (2013) has suggested that as human beings, we are at, all times prone to falling sick or getting a disease. Sometimes even change inthe weather causes sickness. Health care is very expensive nowadays. More than the disease itself, it is oftenthe cost of treatment that takes its toll. Health insurance policy covers medical expenses incurred during pre and post hospitalization stages.

Table No. 02

Profile of the Respondents

S.No	Profile	Variable	Data	Total Respondent's	Percentage	Total Percentage
1	Gender	Male	38	64	59.38	100
		Female	26		40.62	
2	Age	Below 30 Years	12	64	18.75	100
		30-40Years	15		23.44	
		40-50Years	19		29.69	
		Above50Years	18		28.13	
3	Marital Status	Married	47	64	73.44	100
		Un married	17		26.56	
4	Education	Graduate	26	64	40.63	100
		Post graduate	14		21.88	
		Professional	16		25.00	
		School	08		12.50	

5	Occupation	Private	37	64	57.81	100
		Government	16		25.00	
		business/self employed	11		17.19	
6	Annual Income	Below 1 lakh	13	64	20.31	100
		1-5 lakh	18		28.13	
		5-10 lakh	33		51.56	

Sources: Primary Data

Table No.02, indicate that profile of the respondents, according to 59.38 percent of respondents belongs to male category and 40.62 percent of respondents belongs to female category. In this regards majority of respondents age above 29.69 percent of the respondents, 73.44 percent

of the respondents belongs married, 40.63 per cent respondents having Graduate, 57.81 percent of the respondents having private employee and 51.56 percent of the respondents earning 1-5 lakh annual income.

Table No.:3
Number of Persons Covered Under Health Insurance

(In lakh)

Class of sector	2010-11	%	2011-12	%	2012-13	%	2013-14	%	2014-15	%
Government	1891	74.59	1612	76.10	1494	71.97	1553	71.83	2143	74.40
Group (other than Govt.)	226	8.91	300	14.16	343	16.54	337	15.58	483	16.77
Individual	418	16.48	206	9.72	236	11.38	272	12.58	254	8.81
Total	2635	100	2118	100	2073	100	2162	100	2880	100

Source: IRDA, Annual Report: 2014-2015

Table No.:3 explains that number of persons covered under health insurance, according to 74.59 per cent of the government insurance in 2010-11 (1891crore), 76.10 per cent of the government insurance in 2011-12 (1612crore), 71.97 per cent of the government insurance in 2012-13 (1494 crore), 71.83 per cent of the government insurance in 2013-14 (1553crore) and 74.40 per cent of the government insurance in 2014-15 (2143crore). With respect to 8.91 per cent of the non government insurance in 2010-11 (226 crore), 14.16 per cent of the group (other than govt.)insurance in 2011-12 (300 crore). 16.54 per cent of the group (other than govt.)insurance in 2012-13 (343 crore), 15.58 per cent of the group (other

than govt.)insurance in 2013-14 (337 crore) and 16.77 per cent of the group (other than govt.)insurance in 2014-15 (483 crore). With reference to, 16.48 per cent of the individual insurance in 2010-11 (418crore), 9.72 per cent of the individual insurance in 2011-12 (206crore), 11.38 per cent of the individual insurance in 2012-13 (236crore), 12.58 per cent of the individual insurance in 2013-14 (272 crore) and 8.81 per cent of the individual insurance in 2014-15 (254crore).

Table No: 4.1
One way ANOVA for Income and Purpose of Health Insurance and Useful of Families

Ho: There is no significant difference between Purpose of Health Insurance and useful of families.

Source of Variation	Sum of Squares	df	Mean Square	F	p-value
Between Groups	.970	3	.324	1.306	.280*
Within Groups	15.092	61	.247		
Total	16.062	64			

Note: ** Denotes significant at 1 % level.

The above table number 4.1 reveals that the p-value is less than 0.01; the null hypothesis is accepted at 1 per cent level of significance. It is concluded that there is a significant difference between Purpose of Health Insurance and useful of families. (F= 1.306; p<0.01).

Table No: 4.2
Purpose of Health Insurance and Savings Future

Ho: There is no significant difference between Purpose of Health Insurance and Savings Future.

Source of Variation	Sum of Squares	df	Mean Square	F	p-value
Between Groups	.548	3	.183	.718	.545
Within Groups	15.514	61	.254		
Total	16.062	64			

Note: ** Denotes significant at 1 % level.

The above table number 4.2 reveals that the p-value is less than 0.01; the null hypothesis is accepted at 1 per cent level of significance. It is concluded that there is a significant difference between Purpose of Health Insurance and Savings Future. (F= .718; p<0.01).

Table No: 4.3
Purpose of Health Insurance and Secured Health

Ho: There is no significant difference between Purpose of Health Insurance and Secured Health.

Source of Variation	Sum of Squares	df	Mean Square	F	p-value
Between Groups	.856	3	.285	1.181	.324**
Within Groups	14.744	61	.242		
Total	15.600	64			

Note: ** Denotes significant at 1 % level.

The above table number 4.3 reveals that the p-value is less than 0.01; the null hypothesis is accepted at 1 per cent level of significance. It is concluded that there is a significant difference between Purpose of Health Insurance and secured health. (F= 1.181; p<0.01).

Table No: 4.4
Purpose of Health Insurance and Risk Benefits

Ho: There is no significant difference between Purpose of Health Insurance and Risk Benefits.

Source of Variation	Sum of Squares	df	Mean Square	F	p-value
Between Groups	.315	3	.105	.406	.749
Within Groups	15.747	61	.258		
Total	16.062	64			

Note: ** Denotes significant at 1 % level.

The above table number 4.4 reveals that the p-value is less than 0.01; the null hypothesis is accepted at 1 per cent level of significance. It is concluded that there is a significant difference between Purpose of Health Insurance and Risk Benefits. (F= .749; p<0.01).

Table No: 4.5
Purpose of Health Insurance and Premium Benefits

Ho: There is no significant difference between Purpose of Health Insurance and Premium Benefits.

Source of Variation	Sum of Squares	df	Mean Square	F	p-value
Between Groups	.340	3	.113	.440	.725
Within Groups	15.721	61	.258		
Total	16.062	64			

Note: ** Denotes significant at 1 % level.

The above table number 4.5 reveals that the p-value is less than 0.01; the null hypothesis is accepted at 1 per cent level of significance. It is concluded that there is a significant difference between Purpose of Health Insurance and Premium Benefits. (F= .725; p<0.01).

Table No. 4.6
Age and Reason for using Health insurance

Age	Reason for using health insurance				Total
	Location convenience	Insurance service	Service quality	Recommended by friends	
Below- 30 years	3	4	4	4	15
31-40 years	6	6	11	3	26
41-50 years	0	8	6	5	19
Above 51 years	1	0	2	1	4
Total	10	18	24	13	64

Chi-Square Tests

	Value	Df.	Asymp.Sig(2-sided)
Pearson Chi-Square	10.024 ^a	9	.349
Likelihood Ratio	13.868	9	.127
Linear-by-Linear Association	.688	1	.407
Pearson Chi-Square	10.024 ^a	9	.349
No. of Valid Cases	65		

a.

10 cells (62.5%) have expected count less than 5. The minimum expected count is .62.

Table No. 4.6 shows that the calculated value is 1.024 E2 which means 10.024 and it significant at this level of

significance 0.000 at degrees of freedom 9. If the significant value is more than 0.05 then reject null hypothesis and accept alternate hypothesis. In the above obtained

result the significant value is more than 0.05 so, accept null hypothesis.

Hence there is significant association between age and Reason for using Health insurance.

Table No. 4.7
Age and Type of insurance Cross tabulation

Age	Type of Insurance sector		Total
	Private sector	Public sector	
Below- 30 years	6	9	15
31-40 years	14	08	22
41-50 years	10	13	23
Above 51 years	1	3	4
Total	31	33	64

Chi-Square Tests

	Value	Df.	Asymp.Sig(2-sided)
Pearson Chi-Square	1.373 ^a	3	.712
Likelihood Ratio	1.408	3	.704
No. of Valid Cases	65		

a. 2

cells (25.0%) have expected count less than 5. The minimum expected count is 1.78.

Table No. 4.7 indicate that the calculated value is 1.373^a E2 which means 1.373 and it significant at this level of significance 0.000 at degrees of freedom 3. If the significant value is more than 0.05 then reject null hypothesis and accept alternate hypothesis. In the above obtained result the significant value is more than 0.05 so, accept null hypothesis.

Hence there is significant association between age and types of insurance sector using Health insurance.

FINDINGS

1. The Profile of the respondents, according to 59.38 percent of respondents belongs to male category and 40.62 percent of respondents belongs to female category.
2. In this regards majority of respondent's age above 29.69 percent of the respondents.
3. 73.44 percent of the respondents belongs to married.
4. 40.63 per cent respondents having Graduate.

5. 57.81 percent of the respondents having private employee and 51.56 percent of the respondents earning 1-5 lakh annual income.

SUGGESTIONS

The public must be educated through intensive campaign, similar to Life and non life insurance. Though some corporate and Government have taken up initiative in providing health insurance to the employees, in Tamil Nadu government have brought up low premium health insurance for the benefit of the poor is an welcome measure. Clarity of the disease covered by the policy, when and how a claim has to be submitted with the insurance company, procedures and documents to be submitted in case of critical and other hospitalization with the insurance company, etc. It is suggested that an advisor must be available in all hospitals that can be clearly explain and suggest a suitable policy for the person or the family.

CONCLUSIONS

Health Insurance is not a new concept and the people are getting more aware about it

through employers, newspapers, insurance agents, television etc, but this awareness has not yet reached the level of subscription. It is also perceived that the health insurance should be sponsored by the central and state companies, institution, and individual. And also lack of awareness also acts as a hindrance for subscription of health insurance. It was observed that there is no major difference between male and female about the knowledge of health insurance. But there is a positive association between education and awareness about health insurance. So we can conclude that people are willing to buy health insurance but they are little uncertain about the coverage, cost and benefits of health insurance.

Reference

1. Candida A Quadros and Arpita Agarwal (2014).Parameters affecting the purchase of health insurance. *Intercontinental journal of marketing research review*, Volume 2, Issue 3,pp 1-14
2. Kalpana Naidu. C and Paramasivan. C (2015),A Comparative Study Of Public & Private Life Insurance Companies In India, *International Journal of Multidisciplinary Research Review*, Vol.1, Issue – 7, Sep -2015. Page-15-18
3. Nagaraju (2014). A Study on Performance of Health Insurance Schemes in India. *International Journal of Innovative Research and Practices* Vol.2, Issue 4, pp9-19.
4. NilayPanchal (2013).Customer's Perception towards Health Insurance: An Empirical Study in Bardoli&Mandvi Region. *Indian journal applied research*, Volume: 3, Issue: 4, pp 62-64.
5. Priya and Srinivasan (2015). A Study on Customer Awareness towards Health Insurance with Special Reference to Coimbatore City. *IOSR Journal of Business and Management*, Volume 17, Issue 7.Ver. III (July. 2015), PP 50-54.
6. RamaiahItumalla et, al (2016). Health Insurance in India: Issues and Challenges. *International Journal of Current Research*, Vol.8, Issue.No.02, pp.26815-26817.

Website

www.wikipedia

Available online @ www.iaraindia.com
 SELP Journal of Social Science - A Blind Review & Refereed Quarterly Journal
 ISSN: 0975-9999 (P) 2349-1655 (O)
 Impact Factor: 3.655(CIF), 2.78(IRJIF), 2.77(NAAS)
 VolumeXII, Issue 48
 April – June 2021
 Formerly UGC Approved Journal (46622), © Author

A STUDY ON GROWTH OF WOMEN ENTREPRENEURSHIP IN MSME

ANIS FATHIMA. H

Assistant Professor of Commerce
 Syed Ammal Arts and Science College
 Ramanathapuram

Abstract

Women entrepreneurship is gaining momentum and has become a pressing need of the day in a developing country like India. Women entrepreneurship in Tamil Nadu. The government of India has defined women entrepreneurship based on women participation in equity and employed of a business enterprise. The development of women entrepreneurship has become an important aspect of our plan priorities. MSME is not only play crucial role in providing large employment opportunities at comparatively lower capital cost than large industries but also help in industrialization of rural & backward areas, reducing regional imbalances, assuring more equitable distribution of national income and wealth. The researcher has been undertaken this topic to know the growth and performance of women entrepreneur, and to investigate the relationship between industries related factors and success of women entrepreneurs.

Keywords: *Women entrepreneurship, MSME, economic growth, innovation , technological progress, low-cost products, incubation facility.*

I. Introduction

Ministry of Micro, Small & Medium Enterprises, popularly known as the engine of growth in the country and incubators of entrepreneurship has emerged as the torchbearers of women empowerment on a global platform. Last year, on the eve of International Women's day 2018, Ministry of MSME launched UdyamSakhi, a network for nurturing social entrepreneurship creating business models revolving around low-cost products and services to resolve social inequities. MSE sector is described as the natural home of entrepreneurship since it provides an ideal environment that enable

entrepreneurs to exercise their talents to fill and attain their goals. This paper made an attempt to discuss an overview of women entrepreneurship in general with respect to MSME.

Women Entrepreneur

The Micro, Small and Medium Enterprises (MSME) sector plays a pivotal role in economy of every country. It provides employment opportunities at a lower capital cost than large industries. MSME represents the economy of rural and backward classes and when these sectors are developed, a country's economy develops automatically with a

higher Gross Domestic Product (GDP). Women play key role in the development of MSME, women entrepreneurs are mostly the owners of micro, small and medium enterprises. Hence the growth of MSME also indicates the success of women entrepreneurs. The Fourth Census 2006-07 reveals that there have been some structural changes in registered MSME sector. The proportion of working units has gone up by 9% and closure has gone down by 17.17%. Manufacturing enterprises have gone up from 63.45% to 67.10%. No of enterprises engaged in retail trade have increased. Units of employment have also increased subsequently from the Third Census held in 2001-02. Many of the enterprises have registered themselves under the Factory Act and there has been enhancement in investment limit of registered enterprises.

History perspective

Women empowerment in ancient India transports to a terrain of mixed views. In ancient India, women enjoyed equal status with men and were trained in the art of warfare by choice. The story of Rani AbbakkaChowta is a classic example of women empowerment in the country. Women empowerment in India gathered much momentum after January 26, 1950, following adoption of the Constitution of India that carries several clauses and sections that eliminate ambiguity over status of women. When Oxford Dictionaries declared “Nari Shakti” as Hindi word of the year 2018. Evidently, we can estimate the influence women are having on the world during all these years.

Women- Harbingers of Change

Gone are the days when women would end up their entire life within the 4 walls of the house. Like the male counterparts, women nowadays are writing fresh stories of unprecedented success, with their wit and hard work. More and more women are expanding their entrepreneurial horizons and venturing into an unprecedented range of business areas. The greater choices now available to women in the fields of

employment has been the major driving force for their upheaval as bureaucrats, professionals and executives. They have now begun to enter the fiercely competitive world of business - and economic independence. The fact that such a large percentage of them had entered the non-traditional areas attests to female entrepreneurship being a fairly recent phenomenon boosted by programmes and schemes of Indian Govt aimed at reinstating women empowerment in the long run. The Traditional female skills are being turned into a livelihood, by starting a home based business encompassing textiles, catering, embroideries, boutiques, crafts and many more. Look at the world around you that women are empowered is evidence by their prevailing presence in courts and public offices, corporate houses and parliament, and what not Name entrepreneurs and writers, scientists, and social activists, actors and directors; they are everywhere

Thinking Ahead- connecting Skill to Industry

Ministry of MSME, which recently held its first Conclave on Empowering Women Entrepreneurs of marginalised Sections’ received colossal applications – has emerged as the premier institution responding to the phenomenon of female entrepreneurship. Aimed at awakening the country to issues of hidden disparities and discuss a range subjects to highlight the evolving role of women entrepreneurship in India, the conclave witnessed multiple sessions wherein influencers from various walks of life came together to discuss and deliberate on key issues. The conclave turned out to be huge hit amongst SC/ST women entrepreneurs. With the gradual shift of mind-set amongst the stakeholders in MSME, Ministry awarded path breaking women entrepreneurs and outstanding women achievers in varied fields on the occasion of Int’l Women’s Day 2019. The move intends to celebrate women who are breaking the regressive restraints that society and circumstance have placed on

them, and are choosing to be financially independent, while continuing in their traditional roles as primary caregivers.

MSME- Transforming Homemaker to Entrepreneur

Women are the pillars of society and when women are empowered, the whole world is empowered. Ministry of Micro, Small and Medium Enterprises (MSME) is empowering women entrepreneurs through its different schemes helping women spark their talent and build their own identity. 1.38 lakh projects have been set up by the women entrepreneurs under Prime Minister's Employment Generation Programme (PMEGP) Scheme since inception and upto 23.01.2019. The projects set up by women entrepreneurs are about 30% of total projects set up under PMEGP. Under the scheme, women entrepreneurs are covered under Special Category and are entitled to 25% and 35% subsidies for the project set up in urban and rural areas respectively. For women beneficiaries, own contribution is only 5% of the project cost while for general category it is 10%. during 2016-17 and 2017-18, under the Khadi Programme of KVIC, women entrepreneurs have set up 30437 projects for which margin money of 85,305 lakh Rupees have been disbursed.

Literature Review

Ashu Katyal & Betsy Xaviour (2015). Revealed that the MSME sector in India is highly heterogeneous in terms of the size of the enterprises, variety of products and services, and levels of technology. It helps in industrialization of rural and backward areas, reducing regional imbalances and assuring more equitable distribution of national income and wealth. MSME complement large industries as ancillary units and contribute enormously to the socioeconomic development of the country. MSME internal operation is still far behind from the other developed industries.

Edinam DopeSetsoafia, Joshua Aboah&Danso- Abbeam Gideon

(2015). Concluded that the growth potential and performance of agro MSEs were associated with identified constraints. The paper uses regression models whilst control for owner/ managers attributes and firms characteristics. It was revealed empirically that some constraints (i.e. high cost of production, insufficient government support) does hinder the performance agro MSEs whilst others (i.e. insufficient government support, high depreciation rate, lack of collateral) impede the growth potential of these enterprises.

Ndeye Ndiaye, Lutfi Abdul Razak, Ruslan Nagayev & Adam Ng ,(2018). Argue that the paper models five performance indicators based on 80 potential factors derived from firm characteristics, finance, informality, infrastructure, innovation, technology, regulation, taxes, trade and workforce concerning small and medium enterprises (SMEs). We find that the factors vary regarding statistical significance and magnitude between small and medium enterprises.

Berhanu Tereda Mengesha, (2018). Find out the identifying the major problems that are associated with the growth and success of MSEs specially focuses on trade, services, manufacturing, construction and urban agriculture sectors in Gurage zone three selected Woreda such as Cheha, Abeshge and Enmore ena Eaner. In the study, both qualitative and quantitative research methods were used in order to achieve the objective of the study. On the basis of the findings, unfulfilment of infrastructural facilities, shortage of working premises and shortage of finances for start-up and expansion purposes are the top most factors that affect the growth of MSEs activities at the study area..

Paramasivan C and Subathra S (2016) Women entrepreneurship has been developed all over the state because the efforts taken by various institutions and schemes of state and central government.

Ministry of MSME has provided subsidy to entrepreneurs for promotion of entrepreneurship. It has been granted special benefits to women entrepreneurs for their upliftment, it increases the women enterprises. Entrepreneurship Awareness Camps in specialized institutions, Entrepreneurship Development Training Programs, Technology-based Entrepreneurship Development Programs, and WEDP, EDSP especially for women are increased the rate of women entrepreneurship in India year by year. To encourage women entrepreneurs, Women Industrial Parks have been developed by SIDCO. TNCDW has encouraged SHG through MahalirThittam for socio-economic development of women. DICs have also supported and assisted the entrepreneurs through various schemes of state and central government. Now-a-days these institutions helped to develop women entrepreneurship in our country.

Women Entrepreneur Success in Tamil Nadu:

Women Entrepreneurs in India with reference to selective cities in Tamil Nadu. The role of women entrepreneurs has gained significance in today's environment. The women entrepreneurs in and around Tamil Nadu. Women, who succeed as entrepreneurs, are risk taking personalities. The women entrepreneurs have their own identity in the world of entrepreneurship. Most of them are capable of fully identifying themselves in their new economic role in society. The study has highlighted many factors that have motivated women entrepreneurs in starting an entrepreneurial career. Success has been seen mostly among the mid thirty and early forty age group. The government schemes, incentives and subsidies have stimulated and provided support measures to women entrepreneurs in and around the Tamil Nadu. In this research, one of the findings was that while a majority of women came from a family business, as a core background, and they were mostly married into business families. The

business environment seems to have prepared them mentally, thereby facilitating their entry into business. Help and guidance was also available within the family in case of any business problems.

Women Entrepreneur and Self Confidence

The internal factors including self-confidence, risk taking, and need for achievement, and external factors including economic and socio-cultural factors have a positive and significant impact on women entrepreneurs' success in Tamil Nadu. So, our findings support the previous studies results in both developed and developing economies. Suggested that women entrepreneurs internal behavior self-confidence and motivational force enhance the competitive advantage; these capabilities help them to become a successful women entrepreneur. Suggested that external factors also influence women entrepreneurs' success. suggested that these factors cannot significantly enhance women entrepreneurs' success.

Some Interesting Statistics on Women Entrepreneurs in India

1. About 58% of the female entrepreneurs were in the age range of 20-30 when they started out.
2. Nearly 73% of them report a revenue of approximately Rs 10 lakhs in a financial year.
3. Almost 57% of these women started out solo, i.e., without any other member.
4. About 35% of the women had a co-founder.
5. Roughly 71% of the Indian female entrepreneurs employ five people or less.

Market Size

India has approximately 6.3 crore MSMEs. The number of registered MSMEs grew 18.5% Y-o-Y to reach 25.13 lakh (2.5 million) units in 2020 from 21.21 lakh (2.1 million) units in 2019. The Indian MSMEs sector contributes about

29% towards the GDP through its national and international trade.

MSMEs are being encouraged to market their products on the e-commerce site, especially through Government e-Marketplace (GeM), owned and run by the government, wherefrom Ministries and PSUs (public sector undertakings) source their procurement. The platform has recorded transactions worth Rs. 55,048 crore (US\$ 7.5 billion) until September 2020.

Domestic business requires a strong financial stimulus with concessional working capital loans to ensure adequate liquidity is maintained in business operations from the government and financial institutes.

Government Policies

The Government of India has designed various policies for the growth of MSMEs in the country.

- Budget allocation for MSMEs in FY22 more than doubled to Rs. 15,700 crore (US\$ 2.14 billion) vis-à-vis Rs. 7,572 crore (US\$ 1.03 billion) in FY21.
- The government also announced Rs. 3 lakh crore (US\$ 40.85 billion) collateral-free automatic loans for businesses.
- In Union Budget 2021, the government announced funds worth Rs. 10,000 crore (US\$ 1.36 billion) for 'Guarantee Emergency Credit Line' (GECL) facility to eligible MSME borrowers, giving a major boost to the sector.

Share of women-owned MSMEs in India FY 2021

Women entrepreneur owned a little over 20 percent of all micro, small and medium businesses across India compared to nearly 80 percent among men in financial year 2021. India has a total of 58.5 million entrepreneurs and 8.05 million of those are women entrepreneurs, which adds up to only 14% women entrepreneurs in Indian business settings. Furthermore, women had the

highest share of micro businesses within business sizes, with more enterprises in rural areas than urban parts of the country during the measured time period.

Suggestion:

Women entrepreneurship should be encouraged to generate employment and innovation in production. Better educational facilities and schemes should be extended to women folk from government part. Adequate training program on management skills to be provided to women community. Encourage women's participation in decision-making. The Planning commission as well as the Indian government should recognize that the need for women to be part of the mainstream of economic development.

Conclusion:

Entrepreneurship is the backbone of the economy of the country which provide employment opportunity, income generation and demand and supply of goods and services. 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](#) is certainly a sturdy road to be travelled by women where they have to prove themselves. Promoting women entrepreneurship is one of the socio economic approach which help to utilisation of creativity and personnel in business activities.

Reference:

Ashu Katyal & Betsy Xaviour (2015). A Study on MSMEs'- Role in Propelling Economic Development of India & a Discussion on current HR issues in MSMEs' in India, International Journal of Scientific and Research Publications, 5(2).

BerhanuTeredaMengesha, (2019). Determinants of Micro and Small Business Enterprises Growth: The Case of Three Selected Woreda, Gurage Zone, Ethiopia,

International Journal of Science and Research (IJSR), 8(4).

Edinam DopeSetsoafia, Joshua Aboah&Danso- Abbeam Gideon (2015). Growth And Constraint Analysis Of Micro And Small Scale Agro Enterprises In Accra,Ghana. International Journal of Economics, Commerce and Management, III (3)

HK Hailu. (2010). Success Factors in Micro and Small Enterprises Cluster Development. Case of Gullele Handloom Clusters inEthiopia.

Ndeye Ndiaye, Lutfi Abdul Razak, Ruslan Nagayev& Adam Ng ,(2018). Demystifying small and medium enterprises' (SMEs) performance in emerging and developing economies, International Centre for Education in Islamic Finance (INCEIF), Lorong Universiti A, 59100 Kuala Lumpur, Malaysia

Paramasivan C and Subathra S (2016), Institutional Assistance For Women Entrepreneurship In Tamilnadu,Research Explorer, Vol. IV : Issue.13 ; July - December 2016

Annual Report of MSME 2020 - 2021

www.msme.in

www.soudhganga.in

www.tnmsme.in

Available online @ www.iaraindia.com
 SELP Journal of Social Science - A Blind Review & Refereed Quarterly Journal
 ISSN: 0975-9999 (P) 2349-1655 (O)
 Impact Factor: 3.655(CIF), 2.78(IRJIF), 2.77(NAAS)
 VolumeXII, Issue 48
 April – June 2021
 Formerly UGC Approved Journal (46622), © Author

ACCELERATING WOMEN ENTREPRENEURSHIP THROUGH SMALL SCALE INDUSTRIES

Dr.R.PASUPATHI

Assistant Professor in Commerce
 Nehru Memorial College (Autonomous),
 Tiruchirappalli

Abstract

Women, always playing a vital role in building a base for the development of society they live in. Women as an integral part of the society, majorly comprise of and contribute to it. Only 35% of the Indian population uses internet when compared to the 50% global internet penetration rate. In India, in every age group, male social media users outnumber female social media users whereas globally female social media users exceed male users. In this research, the researchers strive to analyze the perspective of women with regard to usage of social media and the role of social media in their empowerment. Online spaces provide many platforms for an individual to voice and share content, and opine on anything and everything. Women with access to these digital platforms have opportunities for the same. Digital devices offer scope to learn, to educate, opine on anything, offer and gain support, express their ideas and views. This is a qualitative research, where the researcher conducted a formal research on digital devices used by women from various backgrounds in terms of education, family, profession and economic status.

Keywords: *Women Entrepreneurship, Digital Technology, Pandemic Situation*

I. Introduction

“Role of Social media in business is irreplaceable, as it helps the businesses to grow their brand awareness and customer base.”

The participation of women in entrepreneurship plays a key role in the socio-economic transformation of any nation. Apart from advancing the economic empowerment of women, entrepreneurship enhances the social status of women through the ownership of assets and the freedom of decision making. Women's participation in the entrepreneurial landscape has multiple

benefits, including the latitude that it provides with respect to earning their own livelihoods and gaining financial independence. The generation of income in turn leads to an improvement in the standard of living along with the agency to apply their education and skills to fulfill their professional ambitions.

We live in a more modern age, where everything and anything happens online there is a massive emphasis on the importance of social media in business. As an entrepreneur, you might agree to the idea that social media is not desirable to better your business because you believe that traditional marketing techniques will do the job, but this is not the truth anymore. A social media presence is essential for any business for multiple reasons. Through this post, the initiative of the Empowers group is to educate women entrepreneurs about the importance of social media in business.

Women never had an easy path to enter the land of entrepreneurship and gain economic independence. Traditionally, women have been discouraged from working or building their independent businesses. But eventually, contemporary women are beginning to find success by building microbusinesses that rely on online tools like social media. Indian women in particular rely on social media for attracting the attention of new customers 63% of these enterprises use social media platforms like Instagram and Facebook for promotion. The role of Social media in business allows female entrepreneurs to connect not only with other women who are building businesses but with their idyllic customers.

Internet and the use of social media in business has made entrepreneurship newly accessible for millions of female entrepreneurs around the world. Last year, 163 million women became entrepreneurs and commenced businesses. Women are gradually stepping into their power as the culture shifts to be more inclusive. Social media offers potential platform for information, entertainment, opinion, education, expressions, entrepreneurship and mobilization. It pivots effective

escalation of voices. Social media offers societal marginalization of gender inequality in terms of information, education, profession, awareness, etc. paving way for a change in the traditional roles of women.

Information and communication technologies (ICT) are inescapable and have an inevitable role, within the society, in contributing to the economic and social development in service sectors leading to the growth of economic activities as well as growth of networking, participation and advocacy among the users and participants through new employment opportunities and improvements. Nevertheless, there exists a potential for certain reparations of uneven dissemination within and between societies and nations. Poverty, illiteracy, lack of computer literacy and language barriers are some acceptable factors hampering the access of ICT, especially in developing countries.

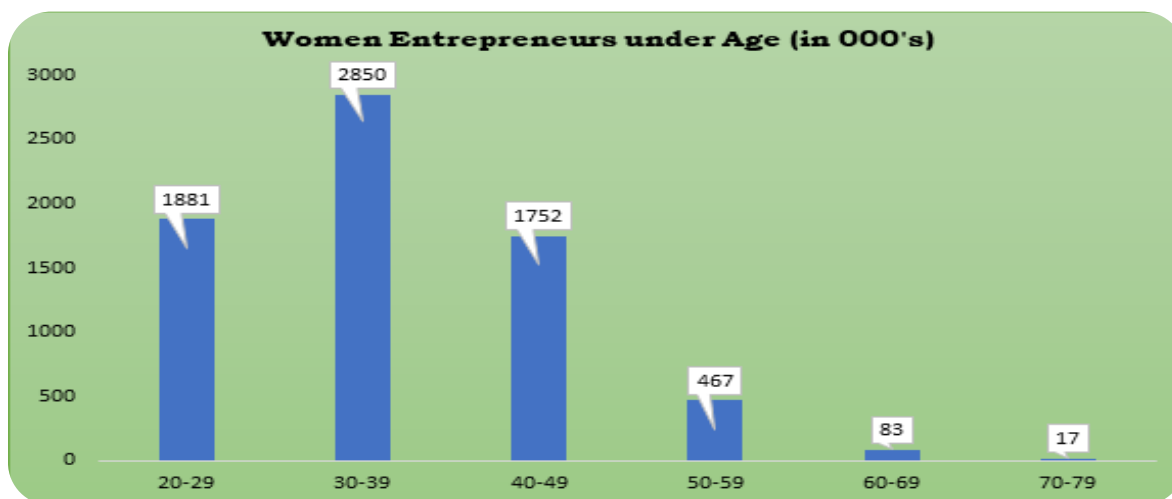
The Indian Entrepreneurial Landscape

Trade and commerce have always played an important role in India's economy, right from historic times when traders travelled across the globe to exchange goods and services. In the post-liberalization period, India emerged as one of the fastest growing economies in the world. Amongst the critical factors that can be attributed for this steady pace of growth is the influx in the domestic and foreign capital and rise in disposable income. However, economists unanimously agree that at the heart of India's economic growth is the Small and Medium Enterprises (SME) sector. The sector accounts for approximately 45% of the country's industrial output and generates employment for 60 million people, creating 1.3 million jobs every year.

Smaller businesses have quickly emerged as one of the key drivers of the country's gross domestic product and subsequently, its economic growth. Aided by the technology revolution and the consequent positive disruption to the traditional industrial setup, India's business ecosystem paved the way for a diverse set of new entrants. To this effect, the previous decade has witnessed a rapid mushrooming of enterprises in India, making it the third largest startup ecosystem in the world. This phenomenon has propelled the country on a path of economic boom, contributing to job creation and fueling the engines of growth and development.

Categorization of Women Entrepreneurs in India

The age-wise segregation of the user base shows that less than 2% of the registered women entrepreneurs are over 60 years of age whereas the 50-59 years age bracket constitutes 6.6% of the user base and the 40-49 bracket takes up 24.8%. The 30-39 bracket is the largest demographic with over 40% users falling in this category whereas the 20-29 years bracket stands at a healthy 26.6%. Larger participation can be seen from the 28-35 years bracket which allows for curating learning content and allowing a long-term vision for the knowledge bank in the portal, both in terms of retaining existing users as well as seeing reaching out to a new user base.



Source: *Moving the Needle: The Women Entrepreneurship Platform*

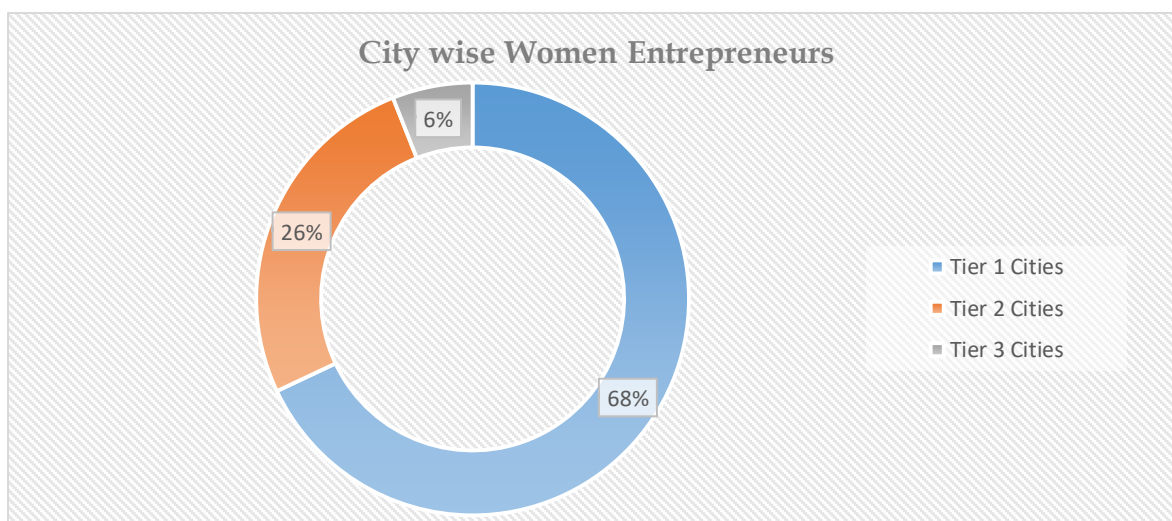
A majority of women entrepreneur users, i.e. 68% have enterprises registered as sole proprietorships or private limited companies. Very few women entrepreneurs availing women entrepreneur services run other types of entities with 11% running partnership ventures, 8% running limited liability partnerships and around 3% running section 8 companies. However, it is also pertinent to note that only 43% of women entrepreneur users run businesses registered enterprises. These

data points help the women entrepreneurs team identify the requirement to drive registration of businesses through helpful toolkits and other mentoring resources as well as customize their partnerships to cater to the different entities availing women entrepreneur services.

The enterprise landscaping exercise helps women entrepreneurs understand the scale of women entrepreneurs user-owned enterprises and illustrates the mushrooming MSME sector. Customized

services for these enterprises can be offered on the women entrepreneur’s portal through relevant partnerships. From these data points, it can be seen that >65% of women start their businesses with less than 5 lakhs of investment; and >40% of organizations have a turnover of less than 5 lakhs. Finding investors for a unit of this size can be a challenge and women entrepreneurs can attempt to facilitate such connections through capacity building and

networking events. The investment landscape of enterprises owned by women entrepreneur users, illustrates the exact nature of funding opportunities and resources that need to be designed through, partnerships. It can also provide insights on how future women entrepreneurs partner sessions on pitching and investing can be designed.

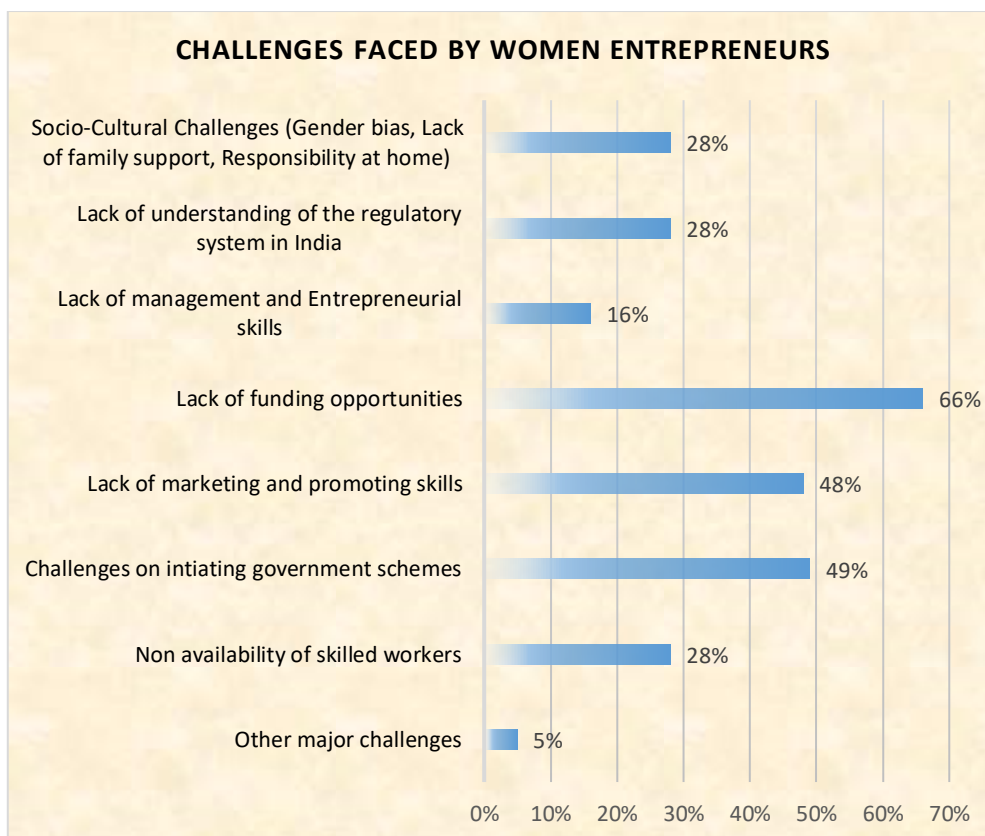


This graph shows the urban vs suburban vs rural demographic that takes an interest in women entrepreneurs services. 68% of women entrepreneur users reside in metro cities, 26% reside in tier 2 cities and the remaining reside in tier 3 locations. This builds the case to introduce the service of city chapters to propagate offline engagement networks and the simultaneous need to invest in improved digital literacy in the rural context.

Challenges faced by Women Entrepreneurs

The Indian economy is one of the fastest-growing in the world. Over the last decade, there has been a steady increase in the number of startups launched. The majority of these have indeed been launched by men. But the good news is that women have shown much interest in

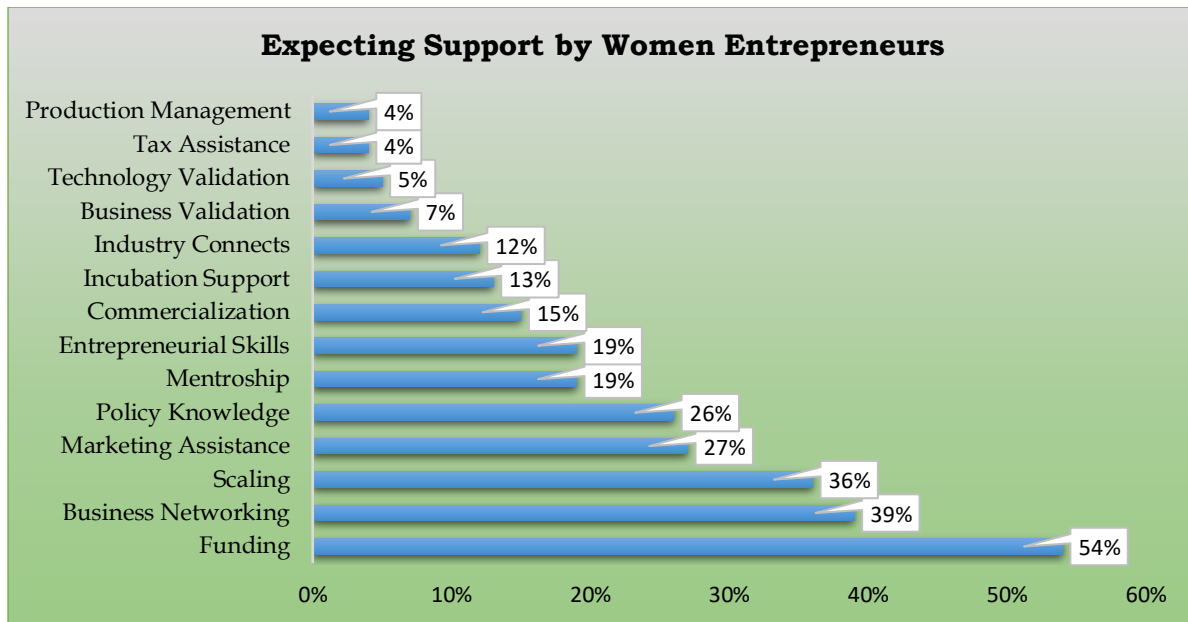
business and launching new ventures. The problem is that the success ratio for women is far less than that of men due to various cultural reasons, lack of business resources such as development and training. Women must contend with a wide range of challenges in business. On paper, things have never looked better for female entrepreneurs. As of 2020, more than 11 million Indian businesses were owned by women, employing nearly 9 million people and generating \$1.7 trillion in sales, according to the National Association of Women Business Owners. But these numbers only tell part of the story. Women-owned businesses are still in the minority, and the hurdles faced by women who have embraced entrepreneurship are vast and often very different from those experienced by their male counterparts.



About 66% of the women feel that a lack of funding opportunities is a challenge they face in their entrepreneurial journey and around 49% feel the same about the lack of information about government schemes. Inputs provided by these users indicate that the challenges faced by them overlap with established research on constraints to female entrepreneurship: funding support, networking, information about government schemes and programs, mentorship, and marketing. The validation of these challenges has fed into partner mapping exercises that allow for the collaborations for initiatives that tackle each of the barriers. While women entrepreneurs will actively work to bridge these systemic changes, socio-cultural challenges and gender bias are the most prominent social challenges that also need to go hand-in-hand with this development.

Women Entrepreneurs Need lot of Support

Women Entrepreneurs are always expecting glorious support from experts to bloom. The support provides an ecosystem for budding & existing women entrepreneurs across the country by providing different support services like incubation, training, marketing, mentorship, etc. NITI Aayog has launched a Women Entrepreneurship Platform for providing an ecosystem for budding & existing women entrepreneurs across the country. There is an entrepreneurial surge amongst women entrepreneurs during this pandemic and women entrepreneurs are coming forward in India but they definitely need mentoring support from experts to sustain the business. Here is where Women Entrepreneurs India plays an important role to handhold entrepreneurs in every stage of their business.



Funding, networking and scaling are the top 3 reported support areas to aid women entrepreneurship with a frequency of 54%, 39% and 36% respectively. Women entrepreneurs in India need awareness programmes and boosting campaign to improve their chances of becoming successful; and to mitigate the biases that currently work against them. All entrepreneurs know the challenges of securing funding for their ideas, but the bar is often set even higher for female entrepreneurs. In addition, women in India and around the world are also struggling to bring their ideas to market. This is contrary to reason because a significant number of entrepreneurs in countries like India and the United States are women. According to the Government of India’s sixth economic census there were over 8 million women entrepreneurs in India with 14% of businesses in India now female-run. 40% of entrepreneurs in the US are women, and more than 9.8 million US firms are owned by women. There are persistent challenges to address in both democracies for women to pitch ideas, find allies and partners within the ecosystem, secure funding, and innovate.

Conclusion

As part of a knowledge society in the new media era, social media considerably contribute to women empowerment by offering information and education that presents women users with strategies contributing better informed decision making from anywhere and everywhere which may not be possible otherwise. From history, issues related to gender stereotyping, discrimination and inequality have been found predominant with no exception of social media in today’s scenario. Enabling women entrepreneurship benefits future generations through the multiplier effect. Investing in women builds economic and social prosperity by enabling a gradual social shift from high fertility, low education and poor health to making more conscious reproductive choices, higher education and better health for self and family. Gender sensitization and training for the banking community can enhance financial access for all women entrepreneurs. Focused initiatives such as women-only self-help groups and incubators can improve networking and mentorship, tackling two of the social challenges to entrepreneurial success; especially in rural and semi-urban India.

For true advancement and employment gains, women's entrepreneurship is a compelling solution to realize the demographic dividend, engage the female population, and accelerate social and economic outcomes. While entrepreneurship brings its unique challenges and positives relative to traditional employment, easing the environment and addressing gender-specific constraints will exponentially increase the vibrancy, returns and multipliers for India.

References

1. Anandaraman, R., and S. Karthikeyan. "Small Scale Entrepreneurs and its Impact on Economic Activities in Villuppuram." *International Journal of Research Culture Society* 4.5 (2020): 243-247.
2. Anila, A. "A. Women Entrepreneurship through Self-Help Groups: A Case Study of Tirunelveli District, Tamilnadu." *International Journal of Research in Commerce, Economics & Management* 2 (2012).
3. Arivalagan, K., and C. Paramasivan. "Problem faced by Self Employed Differently abled Persons in Perambalur District in Tamil Nadu." *A Journal of Composition Theory* 12.9 (2019): 1375-1386.
4. Chennakrishnan, P. "A Study on Women Entrepreneurship in Rural Tamil Nadu with Special Reference to Vellore District." *Management* 7.1 (2019): 48-56.
5. Kadeswaran, S., Brindha, D., and Jayaseelan, R. "Social Media as a Gateway for Accelerating Women Empowerment." *Parishodh Journal* 9.3 (2020): 4876-4885.
6. Kurinji, T., and R. Magesh. "Women Entrepreneurship in Tamil Nadu-A Qualitative Study using Tows Analysis." *Asian Journal of Research in Social Sciences and Humanities* 6.9 (2016): 1071-1080.
7. Manimekalai, N., and G. Rajeswari. "A Study on the Development of Women Entrepreneurship through Self-help Groups in Tiruchirappalli." (2003).
8. Mariselvam, P., and C. Paramasivan. "Economic Violence against Dalit Entrepreneurs in Tamil Nadu." *IJRDO - Journal of Business Management* 2.6 (2016): 38-49.
9. Paramasivan, C., and P. Mari Selvam. "Progress and Performance of Micro, Small and Medium Enterprises in India." *International Journal of Management Studies* 2.4 (2013).
10. Paramasivan, C., and R. Pasupathi. "Performance of Agro based Industries in India." *National Journal of Advanced Research* 2.6 (2016): 25-28.
11. Paramasivan, C., and S. Savarimuthu. "Corporate Social Responsibility of Ratna Status Public Sector Undertakings in India." *SELP Journal of Social Science* 6.25 (2015): 8-16.
12. Premadas, J., and C. Paramasivan. "Conceptual Analysis on Community based Entrepreneurial Activities." *SELP Journal of Social Science* 9.37 (2018): 71-78.
13. Rajeshkanna, S., and C. Paramasivan. "An Evaluation Study on Sub Plan for Scheduled Caste in Tamil Nadu." *SELP Journal of Social Science* 7.27 (2016): 72-78.
14. Santha, S. "Women Entrepreneurship in Kerala: A Comparative Study with Tamil Nadu." (2007).
15. Subathra, S., and C. Paramasivan. "Women Empowerment and Entrepreneurship through TAHDCO in Tiruchirappalli District." *Research Explorer* 5.14 (2017): 67-72.