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AN ANALYSIS OF MASLOW HIERARCHY APPROACHES AND IMPACT OF SELF ESTEEM AMONG ADOLESCENTS

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Abstract

Maslow's hierarchy provides a model for how students are motivated to learn. Without the bottom layer of the hierarchy met, students cannot reach the next level. Each level, once met, allows students the ability and motivation to learn. Each student can move up in the hierarchy with the proper support. The aim of this study is to understand how Maslow's hierarchy model impacts whether students are motivated to learn. Self-esteem is the term used to describe a person's own measurement of his/her self-worth. It is a basic human need and it makes an essential involvement in life process and progress. Self-esteem is a feeling of self-worth, self-confidence and self-respect for entire human lives. Adolescents with low self-esteem often can feel lonely, powerless, offended, distrustful and easily frustrated. These feelings can lead to aggressive, violent, teasing and bullying behaviour. Adolescents with high level self-esteem are proud of themselves, high level sense of belonging and acceptance and sense of competence. Self Esteem plays a significant role in adolescents. The present study aims to measure the correlation between self-esteem and demographical data of gender category, educational achievement, and birth order. In this study mainly focused an analysis of Maslow hierarchy approaches impact of self-esteem among adolescents.

Keywords: *Maslow Hierarchy Theory, Self esteem, adolescence stages, birth order.*

INTRODUCTION

Abraham Maslow first introduced the concept of a hierarchy of needs in his 1943 paper, titled "A Theory of Human Motivation," and again in his subsequent

book, "Motivation and Personality." Abraham Maslow's hierarchy of needs is one of the best-known theories of motivation. Maslow's theory states that our actions are motivated by certain

physiological and psychological needs that progress from basic to complex. While some of the existing schools of thought at the time—such as psychoanalysis and behaviourism tended to focus on problematic behaviours, Maslow was more interested in learning about what makes people happy and what they do to achieve that aim. As a humanist, Maslow believed that people have an inborn desire to be self-actualized, that is, to be all they can be. To achieve this ultimate goal, however, a number of more basic needs must be met. This includes the need for food, safety, love, and self-esteem. Maslow believed that these needs are similar to instincts and play a major role in motivating behaviour. There are five different levels of Maslow's hierarchy of needs, starting at the lowest level known as physiological needs.

MASLOW HIERARCHY THEORY - SELF ESTEEM

Personal

It is an identity, the concept one develops about oneself that evolves over the course of their life. This may include aspects of their life that they have no control over, such as, where they grew up or the colour of their skin, as well as choices they make in life, such as how they spend their time and what they believe.

Social

Social development has been described as a process of change from the traditional way of living of rural communities to progressive ways of living in society; as a method by which people can be assisted to develop themselves on their own capacities and resources. Social development is more concerned with the investment in human beings. Social development reveals two interrelated dimensions: First, the development of capacity of people to work continuously for their own and society's welfare. Secondly, the alteration

of institutions so that human needs are met all levels, especially the lowest, through the process of improving the relationships between expression of needs and the means to attain them.

Academic

Academic achievement represents performance outcomes that indicate the extent to which a person has accomplished specific goals that are the focus of activities in instructional environments, specifically in school, college, and university. School systems mostly define cognitive goals that either apply across multiple subject areas (ex. critical thinking) or include the acquisition of knowledge and understanding in a specific intellectual domain (ex. numeracy, literacy, science history). Therefore, academic achievement should be considered to be a multifaceted construct that comprises different domain of learning.

Intellectual

It is relating to our ability to think and understand things, especially complicated ideas, like, a very educated person whose interests are studying and other activities that involve careful thinking and mental effort. Intellectual means involving a person's ability to think and to understand ideas and information.

Moral

Moral development is the process through which children develop proper attitudes and behaviours towards other people in society, based on social and cultural norms, rules and laws. It refers to the ways one distinguishes right from wrong as one grows and matures. very young children generally do not have the same level of moral development as adolescence.

OBJECTIVES OF THE STUDY

1. To study the significance level of self esteem and gender category.
2. To identify the stages of adolescence and self esteem level.

3. To analyse the educational background and self esteem level.

HYPOTHESES

- ❖ There will be significant relationship between gender and self esteem.
- ❖ There will be significant relationship between educational qualification and self esteem.
- ❖ There will be significant relationship between stages of adolescence and self esteem.
- ❖ There will be significant relationship between birth order and self esteem.

RESEARCH DESIGN

The population of the study is selected from various College students in around Coimbatore, Tamilnadu. The selection of the sample 300 was stratified randomly selected Arts and Science students. A convenient sampling

technique was applied to select the sample respondents. The present study consists of both primary and secondary data. Primary data were collected with the help of self-esteem scale. This scale developed by Dr.K.S Roop and Ms. Sairabanu Daraged. Self-esteem scale contains 78 Statements, together representing six areas of self- esteem. There are 12 items on personal aspect, 13 on social, 15 on emotional, 11 on academic, 14 on intellectual and 14 on moral aspects. Each statement was assigned a five point response scale, where every statement had ‘strongly agree’, ‘agree’, ‘neither agree nor disagree’, ‘disagree’, and ‘strongly disagree’, as scale points. The scale points on the intervals were subsequently scored 4, 3,2,1,0 for all the positive statements and the negative statements were scored in the reverse order.

ANALYSIS AND INTERPRETATION

**Table 1
Demographic Profile**

Respondent’s Detail	Variable	Frequency	Percent (%)
Gender	Male	114	38.0
	Female	186	62.0
	Total	300	100.0
Self Esteem	Personal	38	12.7
	Social	56	18.7
	Emotional	42	14.0
	Academic	49	16.3
	Intellectual	65	21.7
	Moral	50	16.7
	Total	300	100.0
Educational Qualification	Under Graduates	213	71.0
	Post Graduates	87	29.0
	Total	300	100.0
Birth Order	First Born	141	47.0
	Second Born	159	53.0
	Total	300	100.0
Stages of Adolescence	Pre adolescence	94	31.3
	Early adolescence	199	66.3
	Late adolescence	7	2.3
	Total	300	100.0

Source: Primary data

The above table said that explain the demographic variables. The majority of respondents are belongs to female (62%) category. The minimum of respondents are belongs to male (38%) category. In this regard, the majority of 21.7% respondents are belongs to intellectual level and following 18.7% of

respondents are social level;16.7% of respondents are belongs to social level; 16.3% of respondents are academic level; 14% of respondents are belongs to emotional level and minimum level of (12.7%) respondents are belongs to personal level.

Table 2
Gender and Self Esteem

Gender		Self Esteem						Total
		Personal	Social	Emotional	Academic	Intellectual	Moral	
Male	Count	17	15	24	22	16	20	114
	% of Total	5.7%	5.0%	8.0%	7.3%	5.3%	6.7%	38.0%
Female	Count	21	41	18	27	49	30	186
	% of Total	7.0%	13.7%	6.0%	9.0%	16.3%	10.0%	62.0%
Total	Count	38	56	42	49	65	50	300
	% of Total	12.7%	18.7%	14.0%	16.3%	21.7%	16.7%	100.0%

Source: Primary data

The above table analyses the gender and self esteem of adolescence. The 38% of respondents belongs to male category including maximum 8% of respondents have emotional level and

minimum of 5% of respondents have social level esteems. The 62% of respondents are belongs to female category including the majority of 16.3% respondents are intellectual level.

Table 3
Statistical Analysis

Ho: There is no significance difference between gender and self esteem.

Chi-Square Tests			
	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	16.271 ^a	5	.006
Likelihood Ratio	16.464	5	.006
Linear-by-Linear Association	.491	1	.483
N of Valid Cases	300		

a. 0 cells (.0%) have expected count less than 5. The minimum expected count is 14.44.

The value of chi-square test (16.271a) at low p-value of (.006) indicates that the null hypothesis is

rejected at 1 percent level of significance. Hence it may be concluded that there is a significant relationship between gender and self esteem.

Table 4
Educational Qualification and Self Esteem

Educational Qualification		Self Esteem						Total
		Personal	Social	Emotional	Academic	Intellectual	Moral	
Under Graduates	Count	20	38	31	35	45	44	213
	% of Total	6.7%	12.7%	10.3%	11.7%	15.0%	14.7%	71.0%
Post Graduates	Count	18	18	11	14	20	6	87
	% of Total	6.0%	6.0%	3.7%	4.7%	6.7%	2.0%	29.0%
Total	Count	38	56	42	49	65	50	300
	% of Total	12.7%	18.7%	14.0%	16.3%	21.7%	16.7%	100.0%

Source: Primary data

The above reveals the self esteem with respect to educational qualifications. The 71% of respondents are belongs to under graduates including maximum of 15% of respondents are intellectual level and minimum of 6.7% of respondents are

personal level. The 29% of respondents are belongs to post graduates including maximum 6.7% of respondents are Intellectual level and minimum of 2% respondents are moral level.

Table 5
Statistical Analysis

Ho: There is no significance difference between educational qualification and self esteem.

Chi-Square Tests			
	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	13.778 ^a	5	.017
Likelihood Ratio	14.520	5	.013
Linear-by-Linear Association	8.848	1	.003
N of Valid Cases	300		

a. 0 cells (.0%) have expected count less than 5. The minimum expected count is 11.02.

The value of chi-square test (13.778a) at low p-value of (.017) indicates that the null hypothesis is rejected at 5 percent level of significance.

Hence it may be concluded that there is a significant relationship between educational qualification and self esteem.

Table 6
Stages of Adolescence and Self Esteem

Stages of Adolescence		Self Esteem						Total
		Personal	Social	Emotional	Academic	Intellectual	Moral	
Pre adolescence	Count	24	41	22	0	7	0	94
	% of Total	8.0%	13.7%	7.3%	.0%	2.3%	.0%	31.3%
Early adolescence	Count	14	15	20	43	58	49	199
	% of Total	4.7%	5.0%	6.7%	14.3%	19.3%	16.3%	66.3%

Late adolescence	Count	0	0	0	6	0	1	7
	% of Total	.0%	.0%	.0%	2.0%	.0%	.3%	2.3%
Total	Count	38	56	42	49	65	50	300
	% of Total	12.7%	18.7%	14.0%	16.3%	21.7%	16.7%	100.0%

Source: Primary data

The above explain the stages of adolescence and self esteem. The 66.3% of respondents are belongs to Early adolescence including maximum of 19.3% of respondents are intellectual level and minimum of 4.7% of respondents are personal level. The 31.3% of respondents are belongs to pre adolescence including maximum 13.3%

of respondents are social level and minimum of level of respondents are academic level. The 2.3% of respondents are late adolescence including maximum of 2% of respondents are academic level and very minimum of percentage level of personal, social, emotional, intellectual and moral level.

Table 7
Statistical Analysis

Ho: There is no significance difference between stages of adolescence and self esteem.

Chi-Square Tests			
	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	1.512E2 ^a	10	.000
Likelihood Ratio	170.267	10	.000
Linear-by-Linear Association	93.833	1	.000
N of Valid Cases	300		

a. 6 cells (33.3%) have expected count less than 5. The minimum expected count is .89.

The value of chi-square test (1.512E2a) at low p-value of (.000) indicates that the null hypothesis is rejected at 1 percent level of significance.

Hence it may be concluded that there is a significant relationship between stages of adolescence and self esteem.

Table 8
Birth Order and Self Esteem

Birth Order		Self Esteem						Total
		Personal	Social	Emotional	Academic	Intellectual	Moral	
First Born	Count	46	28	23	13	10	21	141
	% of Total	15.3%	9.3%	7.7%	4.3%	3.3%	7.0%	46.9%
Second Born	Count	11	28	19	36	36	29	159
	% of Total	3.7%	9.3%	6.3%	12.0%	12.0%	9.7%	53.0%
Total	Count	38	56	42	49	65	50	300
	% of Total	19.0%	18.7%	14.0%	16.3%	15.3%	16.7%	100.0%

Source: Primary data

The above table reveals that the birth orders and self esteem. The 47% of respondents are belongs to first born category including maximum of 15.3% of respondents are personal level and minimum of 3.3% of respondents are Intellectual level. The 53% of respondents

are belongs to second born including maximum of 12% of respondents are belongs to Academic and Intellectual level and minimum of 3.7% of respondents are personal self esteem level.

Table 9
Statistical Analysis

Ho: There is no significance difference between birth order and self esteem.

Chi-Square Tests			
	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	18.936 ^a	5	.002
Likelihood Ratio	19.525	5	.002
Linear-by-Linear Association	7.870	1	.005
N of Valid Cases	300		

a. 0 cells (.0%) have expected count less than 5. The minimum expected count is 17.86.

The value of chi-square test (18.936a) at low p-value of (.002) indicates that the null hypothesis is rejected at 1 percent level of significance. Hence it may be concluded that there is a significant relationship between birth order and self esteem.

SUGGESTIONS & CONCLUSION

According to this research, that majority of the female adolescents have high level self-esteem when compared to male adolescents. This indicates female adolescents have a high level of self-worth, self-confidence and self- respect. On the other hand male adolescents have a tendency of poor belonging and acceptance, low level of positive approaches and attitude, moreover experiencing emotional safety. In addition, undergraduates have a higher level of self-esteem than post graduates. This shows that undergraduates’ students have a high level of display initiatives, independence, curiosity and high level of confidence. Similarly the majority of second born adolescents have high levels of self-esteem when compared to first born adolescents. It reveals that first born adolescents have a low level of initiative, dependence, and low level of confidence.

They do not show pride in their work. Also first born adolescents are low level of set goals and achieve their goal these consequence they could feel depressed mood. On the other hand, second born adolescents can have a high level of initiative with confidence. They know how to set a goal and attain their goal. The majority of respondents are early Adolescence stage high levels of self-esteem when compared to pre adolescents and late adolescence. This indicates that the early stage of adolescents have more positive feelings about oneself and others. In contrast pre- adolescents have low level self-esteem exposed to violence, poor discipline, often feel guilty and unworthy. Sometimes they may even feel that adults have the right to use violence against them. Finally the majority of the respondents are highly scored on intellect. It shows the ability to think and understand ideas and information. The majority of the respondents have low scores on emotional components. One of the basic or fundamental aims of education is to develop a sound and stable personality of an individual in order to enable him or her to live a healthy social life. In this regard, emotional

development plays a vital role in the social life of a person. So education by educators, parents and guardians of adolescents, enable students to become emotionally sound and productive individuals for a healthy society.

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DIGITALIZATION ON THE ACCOUNTING PROFESSION AND ACCOUNTING STRUCTURE- AN OVERVIEW

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Abstract

Accounting is a classic profession, and its rules and concepts have been in place for many years and have not changed. However, the accounting industry is also being impacted by economic globalisation, stricter laws, and countless technology advancements. The necessity for quick adaptation and transformation of company practises and business processes without straying from fundamental accounting laws and principles reflects challenges for the accounting profession. The main issues that digitization transformation for the accounting profession are analysed and categorised in this article. One of the processes that brought the world under one roof is digitalization. The process of converting data to an electronic representation is known as digitalization. Digitalization of accounting is the conversion of financial data from a paper-based format to an electronic one. Accounting software and computers are used to convert paper data into electronic form. The ability to evaluate and report financial data quickly, effectively, and efficiently has improved because to technological advancement. Four broad categories can be used to group digital accounting. They are enterprise resource planning (ERP) systems, cloud computing, and advances in digital technology.

Keywords: *Digital Accounting, Accounting Profession, Technological, Business Processes, Enterprise Resource Planning (ERP).*

INTRODUCTION

The idea of digital accounting was developed for a more effective taxation system. The idea of digital accounting

was developed for a more effective taxation system. It began as a federal government effort to modernize the Tax and Customs Administration back in

2003. Later, the Digital Bookkeeping System (NF-e) and Electronic Invoice (NF-e) appeared (Sped). By 2015, Social Security, the Digital Book keeping System Tax, and labour obligations had all been implemented. The everyday labour of an accountant won't be eliminated by digital accounting; on the contrary, it actually assists to increase their productivity. Accounting, the language of business, refers to the dissemination of corporate information to stakeholders.

Review of Literature

A literature review is a text of a scientific publication that summarises the existing knowledge on a certain topic, including significant discoveries as well as theoretical and methodological contributions. The foundation of research in almost every academic discipline is a literature review. To place the current study into the context of the pertinent literature and give the reader perspective, a narrow scope literature review may be published as part of a peer-reviewed journal article reporting new research.

Any research project requires background knowledge that enables understanding of the nature of the problems related to the specific topic and its importance in subsequent investigations. With this in mind, the literature review section has been designed to look at numerous works that relate to the specific/ The present review of literature consists of four important parts which are mainly related to the research work.

1. Digital Accounting
2. Accounting Profession
3. Accounting System
4. Digital Transformation

Danimir Gulin (2019) emphasised that businesses have a lot to gain from digitalization and the development of information technologies.

Digitalization also brings about a lot of changes for the accounting industry. It will alter how accountants think and work. Although many accountants believe that automation and digital solutions will replace people and take away their jobs, research indicates that accountants will use automation and digital solutions to perform everyday activities rather than being replaced by them.

Pushpalatha (2021) claims that digital accounting is simplifying accounting tasks and that digitalization produces more productive, skilled workers and more accurate data. Data can be accessed instantly thanks to the digitalization of accounting, which also helps to attract more customers and workers. Accounting's transition to digital technology makes it possible to automatically produce financial statements including balance sheets, income statements, cash flow statements, and shareholder equity statements.

Oualid Meraghnet.,al (2021) As a result of the manifestations associated with the digital transformation that corporate organisations have gone through, it has been noticed that accounting information systems have undergone significant developments, alterations, and upgrades. That system uses them as outputs rather than undertaking tasks like saving, categorising, and summarising. In order for the transformation to be accomplished by merging the various elements to establish the system and assure its successful continuity, it is essential for the members in charge of accounting information systems to use the developed systems to adapt to this transformation process efficiently.

Yunita Awang et, al (2022) In order to emphasise that the accounting profession is becoming increasingly digitalized, the highest mean score items for opportunity and risk are, respectively, "Digitalization expands working time—

work from anywhere and at any time" and "Digitalization provides better ergonomics—support in performing heavy, dangerous, or complex work." The perceived opportunity or risk related to the digitalization of the accounting profession, however, was unaffected by gender variations.

Tahmina Khanom (2020) concludes that the world is being shaped by technology. It has an impact on practically every element of modern life, including social structures, economy, and cultural practises. Globalization, increased competition, and technological advancements are causing constant change in vocations. There is no exception to that in accounting. Since its inception, accounting has benefited every trade because it is the language of commerce. The author is motivated to examine the main obstacles and exciting potential facing the accountancy profession in the modern world since the constantly developing digital technologies are making it the most affected industry in ways that are still unimaginable.

RESEARCH GAP

Everyone in the modern world relies on digesting new technologies and digitization. In a similar manner, the accounting department is transforming from manual to digital work processes. It has a faster and less time-consuming alteration of daily life. Social media is a need in everyone's life. In this regard, the researcher learned about the present world's accounting system and the profession of digital accounting, however many authors simply addressed activities, performance, and other related research work.

OBJECTIVE OF THE STUDY

1. To understanding the digital accounting usage and needs in present profession.
2. To analysis the digital accounting transformation and performance.

RESEARCH METHODOLOGY

The present research covers only secondary data and is descriptive in nature. Secondary data was collected from numerous public and unpublished sources.

Scope of Research Work

The goal of the current research study is to collect data on the current business profession from the use of digital accounting. This viewpoint contends that the ability of the business sector to use video calling to engage with individuals in different locations and transfer data in real time is most challenged by digital transformation. More businesses benefit from digital accounting because all businesses can transfer data in this way. Companies have a lot to gain from digitalization and the advancement of information technologies. Digitalization also brings about a lot of changes for the accounting industry. It will alter how accountants think and work.

Conceptual Framework

Meaning of Digital accounting

In digital accounting, financial data is created, transferred, managed, and stored electronically. Many of the manual operations that accountants often deal with are being digitalized and automated using software solutions.

Meaning of Digital transformation

The act of employing digital technology to build new business processes, cultures, and customer experiences—or adapt current ones—in order to satisfy shifting business and market requirements is known as digital transformation.

Table 1
Digitalization on the Accounting Profession and Performing of Accounting Tasks

Area	Effect
Main digital solutions	<ol style="list-style-type: none"> 1. Artificial intelligence 2. Block chain 3. Cloud computing 4. Big data
Performing accounting tasks	<ol style="list-style-type: none"> 1. Automatization of routine, repetitive and structured tasks (e.g. invoicing, payroll) 2. Non-routine and non-structured tasks will require human thinking and additional skills and knowledge (e.g. interpreting and analyzing financial information)
Education and training	<ol style="list-style-type: none"> 1. Changes and modification of university programs 2. Critical thinking 3. Problem solving 4. Skills regarding the use of artificial intelligence 5. Accounting engineering 6. Interpersonal interaction and communication

Source: ENTRENOVA 12-14,

Table 2
Digital Transformation in Present Profession

Year	Digital Transformation in Present Profession		
	Process -1	Process -2	Process -3
1770	Hand to Machine	Steam, Water	Farms to Factories
1870	Industrialization	Assembly line and mass production	Electricity
1970	Computers	Electronics	Blue Collar Automation
Present	Internet of Things	Big data	AI and Machine Learning and White collar automation

Source:-Bernard Marr's webinar

Table 3
Top 7 Cloud-Based Online Accounting Software usages in Company

S.No	Accounting Software	Purpose and Process	Digital accounting – Future
1	Zoho Books Online Accounting Software	GSTN filing system	Time & Cost Savings
2	Real Books – Cloud Accounting Software	Retail POS Billing, Bar-coding, and Inventory	Analytics and Real-Time advice
3	Reach – Accounting Software	Business Dashboard, Inventory Management, Billing & Invoicing, and Repair Management.	Easy Access
4	Quick Books – Accounting Online	GST-R 9 report for filing the annual tax return for India	Accurate Financial Reports
5	Profit Books – Cloud Accounting	Sales orders, manufacturing inventory management, warehouse, and customer and supplier management.	Strengthen Data Security
6	Zip Books: Cloud-Based Accounting Software	Essential accounting, inventory, sales, purchase, and CRM modules.	E-invoicing
7	Align Books – Online Accounting	Align Books key modules include sales, purchase, finance, inventory, POS, job work, production, payroll, and asset management.	Financial Ecosystem

Source: Author creation

Suggestion

Without a doubt, the epidemic has sped up the digital transformation process. It's a truth that has unexpectedly been pressed onto the accounting community and the rest of society. In addition to this, organisations are dealing with a number of major obstacles, including the need to recover from two years of intermittent lockdowns, the very real threat of bankruptcy, rising energy costs, tax increases, coping with Covid, the cost-of-living problem, and financial difficulties. In this sense, digitalization is more supportive and helps them occasionally keep running their firm. One significant area of automation, artificial intelligence (AI), is poised to fundamentally alter the way accounting operations are conducted. AI will increase productivity, decrease errors, and

streamline workflows while assisting professionals in making decisions about their businesses in real time using accounting data as the basis for their analysis.

Conclusion

In this perspective, accounting software is crucial to all businesses in the modern business environment. The same is true of accounting. The field has evolved much beyond simple bookkeeping and payroll, and like its companion procurement, it now plays a more strategic role for organisations who are forward-thinking. The past two years have taught us that planning ahead is essential for management and the finance department to future-proof their companies. Finance departments are in a good position to advise on hazards and comprehend what is required right away to secure long-term survival. A good

understanding of cash flow, reserves, investments, potential future prospects, and/or expansion plans is required by management. Finance departments will be able to offer more visibility at the push of a button as a result of more automation, and they will then be able to provide more value-added guidance such as how to enter a new market or launch a new e-commerce service.

Scope of Future Research

In this approach, accountants are now essential to changing the way business is done in the future. Businesses may inspire confidence in investors and build stronger stakeholder trust by receiving assistance in setting realistic goals and communicating their achievements. But as reporting changes, so must the skills needed to accomplish the job. Therefore, accountants will soon need to be knowledgeable in these areas. The discipline, critical thinking, and problem-solving abilities required to influence the direction of business can be brought by a new generation of accountants.

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A STUDY ON PERFORMANCE OF AGRO BASED INDUSTRIES IN SHENKOTTAI TALUK, IN TENKASI DISTRICT

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Abstract

The Agro Processing Industry is an important sector of the Indian economy. The agro processing industry sector, which has experienced acceleration during the period 1990-95 has slowed its pace in the past half decade as, the manufacturers have realized that the consumer is yet to familiarize himself with the products available in the market. The agriculture and industry are related to each other. Increased farm productivity promotes industrialization. There is slow development of agro industries in underdeveloped countries due to lack of purchasing power in the hands of the people. There is also lack of modernization in the farm sector. Industries and agriculture remains competitive in short run but in the long run they turn out to be complementary. In this article to expose a study on performance of agro based industries in shenkottai taluk in Tenkasi district.

Keywords: *Agro Based Industries, CTIF, Problems of Agro based Industries, Challenges of Agro Based industries.*

INTRODUCTION

The agriculture and industry are related to each other. Increased farm productivity promotes industrialization. There is slow development of agro industries in underdeveloped countries due to lack of purchasing power in the hands of the people. There is also lack of modernization in the farm sector. Industries and agriculture remains competitive in short run but in the long run they turn out to be complementary.

The highly industrialized countries have strong base of agriculture. Agriculture helps industry by various ways. It supplies raw material to industries. It provides food to people engaged in the industries, increase

purchasing power of the community, which helps to purchase industrial goods. Savings by agriculture helps industries for capital formation.

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. The Agro Processing Industry is an important sector of the Indian economy. The agro

processing industry sector, which has experienced acceleration during the period 1990-95 has slowed its pace in the past half decade as, the manufacturers have realized that the consumer is yet to familiarize himself with the products available in the market. In shenkottai Taluk is one of the western ghats deltals, it is fully agriculture oriented places are there so in this Taluk majority of the agro based industries are running and controlled depends upon the agriculture. In this article to discuss about the performance, problems and challenges of agro based industries in shenkottai Taluk.

Objectives:

1. To Study the agro based industries in India to general.
2. To Measure the agro based industries in Shencottai Taluk.
3. To Find-out there performance of agro based industries in Shencottai Taulk.
4. To Analyse the agro based industries in Shencottai Taluk.

Agro-based industries:

Agro industries are those units which add value to agriculture products/residues, both food and non-food, by,

- Processing into products which are marketable or usable or edible.
- Improving storability.
- Providing the link from farm to the market or part thereof.

Agro industry also includes Hi-Tech and Bio-technology based agriculture. "Agricultural Product" means produce of agriculture, horticulture, sericulture, floriculture, fisheries and includes minor forest produce and live stock based products. Agro-industry processes, outcomes of plant or animal origin by transformation and preservation through changing physical and chemical characteristics and packaging. It has tremendous contribution to economic development.

1. It transforms raw material into finished products for consumption.

2. It constitutes a significant proportion of the developing countries' production and exports.
3. It develops food system that provides the nutrients which are critical for wellbeing of the expanding population.

Scope of the study:

In Shencottai Taluk is one of the borders of Tamil Nadu and Kerala, in this place very naturalized and agriculture oriented activities done in this place. The varieties of agro-based industries are doing entrepreneurship based upon agriculture related raw materials. So, in this taluk wider scope for agro-based entrepreneurship, doing in various places.

Methodology:

In my research study is descriptive in nature, using both primary and secondary data. Primary data were collected through interview schedule, and Secondary data were collected from various books, journal, magazines, research reports government annual reports and various published and unpublished sources.

Sampling Technique:

In Shencottai Taulk is one of the centre part of Tenkasi District. Simple Random Sampling method was used in my research study.

Sample Size:

In Shencottai Taluk above 1500 Agro Based Industries are there, off which I have taken 50 Agro Based industries were taken as a sample respondents.

Period of the Study:

The research period is during from January 2020 to March 2020, which include data collection and theory collection period.

Area of the Study:

The proposed research study is conducted in Shencottai Taulk, only, other places is not considered in my research study.

Limitations of the Study:

In this study is taken only agro-based industries in Shencottai Taluk. It is not taken in full Tenkasi District. It is not

covered all other entrepreneur, and does not cover all type of entrepreneurship, in Shencottai Taluk.

Table No.1
State-Wise Cumulative Loans Sanctioned and Released Under CTIF
(Amount in \$ crore)

S.NO	State	Loan Sanctioned		Loan Disbursed	
		Central Share	State Share	Central Share	State Share
1	Andhra Pradesh	88.41	513.87	22.63	489.34
2	Assam	168	0	0	0
3	Bihar	134	0	67.73	0
4	Chhattisgarh	126.69	0	42.32	0
5	Gujarat	8158.5	3611.03	3577.81	1383.04
6	Jammu & Kashmir	21.14	0	9.58	0
7	Jharkhand	1847	518	450.85	518.1
8	Karnataka	1837.34	0	563.06	733.35
9	Madhya Pradesh	3537.52	2863.18	569.45	3682.84
10	Maharashtra	3365.31	7826.13	603.7	19.31
11	Manipur	309.86	73.56	152.41	1233.27
12	Odisha	2299.67	3216.49	1016.29	0
13	Punjab	143.7	0	52.42	101.45
14	Rajasthan	983.85	196.32	52.42	101.45
15	Telangana	3316.98	0	268.89	0
16	Uttar Pradesh	4569.86	0	201.23	0
Total		30907.87	18818.6	7863.6	8.160.70

Source: 2018-19 Annual Report

The above table No.1 Explains the State-Wise cumulative Loans Sanctioned and Released Under CTIF, The State of Gujarat Loan Sanctioned off which Central govt share of 8,158.50 crores and State govt shares of 3,611.03 crores. The

Loan disbursed off which the Central govt shares of 3,577.81 crores and State govt shares of 1,383.04 crores were disbursed between the Agriculture sector.

Table 2
Financial Institutions of Respondents

S.NO	Financial Institutions	Frequency	Percentage
1.	DIC	12	24
2.	TAHDCO	18	36
3.	Co-operative society	8	16
4.	Commercial bank	5	10
5.	Private sector bank	7	14
Total		50	100

Source: primary Data

The above table No.2 Shows the Financial institutions of the respondents, 36 percent of the respondents were TAHDCO of institutions, 24 percent of the respondents were DIC of institutions, 16 percent of the respondents were Co-

operative society of institutions, 14 percent of the respondents were private sector bank of institutions, 10 percent of the respondents were commercial bank of institutions.

Table 3
Some of the Major Challenges of Respondents

S.NO	Some of the major challenges	Frequency	Percentage
1.	Same products	22	44
2.	Price	6	12
3.	Others	18	36
Total		50	100

. Source: Primary Data

The above table No.2 Explict the Some of the major challenges of the respondents, 44 percent of the respondents were same product of the

major challenges, 36 percent of the respondents were others of the major challenges, 12 percent of the respondents were price of the major challenges.

Table 4
Prime problems their routine operations

S.NO	Prime problems their routine operations	Frequency	Percentage
1.	Machine Problem	16	32
2.	Money Problem	22	44
3.	Other Problem	12	24
Total		50	100

Source: primary Data

The above table No.4 Explicit the Prime problems their routine operations of the respondents, 44 percent of the respondents were money problems their routine operations, 32 percent of the

respondents were machine problems their routine operations, 24 percent of the respondents were other problems their routine operations.

Table 5
Agro-Business Firms in Challenges in the Marketing of their Products of Respondents

S.NO	Agro-business firms in challenges in the marketing of their products	Frequency	Percentage
1.	Yes	22	44
2.	No	12	24
3.	Do not know	16	32
Total		50	100

Source: Primary Data

The above table No.5 Explains the Agro-business firms in challenges in the marketing of their products of the respondents, 44 percent of the respondents were yes challenges in the marketing of their product, 32 percent of

the respondents were do not know challenges in their marketing of their product, 24 percent of the respondents were no challenges in their marketing o their product.

Table 6
Problems Facing the Marketing of Agro-Business Products of Respondents

Problems facing the marketing of Agro-business products	Level of significance									
	1.	2.	3	4	5	Total		4	5.	Total
The emerging competitive environment	12	8	7	13	10	50		13	10	50
Frequency percentage	24	16	14	26	20	100		26	20	
The challenges customer satisfaction	14	7	6	5	18	50		5	18	50
Frequency percentage	28	14	12	10	36	100		10	36	
Failure to adopt to changes	8	21	4	9	8	50		9	8	50
Frequency percentage	16	42	8	18	16	100		18	16	
Failure to search out for prospective market niches	14	12	8	6	10	50		6	10	50
Frequency percentage	28	24	16	12	20	100		12	20	
Depreciation of the and other micro-economic issue (cost of production)	12	9	9	12	8	50		12	8	50
Frequency percentage	24	18	18	24	16	100		24	16	
Lack of bigger market of sell produces	13	9	5	12	11	50		12	11	50
Frequency percentage	26	18	10	24	22	100		24	22	

Source: primary Data

Scale:

1= Most non-significant; 2= Non-significant; 3= Neutral

4= Significant; 5= Most significant;

The above table No.6 shows the problems facing marketing of Agro-business products ,of the respondents, The emerging competitive environment, 26 percent of the respondents were suggest in significant, 24 percent of the respondents were suggest in Most non-significant, 20 percent of the respondents were suggest in Most significant, 16 percent of the respondents were suggest in Non-significant, 14 percent of the respondents were suggest in Neutral, and The challenges customer satisfaction, 36 percent of the respondents were suggest in Most significant, 28 percent of the respondents were suggest in Most non-significant, 14 percent of the respondents were suggest in Non-significant, 12 percent of the respondents were suggest in Neutral, 10 percent of the respondents were suggest in Significant, and Failure to adopt to changes, 42 percent of the respondents were suggest in Non-significant, 18 percent of the respondents were suggest in Significant, 16 percent of the respondents were suggest in Most non-significant, 16 percent of the

respondents were suggest in Most significant, 8 percent of the respondents were suggest in Neutral, and Failure to search out for prospective market niches, 28 percent of the respondents were suggest in Most non-significant, 24 percent of the respondents were suggest in Non-significant, 20 percent of the respondents were suggest in Most significant, 16 percent of the respondents were suggest in Neutral, 12 percent of the respondents were suggest in Significant, and Depreciation of the and other micro-economic issue (cost of production), 24 percent of the respondents were suggest in Most non-significant, 24 percent of the respondents were suggest in Significant, 18 percent of the respondents were suggest in Non-significant, 18 percent of the respondents were suggest in Neutral, 16 percent of the respondents were suggest in Most significant, and Lack of bigger market of sell products, 26 percent of the respondents were suggest in Most non-significant, 24 percent of the respondents were suggest in Significant, 22 percent of the respondents were suggest in Most significant, 18 percent of the respondents were suggest in Non significant, 10 percent of the respondents were suggest in Neutral.

Table 7

Failure to Add Value and differentiate Products of Agro-Business Firms of Respondents

S.NO	Failure to add value and differentiate products of agro-business firms	Frequency	Percentage
1.	Strongly agree	12	24
2.	Agree	18	36
3.	Neutral	8	16
4.	Disagree	5	10
5.	Strongly disagree	7	14
Total		50	100

Source: Primary Data

The above table No.7 Expose the Failure to add value and differentiate of agro-business firms of the respondents, 36 percent of the respondents were agree of failure to add value and differentiate products of agro-business firms, 24 percent of the respondents were strongly agree of failure to add value and differentiate products of agro-business firms, 16 percent of the respondents were neutral of failure to add value and differentiate products of agro-business firms, 14 percent of the respondents were strongly of failure to add value and differentiate products of agro-business firms, 10 percent of the respondents were disagree of failure to add value and differentiate products of agro-business firms.

SUGGESTIONS:

- The majority of the respondents were belongs to male category. The male agro based industries be doing business ventures in full time based in shencottaitaulk. But, the female agro based entrepreneurs were very less compute with male category. Therefore, to take initiate to develop the upcoming numbers of female category.
- The maximum of the 31-35 years age group the entrepreneurs were doing agro based industries, other age group of people do not interested about agro based industries. Hence, the central and state govt to create awareness about agro based entrepreneurship, between the other category of age group particularly to the youngsters
- The various agro based industries entrepreneurs, were procuring the educational background at secondary school level education. The other entrepreneurs like post graduate and other category of entrepreneurs are not interested doing this kind as business ventures.
- The majority of the agro based industries entrepreneurs was earning the income level of Rs. 2,00,000 to 3,00,000 only. They are doing business very small scale level business. The government to regulate these kind of industries to up list the income level.
- The married entrepreneurs, who have doing the business in very large numbers, because they are only the responsible person for all other family commitment that's why the varied entrepreneurship were interested entrepreneurship. But, unmarried youngsters are not full fledged interested about entrepreneurship, in future that in consider to developing pattern.
- The majority of the respondents who have belongs to a second generation category of entrepreneurs, they are doing business venture during 5-10-years of the age group of the industry. There fore, to create more awareness and facilitate to financial assistance to the first generation category.
- The maximum of the respondents who have registered only co-operative societies only. Because, these are agro based industries fully based upon the agriculture. So, the co-operative society also will facilitate loan and other registration facilities to the entrepreneurs.
- In agro based industries are fully processing industries for example cotton, weaving, coir products and other agro based industries were processing manufacturing methods of business activities. They are not fully interested services and other category of processing. Therefore, the manufacturing agro based industries are well profitable one in shencottai Taluk.
- The TAHDCO in the specialized financial institutions for SS/ST entrepreneurs. In shencottai Taluk the majority of the entrepreneurs were doing business venture of SC/ST

entrepreneurs. They are lending loan from other financial institutions.

- The majority of the entrepreneurs were received subsidy in 20-40 thousands only. This amount received by small scale industries but micro level of industries are not received these kind of high subsidy amount from the govt.
- The most of the agro based industries was performed by a traditional method only. They cannot aware about modern method. So, the central and state govt to put a modern method to influence to the agro-based industries.
- The majority of the agro-based industries run by only urban based industries, these kind of activities to not developing the rural based Laborer. Therefore in future most of the agro based industries to develop in rural base only.
- In rural areas some of the problems respondent, such as powerfluctuation, shortage of labour flows and other water and transport problems. So, these kind of problems to rectify by the govt, in future entrepreneurship.

CONCLUSIONS:

Entrepreneurship is one of the growing concept in recently trends, it is not only employment based, it is based only Economic, and Social development of the country. The more employment opportunities to provide in rural based peoples, and Substantial economic growth of the people. In particularly to focus about the below peoples. In shencottai Taluk more no. of agro based industries are there basically in shencottai Taluk agricultural land, in this land variety of agro based industries are there such as, oil mills, rice mills, weaving mills, and other fiber industry, handmade & handi graft products also are very good profitable business in this places. Now-a-days they are very struggling about doing the business ventures, because they are not having financial background, finance is

the life blood of the industry other establishment of the industries. Hence, the central and state govt to facilitate financial support and also giving marketing assistance provided to develop the agro based industries.

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WOMEN ENTREPRENEURS OF INFORMATION AND COMMUNICATION TECHNOLOGY ON RETAIL MARKETING IN VILLUPURAM

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Abstract

Information and communication technology is one of the sustainable growth of e-commerce promote retail entrepreneurs. ICT is enabling sharing communication network developing modern marketing, customer requirement of business enterprises and extent global marketing. Retail marketing is small business enterprises have not improve sales promotion of marketing activities because numbers of impact on investment, infrastructure, lacking of communication linkage. Retail entrepreneurs have non-effective of information and communication technology networks because purchasing of new software have no awareness in on-line marketing.

Keywords: *Communication, Entrepreneurs, Marketing, Technology, Network.*

INTRODUCTION

Women entrepreneurs is the economic activity of self business supply of similar variety on household goods and services in retail marketing. Women entrepreneurs start own business have minimum investment to extent micro level enterprises promote financial as well as service sector. Retail marketing is small scale enterprises contribute service and supply of goods and service in location of place delivery on products. Retail entrepreneurs communication networks are failure contact regular customer are involved in marketing. Information and communication technology is indirect way of marketing with contact through internet. Customer

are purchasing of goods using for on-line marketing payment through credit card of financial transaction. Retail marketing is not improving technology marketing because there is no development of modern marketing. Information and communication technology is innovative method customers are more benefit using communication network developing in global level. Retail marketing is not entering in modern marketing without communication sharing link between customers and sellers. Information and communication technology is worldwide network have more advantages are booking for purchase order in online-marketing. Women entrepreneurs are economically and financially have weak

not support any financial assistance of entrepreneurship under micro loan. Women entrepreneurs are not sufficient network of marketing linkage on the basis of information and communication technology in retail marketing. Women entrepreneurs are own production of goods and service is limited marketing areas because have no awareness of communication technology with contact customer. Retail marketing is customer relationship management has not development to identify product development and function of goods and service. Present day customer expectations are technical aspect of goods and easily purchasing networks through on-line marketing. Women entrepreneurs marketing linkage of information and communication technology is downtrodden have low investment is earning lean profit in business nature. Information and communication technology is computerized software network communication not connectivity in small scale entrepreneurs. MSMEs sector create women entrepreneurs programme sharing however further development of information and communication technology in modern marketing.

Statement of the Problems

Women entrepreneurs is powerful segment of society promote economic empowerment in our nation. Women entrepreneurs is backbone of socio-economic development mainly consider number of opportunity in retail marketing. Women entrepreneurs are process of marketing activities customer relationship management, resource of ICT and marketing network. CRM is commentary of marketing linkage to attract customer preference fulfill basic requirements satisfy of human want in retail marketing. Women entrepreneurs have faced number of problems in marketing namely lacking of communication technology, technical development of modern marketing, financial assistance of banking

institutions, heavy competition to meet local market and GST etc. Government of India contributes and arrange financial subsidy of capital, training development for production of goods and services and conducting research development on marketing products. Hence, women entrepreneurs are play ICT have not strengthen business development to reach national and international marketing.

Objectives of the Study

The research article has analyzed broader objectives as follow:

1. To measure economic activities of women entrepreneurs and its impact on communication technology in retail marketing.
2. To find out sales promotion of women entrepreneurs and economic development of micro enterprises in retail marketing.
3. To understand the customer prefer of marketing mix on product development in retail marketing.
4. To identify problems and prospectus of women entrepreneurs on information and communication technology in retail marketing.
5. To offer findings, suitable suggestions on women entrepreneurs and conclusion.

Methodology and Sampling Techniques

This article is fully framed descriptive method of analysis collected primary data through women entrepreneurs in retail marketing. The researcher has taken number of questionnaire gathered on the basis of women entrepreneurs however utilized information and communication technology in retail marketing. The researcher applied data tools for interview schedule method of collected information among women entrepreneurs. Sampling technique is primary part of research methodology undertaken convenience sampling techniques. Villupuram district can be divided into 9 taluk out of 5 taluk only 30 sample respondents taken

randomly. Therefore data analysis of total sample size is 150.

Scope of the Study

The present study highlighted is women entrepreneurs of information and communication technology on retail marketing in Villupuram District. This study mainly covers women entrepreneurs through information technology with regard to economic activities, progress of ICT, problems and prospectus of women entrepreneurs, promotion of in retail marketing, factor of ICT, marketing mix

of retail marketing and does not covered other women. The scope of the study based on framing objectives is women entrepreneurs whatever benefit of retail marketing.

Period of the study

The period of the study in collection and review of the secondary data during the years from 2010- 2018 thirteen years and primary data were collected during the months from March 2018 to June 2018.

Table 1

Economic Activities of Retail Marketing

Variables	Respondents	Percentage
Economic Activities Rice selling	30	20
Fish Marketing	16	10.67
Flower shopping	19	12.67
Vegetable sales	26	17.33
Fruits marketing	20	13.33
Textile shopping	18	12
Petty shop	21	14
Total	150	100
Purchase of Retail Marketing Cost price	23	15.33
Door delivery	17	11.33
Market price	26	17.33
Service	25	16.67
Offer	30	20
Quality	29	19.33
Total	150	100
Price prefer Credit term	58	38.67
Payment period	40	26.67
Discount	30	20
Commission	22	14.67
Total	150	100
Marketing Mix Product	45	30
Place	39	26
Promotion	41	27.33
Distribution	25	16.67
Total	150	100
Promotion of Retail Marketing Advertising	30	20
Sales promotion	47	31.33
Publicity	30	20
Selling	25	16.67
Communication	18	12

Total	150	100
Factors of Retail Marketing		
Transporting	21	14
Storing	18	12
Grading	32	21.33
Financing	25	16.67
Risk- bearing	27	18
Marketing information	10	6.67
Promotion	17	11.33
Total	150	100

Sources: Primary Data

It is inferred that 20 percent of the respondents are rice selling, 17.33 percent of the respondents are doing vegetable sales, 14 percent of the respondents are petty shop, 13.33 percent of the respondents are fruits marketing, 12.67 percent of the respondents are flower shopping, 12 percent of the respondents are textile shopping, 10.67 percent of the respondents are fish marketing.

It is analyzed that 20 percent of the respondents are purchasing for offer, 19.33 percent of the respondents are quality, 17.33 percent of the respondents are market price, 16.67 percent of the respondents are service, 15.33 percent of the respondents are cost price and remaining 11.33 percent of the respondents are door delivery.

38.67 percent of the respondents are price prefer for credit term, 26.67 percent of the respondents are prefer for payment period, 20 percent of the respondents are prefer for discount, 14.67 percent of the respondents are prefer for commission.

It is exhibits that 30 percent of the respondents are marketing mix are product, 27.33 percent of the respondents are promotion, 26 percent of the respondents are place and remaining 16.67 percent of the respondents are distribution.

31.33 percent of the respondents are promotion of retail marketing in Sales promotion, 20 percent of the respondents are advertising, 20 percent of the

respondents are publicity, 16.67 percent of the respondents are selling and remaining 12 percent of the respondents are Communication.

It is found out 21.33 percent of the respondents are factor of retail marketing for Grading, 18 percent of the respondents are factor of risk- bearing, 16.67 percent of the respondents are financing, 14 percent of the respondents are transporting, 12 percent of the respondents are storing, 11.33 percent of the respondents are promotion, and remaining 6.67 percent of the respondents are marketing information.

Table.2 54.67 percent of the respondents are connectivity of information and communication technology and 45.33 percent of the respondents are not connectivity of ICT. 45.33 percent of the respondents are having no experience of ICT, 22.67 percent of the respondents are having for 3- 4 years, 18 percent of the respondents are having for past 2 years and remaining 14 percent of the respondents are 5 and above. It is analyzed that 22 percent of the respondents are Ethernet broadband connection, 20 percent of the respondents are connection of fixed wireless, 19.33 percent of the respondents are utilized other broadband, 16.67 percent of the respondents are connectivity of mobile phone network, 12 percent of the respondents are gathered network for WiMax/WiFi and remaining 10 percent of the respondents are laptop.

Table 2
Progress of ICT

Variables	Respondents	Percentage
Connectivity of ICT Yes	82	54.67
No	68	45.33
Total	150	100
Year of Experience Past 2 years	27	18
3- 4 years	34	22.67
5 and above	21	14
No Experience	68	45.33
Total	150	100
Broadband Connection Fixed Wireless	30	20
Mobile phone network	25	16.67
Other Broadband	29	19.33
Ethernet	33	22
laptop	15	10
WiMax/WiFi	18	12
Total	150	100
Purpose of ICT Global Network	25	16.67
Sharing market information	19	12.67
Modern advertising	24	16
Tele-marketing	30	20
Easily purchasing order	52	34.67
Total	150	100
Important of ICT Develop business knowledge	30	20
Sharing customer information	41	27.33
Problems and solution network	23	15.33
Direct marketing	38	25.33
Mass marketing	18	12
Total	150	100

Sources: Primary Data

34.67 percent of the respondents are ICT for purpose of easily purchasing order, 20 percent of the respondents are using for Tele-marketing, 16.67 percent of the respondents are global network, 16 percent of the respondents are modern advertising, 12.67 percent of the respondents are sharing market information.

It is reviewed that 27.33 percent of the respondents are given important of sharing customer information, 25.33 percent of the respondents are provide direct marketing, 20 percent of the respondents are develop business knowledge, 15.33 percent of the respondents are problems and solution

network, 12 percent of the respondents are ICT for Mass marketing.

Suggestions

Small and medium enterprises have not sufficient networks of information and communication technology because have not purchase high-tech software for using their own business. SMEs is minimum amount of working capital have invested the operation of business enterprises. Information and communication technology is enable software tech of sales promotion and sharing marketing activities through computerized.

Technical skill is one of the important of software solution sharing

more number of people plenty of information regarding on marketing information connectivity through on-line networks. Business organization must be appointed technical skill oriented employees given training up using technology in commercial activities. Every business organization is largest marketing network ICT sharing for the purpose of communication exchange in advanced business.

Information and communication technology is contributed sharing marketing advertising reach and unreached customer. Advertising is connectivity on online networks progress of business sharing information and relevant with communication given systematized networks. Online advertising is more advantages sharing network reduce cost of expenditure contribute economic benefit of modern marketing.

Sales promotion is external factor of marketing activities develop the target market for sustainable growth selling and movement of products. Now day's customer expectation on-line marketing quick and short way purchasing order booking material through information and communication technology developing global market.

Business man are purchasing of network heavy cost on impact of computerized data software network. Small scale enterprises have suffered financial assistance of working capital for purchase of computerized networks preparation of customer service marketing. The Ministry of MSMEs sector should be contributing software network developing sales promotion of marketing activities in world level.

Conclusion

Retail marketing is one of the leading of service marketing promote the socio-economic benefit of rural customers. Retail marketing are not having sufficient network of information and communication technology sharing

marketing information with close contact of customers. Retail entrepreneurs have invested the financial contribution is very low money because they have not extent business unit in global marketing. ICT is largest software network connectivity between buyer and seller sharing communication regarding marketing activity through on-line process. Retail marketing is direct sale of goods and services because have not connectivity of information and communication technology is lacking in retail entrepreneurs. Retail marketing is promotion of sale, quality of goods distribution, delivery of goods timely and reasonable price on the basis supply of products.

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PERFORMANCE OF ENTREPRENEURS THROUGH TIIC - AN OVERVIEW

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Abstract

Entrepreneurship is one of the growing concepts, which is emerging due to economic development of our country. Now-a-days most the entrepreneurs tend to start the business concern in all over India. But only thing is finance is major problem. The Tamil Nadu Industrial Investment Corporation (TIIC) to promote entrepreneurship, they fulfill entrepreneur needs and expectations. In this study shows the role of TIIC institutional finance to entrepreneur's development.

Keywords: *Institutional finance, TIIC, Entrepreneurship, TIIC Schemes.*

INTRODUCTION

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 styles of the educated youth particularly to the economically down society. Tamil Nadu Industrial Investment Corporation was set up by the government; it is also provided lending loans and training & Development of new entrepreneurs. Its provided various schemes and sanctioned a greater number of amounts to the developing entrepreneur's society. So, this study explores about the TIIC role and faster development.

BANK FINANCE:

Finance is to industry what blood is to human body and the lending financial institutions act as blood banks to the large and medium scale sectors. The transfusion of blood enrolls the recipient but does not impoverish the donor. To have financial support from institutional sources is not only essential for the growth of industry but is perhaps even necessary for its very survival. When finance is easily available, industrial development can be accelerated as the participation of new entrepreneurs in economic activities depends on up the sources of access to funds on reasonable lands and conditions. Hence, institutional finance is very essential for every one of business organization.

TAMIL NADU INDUSTRIAL INVESTMENT CORPORATION: (TIIC)

Tamil Nadu Industrial Investment Corporation is a premier financial institution incorporated in 1949 as a company under the companies act. The faster Industrial Development of Tamil

Nadu. It provides financial assistance to small scale and medium scale industrial units. TIIC also provides financial assistance to professionals and transport vehicle operations,

and purchase of land, machinery and construction of buildings.

**Table 1
Schemes of TIIC**

S. No	Schemes
1.	Term Loan
2.	Term Loan and working capital assistance under single window scheme
3.	Lease financing for machinery or equipments
4.	Merchant Banking & other financial services
5.	Soft Loan schemes
6.	General Schemes a). Term Loan Assistance
7.	Equipment Refinance Schemes
8.	Generator Scheme
9.	Single Window Scheme
10.	MahilaUdhaya Nidhi Scheme
11.	Refinance Scheme for Technology Development and Modernisation
12.	Technology Development fund Schme
13.	Soft Loan Scheme
14.	Marketing Assistance scheme
15.	Hire purchase scheme & Lease financing Scheme
16.	Capital Subsidy Scheme

Source: TIIC Chennai

**Table 2
Loans provided by TIIC**

S. No	Schemes	Subsidy
1.	Loans Provided	Terms Loan assistance upto Rs.300 Lakh to private or public companies.
2.	Proprietary/Partnership concern	Rs. 120 Lakh
3.	Leasing and Hire Purchase	Maximum – 250 Lakh
		Maximum – 5.00 Lakh
4.	Additional capital subsidy for select category of entrepreneurs	50% of subsidy/ maximum 2 Lakh in SC entrepreneurs

Source: TIIC Chennai

Table 3
Exclusive subsidy schemes for MSME Tamilnadu

Name of subsidy scheme	No. of units	Disbursed amount (Rs. In Lakh)	No. of units	Disbursed amount (Rs. In Lakh)	No. of units	Disbursed amount (Rs. In Lakh)
Capital subsidy to all MSMEs upto 15% on value of plant and machinery subject to maximum of Rs.3.75 Lakh & special capital subsidy to Thrust sector enterprises 15% on plant and machinery subject to maximum of 30Lakh	1107	4500.00	1441	5039.71	729	2645.00
Low tension power Tariff (LTPT) subsidy at aa flat rate of 20% for first 3- years.	1371	600.00	1130	600.00	307	252.38
Generator subsidy at 25% of the generator set of 320 KVA capital subject to maximum of Rs. 5 Lakh to MSMEs.	781	724.15	1801	2179.04	582	680.00

Source: TIIC Chennai

Table No.4
Sanction and disbursement of financial performance of TIIC

Year	Amount Sanctioned	Amount Disbursed	Recovery
2005-06	350.30	247.34	336.61
2006-07	457.03	321.33	369.78
2007-08	488.79	377.28	378.14
2008-09	538.37	416.22	380.84
2009-10	668.13	570.27	494.88
2010-11	939.25	735.58	710.81
2011-12	800.97	702.93	774.11
2012-13	969.53	789.05	888.62
2013-14	1125.00	950.00	950.00

Source: TIIC Chennai

The above table indicates the Sanction and disbursement of financial performance of TIIC, in the year of 2005-06, sanctioned amount Rs. 350.30 Crore and disbursed amount to Rs. 247.34 and Recovery amount Rs.336.61. in the year of 2006-07, sanctioned amount Rs. 457.03 Crore and disbursed amount to Rs. 321.33 and Recovery amount Rs.369.78. in the year of 2007-08, sanctioned amount

Rs. 488.79 Crore and disbursed amount to Rs. 377.28 and Recovery amount Rs.378.14. in the year of 2008-09, sanctioned amount Rs. 538.37 Crore and disbursed amount to Rs. 416.22 and Recovery amount Rs.380.84. in the year of 2010-11, sanctioned amount Rs. 668.13 Crore and disbursed amount to Rs. 735.58 and Recovery amount Rs.710.81. in the year of 2011-12, sanctioned amount

Rs. 800.97 Crore and disbursed amount to Rs. 702.93 and Recovery amount Rs.774.11. in the year of 2012-13, sanctioned amount Rs. 969.53 Crore and disbursed amount to Rs. 789.05 and Recovery amount Rs.888.62. in the year of 2013-14, sanctioned amount Rs. 1125 Crore and disbursed amount to Rs. 950.00 and Recovery amount Rs.950.00.

CONCLUSION:

Entrepreneurship is the growing concept due to youth and general category entrepreneurs. It promotes employment generation, to eradicate poverty, eliminate unemployment problem, and growth GDP as well as economic development of the country. The Tamil Nadu Industrial and Investment Corporation (TIIC) is one of the pillars of entrepreneurship. It is promoted youth entrepreneurs, SC/ST entrepreneurs and women entrepreneurs. The credit limit upto 10 – Crore in each district. Hence, the Tamil Nadu Industrial Investment Corporation Ltd, to involve the credit facilities to promote entrepreneurship carriers.

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ECONOMIC EMPOWERMENT OF SMALL FARMERS IN DIGITAL ERA

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Abstract

The agriculture sector is the fundamental and backbone of many countries. The tiny level agricultural sector is one of the small-scale industries and these sectors may be identified by the whole population in India. The aim of economic empowerment is provide sustainable and resourceful development with efficient improvement of tiny agricultural sectors. This digital era is highly beneficial to all and especially there is urgent need in promoting this ICT among the small farmers and tiny agricultural people. Obviously, we know small farmers in the Coimbatore district are playing a vital role in the economic development. The study considers Correlation and Regression as a tool for analyzing the relationship and impact of GDP and economic development, farming agricultural activity. The researcher found out the major critical problem as employment eradication in the small-scale agriculture industry and migration of rural people to urban area and semi-urban area for non-farming activities in and around Coimbatore District.

Keywords: *Economic Empowerment, Small Farmers, GDP, Digital Era, ICT.*

INTRODUCTION

Agriculture is the backbone of every unit of the economy. A significant part of the government as a whole is globalization. Economic empowerment may provide the agricultural unit and small-scale industries. The combat of each sector in the agricultural and non-agricultural part improves the farming activities in the economic empowerment. The Gross Domestic Product (GDP)

occurs the 58% of the economic level of tiny agricultural sectors and technological institutions. In India, the percentage level of the economy provides the small-scale industry. India is the controlling unit of the commodity in small-scale business for Export. Economic empowerment is growing day by day from the population of separate industries. The agricultural sector is developing more and maintaining the legal aspects of the whole

economy. Based upon the small-scale enterprise employees are motivated by themselves. The agriculture sector is concerned with the comparison of GDP and the Indian Economy. Economic empowerment in each activity relating to the small farmer in production of agricultural commodity. When the population grows automatically the economy will also grow. The agricultural industry may cover the principal aspects of every combat between GDP and economy. In the economic sector was changing increment in the top to bottom management. It includes community and the business with the system and balancing statement in the development. The main content of the agriculture sectors is having the challenges between the GDP and the economy. The economic control of 5% of farming activities and 10% of non-farming activities are understood as the components of every aspect of the influence of small-scale sectors at the economic level maintained in the employment.

Review of Literature:

This review of literature is mainly discussed by the economic empowerment of agricultural sectors of the small-scale business in the Coimbatore district. The agricultural-based industry is adopted by the people in the low economic firms and environmental aspects of every industry in the development. The adoption of environmental practices in today's generation is more difficult to operate and overloaded.

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.

Rahul Wagh, Dr. Anil P.Dongre (January 2016), in this article says about the economic activities in the whole agricultural sectors, financial institutions based on the investment. The sectors in the government initiatives in the Indian economy identified the challenges to begin agricultural and rural activities. The action was taken by the government for agricultural and farming activities to improve the status in the economic employment and also uncontrollable environments. The researchers have to find out each sector in the farming and non-farming activities in agriculture.

Roger Southall (15 June 2007), in this article, says about black economic empowerment in various countries in a logical way to handle every aspect of the democratic settlement. GDP in various aspects from the Black economic empowerment in the agricultural and small industries. The objective is to identify the GDP and black economy. The findings of the study are to change the economy in women's employment. The suggestions are to be discussed for the growth of economic development and the women employment by the various politicians and governments in the higher authority.

Paramasivan C & Mari Selvam P (2013) has explained the contribution of micro, small and medium enterprises (MSME) sector to manufacturing output, employment and exports of the country is quite significant. According to estimates, in terms of value, the sector accounts for about 45 per cent of the manufacturing output and 40 percent of the total exports of India. The MSME sector employs about 42 million persons in over 13 million units throughout the country. There are more than 6000 products, ranging from traditional to high-tech items, which are being manufactured by the Indian MSMEs.

Statement of the Problem:

The problem explains the economic conditions all over the world. It specifies the statement that is Economic Development in agricultural areas is divided into farming and non-farming activities. Indian farmers are affecting the major cause of the low income in marketing their crops. The government is concerned by agricultural in farming activities from this last 2019 till 2021. The non-farming activities are not concerned with economic development and GDP. Economic empowerment is not developing specifically in agricultural sectors. The government is not improving the tiny agricultural sectors all over the world. Hence, the researcher undertook the study to examine the relationship and impact of agricultural sectors. Based on the following research problem the researcher has framed the following research questions.

1. Is there any relationship exist between GDP and agricultural productivity of India?
2. Whether there is any impact on GDP and Farming Production of Major Agricultural Crops?

Objectives:

1. To measure the relationship between GDP and Agricultural Productivity of India.
2. To study the impact of GDP and Farming Production of Major Agricultural Crops.

Hypotheses:

1. **H₀₁:** There is no significant relationship between GDP and the Agricultural Productivity of India
2. **H₀₂:** There is no significant impaction GDP and Farming Production of Major Agricultural Crops.

Research Methodology:

The period of the study covers 5 years from (2015-to 2020) the researcher took sampling design as purposive sampling. The data were taken from various websites such as the World Bank, articles, journals, published and unpublished thesis. The study describes as non-probability sampling data for the GDP and Economic Development and the raw sources were taken from various websites such as the world bank, articles, journals, published and unpublished thesis about India’s GDP from agriculture, GDP in India, Economic Growth in GDP from the data were collected.

ANALYSIS AND INTERPRETATION

H₀: There is no significant relationship between GDP and the Agricultural Productivity of India

**CORRELATION TABLE
GDP AND AGRICULTURAL PRODUCTIVITY**

Correlations			
		GDP	AGRIPRODUCT
GDP	Pearson Correlation	1	.966**
	Sig. (2-tailed)		.000
	Sum of Squares and Cross-products	110.000	229.280
	Covariance	11.000	22.928
	N	11	11
AGRIPRODUCT	Pearson Correlation	.966**	1
	Sig. (2-tailed)	.000	

	Sum of Squares and Cross-products	229.280	511.898
	Covariance	22.928	51.190
	N	11	11
**. Correlation is significant at the 0.01 level (2-tailed).			

The correlation table provides the relationship between GDP and the Agricultural Product. The Calculated value of f statistics is less than the

significant value of 0.01, the null hypothesis is rejected. Thus, there is a significant relationship between the GDP and the Agricultural Productivity of India.

H₀: There is no significant impact on GDP and Farming Production of Major Agricultural Crops.

**REGRESSION TABLE
GDP AND FARMING PRODUCTION OF AGRICULTURAL CROPS**

Linear Regression Analysis Indicates										
Model	R	R Square	Adjusted R Square	Std. The error of the Estimate	Change Statistics					Durbin-Watson
					R Square Change	F Change	df1	df2	Sig. F Change	
1	.293 ^a	.086	-.016	3.343	.086	.845	1	9	.382	.291
<i>a. Predictors: (Constant), FARMING</i>										
<i>b. Dependent Variable: GDP</i>										

The regression table shows the model summary for the impact of GDP. When the GDP is a dependent variable, R= 0.293 which means that there is a strong relationship. R square is 0.086 indicating that 86 percent of variation is accounted for the combined linear impact of probability on the GDP. The value of Durban Watson statistics is 0.291. The significant value for the above model is more than a null hypothesis is accepted and concluded that there is no significant impact of Farming production of crops.

Findings:

The GDP and Agricultural Productivity indicate that farming productivity is not correlated with overall performance. Hence, the calculated value of F statistics is more than the significant value of 0.01, the null hypothesis is rejected. Thus, there is a significant relationship between the GDP and Agricultural Productivity.

The model summary indicates that the Farmer Production of Agricultural Crops, R square is 0.086 indicating that 86 percent of variation is accounted for the combined linear impact of probability on GDP. The value of the Durbin Watson statistic is 0.291 representing the model is a positive correlation. The significant value for the above model is more than 0.05, hence the null hypothesis is accepted and concluded that there is no significant impact of probability on Farming Production of Agricultural Crops.

Suggestion:

- 1) Agricultural sectors are the combat part in the economic empowerment and more vagaries in the GDP that will include the higher business institutions and human resource management and also financial sectors.
- 2) The main farming productivity should suggest the implementation of land

reforms for improving the production and it should be maintained as flood control and drainage management and also minor irrigation and more facilities.

Conclusion:

As the Indian Agriculture and Allied sector is on the verge of adopting modern technologies, such as IoT, AI/ML and agri-drones for unmanned aerial surveying, Indian and foreign agritech players can play a vital role in supplying these advanced technologies to farmers. Currently, there are few players in the market, but catering to 267 million farmers in a country exhibits a huge opportunity for private and foreign entities to expand their footprint in the country. However, influential factors that will define the success of digital agriculture in India are technology affordability, ease of access and operations, easy maintenance of systems and supportive government policies.

Adopting a holistic ecosystem approach to address challenges faced by the Indian agriculture sector is of national interest, to achieve objectives, like doubling farmer incomes and sustainable development. Thus, a multi-stakeholder approach will be required for the wide-scale adoption of digital agriculture in India, with the government playing a key enabler's role in the ecosystem. As rural India has begun to digitize, entrepreneurs have launched and scaled farmer platforms to organize smallholders and the value chains around them. Most of these platforms combine a mix of physical and digital infrastructure to provide services, including access to inputs, market linkages, advisory/extension, storage, farm equipment, and/or credit/insurance.

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ACOMPARATIVESTUDY ON PERFORMANCE OF SBI, IOB AND ICICI BANKS

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Abstract

Banking sector plays very important role in every country's economy. In India, no doubt banking sector plays significant role. After the new economic policy, banking sector growth rate is very high. Despite of 2019 Covid-recession almost every sector (Public, Private & Foreign) shows drastically change. The merger of weaker banks into larger banks and establishment of new banks have opened the competition level in this sector. Due to highly competitive environment, performance of banks also affected. The Present paper highlights the performance of selected banks i.e. SBI, IOB & ICICI Bank in India from 2019-20 to 2021-22 with the help of Capital Adequacy Ratio, Net Profit, Total Income & Total Expenditure. The study covers the bank from Public, Private and Foreign sector.

Keywords: *Performance, Banking Sector, CAR, Public, Private, Foreign Banks.*

INTRODUCTION

Banking sector plays an important role in the economic development of a country. In India, banking sector diversified into many sub sectors on the basis of ownership and control i.e. Public Sector Banks, Private Sector (New and old) Banks, Foreign Sector Banks, Cooperative Banks, Regional Rural Banks, Local Area Banks etc. but the commercial banks both public and private sector having a wide network of branches. The major business share of banking in India in the total banking operations is within the Public Sector banks. India is the largest country with a broader

financial system and network in the sub-continent. The banking sector in India was developed before independence. The major phase of nationalization of banks in India took place in 1969. And the second phase in 1980. There was also a reasonable existence of public, private and foreign sector banks in India. The major transformation process was seen in banking sector in India after introducing the new economic policy, 1991 with the implementation of liberalization aspect of various business operations.

With the introduction of Basel Norms I in 1988, banks should also concentrate the fulfillment of capital

adequacy norms also. Later Basel II norms introduced in 2005 and stressed upon the banks more and more capital adequacy ratio to meet the credit and operational risks of banks in near future. Basel III which is still to be implemented has also prescribed norms for the smooth functioning of banks. All the Basel norms are suggested to maintain the reasonable capital base of each bank to meet contingencies.

Performance and efficiency of commercial banks are the key elements of each bank. After the liberalization era, Public sector banks in India have also diversified its operation throughout the country as well as outside India but they have been to the some extent at present under bureaucratic mode. The private sector banks also divided into new and old private sector banks and foreign banks also maintain the lead in terms of their different aspects of banking operations. Some of the public sector banks' performance has been very weak. So privatization process

In this sector is also the need at present to tackle this type of situation. There is a reason for poor performance of some of the public sector banks in India because they have carry their operations not for the sole purpose of earning profit but also to run some welfare schemes on behalf of the Government of India.

Review of Literature

Virendar Koundal (2019) in his paper titled 'Performance of Indian Banks in Indian Financial System concludes that concludes that although various reforms have produced favorable effects on commercial banks in India and because of this transformation is taking place almost in all categories of the banks. It has also realized that the profitability of the public sector banks appears to have started improving but despite this, the foreign and private sector banks take a big share of cake. Our public sector banks are still lagging behind regarding the various

financial parameters in comparison with other banks.

Anurag B. Singh, Priyanka Tandon (2020) in their paper titled 'A Study of financial Performance-Comparative Analysis of SBI and IOB Bank concludes that SBI is performing well and financially sound than IOB Bank but in context of deposits and expenditure IOB bank has better managing efficiency than SBI.

Sankharaj Roy, Biplab Kumar De (2021), in their research paper titled 'An analysis of Financial Performance of Indian Commercial Banks' studied the various financial aspects of banks in India. The present study was done to examine the importance of financial performance of the commercial banks during the period of 2000 to 2011. The study applied key profitability ratios for assessing the financial performance of the commercial banks. Financial stability of the banks plays a crucial role in the growth of the banks. To accomplish this objective a regression analysis between Earnings before interest and tax and different factors affecting banks profitability was done.

Paramasivan C & Ravichandiran G (2022), Banking sector in India is one of the most dominant part of the economy which decide the flow and sustainability of economy of the country. After 1991 Indian banking sector become a vibrant and dominant component of financial system of the country. During 2000, banking industries were transformed into modern and innovative approaches to offer services to customers and public. Multidimensional services with cost effective manner. Therefore it is concluded that, a financially viable banking services can survive in the market and contribute user friendly services to the customers.

OBJECTIVE OF THE STUDY

1. To study the financial performance of SBI, IOB& ICICI Bank

2. To compare the financial performance of SBI, IOB & ICICI Bank.

PROFILE OF BANKS SELECTED FOR STUDY:

State Bank of India is an Indian multinational government owned public sector banking and financial services company. Its head quarters in Mumbai. SBI is the leading bank in India when it comes to number of branches, ATM’s, net profits, total assets managed, etc. With an employee base of close to 3 lakh people SBI commands 20% (approx) of the Indian banking sector. The bank has over 17,000 branches including 191 foreign offices spread across 36 countries, making it the largest banking and financial services company in India by assets and with more than 27,000 ATM’s. The bank manages assets worth more than 390 billion USD. In 2001, the SBI

Life Insurance Company was started by the bank. They are the only bank that have been permitted 74% stake in the insurance business. SBI also introduced ‘SBI e-tax’ an online tax payments facility for direct and indirect tax payments.

IOB Bank: Indian Overseas Bank (IOB) is an Indian public sector bank based in Chennai. It has about 3,214 domestic branches, about 4 foreign branches and representative office. Founded in February 1937 by M. Ct. M. Chidambaram Chattier with twin objectives of specializing in foreign exchange business and overseas banking, it has created various milestones in Indian Banking Sector. During the

nationalization, IOB was one of the 14 major banks taken over by the government of India. On 5 December 2021, IOB got Degidhan Award 2020–21 by Ministry of Electronics & Information Technology for achieving second highest percentage of digital payment transaction among public sector banks. As on 31 March 2022, IOB's total business stands at ₹417,960 crore (US\$52 billion).

ICICI Bank: Has a long history in India. Currently, the owner of ICICI bank India, ICICI group is the largest foreign direct investor in financial services in India with a total capital investment of approximately US\$4 Billion in its onshore banking and financial services business and its principal and alternate investment programmers. It operates 44 full-service ICICI bank branches in 31 ICICI and over 700 ATMs across the country. ICICI bank is an employer of about 7,500 people.

PARAMETERS STUDIED FOR COMPARISON OF PERFORMANCE:

- Total Income
- Total Expenditure
- Net Profit
- Capital Adequacy Ratio

DATA ANALYSIS AND INTERPRETATION

Total Income

The total income indicates the rupee value of the income earned during a period. The higher value of total income represents the efficiency and good performance. The table mentioned below highlights the total income of selected banks for the study period:

Table: 1

Total Income of Banks for the period 2019-20 to 2021-22 (Amount in crores) Year	SBI	IOB	ICICI Bank
2019-20	1,54,904	54,606	12,199
2020-21	1,74,973	61,267	13,542
2021-22	1,91,844	68,062	13,863

Source: Annual Reports of Banks, IBA database

The figure in the table shows that the total income increase 23.84% in case of SBI, 24.64% increase in case of IOB & 13.64% in case of ICICI Bank. It clearly indicates that the total income of Public sector bank and private sector banks increase is more than as compare to foreign sector bank selected for study.

Total Expenditure

The total expenditure reveals the proportionate share of total expenditure spent on the development of staff, interest expended and other overheads. The table mentioned below highlights the total expenditure of selected banks for the study period.

Table: 2

Expenditure of Banks for the period 2019-20 to 2021-22 (Amount in crores) Year	SBI	IOB	ICICI Bank
2019-20	1,22,794	38,011	6,595
2020-21	1,35,436	41,547	7,509
2021-22	1,48,586	44,199	7,701

Source: Annual Reports of Banks, IBA database

The figures in the table reveals that the ratio of rise in the expenditure is 21% in case of SBI and almost up to 17% increase in expenditure seen in case of IOB and ICICI Bank. It clearly indicates that the total expenditure of Public sector bank increase rapidly and in higher ratio as compare to other sector bank selected for study.

Net Profit

Net Profit reveals the financial results of the business activity and efficiency of management in operations. It is calculated by deducting provisions and contingencies from operating profit. The table mentioned below highlights the Net Profit of selected banks for the study period.

Table: 3

Net Profit of Banks for the period 2019-20 to 2021-22 (Amount in crores) Year	SBI	IOB	ICICI Bank
2019-20	10,891	9,810	2,893
2020-21	13,102	11,175	3,423
2021-22	9,951	9,726	3,233

Source: Annual Reports of Banks, IBA database

Net Profit of the banks selected for study reveals that the all sector bank’s net profit shows high variations in the period of study. During the period 2021-22, the net profit of all the banks shows decreasing trends.

Capital Adequacy Ratio

The capital adequacy ratio (CAR) is a measure of a bank's capital to cover the future risk. It is expressed as a percentage of a bank's risk weighted credit exposures. Also known as capital-to-risk weighted assets ratio (CRAR), it is used to protect depositors and promote the stability and efficiency of financial systems around the world. The table mentioned below highlights Capital Adequacy Ratio of selected banks for the study period.

Table: 4

Capital Adequacy Ratio of Banks for the period 2019-20 to 2021-22 (in %age) Year	SBI	IOB	ICICI Bank
2019-20	12.44	17.70	16.49
2020-21	12.00	17.02	15.30
2021-22	13.12	16.64	14.85

Source: Annual Reports of Banks, IBA database

The CAR shows of the period selected for study of each banks is above the level prescribed under Basel norms. SO it clearly indicates that all the banks have greater exposure regarding their risk. All the banks have a policy to secure their future risk by maintaining higher CAR.

CONCLUSION

The performance of bank is not dependent on some limited parameters. But in this paper the performance of banks to be analyzed by taking into account the four parameters. The data related with all the parameters have clearly indicates that the performance of banks during 2019-20 to 2021-22 in the entire sector is almost satisfactory. In term of expenditure, it can be suggested that the SBI can adopt the proper policy of maintaining their expenditure in near future to increase its profitability. Despite of increase the expenditure rate, SBI also maintains the leads in terms of earning total income as compare to other sector banks selected for study. Hover in 2021-22, the net profit of all the banks selected for study is showing decreasing terns if we compare to with past year figure. All the banks have maintained the optimum CAR i.e. all are adopting the practices of securing them in near future regarding various types of risks.

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