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IMPACT OF AGRICULTURAL SECTOR IN GDP OF INDIA

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Abstract

Agriculture plays a vital role in the economy of developing nations, this sector is the main source of food, income and employment to their rural populations. In India 67 per cent of population depends on agriculture and the decent percentage of share in GDP accounts. One of the most interesting fact is in the pandemic period other sectors contribution to GDP decreases, but the only sector i.e., agriculture flourish in this period. Agriculture is centre stage in the Indian economy. The largest industries of India like sugar , jute , textiles , food processing , milk etc dependent on agriculture for their raw materials . Agriculture sector has good market for their product in the rural areas and in urban areas and it contribute stable amount of income to the economy. Hence the research paper will concentrate the impact of agriculture in the GDP of India.

Keywords: *Agriculture, employment, rural population, GDP, Primary Sector, Secondary Sector, Services Sector, standard of living.*

1. INTRODUCTION

The overall economic well-being of the nations in the world is measured by the tool called as Gross Domestic Product (GDP). GDP is measured on the basis of total output or market value of aggregate goods and services produced in the domestic economy of the nation in a particular period of time. It is a lagging indicator used to identify the health of an economy. A rise in GDP indicates the businesses is making more money and the standard of living of the people are improving, if the GDP decreases in a

particular year the reverse will be the indicator.

India is a nation which contributes a decent percentage in the world economy. The major sector which contributes to the GDP of nation are

- Primary Sector (Agriculture forestry, fishing and other allied activities)
- Secondary Sector (Manufacturing, Mining & Quarrying)
- Services Sector (All Utility Services).

Objectives of the study

- Contribution of Agricultural sector to Indian Economy.
- Impact of Agriculture sector in the Gross Domestic product of India and in Work force
- Contribution of Agriculture sector to Exports and Imports of India

Review of Literature:

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.

Kekane Maruti Arjun (2013) Indian Agriculture- Status, Importance and Role in Indian Economy. Change is happening in rural India , but it has still a long way to go. It share a decent percentage in national Income and capital formation of a nation **TammaKoti Reddy and VDMV Lakshmi (2020)** Role of Exports in Economic Growth: Evidence from India ,identified that FDI & Real GDP have positive effect on export growth and there is no evidence of inflation alone causing export growth, but inflation along with FDI and Real GDP cause the Export growth. Alexander Sarris The Role of Agriculture in Economic Development and Poverty Reduction. **Elumalai Kannan Sujata Sundaram (2011)** working papers 276 .It is concluded that the cropping pattern in India has undergone significant changes with a significant shift from the cultivation of food grains to commercial crops. The use of modern varieties, irrigation and fertilisers were important aspects of higher growth in crop production in the country. The crop output growth model indicates that the enhanced

capital formation, better irrigation facilities, normal rainfall and improved fertiliser consumption will help to improve crop output in the country

Scope of the study:

The current paper focused on impact of Agriculture sector in the GDP of a nation. The current study includes the land area covered for agriculture and allied work and its contribution to the Gross Value added and Gross domestic product .The other factors considered to identify the impact of agriculture to GDP of a nation, GDP contribution of each sector has been considered, Work force employed through agriculture in India is taken as one of the important factor.

1. Contribution of Agricultural sector to Indian Economy.

Three Types of Contribution has made by agriculture sector to the Economic development.

1. Factor Contribution

- Provision of Capital (The non-agricultural sectors acquiring capital from foreign aid, Foreign commercial investment and major portion of capital is generated from agricultural sector then transferred to other sectors.
- Provision of Labour (Transfer of labour from farm population to Non-agricultural sector)

2. Product Contribution

Provision of wage goods (Even for non-agricultural sector growth their demand for food grains likely to increase as result of increases of their income.

- Provision of Industrial Raw Materials (Provides the raw materials for other industries)

3. Market Contribution (Development of agricultural sector -flow which helps the development of other sectors.

- Expanded Market for the products of other sectors. (Increase the income of people turn leads to additional demand for other sector products)

- Flow of Agricultural products to other sectors of the Economy. (Development of Agriculture sector make it as market oriented it pave the path to enter many non-agricultural institutions to enter and result in providing processing, packing and distribution services too.

Development of International Trade. (Surplus products of agricultural sector can move to international market.

Increasing productive employment leads to economic development of a nation. Increase in employment should simultaneously increase the labour productivity. It is very essential that

increase the more number of jobs and the productivity. as well as increase the income from employment . Increase the employee earning leads to increase the purchasing power, which helps the industries to increase the production and supply, which again gives more employment opportunities to increase the per capita earnings of the individuals. Most of the developing and underdeveloped nations struggle with unemployment. In India the major sectors which produces more employment opportunities are divided into three broad categories i.e., Agriculture, Industry and Service sectors.

Distribution of the workforce across economic sectors from 2009 to 2019 in percentage

Table No.1

Sectors/ Years	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
Agriculture	52.5	51.52	49.26	47.00	46.5	45.89	45.26	44.56	43.93	43.33	42.6
Industry	21.09	21.81	23.49	24.36	24.37	24.45	24.54	24.54	24.86	24.95	25.12
Service	26.41	26.68	27.53	28.64	29.13	29.66	30.2	30.7	31.21	31.72	32.28
Total	100	100	100	100	100	100	100	100	100	100	100

Source: Statista 2021

The table shows workforce distribution from 2009 to 2019 for ten years . Agriculture sector is a primary sector which provides employment of 52.5percentage from the total employment in the year 2009 and it was gradually decreases . Still in the year 2019 agriculture sector is major sector which provides the employment of 42.6 percentage , the service sector provides 32.28 percentage and the Industry provides the employment to the workforce with 25.12 percentage. The agriculture industry of India is broadly segregated into 17 major sectors like farming ,fertilizers , pesticides , agriculture equipment , warehousing, cold chain, dairy market, food processing ,floriculture, Sericulture, apiculture, Fisheries, Seeds. Poultry, animal husbandry, animal feed and bio-agriculture. It is clear that agriculture sector which is single largest private sector

occupation contributes more in the earning of Individuals in India.

Importance of GDP as a health indicator of nation

The statesman wants to plan about the development of nation. In the olden days measuring the health of the economy was very difficult. Policy makers want to know the current position of the economy which is very complex to measure. Number of factors will determine the present state of the economy like inflation levels, debt levels and employment levels etc. Hence the policy makers need a simple barometer to measure the present state of economy. The Gross Domestic Product is the barometer which helps to measure the present economic position of the nation. GDP is composite metric because it includes all metric like inflation number, debt numbers, employment numbers, earning numbers etc. GDP provides quantifiable facts, it is not framed

on opinion. GDP is very simple to understand the position of an economy, if it goes up, it means it's a good sign of economic wealthiness of a nation, if it goes down then it's a bad sign. There is positive correlation between increase of GDP and the health of a nation.

Definition:

GDP is the final value of the goods and services produced within the geographic boundaries of a country during a specified period of time, normally a year. GDP growth rate is an important indicator of the economic performance of a country.

GDP is measured in Three ways.

1. Income Approach.
2. Expenditure Approach.
3. Output Approach.

1. Income Approach:

The factors of production which are inputs in the process for producing final goods and services in the nations

economy. It includes the national Income (Wages , Rent , Interest and profits)

$$GDP = \text{Wages} + \text{Rent} + \text{Interest} + \text{Profits} + \text{Depreciation} + \text{Net Foreign Factor income} + (\text{Indirect taxes} - \text{Subsides})$$

2. Expenditure Approach:

This method lies on expenditure that are incurred within the territorial border of the nation on all goods and services

$$GDP = \text{Total Consumption Expenditures} + \text{Total Government Expenditures} + \text{Total Investments} + \text{Net Exports (Exports-Imports)}$$

3 Output Approach:

It takes into account the value-added in the process of production of a final product. The primary, Secondary and territory sectors gross value added is being calculated .

$$GDP - \text{Depreciation} + \text{Net Factor income from abroad} - \text{Indirect taxes} - \text{subsidies}$$

Share of agriculture in India's GDP

Year wise Agricultural contribution (GVA by Economic activity) with land area used for agriculture

Table No.2

Year	Agricultural land area in Sq.km.	Agricultural land (% of land area)	Gross Value Added by Economic Activity at Constant (2011-12) Basic Prices* Agriculture, forestry and fishing (in crore)
2004	1803750	60.667	1152841
2005	1801260	60.583	1208285
2006	1799060	60.509	1243794
2007	1796200	60.413	1312283
2008	1797570	60.459	1309079
2009	1800680	60.564	1297556
2010	1795730	60.397	1411634
			Gross Value Added by Economic Activity at Current Basic Prices
2011	1796700	60.43	1501974
2012	1796420	60.421	1524288
2013	1796980	60.439	1609198
2014	1797210	60.447	1605715
2015	1796740	60.431	1616146
2016	1796740	60.431	1726004
2017	1796740	60.431	1840023
2018	1796740	60.431	1887145
2019	1792899	60.302	1968571
2020	1792833	60.300	2028288`

Sources: Food and agriculture organization, Electronic files and web site

Source: National Statistical Office (NSO)

Total land area used for agricultural activities and its contribution to Gross Value added by Economic activity is shown for the year 2004 to 2020 in the above table. The percentage of agricultural land used in the year 2004 was 60.667 percentage and the contribution of GVA by economic activity was Rs. 1152841(in Crore). Whereas the percentage of land holding for agriculture

gradually decreases and it was 60.300 percentage but the contribution to Gross value added by Economic activities for agriculture increased to the extent of Rs.2028288 (in crore). It is clear from the data land area used for agriculture is reduced, but the production and the contribution of agriculture sector to the economic activity has been increased twice.

Sector-wise GDP contribution in India 2020-2021

Table No.3

Sector	Constant Prices (INR Crores)	Share %	Current Prices (INR Crores)	Share %
Agriculture,forestry& fishing	2,040,079	16.38 %	3,616,523	20.19 %
Agriculture Sector	2,040,079	16.38 %	3,616,523	20.19 %
Mining & quarrying	294,644	2.37 %	292,120	1.63 %
Manufacturing	2,107,068	16.92 %	2,585,740	14.43 %
Electricity, gas, water supply & other utility services	306,254	2.46 %	484,477	2.70 %
Construction	946,396	7.60 %	1,282,048	7.16 %
Industry Sector	3,654,362	29.34 %	4,644,385	25.92 %
Trade, hotels, transport, communication and services related to broadcasting	2,208,388	17.73 %	2,941,477	16.42 %
Financial, real estate & prof services	2,872,815	23.07 %	3,950,786	22.05 %
Public Administration, defence and other services	1,677,786	13.47 %	2,761,996	15.42 %
Services Sector	6,758,989	54.27 %	9,654,259	53.89 %

Sources: As per Provisional Estimates of Annual of National Income, released by National Statistical Office (NSO), Ministry of Statistics and Programme Implementation on 31st May 2021.

The share of agriculture in gross domestic product (GDP) has reached almost 20.19 per cent for the first time in the last 17 years, making it the sole bright spot in GDP performance during 2020-21, according to the Economic Survey 2020-2021. The Industry sector GDP reached to 25.92 percent. The service sector GDP reached to 53.89 percent. The GDP contribution of Agriculture sector increased Since 2016 (17.32%), 2017-18

(15.4%), 2018-19 (17.6%), 2019-20 (18.4%) and in the year 2020-21 it is (20.19%). **Source: Ministry of Agriculture & Farmers Welfare, National Statistical Office (NSO).** Even in the pandemic period other sector shows the decreasing trend, but agriculture sectors contribution constantly increasing. The only sector which not affected by pandemic is Agricultural sector.

3. Contribution of Agriculture sector towards Export and Imports of India

Indian economy is agrarian economy it contributes to the world food basket. The availability of rich natural resources and climatic condition made this possible. The share of India's Exports and imports in the world agriculture trade is 2.27 percent and 1.90 percent respectively. India's major agriculture exports is dairy, cereals, spices, fruits & vegetables, rice,

wheat, cotton etc., after fulfilling domestic needs. India's major agriculture import is vegetable oils, pulses fresh fruits and spices. India's agriculture production and export is not affected in the pandemic period of 2020-2021, even many countries restricted the movement of commodities but it does not affect India's export and the fact is the only sector which shows the growth path is agricultural sector.

India's Imports and Exports of Principal Agricultural Commodities (Value in ` Crore)

Table.No.4

Year	Agricultural Imports	Total National Imports	% of Agricultural imports to Total National Imports	Agricultural Exports	Total National Exports	% of Agricultural Exports to Total National Exports
1995-96	5890.10	122678.14	4.80	20397.74	106353.35	19.18
1996-97	6612.60	138919.88	4.76	24161.29	118817.32	20.33
1997-98	8784.19	154176.29	5.70	24832.45	130100.64	19.09
1998-99	14566.48	178331.69	8.17	25510.64	139751.77	18.25
1999-00	16066.73	215528.53	7.45	25313.66	159095.20	15.91
2000-01	12086.23	230872.75	5.24	28657.37	203571.00	14.08
2001-02	16256.61	245199.71	6.63	29728.61	209017.96	14.22
2002-03	17608.83	297205.86	5.92	34653.94	255137.26	13.58
2003-04	21972.68	359107.61	6.12	36415.48	293366.74	12.41
2004-05	22811.84	481371.53	4.74	41602.65	375339.51	11.08
2005-06	15977.75	574190.89	2.78	45710.97	456417.85	10.02
2006-07	23000.28	840506.30	2.74	57767.87	571779.27	10.10
2007-08	22549.81	1012311.69	2.23	74673.48	655863.51	11.39
2008-09	28719.24	1374435.37	2.09	81064.52	840755.05	9.64
2009-10	54365.29	1363735.54	3.99	84443.95	845533.63	9.99
2010-11	51.73.97	1683466.96	3.03	113046.58	1136964.25	9.94
2011-12	70164.51	2345463.23	2.99	182801.00	1465959.39	12.47
2012-13	95718.89	2669161.95	3.59	227192.61	1634318.28	13.90
2013-14	85727.30	2715420.78	3.16	162778.54	1905011.08	13.79
2014-15	121319.02	2736676.99	4.43	239681.04	1896348.42	12.64
2015-16	140289.22	2490303.76	5.63	215396.32	1716384.39	12.55
2016-17	164726.83	2577671.14	6.39	226651.91	1849433.35	12.26
2017-18	152095.20	3001033.00	5.07	251563.94	1956514.52	12.86
2018-19	137019.46	3594674.22	3.81	274571.28	2307726.19	11.90
2019-20	147445.81	3360954.45	4.39	252976.06	2219854.17	11.40

Source :- Directorate General of Commercial Intelligence & Statistics, Department of Commerce

The above table clearly shows agricultural sector contribution in Export and Imports of India. The above data shows the imports and Exports of India for nearly 20 years. The percentage of Agricultural imports to total National Imports is steadily decreasing from 2005-

06 to 2013-14 and it is ranging from 2.78 to 3.16 percentage. It shows the good sign that India attains the position of self-sufficiency on its production. In the year 2019-20 the percentage of total Import to National Import is 4.39 percentage.

The table shows agricultural exports of India and its percentage towards National total Exports. There is slackness in export percentage in the three years of 2008-2011 after that percentage of export contribution increasing steadily. It shows the contribution of agricultural sector in export is average of 12.00 percentage on the total exports of India. **India's agriculture exports increased by 7 times and imports by 8 times, in the last 15 years.**

Conclusion

Agriculture sector is primary sector in Indian economy. Since Independence this sector contributes huge percentage to the GDP of a nation. Even though the land area used for cultivation has been decreased, but the percentage of contribution by agriculture sector has increased in the form of employment, investment, production of raw materials to the industry, attracting FDI, foreign exchange reserve by increase of agricultural export. Government has announced number of development programme for the agricultural sector in the budget and many schemes were introduced to receive the benefit directly by the farmer. Government providing loans and advances for this sector from financial institutions especially NABARD, which plays a crucial role in the development of agricultural sector by providing financial support to each state and its village through the banking structure. Now agriculture sector from a rural livelihood sector to a modern business enterprise”.

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CRYPTOCURRENCY VALUES CHANGES - A STUDY ON OVERVIEW

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Abstract

In this century, technology provides the greatest benefit to humans. The rapid advancement of information and communication technology has made daily living more flexible and efficient. Financial activities have also taken advantage of the opportunity, offering a variety of options and services to end customers. Virtual money is one such field that offers substitutes for investors and businesses. In recent years, the use of virtual currency has become common in a variety of systems. Crypto currency is a digital, virtual, or online currency that is secured with encryption. Crypto money has caused significant changes in the financial market .It makes both beneficial and bad impacts to the global economy. Among the many forms of crypto currencies that have entered the market, Bit coin, which was developed in 2008, has the potential to have an impact on the worldwide economy. Since the union government declared a 30% capital gains tax on any earnings gained from trading Crypto currency tokens, Crypto currency investments in India have suffered a knock. The tax rate, which went into effect on 1 April 2022, applies even if an individual's gains from crypto trading, which are classified as 'virtual digital assets,' are less than the non-taxable level of 2.5 lakh per year.

Keywords: *Crypto currency, Financial activities, Peer to Peer, Security, Bit coin.*

1. INTRODUCTION

Cryptocurrency is an eight-year-old technology that uses an encrypted, peer-to-

peer network to facilitate digital barter. Bitcoin, the first and most popular Cryptocurrency, is paving the way as a

disruptive technology to long-standing and unchanging financial payment systems in place for decades. While cryptocurrencies are unlikely to replace traditional fiat currency, they may alter the way Internet-connected global markets interact with one another, removing restrictions associated with traditional national currencies and exchange rates. Invention advances at a breakneck pace, and the success of a given technology is almost entirely determined by the market it attempts to enhance. Cryptocurrencies have the potential to transform digital trade marketplaces by enabling fee-free trading.

Review of Literature

A literature review is a component of an academic work that summarises current knowledge on a certain issue, including substantive discoveries, theoretical and methodological contributions, and so on. With this in mind, the review of literature section has been developed to examine a wide range of literatures on the issue and identify any gaps. The current literature review is divided into three sections, each of which focuses on the research paper.

1. Crypto-Technology
2. Cryptocurrency Performance
3. Cryptocurrency Offers
4. Cryptocurrency payment methods

Rabi Sankar (2022) claims that crypto-technology is based on a philosophy of avoiding government regulations. Cryptocurrencies were created primarily to avoid the regulated banking system. These should be sufficient grounds for caution. We've also shown that cryptocurrencies aren't easily defined as a money, asset, or commodity; they don't have underlying cash flows or intrinsic value; and they're similar to, if not worse than, Ponzi schemes. These should be sufficient reasons to keep them out of the conventional financial system.

DeVries (2016) Cryptocurrency appears to have moved past the early adoption phase that new technologies go through. This behaviour was observed in motor vehicles as well. Bitcoin has begun to carve out a niche market, which may

either help cryptocurrencies grow further into the mainstream or be the primary reason of their failure. Cryptocurrencies are still in their infancy, and it is unclear if they will ever achieve widespread acceptance in global markets.

Matheus R. Grassellia and Alexander Lipton (2021) As previously said, cryptocurrencies can serve a variety of economic roles. Pure-asset coins like Bitcoin and Ethereum are more economically analogous to precious metals and commodities, which are largely held for hedging and speculation. Others, such as Tether and Dai, are more functionally similar to traditional bank deposits, dependent on the financial health of the organisation issuing them for liquidity and stability, whereas CBDC are the most similar sort of cryptocurrency to traditional cash.

Chris Rose (2015) explain that why Bitcoin is even more inelastic than gold, and that its supply is also far more transparent. Bitcoin, like gold, can not deteriorate and is infinitely divisible; it has no issuing authority or place of origin, making it a truly global currency that may become the medium of exchange between any two parties anywhere in the globe. Because there is no central authority or bank, it is also the ultimate disintermediate. It requires no storage and functions as both a monetary raw material and a payment system.

Greeshma Francis (2020) it has been observed that cryptocurrency, particularly Bitcoin, provides a novel, effective, and appealing model of payment methods that can improve company and operator income. It also provides alternate payment methods, in addition to real money, that allow users to effortlessly conduct financial transactions such as buying, selling, transferring, and exchanging in the global market. Cryptocurrency has the potential to improve the e-Business and e-Payment sectors.

RESEARCH GAP

A review of the literature found that orientation studies for cryptocurrency were commonly conducted in India. However, in India, where the research was conducted, there has been minimal attempt to investigate Cryptocurrency value movements. Furthermore, the current study investigated how Indians invest in cryptocurrency, how much they make, and what factors influence how cryptocurrency values vary on a daily basis. The current work is expected to encourage further investigation in this setting.

OBJECTIVES OF THE STUDY

1. To know the status of Cryptocurrency in India.
2. To identify the Cryptocurrency values changes in India.

RESEARCH METHODOLOGY

The current research study is descriptive in nature and only uses

secondary data. The Moneycontrol and WazirX website has been used to collect secondary data.







SCOPE OF RESEARCH WORK






The current study intends to collect data on the Cryptocurrency is emerging as one of the most popular digital assets to invest in, and 'crypto-enthusiasts' are looking for genuine information on crypto and are eager to follow and invest on a safe and secure trading platform. To provide investors with in-depth information about cryptocurrency so that they can trade with ease.

MEANING OF CRYPTOCURRENCY

A cryptocurrency is a digital or virtual currency that is protected by encryption, making counterfeiting or double-spending practically impossible. Many cryptocurrencies are decentralised networks built on block chain technology, which is a distributed ledger enforced by a network of computers.

Table No. 01
Cryptocurrency Prices in India Today

Coin Name (Code)	Price	Change (24h)	Market Cap	Volume (24h)
 Bitcoin(BTC)	₹ 13,69,276	▼-812 -0.06%	₹ 26.4T	₹ 1.4T
 Ethereum (ETH)	₹ 98,904	▲+51 +0.05%	₹ 12.1T	₹ 320.4B
 Tether(USDT)	₹82.70	▼-0.01 -0.01%	₹ 5.5T	₹ 1.5T
 USD Coin(USDC)	₹ 82.75	▼-0.02 -0.02%	₹ 3.7T	₹ 140.8B
 BinanceCoin(BNB)	₹ 20,274	▲+23 +0.11%	₹ 3.3T	₹ 27.7B
 Ripple(XRP)	₹ 28.30	▲+0.30 +1.07%	₹ 1.4T	₹ 50.6B

Coin Name (Code)	Price	Change (24h)	Market Cap	Volume (24h)
 Binance USD(BUSD)	₹ 82.76	▲+0.02 +0.02%	₹ 1.4T	₹ 303.3B
 Dogecoin(DOGE)	₹ 5.65	▼-0.12 -2.08%	₹ 761.0B	₹ 42.8B
 Cardano(ADA)	₹ 20.24	▲+0.28 +1.41%	₹ 698.3B	₹ 11.4B
 Polygon(MATIC)	₹ 62.80	▲+0.45 +0.73%	₹ 547.8B	₹ 13.4B
 TRON(TRX)	₹ 4.52	▲+0.06 +1.39%	₹ 416.2B	₹ 13.2B

source: <https://www.gadgets360.com>

Table No.01, Explain the concept of Cryptocurrency Prices by Market Cap. According to cryptocurrencies, bitcoin has the greatest price value of 13,69,276,

Tether has a moderate price value of 82.70, and TRON (TRX) has the lowest price value of 4.52.

Table No. 02
Top Crypto Gainers

Name	LTP	Chg (%)	Vol (24h, Cr.)	M.Cap (Cr.)	Circ. Supply (# Cr.)
<u>Xido Finance</u>	147	24.17%	0.05	628	2.83
<u>Kaspa</u>	0.408228	10.76%	9.34	636	1,556
<u>LINK</u>	1,909	9.09%	8.32	1,286	0.6734
<u>Lisk</u>	62.45	8.19%	232	910	14.48
<u>Phoenix Global [OLD]</u>	1.99	7.51%	N.A.	674	339
<u>Aptos</u>	279	6.94%	742	3,632	13.00
<u>Solana</u>	813	6.88%	4,860	29,890	36.73

Source: All values are in (₹) INR unless mentioned otherwise As on Dec 31, 2022 12:06 PM

Table No. 03
Top Crypto Losser

Name	LTP	Chg (%)	Vol (24h, Cr.)	M.Cap (Cr.)	Circ. Supply (# Cr.)
Gains Farm	2,53,549	-10.97%	0.11	909	0.0036
MaidSafeCoin	8.60	-10.59%	0.14	592	N.A.
Tenset	43.43	-6.53%	1.77	797	18.24
Ribbon Finance	15.91	-5.91%	4.15	957	60.10
Helium	128	-5.85%	19.43	1,734	13.59
Synapse	41.98	-5.26%	9.68	796	19.01
Constellation	3.14	-5.00%	1.91	825	262

Source: All values are in (₹) INR unless mentioned otherwise As on Dec 31, 2022 12:06 PM

Table No. 04
Most Active Cryptocurrency – Volume

Name	LTP	Chg (%)	Vol (24h, Cr.)	M.Cap (Cr.)	Circ. Supply (Cr.)
<u>Tether</u>	82.78	0.06%	1,53,807	5,48,515	6,626
<u>Bitcoin</u>	13,70,625	0.52%	1,32,271	26,38,667	1.92
<u>Binance USD</u>	82.83	0.05%	33,166	1,38,285	1,669
<u>Ethereum</u>	99,024	0.61%	29,392	11,93,929	12.05
<u>USD Coin</u>	82.79	0.01%	13,383	3,68,671	4,451
<u>Solana</u>	813	7.10%	4,802	29,850	36.73
<u>XRP</u>	28.39	1.54%	4,595	1,42,937	5,034

Source: All values are in (₹) INR unless mentioned otherwise As on Dec 31, 2022 12:06 PM

Table No. 05
Best Cryptocurrency Exchanges of India

Cryptocurrency Exchange	Crypto Coins Available	Fees (Maker/Taker)	Minimum Investment Required (INR)
WazirX	200+	0.2%/ 0.2%	100
CoinDCX	340+	0.2%/ 0.2%	100
CoinSwitchKuber	90+	0.1%/ 0.1%	100
UnoCoin	80+	NIL / 0.3%	1,000
BitBns	390+	0.25%/ 0.25%	100
ZebPay	100+	0.15%/0.25%	100
BuyUCoin	130+	0.24%/0.24%	20
NAGAX	100+	0.2%/0.2%	NIL
Giottus	120+	0.20% - Nil	100

Source: <https://www.forbes.com>

Conclusion

The Crypto Indian Coin (CIC) is a cryptocurrency project that is completely decentralised and part of the Crypto Indian platform. Customers appreciate decentralised technological services, individualized financial solutions, staking pools, and a variety of interest models and earning options. In addition, the Crypto Indian platform aims to create a user-friendly digital platform with smart contracts and Pancake Swap. Pancake Swap is a decentralised exchange (DEX) that allows the exchange of BEP-20 (Binance Smart chain token standard) tokens. CIC also provides the following services to its users: Buying, trading, and holding coins, as well as using a wallet to keep the coins safe. The Crypto Indian platform's token is the Crypto Indian Coin (CIC). The token is subject to a 10% tax. 2% of the 10% goes to burn, 4% to liquidity and 4% to marketing pocket. Burning removes tokens from circulation

and reduces the quantity of currency in circulation. Aside from this distribution system, the token can be used for staking, underwriting and carrying out transactions on the network, while also giving users with the chance for revenue production, rewards, and utility. As a result, the tokens are completing the functions for which they were originally designed.

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ECONOMIC WELL-BEING: LIVELIHOOD OPPORTUNITY IN THE DISTRICT OF MURSHIDABAD

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Abstract

The essence of human development paradigm stands on the livelihood opportunity as one of the major indicators of development. It advocates for broadening up of people's choice and the attainment of a decent standard of living. Three essential choices of life like to lead a long and healthy life, to acquire knowledge and to have the opportunity to access to the resources needed for a decent standard of living are most important steps to sustain the availability of livelihood opportunity. On the other hand, inequitable livelihood opportunities result in the deprivation and destitution of people. District of Murshidabad which had a glorious past in the history of Bengal, could have continued its glory but that did not happen. Under the circumstances, this study tries to explore the pattern of livelihood opportunities in district of Murshidabad with specific focuses on the production, employment and income aspects in order to capture the sub-divisional level variations so as to understand balanced human development strategy for the district.

Keywords: *Livelihood opportunity, Population density Production Aspect, Employment Aspect, Income aspect.*

1. INTRODUCTION

Livelihood opportunity is an important indicator of human welfare. It ensures the opportunities to live a decent life. According to Sen (Employment, Technology and Growth 1966 as cited in District Human Development report of Hooghly), there are several aspects of livelihood. They can be summarised by following categories:

1. Production Aspect:

An important point from the society's perspective is the proper allocation of scarce resources along economic activities. In the developing countries we may notice the presence of huge number of disguised employment in primary sector in the sense that there is

inefficient allocation of factors of production.

2. Employment Aspect:

Having opportunity of getting employment is very vital to understand the well-being of a region. This aspect represents the employment or active participation in the labour market. Holding ownership of asset without entering into labour market may alternative source of income but earning from labour is the chief source of livelihood.

3. Income aspect :

However, getting an employment is not sole indicator of well-being. It is very much crucial to judge how far this employment helps the individual to have adequate income for having a decent standard of living. In the informal sector, poor people render their labour against meagre amount of payment with work for long hours without any job security. Therefore to have the opportunity of getting a gainful employment represents the prosperity of a region.

4. Recognition Aspect:

In tune of the above aspects, this aspect has two dimensions: ethical dimension and recognition dimension. In every society there are certain activities that are deemed to be unethical and often may illegal (such as robbery, theft, black marketing, illegal hoarding, prostitution etc.). Any earning from these activities cannot form a part of normal livelihood opportunities. On the other there are some activities which are not at all illegal but these are unrecognised. Contribution of such activities remain absent (e.g., services of housewives in their household chores, services of female member in agricultural production as well as in family business remain unpaid, etc)

5. Satisfaction Aspect:

Lastly, an individual should get proper satisfaction from his/her activities. Sometimes individuals are compelled to perform certain economic activities (such as slave labour, child labour etc.) which

adversely affects human welfare and impose a cost on society on ethical ground. The human development paradigm considers the livelihood opportunity as one of the major indicators of development. In this article we will be mainly concerned with these aspects of livelihood in the context of the district of Murshidabad. Under the circumstances, the study explores the pattern of livelihood in the district of Murshidabad with specific focuses on production, employment and income aspects of the region. The appropriate disaggregated units for discussing these aspects would be subdivisions. However, the relevant data isn't always forthcoming. Our analysis is basically based on Census reports, available district statistical hand books. In those cases, we shall have to discuss only the overall district-level trends. This article has been classified into six sections. Section 1 represents physical features of district of Murshidabad followed by section 2 which illustrates the demographic profile. Sections 3, 4 & 5 consist of production, employment and economic aspects. Finally, section 6 concludes the discussion with recommendation.

Section 1.

Salient physical features of District of Murshidabad

Murshidabad as a district of the state of West Bengal since 1947 has a rich historical past and heritage. It used to be the seat of political power in the Medieval Period in Bengal before the inception of the colonial rule in this country. The Murshidabad city, which lends its name to the district, was the seat of power of the Nawabs of Bengal. All of Bengal was once governed from this town. A few years after Nawab Siraj-ud-Daula lost to the British at the Battle of Plassey, the capital of Bengal was moved to the newly founded city of Calcutta. On 15 August 1947 the Indian Independence Act 1947 came into force, and for the next two days Murshidabad, due to its Muslim majority, was part of the

Dominion of Pakistan (specifically East Pakistan, which seceded as Bangladesh in 1971). On 17 August 1947 the final boundary adjustment of the Radcliffe Commission transferred Murshidabad to the Dominion of India, to ensure the Hooghly River was entirely within India.

1.1.Location and boundaries of the District of Murshidabad:

Murshidabad is in the mid-North-Eastern part of West Bengal with its Head Quarter at Berhampur which is located on the left bank of the Bhagirathi River. It is bounded along its whole eastern frontier, from the extreme north to the south-east, by the Padma River (the main channel of the Ganga) which separates it from the district of Maldah in the North and Bangladesh in the East. On the south it is bounded by the districts of Burdwan and Nadia, the river Jalangi on the south-east forming the boundary between it and Nadia district. To the west it is bordered by the district Birbhum. It borders Malda district to the north, Jharkhand's Sahebganj district and to the north-west, Birbhum to the west, Bardhaman to the south-west and Nadia district due south. The international border with Bangladesh's Rajshahi division is on the east.

The river Bhagirathi, flowing from north to south through the district, divides it into two almost equal portions, which in terms of their physical and socio-economic characteristics form a striking contrast to each other. The western part is known as Rarh, and the eastern as Bagri. The western zone is relatively economically prosperous because it is well irrigated by the tributaries of the Bhagirathi. On the other hand, the Eastern zone consists of swamps and waterlogged areas formed by the decaying beds of the Gobra Nullah, the Bhairab, the Sialmari and the Jalangi. Given the physical characteristics of the district it is a predominantly agriculture-based economy and in most of the parts of the district the traditional method of farming is still in vogue due to fragmentation of landholding and the

uncertainty in the areas bordering with Bangladesh owing to the frequent erosion of the Padma river bank which has become a normal phenomenon over the years. Geographically District of Murshidabad extends from 24°50'20"N to 23°43'30"N in latitude and from 88°46'00"E to 87°49'17"E in longitude. It is very close to tropic of cancer. Murshidabad has a tropical wet-and-dry climate. Annual rainfall is about 843m,m . Maximum temperature is closer to 43 degree Celsius where as minimum is standing near to 8 degree Celsius (Govt of West Bengal, 2018).

Section 1.2: Administrative set-up

Table 1

The administrative set -up of District of Murshidabad at a glance

Geographical Area (2011)	5324.00Sq.Km
District Head Quarters	Berhampore
Sub-division (2017)	05
Police Station (2017)	29
Inhabited Villages (2011)	1863
CD-block(2017)	26
Panchayat Samities(2017)	26
Gram Panchayat (2017)	250
Gram Samsads(2017)	4161
Mouzas(2011)	2144
Municipalities(2017)	8
Wards	156
Census town	65
Household	1570759

*Source: District statistical Handbook, 2018*year in parenthesis indicates the year in which information had taken.*

In this district, there are 5 sub-divisions named i) Sadar, ii) Kandi, iii) Jangipur, iv) Lalbagh and v) Domkal. The details of administrative units along the sub-division are given table 2.

Table 2

Administrative Units in the district of Murshidabad for the year 2018

Sub-Division	C.D.Block / Municipality(M)
Sadar Sub-Division	Berhampore Beldanga-I Beldanga-II Nowda Hariharpara

	Berhampore(M) Beldanga(M)
Kandi Sub-Division	Kandi Khargram Burwan Bharatpur-I Bharatpur-II Kandi(M)
Jangipur Sub-Division	Farakka Samserganj Suti-I Suti-II Raghunathganj-I Raghunathganj-II Sagardighi Jangipur(M) Dhuliyani(M)
Lalbagh Sub-Division	Lalgola-I Bhagwangola-I Bhagwangola-II Murshidabad - Jiaganj Nabagram Murshidabad -(M) Jiaganj-Ajimganj(M)
Domkal Sub-Division	Domkal Jalangi Raninagar-I Raninagar-II Domkal(M)

Source: District statistical Handbook, 2018

The above table gives us the clear view of location of C-D blocks and municipalities. Within West Bengal map, District of Murshidabad gives quite unique feature as it shares its boundary with so many districts in the state. This district has a total area of 5324 sq. km. and it ranks 7th among all the districts of West Bengal in respect of land area. The international border with Bangladesh to the East covers a distance of 125.35 km. of which 42.35 km. is on land and the remaining area forms a riverine boundary (River Padma and her connected streams) forming the boundary of 10 C.D. Blocks. The long international border with Bangladesh raises a great threat to the district authority since the cross- border migration and illegal activities are quite common in this corridor.

**Section 2:
Demographical Profile of the District**

A brief review of the demographical profile of the district will reveal much about its livelihood position. From Table 3 we find that the during 30 years of time span district shares only 5.99% of the total geographical area of the state, whereas its share in population was 7.78% in 2011 and there was a decadal rise. Its share in population far exceeds its share in geographical area. This is well reflected in the high-density figures of the district vis-à-vis the state figures during 1981-2011.

**Table 3
Demographic profile of the district of Murshidabad**

Units	Area (in sq. km.)	Population (1981)	Population (2011)	Density(1981)	Density(2011)
Murshidabad	5324.00 sq. km.	3697552	7103807	695	1334
West Bengal	88752.00	54580647	91276115	615	1028
% share in WB	5.99	6.77	7.78	-	-

Source: Statistical abstract 2015

Table 4
Sub-division wise demographic profile

Sub-division C.D.Block / MC / M	Area Sq.km.	Population	Population Density	Percentage of Population
Sadar Sub - Division	1195.57	1725525	1443	24.29
Berhampore	314.19	446887	1422	6.29
Beldanga-I	168.75	319322	1892	4.49
Beldanga-II	207.93	250458	1205	3.53
Nowda	231.39	226859	980	3.19
Hariharpara	253.14	257571	1018	3.63
Berhampore(M)	16.19	195223	12058	2.75
Beldanga(M)	3.98	29205	7338	0.41
Kandi Sub - Division	1200.76	1155645	962	16.27
Kandi	227.48	220145	968	3.10
Khargram	318.45	273332	858	3.85
Burwan	299.66	257466	859	3.63
Bharatpur-I	183.72	172702	940	2.43
Bharatpur-II	158.50	176368	1113	2.48
Kandi(M)	12.95	55632	4296	0.78
Jangipur Sub - Division	1097.82	1972308	1797	27.76
Farakka	132.74	274111	2065	3.86
Samsorganj	84.21	284072	3373	4.00
Suti-I	143.68	179908	1252	2.53
Suti-II	111.13	278922	2510	3.93
Raghunathganj-I	140.91	195627	1388	2.75
Raghunathganj-II	121.60	265336	2182	3.73
Sagardighi	345.42	310461	899	4.37
Jangipur(M)	7.86	88165	11217	1.24
Dhuliyani(M)	10.27	95706	9319	1.35
Lalbagh Sub - Division	1019.10	1253886	1230	17.65
Lalgola	184.37	335831	1822	4.73
Bhagwangola-I	136.10	202071	1485	2.85
Bhagwangola-II	175.26	158024	902	2.22
Murshidabad-Jiaganj	192.13	234565	1221	3.30
Nabagram	306.63	227586	742	3.20
Murshidabad(M)	12.95	44019	3399	0.62
Jiaganj-Azimganj(M)	11.66	51790	4442	0.73
Domkal Sub - Division	837.88	996443	1189	14.03
Domkal	305.19	363976	1193	5.12
Jalangi	210.63	252477	1199	3.56
Raninagar-I	146.93	189105	1287	2.66
Raninagar-II	175.13	190885	1090	2.69
District Total 2011	5324.00	7103807	1334	100.00

Source: District statistical handbook 2018

The table clearly indicates a high conglomeration of people within the district. This definitely points towards a sound livelihood prospect and presence of large amount of human capital within the district. In Table 4 we give the block wise (and subdivision-wise) break-up of the density of population (number of people living in per square kilometre) in the district of Murshidabad. There are wide differences in the population density across sub-divisions and blocks. Among the sub-divisions the share of population highest in Jangipur Sub-division followed by Sadar sub-division and lowest in Domkal sub-division. Density profile is also same as like percentage share of population. According to the 1991 and

2001 Census reports, a steady rise in urbanisation has also occurred.

Table 5
Percentage of urban population to total population in Murshidabd during 1991-2011

District	1991	2001	2011
Murshidabad	10.43	12.49	19.72

Source: Census of several years

According to the 2011 Census reports, Jangipur is the most urbanised sub-division in the district of Murshidabad with the largest percentage of population living in urban areas followed by Sadar sub-division. On the other hand, Domkal is largely a rural sub-division. Urban areas are in a more varied and remunerative livelihood opportunities compared to the rural blocks.

Table 6
Sub-division wise distribution of population across the region.

Sub-division	Rural Population	Urban Population	Total population	Percentage of urban population
Sadar	1243394	208406	1451800	14.35500758
Kandi	953299	50349	1003648	5.016599445
Jangipur	1149673	381384	1531057	24.90984986
Lalbagh	957872	84159	1042031	8.076439185
Domkal	829597	8436	838033	1.006642936

Source: District statistical handbook 2018

It is expected that people has gathered due to availability of jobs. Therefore, it is very essential to evaluate the production aspect, employment and income aspect of the district of Murshidabad. In the following section we will evaluate such opportunities which are prima facie condition for having decent livelihood status.

Section 3:
Production aspect: Land Utilization Pattern of District of Murshidabad

Under this section we will evaluate the allocation of resources among production activities in the district of Murshidabad. The district has a territory of 5324.00 sq. km. which is about 5.99 per cent of total geographical area of the State.

Table 7
Land Utilization Statistics of District of Murshidabad (in '000 ha.)

Year	Reporting Area	Forest Area	Area under Non-agricultural use	Barren & unculturable land	Permanent pastures & other grazing land	Land under misc. tree-groves not included in Net area sown	Culturable waste land	Fallow land other than Current fallow	Current fallow	Net area sown	Percentage of net area sown	Percentage of area of non-agricultural use
2013-14	532.5	0.77	131.34	1.52	-	1.13	0.81	0.11	0.84	395.98	74.36244	24.66479
2014-15	532.5	0.77	130.45	1.46	0.03	1.45	0.47	0.02	0.85	397	74.55399	24.49765
2015-16	532.5	0.77	129.45	1.38	0.06	1.77	0.27	0.02	0.86	397.92	74.72676	24.30986
2016-17	532.5	0.77	128.95	1.31	0.05	2.18	0.23	0.01	0.78	398.22	74.7831	24.21596
2017-18(E)	532.5	0.77	128.45	1.3	0.03	2.76	0.24	0.01	0.6	398.34	74.80563	24.12207

Source: District statistical handbook 2018

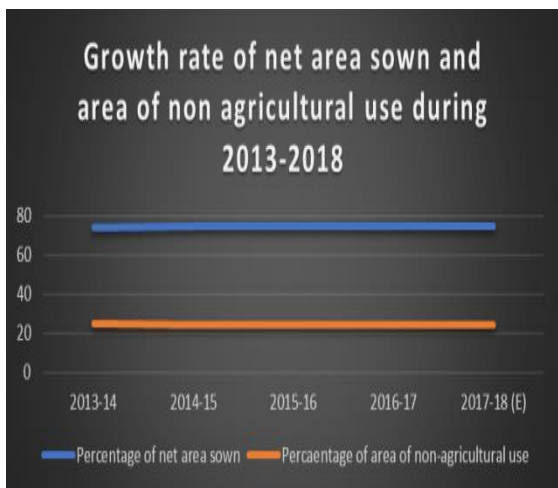


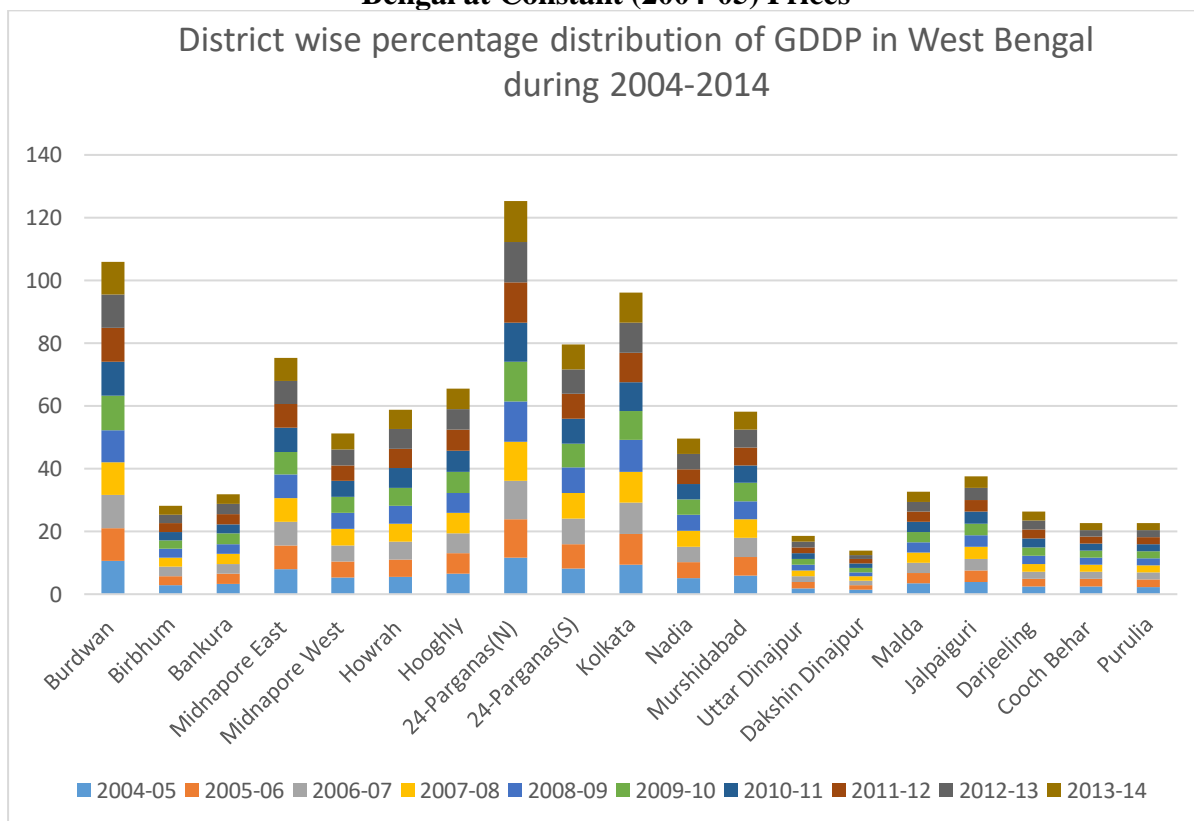
Figure 1

During 2018 the reported area under land utilization statistics of the district was 532.5 sq. km. 75 per cent of which was under net sown area and 24 per cent under non-agricultural use. Forest

area is negligible (less than one per cent). During the five years of times span growth rate of net sown area and area of non-agricultural use almost stable. The land utilization statistics of the district thus showed enough sustainable scopes for agricultural activities but it was quite stagnant. However, the scope for non-agricultural activities of the district was comparatively lesser.

The District Domestic Product (DDP) at factor cost is crucial economic indicator to measure the growth and pattern of economic development of a district. The Per Capita Income is a suitable measure which represent the welfare and level of living of the residents of a district.

District-wise Percentage Distribution of Gross District Domestic Product in West Bengal at Constant (2004-05) Prices



Source: State domestic product and district domestic product of West Bengal, 2014-15

Figure 2

From the above figure it is clear that district of Murshidabad was stood eighth among nineteen districts in West

Bengal in contributing to State Domestic product. However its contribution was slightly fluctuating.

Table 8
Percentage contribution of the district of Murshidabad into State Domestic Product in West Bengal at Constant (2004-05) Prices

District	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14
Murshidabad	5.91	6.03	5.96	5.98	5.8	5.76	5.66	5.61	5.65	5.72

Source: State domestic product and district domestic product of West Bengal, 2014-15

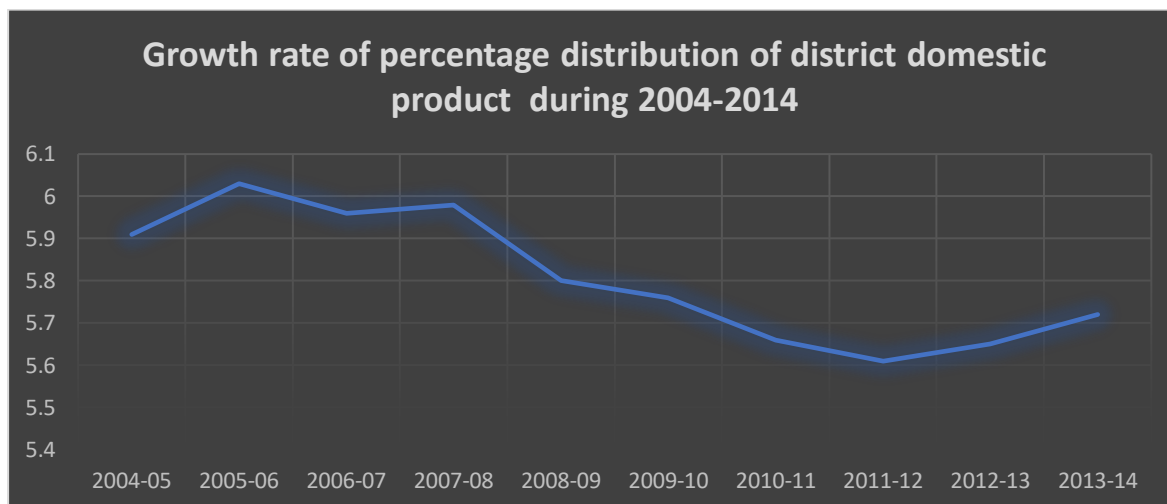


Figure 3

Over the period of ten years its average growth rate was 6.08 which had placed it in 12th position among 19 districts. Sectoral contribution of district of Murshidabad at constant prices showed that its primary sector had contributed a lion share in GSDP during 2004-2014 whereas that of tertiary sector was quite meagre. Surprisingly growth rate of agriculture was rising in spite of having falling rate of growth of the remaining sectors. Basically, it is an agrarian economy and still in the primitive stage of development.

Table 9
Sector -wise growth rate of district domestic product

Year	Agriculture & Allied	Industry	Services
2004-05	8.67	6.41	4.5
2011-12	9.03	6.64	4.44
2012-13	8.84	6.51	4.41
2013-14	9.01	6.58	4.46

Source: State domestic product and district domestic product of West Bengal, 2014-15

The following table 10 yield have presented the rates of principal crops of district of Murshidabad according to last available data.

Table 10
Yield rates of Principal Crops in the district of Murshidabad during 2013-18

	2013-14	2014-15	2015-16	2016-17	2017-18
Food grains					
Total Cereals	3104	3184	2969	3190	3237
Total pulses	1025	1021	642	1006	1083
Total Oil seeds	1077	1132	1100	1226	1225
Total Fibres	14.8	14.4	13.8	16.5	13.4
Total Miscellaneous crops	26787	34465	23352	30859	35289

Source: District Statistical Hand book, Murshidabad(2018)

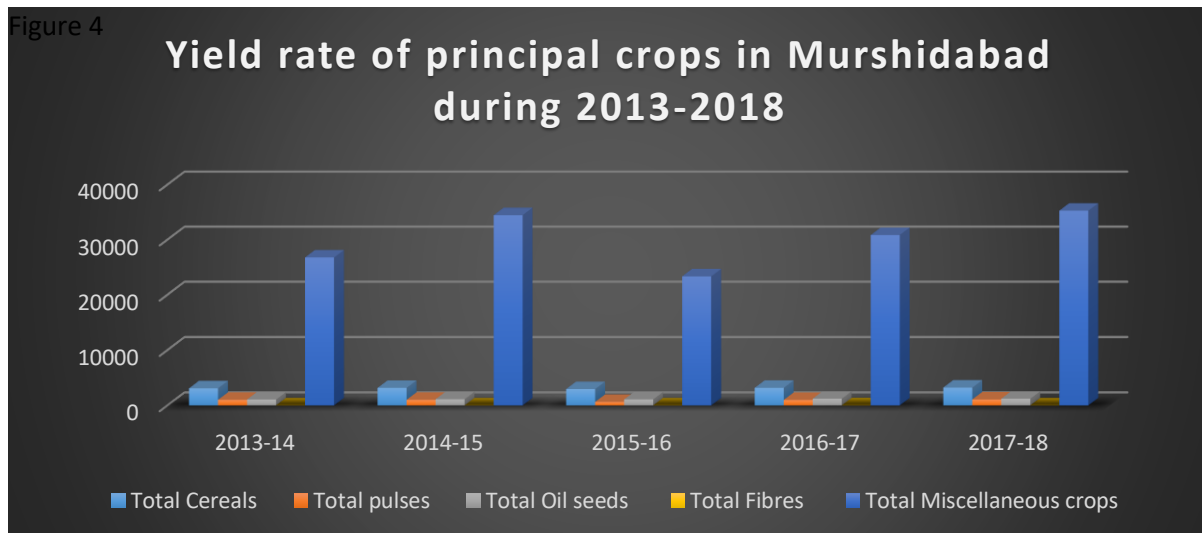


Figure 4

The yield rates of different crops are also showing fluctuating trend which implies that steady state growth rate is yet to achieve due to proper allocation of resources and minimal adaptation of modern method of production.

Section 4:

Employment aspect of the district of Murshidabad

Employment aspect of a region can be realised accurately if one can analyse the distribution of working population along the labour status. Following table 11 presented the said distribution.

Table 11

Sub-division wise distribution of the population over different categories of workers and non-workers in the district of Murshidabd , 2011

Sub-division	Percentage of Main workers to total population of the sub-division	Percentage of Marginal workers to total population of the sub-division	Percentage of non-workers to total population of the sub-division
Sadar Sub - Division	27.92	6.29	65.79
Kandi Sub - Division	25.15	8.00	66.85
Jangipur Sub - Division	32.91	10.02	57.07
Lalbagh Sub - Division	26.20	7.91	65.89
Domkol Sub - Division	27.31	7.01	65.68

Source: District Statistical Hand book, Murshidabad(2018)

The level and extent of uses of the human resources of the district can be predicted from the classification of workforce and the sectoral engagement of workforce. From the above table it is clear that due to poor growth of industrial and service sector, residents of the district of Murshidabad were suffering from availability of non-farm employment

opportunities and lion share of population(63.55) yet to be employed. Apart from the that density pattern and conglomerate of urban population into Jangipur sub-division were matched with availability of job -opportunity. The gloomy picture of employment opportunity will be more vibrant in the following table.

Table 12
Sub-division wise distribution of total working population over different categories in the district of Murshidabd , 2011

Sub-division	Percentage of cultivators to total working population of the sub-division	Percentage of Agricultural labourers to total working population of the sub-division	Percentage of Household industry workers to total working population of the sub-division	Percentage of other workers to total working population of the sub-division
Sadar Sub - Division	17.96	32.72	6.00	43.32
Kandi Sub - Division	22.88	45.68	6.16	25.28
Jangipur Sub - Division	5.58	16.83	41.62	35.97
Lalbagh Sub - Division	14.68	40.21	7.53	37.58
Domkol Sub - Division	22.61	46.69	6.55	24.31

Source: District Statistical Hand book, Murshidabad(2018)

In the above figure except for Jangipur sub-division, workers were mainly engaged in household industrial activities which are un-organised sector with less paid, less job security and sustainability. Main workers were usually skilled workers who contribute significantly to the economic wellbeing of

a region. Hence poor number of marginal workers represented gloomy employment aspect of the district.

Section 5:

Economic aspect

Following table 13 and figure gives us living standard of district of Murshidabad vis-à-vis West Bengal.

Table 13
Estimate of per capita income of District of Murshidabad and West Bengal during 2003-2014 at constant prices of 2004-05

	2004-05	2005-06	2006-07	2007-08	2008-2009	2009-10	2010-11	2011-12	2012-13	2013-14
Murshidabad	18153.1	19267.58	20052.63	21261.74	20993.04	22036.43	22346.27	22603.02	23973.75	25416.46
West Bengal	22648.91	23808.28	25399.79	27094.44	27913.73	29799.05	31314.18	32163.72	34177.43	36293.33

Source: State domestic product and district domestic product of West Bengal, 2014-15

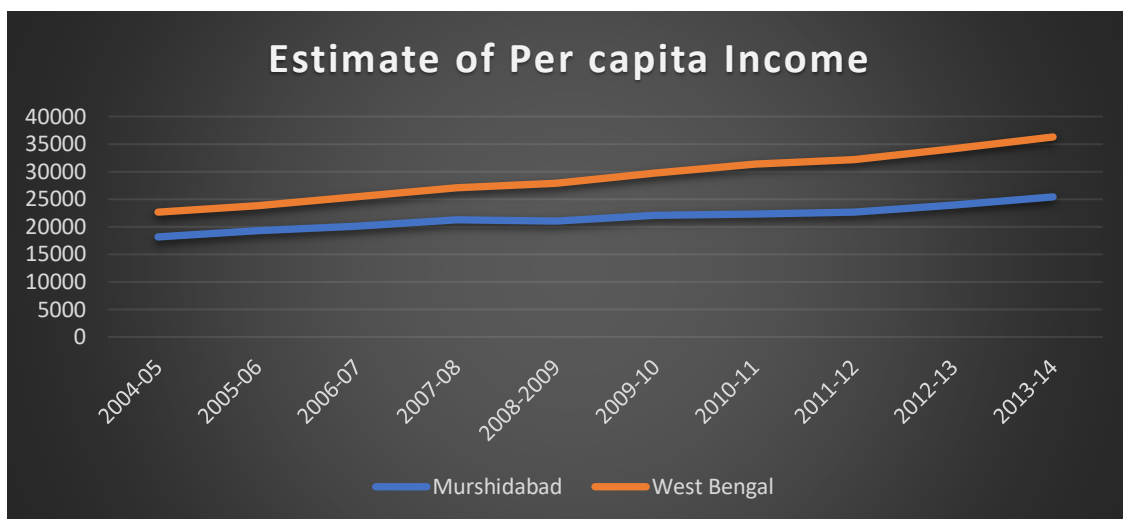


Figure 5

The above figure is showing that though the estimate of per capita income of the district of Murshidabad is showing an increasing trend but it lacks far behind the State estimate. Truly the differences are being wider with respect to time. According to rank of all district regarding living standard (in terms of per-capita income at constant price 2004-05), District of Murshidabad stood 14th position among 19th district in 2014-15 (Govt. West Bengal, 2015). So instead of having vast reporting area and contributing not meagre amount to state domestic product, its living standard was quite poor. This ensures the presence of disguised unemployment within the district.

The first ever Human Development Report published in 2004 gave a clear picture on the relative position of different districts in West Bengal in terms of three major indices of human development. It also ranks various districts of the state in terms of composite human development index.

Both in terms of composite index and in terms of individual indices, the position of district of Murshidabad was far below than the state average. Among the three individual indices, in education index the district occupied just two places ahead of worst one. Health index was quite poor. The income index awarded 15th rank

justifying its poor position among lower income district of the State.

Table 14
Human Development Indices for Hooghly vis-a-vis other Districts of West Bengal

District	Health Index	Income Index	Education Index	HDI Value	HDI Rank
Kolkata	0.82	0.73	0.80	0.78	1
Howrah	0.77	0.53	0.75	0.68	2
North 24-Parganas	0.72	0.49	0.76	0.66	3
Darjeeling	0.73	0.49	0.72	0.65	4
Bardhaman	0.74	0.47	0.71	0.64	5
Hooghly	0.77	0.46	0.67	0.63	6
Medinipur	0.68	0.45	0.74	0.62	7
South 24-Parganas	0.71	0.40	0.68	0.60	8
Nadia	0.65	0.41	0.66	0.57	9
Jalpaiguri	0.61	0.38	0.60	0.53	10
Coochbehar	0.50	0.41	0.65	0.52	11
Bankura	0.67	0.26	0.62	0.52	12
Dinajpur	0.39	0.53	0.53	0.51	13
Birbhum	0.53	0.27	0.61	0.47	14
Murshidabad	0.57 (14th)	0.29 (14th)	0.52 (16th)	0.46 (15th)	15
Purulia	0.61	0.18	0.55	0.45	16
Malda	0.49	0.36	0.48	0.44	17
West Bengal	0.70	0.43	0.69	0.61	

Source: West Bengal Human Development Report, 2004.

Section 6 :
Conclusion with recommendation:

Historically, the district was industrially developed during the pre-colonial days and it was famous for its ivory industry, silk weaving and allied industries, cotton industry, shola

(thermocool) industry and conch shell industry and like. Most of these industries lost their economic significance. The urbanization process in the district of Murshidabad started waning out during the colonial period as the district lost its glory as the political centre of the region then. During, post-independent period Murshidabad did not witness any major industrialization attempt. And hence, it still remains a predominantly agrarian economy-based district. The economy of the district is rural agrarian with very little urban development. Major area of strength of the district is its fertile soil and diversified agriculture. The agro climatic conditions of the district are suitable for multiple crops which are grown throughout the year. Though there is high conglomeration of human capital but are not allocating properly among gainful employment categories. The men folk mostly are farmers or masons who migrate out. The women stay behind and do petty jobs as agricultural labour, or are involved in rearing of domestic animals, household industrial works including bidi binding and like. The Census of India Report (2011) revealed that usable land area decreased by erosion/ river-shift while increase in the district population in absolute terms caused heavy pressure on land and other natural resources. The erosion of river Hooghly (Bhagirathi) Padma is a burning problem along the river side of this district.

Analysing sectoral composition of occupational structure, we have observed that the major share of working people was engaged in household industrial activities (Census, 2011). This district has a continuous trend of in formalisation which allow the people to find out alternative occupations without leaving the place. But production nature in the district, being predominantly agrarian, and it is basically seasonal which fails to create additional gainful employment on a sustained basis. Expansion of bidi industries in Dhulian, Aurangabad, and Jangipur etc could

engage local working population – especially female working population in household industrial activities.

We have seen that one of the major strengths of the economy may be existence of huge labour force but if we consider age composition of total population we can observed that according to 2011 census, 60.18 % of total population belong to working age group(15-59) and it increased from 54.41% in 2001 to that position of 60.18 in 2011. But 63.55% of working population failed to get employment. On the other side literacy rate of this district was quite low with respect to state average i.e., 66.59. Even if the Jangipur sub-division which was most populous and 32.91 % of its total labour force acted as main work, seemed to be most developed but failed to provide educational facilities to its residence. Surprisingly, this sub-division was suffering from lowest literacy rate(i.e., 60.95). Therefore the expected population dividend which could have reaped by the district, but it didn't happen due to inefficient allocation of resources among gainful productive activities or inefficiency of creating alternative non-farm activities.

Additionally, social and gender discriminations is prevalent in the district to a significant extent, gap exists in immunizing children, maternal health care services, in providing access to safe drinking water and sanitation programme. In conclusion we can say that inspite of having several weaknesses, still several opportunities are presents within the economy which, if tapped effectively, would form potential growth promoting activities that would in turn give momentum to the development process. Due to suitable agro climatic condition of this district, agricultural product can be grown in a large extent.

Similarly, there are enough scopes for the development of medium, small and cottage industries of the district with a very good employment opportunity

amongst the young generation of this district where there is no dearth of skilled manpower. Jute and Sericulture which might be strong weapons for agricultural development.

Another important potential area of development in the district is Cultural Tourism. Murshidabad is a culturally affluent district in West Bengal. Backed by the deep-rooted cultural legacy, historical monuments, sacred places, temples, Mosques, spiritual centres, attract tourists to the district. Cultural Tourism has an important bearing on the economic and social lives of the people and hence on human development of the district.

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MARKETING IMPACT OF GOODS AND SERVICES TAX IN KALLAKURICHI

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Abstract

Goods and services tax are uniformity tax system liable to pay marketing of goods and services based tax system. Every customers for purchasing of domestic appliance goods is compulsory to pay services tax, there is no exempted tax in commercial aspects of dealing both person. Entrepreneurs supply of goods direct and indirect marketing collected the common tax is revenue income of the government of India. EXIM market is necessary the tax system of SGST, IGST and CGST paying higher tax to government. An entrepreneur is meet additional cost of expenses for place and time supply of goods and services along with preparation GST file in online. This paper is highlighted marketing impact of goods and services tax in Kallakurichi.

Keywords: Economic, Goods, Financial, Marketing, Revenue, Services.

1. INTRODUCTION

Goods and services tax was introduced on 1st July 2017 in India. GST is one of the indirect taxes both seller and buyer to pay the tax for commercial activities of goods and services tax. Every business man is pay GST compulsory promote the economic inflation in our country. Business holders are burden of

tax from place and time value of supply of goods and services based tax may or may not decreases. In direct tax is key role rising of revenue income; develop the economic growth change in national income in state. GST council authority reforms of Indian tax system change of goods and services tax develop the national income. GST is revenue income

recovery of all types of goods and services tax for marketing activities both buyer and seller to pay the tax. GST can be divided into four types namely SGST, CGST, IGST and UTGST. State goods and services tax supply of product within state only. Integrated goods and services tax form one state to another state supply of goods and services tax. Central goods and services tax to pay all state tax payers. Union territory goods and services tax is applicable union state namely Andaman and Nicobar Islands, Delhi, Pondicherry, Lakshadweep, Diu and Daman. GST is SWOC analysis of strength, weakness, opportunities and challenges. GST is strength of Indian economy increasing positive revenue income in Indian country. The tax payers are burden of small portion of income but pay higher value of taxable amount. GST is another opportunity of inflation of revenue income from taxable amount and challenges of goods and services tax promote national revenue income in India. Another concept of GST is one tax, one man, one country well familiarity of Indian tax system in India. Every business proprietary suffer the goods and services tax for marketing impact of higher tax payment. The primary GST slabs for taxpayers are currently 0% (nil-rated), 5%, 12%, 18% and 28%. There are a few GST rates that are less commonly used such as 3% and 0.25%. Good and services tax refer the percentage rates of tax imposed on the sale of goods or CGST, SGST and IGST acts. A business registered under the law must issue invoices with GST amounts charged on the value of supply.

Review of Literature

Paramasivan C (2021) GST is one of the most important and innovative milestones in Indian taxation system which help to simplify the tax system in India. The implementation of GST will be in favour of free flow of trade and commerce throughout the country. Therefore, it is concluded that awareness of GST become an important point of effective

implementation of taxation system in our country. As a citizen of the country, all must know something about the GST for the responsible taxpayer in our life.

Satya Bhusan (2020) has pointed that GST has started in India by passing a long way. Most of the countries now in the world are under this system. Again the system was need for new one country tax system to free India from many taxes and rate system. GST will greatly help overcome confusion caused by the complex structure and help in the development of general national market. It is expected that all sectors of economy such as industry, business government and services sectors have to bear its positive impact.

Nisha Das and Praveen Kumar (2020) have concluded that GST is a new form of tax that seeks to replace all central and state taxes and levies such as excise duty, countervailing duty, services tax, value added tax and luxury tax. Goods and services should be taxed based on the value addition at each stage and not based on the gross value of the goods and services billed at each stage. Further the tax should be eventually borne at the point of consumption rather than at the point of production, through the tax department must be able to track value addition at each stage and collect tax proportionate to the value added at each stage.

Davinder Kaur (2018) has observed that goods and services Tax is an indirect tax or consumption tax levied in india on the supply of goods and services. GST is levied at every step in the production process, but is refunded to all parties in the chain of production other than the final consumer. The tax came into effect from 1st July 2017 through the implementation of one hundred and first amendment of the constitution of India by the Indian government. The tax replaced existing multiple cascading taxes levied by the central and state government. Present paper aims to study the research which has been conducted on current topic till now

so that research can make an insight on what have been done till now.

Thyagaraju (2020) has noted that paper is a brief description on the historical scenario of Indian taxation and its tax structure. Then why there is a need for change in tax structure from traditional system to GST model. There are mixed response, inexplicit, arguments and adoption among the manufactures and options among the manufactures, traders and society about the goods and services tax to be implemented by government of India 1.4.2017 this year. Various new organizations from all around the world focused on the bill unifying country and it being an achievement of the government. Evolution of GST has be detailed discuss the paper as the background, salient features challenges revenues distribution of revenues problems efforts government various GST council meeting tax rates different etc.

Objectives of the study

The present article is following objectives:

1. To Know the profile of entrepreneurs in Kallakurichi

2. To understood function of entrepreneurs for paying various GST in Kallakurichi.
3. To Analysis the marketing impact of GST in the study area.
4. To give suitable suggestion and improve the entrepreneurs in Kallakurichi.

Research methodology

The present study is descriptive in nature is used both primary and secondary data. The Primary data collected through interview schedule techniques from entrepreneurs. Secondary data collected journals, magazines, various textbooks and related website etc. Collected the data to used percent analysis.

Sampling techniques

The study is applied random sampling techniques collected the primary data from the respondents. Hence the total sample size is 50 entrepreneurs in various fields of traders.

Period of the study

The primary data collected one month and secondary reviewed from 2017 to 2020 during the period of the study.

**Table 1
Profile of Entrepreneurs**

Profile		Respondents	Percentage
Age	Below 35	12	24
	36 -40	9	18
	41-45	10	20
	46- 50	8	16
	51 and above	11	22
	Total	50	100
Genders	Male	43	86
	Female	7	14
	Total	50	100
Marital status	Married	29	58
	Unmarried	21	42
	Total	50	100
Education	Illiterate	5	10
	Primary	7	14
	Middle class	5	10
	High school	15	30

	graduation	10	20
	Post graduation and above	8	16
	Total	50	100
Monthly Income	Below Rs 25000	17	34
	Rs 26000-Rs 50000	12	24
	RS 51000-Rs 75000	8	16
	Rs 76000 and above	13	26
	Total	50	100
Experiences in (Years)	Below -5 Years	18	36
	5 Years -7 Years	16	32
	8 Years – 10 Years	9	18
	11 Years and Above	7	14
	Total	50	100

Sources: Primary Data

It is analyzed that 24 percent of the entrepreneurs are belongs to the age group of below 35 years, 22 percent of the entrepreneurs are belongs to the age group of 36 - 40 years, 16 percent of the entrepreneurs are belongs to the age group of 41-45 years, 18 percent of the entrepreneurs are belongs to the age group of 46- 50 years.

It is exhibited that 86 percent of the entrepreneurs are male and remaining 14 percent of the entrepreneurs are female in the study area.

It is inferred that 58 percent of the entrepreneurs are married and remaining 42 percent of the entrepreneurs are unmarried.

It is observed that education of the respondents 30 percent of the entrepreneurs are completed High school, 20 percent of the entrepreneurs are finished Graduation, 16 percent of the entrepreneurs are obtained Post graduation and above, 14 percent of the entrepreneurs are studied in Primary level and remaining 10 percent of the entrepreneurs are finished in middle class and remaining 10 percent of the entrepreneurs are not studied in the study area.

It is pointed that 34 percent of the entrepreneurs have earning annual income

Rs. below Rs. 25000, 26 percent of the entrepreneurs have earning annual income Rs.76000 and above, 24 percent of the entrepreneurs have earning annual income Rs.26000-Rs 50000, 16 percent of the entrepreneurs have earning annual income Rs. 51000-Rs 75000.

It is seen from the above table 36 percent of the entrepreneurs have experience of below -5 Years, 32 percent of the entrepreneurs have experience of 5 - 7 Years, 18 percent of the entrepreneurs have experience of 8-10 Years, 14 percent of the entrepreneurs have experience of 11 Years and above

Table -2 Functions of entrepreneurs 66 percent of the entrepreneurs are solder traders, 34 percent of the entrepreneurs are partnership. 26 percent of the entrepreneurs are textiles, 20 percent of the entrepreneurs are gold marketing, 16 percent of the entrepreneurs are mobile shopping, 10 percent of the entrepreneurs are electrical and electronic stores, 8 percent of the entrepreneurs are petrol bunk, 8 percent of the entrepreneurs are furniture, 8 percent of the entrepreneurs are two wheelers show room, 4 percent of the entrepreneurs are four wheelers show room in the study area.

Table 2
Function of Entrepreneurs

Function	Respondents	Percentage
Types of ownership (Sole)	33	66
Partnership	17	34
Total	50	100
Entrepreneurs Textiles	13	26
Gold	10	20
Petrol bunk	4	8
Mobile shopping	8	16
Furniture	4	8
Electrical and electronic	5	10
Two wheelers show room	4	8
Four wheelers show room	2	4
	50	100
Mode of supply (Regular)	41	82
Irregular	9	18
	50	100
Payment of GST in (Month)Good	6	12
Average	8	16
Poor	36	72
	50	100
Preparation of GST(Consultancy)	5	10
Accountant	12	24
Auditor	33	66
Total	50	100
Place of supply (District)	38	76
State	8	16
Country	4	8
	50	100
Types of GST SGST	29	58
CGST	8	16
IGST	13	26
	50	100

Sources: Primary data

It is reveals that 82 percent of the entrepreneurs are regular supply of goods and services in marketing, 18 percent of the entrepreneurs are irregular supply of goods. 12 percent of the entrepreneurs are good payment of GST in month, 72 percent of the entrepreneurs are poor for payment of GST in month, and remaining 16 percent of the entrepreneurs are average for payment of GST in month.

Out of 50 respondents 66 percent of the entrepreneurs are preparation of GST by auditor, 24 percent of the entrepreneurs are preparation of GST by accountant, and 10

percent of the entrepreneurs are preparation of GST by consultancy. It is place of supply of the entrepreneurs 76 percent of the entrepreneurs are supply of goods and services within district, 16 percent of the entrepreneurs are supply of goods and services within state and remaining 8 percent of the entrepreneurs are supply of goods and services to other country. It is 58 percent of the entrepreneurs are pay for SGST, 26 percent of the entrepreneurs are pay for IGST and remaining 16 percent of the entrepreneurs are pay for CGST.

Table 3
Marketing Impact of GST

Impact of GST	VHL	HL	ML	LL	LL	Total
Tax burden of entrepreneurs	18 (36)	12 (24)	5 (10)	8 (16)	7 (14)	50 (100)
Preparation of GST file	23 (46)	16 (32)	6 (12)	2 (4)	3 (6)	50 (100)
Collection of high SGST	31 (62)	10 (20)	2 (4)	3 (6)	4 (8)	50 (100)
Purchasing of new software in GST	20 (40)	9 (18)	7 (14)	8 (16)	6 (12)	50 (100)
Reforms of GST in India	19 (38)	8 (16)	5 (10)	8 (16)	10 (20)	50 (100)
Increased high tax liability on SMEs	17 (34)	5 (10)	12 (6)	6 (12)	10 (20)	50 (100)
Apperception of revenue income of GST by government	14 (28)	10 (20)	10 (20)	9 (18)	7 (14)	50 (100)
Increasing of GST in every year	18 (36)	7 (14)	8 (16)	10 (20)	7 (14)	50 (100)
Impact of profit in entrepreneurs	5 (10)	23 (46)	11 (22)	2 (4)	9 (18)	50 (100)
GST on Economic cost of expenditure	21 (42)	8 (16)	6 (16)	7 (14)	8 (16)	50 (100)

Sources: Primary Data: VHL-Very high level, HL- High Level, ML-Moderate Level, LL-Low Level, LL-Least Level.

Table -3 it is found that 36 percent of the entrepreneurs said that tax burden of entrepreneurs are very high level, 46 percent of the entrepreneurs opinion that preparation of GST file are very high level, 4 percent of the entrepreneurs said that collection of high SGST are moderate level, 40 percent of the entrepreneurs opinion that purchasing of new software in GST are very high level, 10 percent of the entrepreneurs observed that reforms of GST in India are moderate level, 6 percent of the entrepreneurs said that increased high tax liability on SMEs are moderate level, 14 percent of the entrepreneurs opinion that apperception of revenue income of GST by government are least level, 36 percent of the entrepreneurs said that increasing of GST in every year are very high level and 14 percent of the entrepreneurs opinion that GST on

economic cost of expenditure are low level.

Suggestions

1. SGST and CGST is high taxation of goods and services to taxpayers. The entrepreneurs are earned low profit margin the supply of goods and services within state high taxation collected by government of India. The central government should be reducing the high taxation of GST from entrepreneurs.
2. Preparation of GST file is not easy task of spend time finishing income and expenditure statements. Almost all the entrepreneurs are faced high risk of GST tax burden. Traders have no awareness of GST file preparation have spent additional cost of expenditure.
3. Reforms of tax system are frequently changed the number of tax added and

collection of high tax. Businessmen and buyers is highly effected the new taxation system throughout India. The tax department is compulsory change the GST system implementing the economic expenditure of financial risk to entrepreneurs.

4. Place and time supply of goods and services tax both seller and buyers pay high taxation collected from entrepreneurs. Especially petrol bunk, textile entrepreneurs are highly risk of operating expense they pay multi system for composite supply of goods and services and tax in India.
5. Entrepreneurs is pay high taxation for purchasing of bulk goods from manufacturing company and supply of goods and services to customers for pay both tax to government. All the tax collected the revenue income of SGST, CGST and IGST. The government of India must be reducing the uniform tax system not based place and time supply of GST.

Conclusion

Goods and services tax is common tax pay the buyers and sellers for marketing activities. Entrepreneurs is levied highly risk of services tax depend upon the place and time value of supply of goods and services. Small and medium entrepreneurs have invested the micro amount but earning profit is very low. They pay compulsory tax system not exempted tax from goods and services tax. It is highly suffered the entrepreneurs to pay the composite supply of goods and services tax. GST is not only paying the sellers and compulsory the customers how many quantities purchased based tax rate system in market. Entrepreneurs is preparation of GST file every month highly risk of financial and non financial aspects. Sometimes GST may be increase rate not proper information given to public. The government of India should be

change high cost of tax system for benefit of entrepreneurs in coming days.

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ONLINE SHOPPING BEHAVIOUR OF WOMEN STUDENT IN HIGHER EDUCATION IN INDIA

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Abstract

Online behaviour is one of the recent trends in India because India is one of the largest human resource country compare with other countries. In our country most of the online companies choosing goods and services selling through online, for example amazon, flibkart, snapdeal, myndra etc, like these type of online companies now very big development in our country. The majority of the youngsters to interest online shopping habit, they changing attitude and product selection also followed western culture even food also changing habit of western culture followed by recent youngster society. In particular the higher education student are must interest in these kind of online shopping attitude. In India at present 15.00% percent of the higher educational students to purchase goods and service through online. Therefore, these paper to explore online shopping behaviour of women students in india.

Keywords: *online shopping, consumer behaviour, women student, higher education.*

1. INTRODUCTION

In recent days online shopping is mandate one for all the human beings because of lack of time due to the working condition of our personal life. So, the majority of the people to feel very safe and secure and time constrain of online shopping sites. The most of the online companies there in India, they provide very well offers and festival damakka and varieties of styles and packing, visible of products, availability of 24x7 working nature these are all those things to reflect or to stimulate the cosumer to purchase the

online shopping behaviour. In 2022 the Indian e-commerce market to published online purchase increased 21.5% percent they are reaching 74.8 billion U.S Doller. The Indian e-market expect will grow to 188 billion U.S. doller by in the year of 2025 off which the 15% percent higher education students purchased online shopping they very big interest on this occation because all the people kept android moble, internet and computer equipments. It is very useful for these type of online purchasing habits. Therefore, these paper will explore the online

shopping behaviour of women students in higher education students in India.

OBJECTIVE

1. To study the online shopping trends in India.
2. To find-out the online shopping behaviour of women students in higher education in India.

METHODOLOGY

The research studies in descriptive in nature it is using secondary data research method. The secondary data collected from various books, journals, magazines, research reports, published and unpublished sources.

ONLINE SHOPPING

When the consumer goods and services purchase through online or over the internet is called online shopping. Now-a-days the online shopping is very easy because they reach consumer with different forms like facebook, youtube, twitter, g-mail, and other forms of the online shopping units. In recent days the variety of online companies to focus the online product selling between the consumers like amazon, flibkart, snabdeal, meesho etc. Other objects the new generation companies also to penetrate these kind of online selling activities to attract the online shopping consumers.

CONSUMER BEHAVIOUR

Consumer behaviour is one of the attractive concept in recent days it is depends upon the any person's taste, attitude, wish, expectations, expressions, feelings, mind-set up, product bonding, shopping nature, places etc., these are includes consumer behaviour. It is fully personal buying behaviour of the consumer's that is categorised age of the consumer and income level of the consumer. The entire attitude is depends upon the economic level of the consumer.

WOMEN STUDENT

Women is one of our country eye, in our body with eye we didn't anything like that our country without women we do not anything. Now-a-days most of the women's to interest about the education

because the central and state government to implement many women child schemes that is to stimulate the women child for school education as well as higher education. Now in all over india survey on higher education to published result of which 27.3% percent of the female student to enrolled the higher education, this is what to achieve the women student in our country.

HIGHER EDUCATION

Higher education is one of the second part of education, the school students to equipe our self from school level to college level like these arts and science, humanities, engineering, geology etc. In this part maximum of the village students to uplift through higher education in india. The majority of the government colleges, universities and government aided colleges also to provide quality of higher education to the women students.

REVIEW OF LITERATURE

Srikanth, (2020), The Internet has picked up the status of as an enthusiastic financially savvy stage, over a rich wellspring of correspondence. It has increased the complexities of the clear demonstration of exchange. "Google" has become the conventional name for "looking through data". Furthermore, for online exchange exercises the stages associated with web-based purchasing can be isolated into disposition arrangement, goal, appropriation and continuation with web-based purchasing. The most significant variables that web-based purchasing conduct in disposition, inspiration; trust, hazard, socioeconomics, site and so on are broadly inquired about and detailed. "Web selection" is broadly utilized as an established structure to consider "appropriation of web-based purchasing". Post reception or continuation with web-based purchasing is the region which despite everything needs prove look into work. Momentum condition of this rising field offers the possibility to recognize territories that need consideration for future scientists.

Paramasivan. C (2016) As the purchasing behaviours of Indian consumer is not healthy, they find it difficult to judge the quality of the product purchased. To create awareness about consumer rights, responsibilities and the working mechanism, a few organizations are started for their betterment and to impart consumer education.

Vinaykumar, (2014), Woman online shopping is under researched. The author found very few published contents on the topic. This impelled the researcher to undergo a brief review of existing, although comparatively small, literature. The literature suggests that women have lesser trust in online shopping as compared to their male counterparts. The strata of women shoppers can be divided in three distinct group's viz., above 55 years of age, 36-55 years and 15-35 years. The growth in adaptation in online shopping has been observed in the age group of 15-35 years. The increased number of working lady in this group is one among the several reasons. Different types of conceptual information presented in the study are the result of observation, in depth reading, and rational judgement of the author.

Mahesh kumar, (2015), Online shopping offers the customer a wide range of products and services wherein he is able to compare the price quoted by different suppliers and choose the best deal from it. Internet marketing is conceptually different from other marketing channels and internet promotes a one to one communication between the seller and the end user with round the clock customer service. The consumer, in case of online shopping can buy the selected product rapidly by doing some clicks from home or work saving time and energy in spite of the larger distance arising from the endless and unlimited market offered by the internet. In addition, the internet can also facilitate the shopping of consumers with reduced mobility. Despite these motivational factors, there are various

transaction and non transaction issues involved such as internet users being uncomfortable while giving their credit card number, personal information, etc.. which act as deterrents. Online shopping is new, and it is at a nascent stage, and there are no hard-and-fast rules to live by .Consumers are slow in showing interest in online shopping. However, the future for internet shopping looks bright and promising.

Table 1
Online Marketing Companies in India



Source: Secondary Data

The above table no.1 shows the various online marketing companies in india, they are choosing marketing place in india and selling different products to customers through online. Such as; amazon, flibkart, snapdeal, shop clues, home shop, yestri, ebay, myantra, pepperfryjabong etc. Like this variety of the companies to compete between the other online companies to sell the product and services through internet for tarking online consumers.

Table 2
2011 Census of Female Literacy Rate in All over India

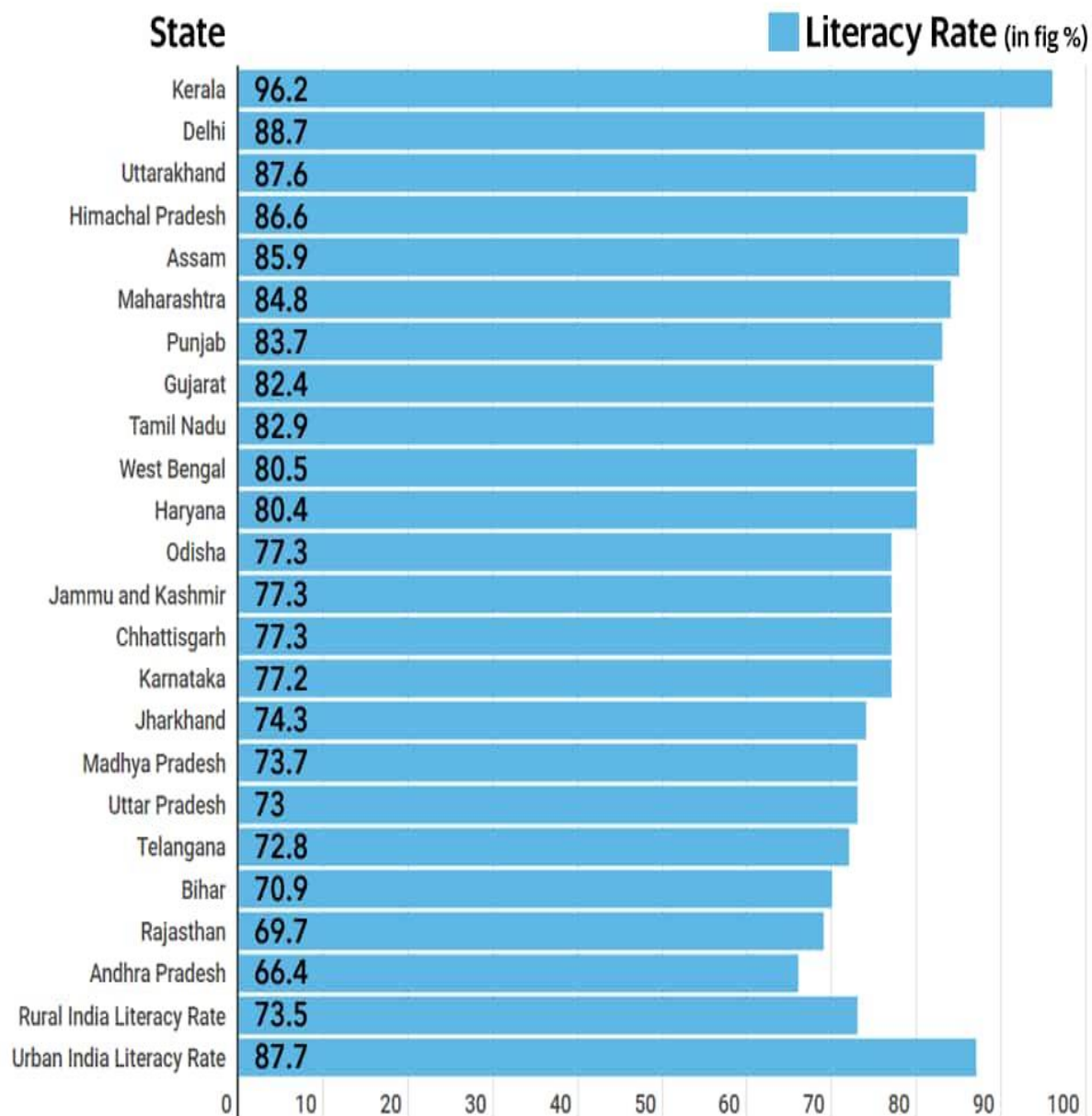
States	Female Literacy Rate (%)				Change in (%)		
	1981 a	1991 b	2001 c	2011 d	81-91 (b-a)	91-01 (c-b)	01-11 (d-c)
Andhra Pradesh	24.1	32.7	50.4	59.7	08.6	17.7	09.3
Arunachal Pradesh	14.0	29.7	43.5	59.5	15.7	13.8	16.0
Bihar	16.5	22.9	33.1	53.3	06.4	10.2	20.2
Delhi	62.6	67.0	74.7	80.9	04.4	07.7	06.2
Goa	55.1	67.1	75.4	81.8	12.0	08.3	06.4
Gujarat	38.4	48.6	57.8	70.7	10.2	09.2	12.9
Haryana	26.9	40.5	55.7	66.7	13.6	15.2	11.0
Himachal Pradesh	37.7	52.1	67.4	76.0	14.4	15.3	08.6
Karnataka	33.1	44.3	56.9	68.1	11.2	12.6	11.2
Kerala	75.6	86.2	87.7	91.9	10.6	01.5	04.2
Madhya Pradesh	19.0	28.8	50.3	60.0	09.8	21.5	09.7
Maharashtra	41.0	52.3	67.0	75.4	11.3	14.7	08.4
Manipur	34.6	47.6	60.1	73.1	12.9	12.5	13.0
Meghalaya	37.2	44.8	59.6	73.7	07.6	14.8	14.1
Mizoram	68.6	78.6	86.7	89.0	10.0	08.1	02.3
Nagaland	40.4	54.7	61.5	76.6	14.3	06.8	15.1
Orissa	25.1	34.7	50.5	64.3	09.6	15.8	13.8
Punjab	39.7	50.4	63.4	71.3	10.7	13.0	07.9
Rajasthan	14.0	20.4	43.9	52.6	06.4	23.5	08.7
Sikkim	27.4	46.7	60.4	76.4	19.3	13.7	16.0
Tamil Nadu	40.4	51.3	64.4	73.8	10.9	13.1	09.4
Tripura	38.0	49.6	64.9	83.1	11.6	15.3	18.2
Uttar Pradesh	17.2	25.3	42.2	59.2	08.1	16.9	17.0
West Bengal	36.0	46.5	59.6	71.1	10.5	13.0	11.5
Andaman & Nicobar	53.2	65.5	75.2	81.8	12.3	09.7	06.6
Chandigarh	69.3	72.3	76.5	81.3	3.0	04.2	04.8
Lakshadweep	55.3	72.9	80.5	88.2	17.6	07.6	07.7
Puducherry	53.0	65.6	73.9	81.2	12.6	08.3	07.3
India	65.4	29.85	39.29	53.0	9.44	13.71	12.4

Source: Secondary Data

The above table no. 2 shows the female literacy rate in all over india, the state of kerala goes to first place of female literacy ratio (90.0), Mizoram (89.0), Lakshadweep (88.9), Andaman, Chandigarh, puducherry and goa placed at 81.3 percent of literacy rate, himachal

Pradesh (76), Sikkim (76), maharashtra (75), Manipur (73), megalaya (73), Tamil Nadu (73) respectively. And finally Punjab 71.0 percent and west Bengal 71.0 percent of the female students to placed the literacy ratio.

Table 3
State Wise Higher Education Women Students Literacy Rate (2020) In India

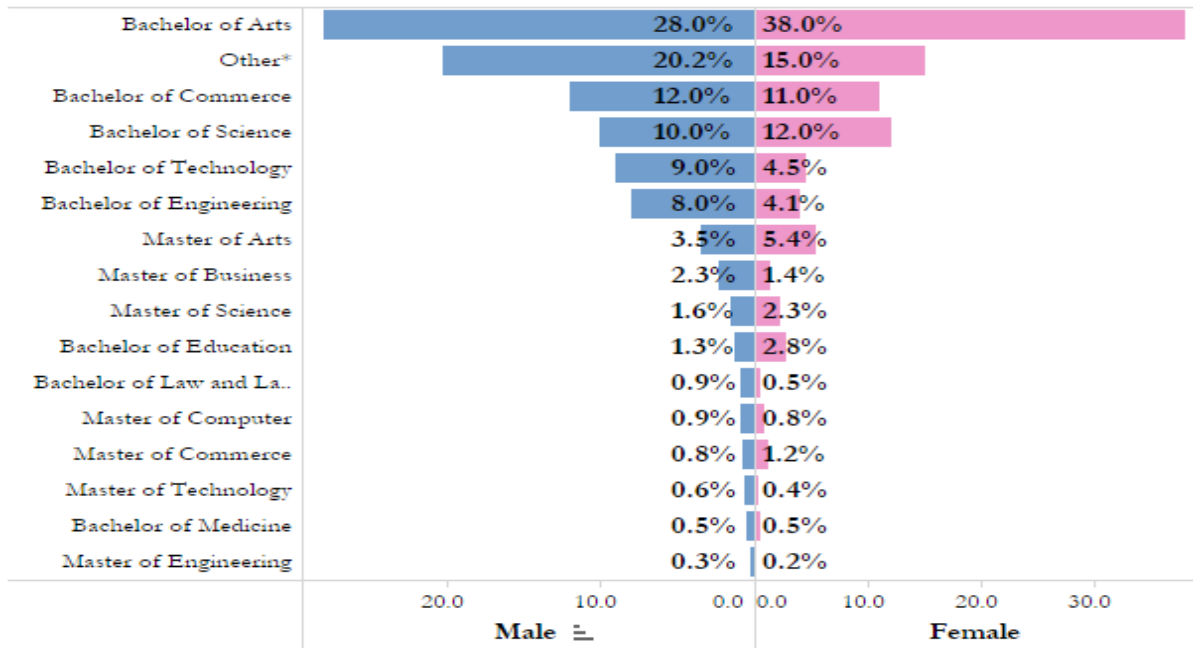


Source: Secondary Data

The above table no.3 shows the state wise higher education women literacy rate (2020) in India, in Kerala goes to first place of women students literacy rate compare with other states of India. In Delhi 96.2 percent, in Uttarakhand 87.6 percent, Himachal Pradesh 86.6 percent, Assam 85.9 percent, in Maharashtra 84.8 percent, in purjab 83.7 percent, in Gujarat 82.4 percent, in Tamil Nadu 82.9 percent, in west bangal 80.5 percent, in Haryana

80.4 percent, in Odisha 77.3 percent, in Jammu and Kashmir 77.3 percent, in Chattisgarh 77.3 percent, in Karnataka 77.2, in Jharkand 74.3 percent, in Madhya Pradesh 73.7 percent, in Uttar Pradesh 73 percent, in Telangana 72.8 percent, in Bihar 70.9 percent, in Rajasthan 69.7 percent in Andhra Pradesh 66.4 percent, in rural India literacy rate 73.5 percent, urban India literacy rate 87.7 percent.

Table 4
Women Students Entrolment In Higher Education Rates In India
Higher Education Enrolment Rates
By Course



NOTE: Others* include all other courses

Source: Secondary Data

The above table no. 4 shows the women students enrolment in higher education rates in India, the majority of the women students to enrolled higher education in India. The bachelor of arts 38 percent of the women students to enrolled, other degree also enrolled by women students 15 percent, bachelor of commerce 11 percent of the women students to enrolled, bachelor of science 12 percent of women students to enrolled, bachelor of technology 4.5 percent of women students to enrolled, bachelor of engineering 4.1 percent of the women students to enrolled, master of arts 5.4 percent women students to enrolled, master of business 1.4 percent women students to enrolled, master of science 2.3 percent women students to enrolled, bachelor of education 2.8 percent of women students to enrolled, bachelor of law 0.5 percent of women students enrolled, master of computer 0.8 percent of women students to enrolled, master of commerce 1.2 percent of women students to enrolled, master of technology 0.4 percent of women students to enrolled,

bachelor of medicine 0.5 percent women students to enrolled, and finally master of engineering 0.2 percent of women students to enrolled.

SUGGESTIONS

1. The majority of the women have to engage the higher studies in India, the central and state government to facilitate the higher education schemes to the women students.
2. The Tamil Nadu government to introduced “PuthumaiPengalThittam” as this scheme to promote the women college students to fulfil the school studies in government schools. Hence, majority of the women students to join the higher studies scheme.
3. The maximum of the online companies to provide higher educational students demandable products at the time. Hence, it is increasing number in future days.
4. The major of the higher educational students not prefer the study oriented products, so, they are prepared and purchased other than study oriented

products. So, we encourage these kinds of activities.

5. The online shopping is one of the risky factor at present because the consumer details were thefted and used malpractices and the online products also very damaged and unbelievable one, therefore, the variety of online companies to prove these kind of negative part of this function.

CONCLUSION

Online shopping is one of the emerging concepts for upcoming and new generation people they are not like that purchasing on physical store. They are mostly prepare online shopping sites in India, because, they are provide variety of products styles, design, guarantees, warrantees, easy payment activities, door delivery options etc. That's why they will prepare the online shipping sites. In particular the majority of the companies were cheating of the consumer off which the higher education women students were affect the online company's product. Therefore, online shopping sites are very fast and good manner at the same time the higher education students affect that kind of activities. Finally, the central and state government to consider and regulate the online shopping sites and activities is not affect the consumer welfare in India.

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PROBLEMS AND CHALLENGES FACED IN THE TINY SECTOR FARMERS IN INDIA

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Abstract

This paper examines about the problems and challenges faced in the tiny sector farmers in India. It focuses on agricultural growth, irrigation facilities, participation of small land holding farmers, productivity performance of small holders, linking small holder's market value chains, role of farmers in food security and employment generation, institutional support and government schemes for small holding agriculture. It also discusses about the challenges like labour for agriculture work and the hike of the wages to them.

Keywords: *Small holders, Value chains, Employment generation.*

1. INTRODUCTION

Agriculture is a very important sector of Indian economy because it contributes concerning 17 November to the full GDP and provides employment to over hour of the population. Indian agriculture has registered spectacular growth over previous couple of decades. The cereal production has enhanced from fifty one million tonnes (MT) in 1950-51 to one hundred fifty.50 million tonnes throughout 2021-22 highest ever since independence. the assembly of oilseeds (nine-major oilseed) has additionally enhanced from five MT to a pair of.33

million throughout 2021-22. The zoom has helped Indian agriculture mark its presence at international level. Asian country stands among high 3 in terms of production of varied agricultural commodities like paddy, wheat, pulses, groundnut, rapeseeds, fruits, vegetables, sugarcane, tea, jute, cotton, tobacco leaves, etc .However, on promoting front, Indian agriculture remains facing the issues like low degree of market integration and property, accessibility of reliable and timely data needed by farmers on varied problems in agriculture. Also, the agricultural promoting sector is

characterised by fragmented provide chain. large postharvest losses, multiple market intermediaries; higher dealings price, lack of awareness, other socio-economic factors square measure a number of the acute issues being baby-faced by the Indian agriculture.

Review of literature:

Sampriti Baurah (2021), “Small Farmers Large Field (SFLF): a synchronized collective action model for improving the livelihood of small farmers in India”. In this study, an innovative bottom-up informal collective production model was piloted to examine its benefits for small landholding farmers from economies of scale and bargaining power in input and output markets.

Paramasivan C & Azhagu Raja R (2014) Micro enterprises provide employment generation or self employment opportunities with local resources but the micro enterprises are facing lot of problems from its establishment to existing. The main objective of the study is to know the performance of micro enterprises in Thiruvarur District of Tamil Nadu

Hebsiba Beula D, S Srinivasan, C D Nanda Kumar (2021), Problems and Challenges Faced by Indian Agriculture in Current Scenario”. In this study they concluded, it may be said that one of the basic objectives of our economic planning is to step up farm production. This can be achieved by adopting crop insurance schemes. Crop insurance schemes will assure the farmers that they will be compensated for losses against natural calamities. These schemes will not only spread the losses geographically, but also spread them over the time. The raison d’être of crop insurance is the stability it imparts to the agricultural produce. Therefore the earlier the scheme is put into operation, the better it will be for the farmers and for the nation.

Meera Omkarshetty, Dr.K.Sailatha (2017), conducted a study on “Problems and Challenges Faced by

Small Farmers during Demonetization: Empirical Evidence”. They concluded that many farmers are illiterate and their land holdings were very less. There was a mixed opinion on various problems faced by the farmers during the demonetization such as losing their crops, exchange of currency disturbed the agricultural activities and sudden announcement of demonetization led to the problem in exchange of currency. On the whole, the general opinion of majority of the farmers towards demonetization was appreciated and problems differed based on the crops they have grown.

Ilaiah Macharal and Dr.Suresh Lal(2017), Issues and Problems of Small and Marginal farmers” In this study they concluded that the defective and lop sided policies of the government created adverse conditions to the rural populace. The government programmes like green revolution, community development programmes failed to yield the expected results.

Sandeep Kaur (2016), the study examined the impact of demonetization on Indian economy. It shows impact is on black money, corruption, elections, gold /silver markets and the sudden decrease in money supply and increase in bank deposits is going to adversely affect the demand in the economy. Study concluded that the decision of demonetization may affect adversely in short term but in longer run it gives positive results.

Sharif Mohd (2016), the study examined the positive outcome like cashless economy and curb on black money. Negative outcome is short term decline in economic activity. It has been revealed that announcement of demonetization is earlier and rural areas are lack of formal banking suffer as they also deal largely in cash. It observes the advantage of demonetization will be felt only on long run.

Pratap Singh and Virender Sing (2016), the study revealed the impact of demonetization Indian stock market and

Asia Stock market. The paper states that BSE Sensex is down 3.8% which is less than other Asia market rates. In the articles other Asian countries experiences are collected and shown that the move was one of the series that failed to fix a debt burdened and inflation ridden economy.

Pandey S C, (2015), This working paper discusses the dependence of Indian agriculture on uncertain rains. In addition the farmers experience other production risks as well as marketing risks related to different crop enterprises and for different agro-climatic regions and areas. It then argues for the need for crop insurance as an alternative to manage production risk.

Mahendra Dev S (2012), conducted a study on “Small Farmers in India: Challenges and Opportunities”. He concluded that the income from small and marginal farms is not enough to take care of daily consumption and they have to borrow to survive. Therefore, small holdings farmers have to get part of income from rural non-farm activities. Therefore, promotion of rural non-farm sector is essential for generating incomes for rural population. Ultimately, many of the small and marginal farmers have to be shifted to rural non-farm sector and urban areas.

Raturi’s (2011), shows that Gujarat and Andhra Pradesh have tried to put in place different institutional environment to make a fundamental change in the institutional arrangement for supporting rural development and agriculture sector.

Statement of Problem:

Small holdings agriculture that is that the focus of this paper is vital for raising agriculture growth, food security and livelihoods in Asian country. it should be noted that Indian agriculture is that the home of little and marginal farmers (82%). Therefore, the longer term of property agriculture growth and food security in Asian country depends on the performance of little and marginal farmers. It covers trends in agricultural growth, cultivation

patterns, participation of little holding agriculture, productivity performance of little holders, linking little holders with markets, role of little holders in enhancing food security and employment generation, differential policies and institutional support for tiny holders and, challenges and future choices for tiny holding agriculture together with data wants.

Research Methodology:

Source of Data: The study is based on secondary data collected through various books, business magazines, journals, newspapers, internet web sites and research studies.

Five Year Plan in Agriculture:

Five-Year Plans (FYPs) are centralized and integrated national economic programs. India launched its First FYP in 1951, immediately after independence, under the socialist influence of India's first prime minister Jawaharlal Nehru. The first plan (1951-1956) was focused mainly on the primary sector. The second plan (1956-1961) was focused on the development of Rapid industrialization and Public sector. The Third Five-year Plan (1961-1966) stressed agriculture and improvement in the production. The Fourth Five-Year Plan (1969-1974) adopted the objective increased concentration of wealth and economic power. The Fifth Five-Year Plan (1974-78) laid stress on employment and focused on the minimum needs programme. All the five year plans were laid to agriculture sector to increase their production. The twelfth five year plan (2012-2017) to increase the green cover by 1 million hectares every year.

Problems and Challenges in the Tiny Farmers:

There are many problems for small scale agriculture in India. Based on the survey of National Commission of Farmers (NCF), they identified the problems of the small holding farmers are imperfect markets for input, poor human resource base, cultivation practices, non utilization of technological know- how,

electricity shortage and the infertility usage of land. The major problems faced by the small farmers are increased cost of cultivation. To face the situation, the farmers lend money from the financial institutions or banks to recoup their activities. Due to the monsoon changes, increased cost of labour and the yield return is not sufficient to meet the financial for them. So the farmers cant able to repay the money and that lead to suicide in many states.

The challenges of the small holding farmers are land diversification, labour force, low level of education and the skill development, globalization, the financial resources for doing the agriculture work.

Conclusion:

The National Policy of Farmers laid a policy and programme for the small farmers to acceleration of land and water management programmes, to increase the credit flow for the farmers.

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ENTERPRISE GROWTH AND ENTREPRENEURS' SKILLS: A STUDY OF MSME'S IN RAMANATHAPURAM TAMIL NADU

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Abstract

Enterprises and entrepreneurial skills are effectively a combination of other competencies and abilities, including: commercial awareness, creative and innovation thinking. Entrepreneurship has been projected as one of the main tool for the development of an economy through which enterprises are created thereby providing employment opportunities. The managerial skills have no influence on high growth enterprises, the managerial skills do have an influence on high growth enterprises as compared to low growth enterprises. This practice many types of business enterprises have been established in Ramanathapuram District. This study analyzes the contribution and association of entrepreneurs in terms of managerial skills towards the growth and development of MSMEs in the Ramanathapuram District. Questionnaire technique was used for data collection from units registered with DIC and appropriate statistical tools and techniques were used for analyzing the data

Keywords: *Entrepreneurship, MSME's, Managerial Skills, Enterprise Growth, leadership, business management, time management, creative thinking , problem solving.*

1. INTRODUCTION

Entrepreneur skills include various skill sets such as leadership, business management, time management, creative thinking and problem solving. These entrepreneur skills are vital for promoting innovation business growth and competitiveness. Entrepreneurial development today has become very significant and the main key for economic development. An enterprise (MSMEs) is one of the most vital sectors of any

economy in general it helps in ensuring equitable, inclusive and employment friendly economic growth. Empirical studies have shown that small-scale enterprises are an important vehicle for meeting the objectives of developing economies, growth and equity with social justice. Thus, Entrepreneurship, Skills and Knowledge are crucial for economic growth and social development of any country. Entrepreneurship is a process undertaken by the entrepreneur to expand

his business interest. It is an activity involving innovation and creativity resulting in the establishing of an enterprise. Skill Development is an essential element for a successful entrepreneurial culture in a country, the India Economic Survey 2021 - 2022 has discussed the importance of Entrepreneurship and has called for making the Indian MSME sector more productive and competitive at the state level. This might help other entrepreneurs to have the same equivalent knowledge to help make their enterprises equally successful. There is a need for every MSME to train and maintain quality staff. The managerial skills of the entrepreneurs and attempts to analyze the contribution and association of entrepreneurs' managerial skills and growth of the enterprise in the District of Ramanathapuram. Research reveals that 50% of SMEs do not survive beyond 5 years especially in developing countries reason being due to poor managerial skills of owners and managers of SMEs. Entrepreneurship & Skill Development because it is related to some important aspects of people's lives such as better means of livelihood, employment, healthcare etc. which are at the centre of SDGs. Also, Entrepreneurship & Skill Development strengthens confidence and liberty in people by ensuring their economic independence. MSMEs contribute more than 29% to the GDP and are responsible for 50% of the country total exports. They are also accountable for one third of India's manufacturing output. MSMEs employ more than 11 crore people and the aim is to grow this number to 15 crore in the coming years. However there are many factors that determine and contribute to the success of the enterprise and those factors are unique to various conditions such as external factors and others.

Objective of the Study

To study and analyze the contribution and association of the basic

managerial skills of the entrepreneurs with high growth enterprises (MSMEs) in the Ramanathapuram District. This study is guided by this hypothesis which states that managerial skills have no significant impact on high growth MSMEs.

Review of Literature

Panda. (2002). Argue that the success of the enterprise in terms of their production and sales (CAGR). The industry average of a particular small-scale sector was taken as a benchmark for characterizing a successful enterprise, enterprises having a comparative or higher growth rate in sales and production when compared to the industry average was considered as highly successful, and those growing at half (50%) was considered moderately successful and growing at under half (50%) of the average growth rate was considered as low in success.

Packman G, Brooksbank D et al., (2005). The researchers highlighted five fundamental themes that rose up out of their examination which included management development, finance and financial management, people, marketing and planning and control and subsequently, substantiates the claims of past research, which argues that support programmes, and activities that proclaim the significance of management practice adoption are crucial to small business advancement and growth.

Yahya Z.A et al., (2011). Analyzed that the investigation in Malaysia to analyze the role and degree of management skills in deciding the accomplishment and success of entrepreneurs, and to identify the most dominant indicators/factors of the management skills in influencing the success of entrepreneurs. Descriptive examination, Pearson correlation, stepwise regression methodology and t-test findings that high entrepreneurial success was related with high business working aptitudes, abilities to acquire market share that suits their size and capacity and

aptitudes to offer increasingly extraordinary services.

Paramasivan C & Azhagu Raja R (2014) Micro enterprises provide employment generation or self employment opportunities with local resources but the micro enterprises are facing lot of problems from its establishment to existing. The main objective of the study is to know the performance of micro enterprises in Thiruvarur District of Tamil Nadu

Olowu D.Y.M and Aliyu I, (2015). Indicated that the examination was intended to look at the Impact of managerial skills on SSB's, and SSB performance was based on Sales growth and Profit. Managerial skill was measured in the areas of Planning, organizing, leading and controlling skills. The data was analyzed using descriptive statistics and simple linear regression analysis. The investigation found that managerial skills have significant impact on SSBs performance.

Ikuplati A.O et.al, (2017). Study sought to examine entrepreneur's Managerial Skills as determinants for development of SMEs in Nigeria. Growth was measured in terms of No. of workers and No. of customers. The data was analyzed by utilizing Standard Regression examination to measure the relationship between the independent and dependent variables.

Role of Entrepreneurship and Skill Development in Economy of a Country

The entrepreneur who is a business leader looks for ideas and puts them into effect in fostering economic growth and development. Entrepreneurship is one of the most important input in the economic development of a country. The entrepreneur acts as a trigger head to give spark to economic activities by his entrepreneurial decisions. He plays a pivotal role not only in the development of industrial sector of a country but also in the development of farm and service sector. The major roles played by an

entrepreneur in the economic development of an economy is discussed in a systematic and orderly manner as follows.

(1) Promotes Capital Formation:

Entrepreneurs promote capital formation by mobilising the idle savings of public. They employ their own as well as borrowed resources for setting up their enterprises. Such type of entrepreneurial activities lead to value addition and creation of wealth, which is very essential for the industrial and economic development of the country.

(2) Creates Large-Scale Employment Opportunities:

Entrepreneurs provide immediate large-scale employment to the unemployed which is a chronic problem of underdeveloped nations. With the setting up of more and more units by entrepreneurs, both on small and large-scale numerous job opportunities are created for others. As time passes, these enterprises grow, providing direct and indirect employment opportunities to many more. In this way, entrepreneurs play an effective role in reducing the problem of unemployment in the country which in turn clears the path towards economic development of the nation.

(3) Promotes Balanced Regional Development:

Entrepreneurs help to remove regional disparities through setting up of industries in less developed and backward areas. The growth of industries and business in these areas lead to a large number of public benefits like road transport, health, education, entertainment, etc. Setting up of more industries lead to more development of backward regions and thereby promotes balanced regional development.

(4) Reduces Concentration of Economic Power:

Economic power is the natural outcome of industrial and business activity. Industrial development normally lead to concentration of economic power in the hands of a few individuals which

results in the growth of monopolies. In order to redress this problem a large number of entrepreneurs need to be developed, which will help reduce the concentration of economic power amongst the population.

(5) Wealth Creation and Distribution:

It stimulates equitable redistribution of wealth and income in the interest of the country to more people and geographic areas, thus giving benefit to larger sections of the society. Entrepreneurial activities also generate more activities and give a multiplier effect in the economy.

(6) Increasing Gross National Product and Per Capita Income:

Entrepreneurs are always on the lookout for opportunities. They explore and exploit opportunities,, encourage effective resource mobilisation of capital and skill, bring in new products and services and develops markets for growth of the economy. In this way, they help increasing gross national product as well as per capita income of the people in a country. Increase in gross national product and per capita income of the people in a country, is a sign of economic growth.

(7) Improvement in the Standard of Living:

Increase in the standard of living of the people is a characteristic feature of economic development of the country. Entrepreneurs play a key role in increasing the standard of living of the people by adopting latest innovations in the production of wide variety of goods and services in large scale that too at a lower cost. This enables the people to avail better quality goods at lower prices which results in the improvement of their standard of living.

(8) Promotes Country's Export Trade:

Entrepreneurs help in promoting a country's export-trade, which is an important ingredient of economic development. They produce goods and services in large scale for the purpose earning huge amount of foreign exchange

from export in order to combat the import dues requirement. Hence import substitution and export promotion ensure economic independence and development.

(9) Induces Backward and Forward Linkages:

Entrepreneurs like to work in an environment of change and try to maximise profits by innovation. When an enterprise is established in accordance with the changing technology, it induces backward and forward linkages which stimulate the process of economic development in the country.

(10) Facilitates Overall Development:

Entrepreneurs act as catalytic agent for change which results in chain reaction. Once an enterprise is established, the process of industrialisation is set in motion. This unit will generate demand for various types of units required by it and there will be so many other units which require the output of this unit. This leads to overall development of an area due to increase in demand and setting up of more and more units. In this way, the entrepreneurs multiply their entrepreneurial activities, thus creating an environment of enthusiasm and conveying an impetus for overall development of the area.

RESEARCH METHODOLOGY

The study enterprises registered on or before 2015 with the District Industries Centre's (DIC), Ramanathapuram was taken, since a seven year time period was to be considered for identifying high growth, and only sole-proprietors type of business venture was selected and included for this study using stratified random sampling technique. Data was collected from the population of the study by using survey questionnaire. A standardized questionnaire was used which was divided into two sections and all the questions were close ended form. The data was analyzed using descriptive statistics, correlation and simple linear regression analysis with Statistical Package for Social Science (SPSS) version 22 to test the

hypothesis on the impact of managerial skill on MSME performance in Tamil Nadu state. The analysis was based on the 482 MSMEs registered with the Directorate of Commerce and Industries. This study we have considered all the three Indicators and the following ratios were calculated:

1. Return on Investment Ratio = $NP/Investment \times 100$
2. Sales/Investments ratio = $Sales/Investment \times 100$.

3. Sales growth = $\frac{\text{sales beginning yr} - \text{sales of end year}}{\text{Sales beginning year}}$.

ANALYSIS AND RESULTS

To Determine the Association between MSMEs and Managerial Skills of the Entrepreneurs the Pearson correlation coefficient was processed to assess the relationship among the four variables of the managerial skills as with Sales Growth of all the MSME enterprises as appeared in Table I.

Table 1
Pearson Correlation Table Showing The Association Between The Msmes And Sales Growth

Correlations						
	No	Planning	Organising	Leading	Controlling	Sales Growth
Planning	482	1	.839	.539	.575	.132
Organizing	482		1	.585	.614	.173
Leading	482			1	.717	.445
Controlling	482				1	.362
Sales Growth	482					1

Correlation is significant at the 0.01 level (2-tailed). Correlation is significant at the 0.05 level (2-tailed)

The outcomes demonstrates that all the four variables i.e. planning, organizing, leading and controlling skills were significant with Sales Growth. Among the variables, Leading skills have the highest correlation ($r=0.445$) although the strength of correlation is medium, followed by Controlling skills with ($r=0.362$). On the contrary despite what might be expected, planning skills ($r=0.132$) and organizing skills ($r = 0.173$) have low correlation which is close to 0. However, the overall results was found that there is a correlation between the variables, all are positively

correlated at a significant level of 0.01, but the associations are found to have low correlation for planning and organizing, but leading and controlling showed to have a positively medium correlation with sales growth.

Simple Linear Regression Analysis was used to determine whether the independent variables, which are entrepreneurs' managerial skills have any significant effect toward Business Success i.e. high growth enterprises in Ramanathapuram District. The results are shown in Table II

Table 2
Linear Regression Table Showing Results Of Managerial Skills On High Growth Enterprises

Variables	T	P	R ²	F-statistic	F.sig	R
Planning	3.228	0.001	0.026	10.418	0.001	0.164
Organizing	4.054	0.000	0.36	16.433	0.000	0.191
Leading	17.278	0.000	0.517	298.522	0.000	0.719
Controlling	13.623	0.000	0.289	185.6	0.000	0.538

The findings of the study from the table II revealed that the regression coefficients of all the four variables are statistically significant at 0.01 level (f-sig=0.001;0.000;0.000;0.000) implying that there is a slim chance for the regression coefficients to be 0 meaning the regression equation does have some validity in fitting the data. From the four variables the results show that the correlation coefficient (R) between Leading skills of entrepreneurs and the high growth enterprises in Ramanathapuram district is 0.719, implying a strong linear relationship between leading skills and high growth enterprises. The coefficient of R² is 0.517 indicating that 51.7% of the variation in the growth of MSME in Ramanathapuram district was explained by the leading skills of the entrepreneur followed by controlling skills where the correlation coefficient (R) between controlling skills and high growth enterprises was 0.538, also implying a strong linear relationship between controlling skills and high growth enterprises and the coefficient of R² is 0.289 indicating that 28.9% of the variation in the growth of MSME was explained by the controlling skills of the entrepreneur in Ramanathapuram district.

Whereas the correlation coefficient (R) between organizing skills of entrepreneurs and high growth enterprises is 0.191, implying a weak linear relationship between organizing skills and high growth enterprises, and the coefficient of R² is 0.36 indicating that 36% of the variation in the high growth MSME was explained by the organizing skills of the entrepreneur. Further, the correlation coefficient (R) between planning skills of entrepreneurs and high growth enterprises is 0.164, implying a weak linear relationship between planning skills and high growth enterprises, and the coefficient of R² which is 0.026 indicating that only 2.6% of the variation in the growth of MSME was explained by planning skills of the entrepreneur.

Linear Regression Analysis Which Was Conducted to Know the Dependency of the Dependent Variable (Low Growth Enterprises) On the Independent Variable (Managerial Skills) Simple linear Regression Analysis was further used to determine whether the independent variables i.e. the managerial skills contributes or have an influence on the low growth enterprises and if these skills are similar or not in low growth enterprises. The results are shown in Table II.

Table 3
Linear Regression Table Showing Results Of Managerial Skills On Low Growth Enterprises

Variables	T	P	R ²	F-statistic	F.sig	R
Planning	-1.252	0.211	0.003	1.567	0.211	0.057
Organizing	-2.051	0.041	0.009	4.209	0.041	0.095
Leading	-7.028	0.000	0.126	49.393	0.000	0.355
Controlling	-5.773	0.000	0.625	33.329	0.000	0.250

Results of Low Growth MSME as can be seen from table III above shows that the regression coefficients of 3 out of 4 variables are statistically significant as F-sig=(0.041,0.000,0.000) are less than 0.05 with minimum negative impact of Leading (r=0.355) and Controlling Skills (r=0.255) on Low Growth. This is evident from their

coefficients with negative values -0.355 and -0.250 respectively. F-values are statistically significant for all variables except planning skills (a regression line will not be valid for planning skills). The R² values show that the variation in Low Growth firms is not much predicted by these four Skills as leading skills

contributes only for 9.5% and Controlling skills for 6.25%. Planning and organizing skills are almost negligible with 0.3% and 0.9% of the variation in Low growth firms.

Further In-Depth Analysis Was Conducted on the Dimensions of Leading and Controlling on High Growth

Enterprises As leading and controlling skills have a strong linear relationship with high growth enterprises, therefore their respective dimensions have been considered for further in-depth analysis of their impact on high growth enterprises as shown in table IV.

Table 4
Linear Regression Table Showing Results Of Leading And Controlling Skills Dimensions In High Growth Enterprises

Variables	Unstd. coeff	Std. coeff	T	P	R ²	F	F-sig	R
Implementing decisions	0.142	0.498	12.573	0.000	0.248	158.073	0.000	0.498
Providing climate	0.167	0.525	13.515	0.000	0.276	182.655	0.000	0.525
Forming communications	0.174	0.514	13.142	0.000	0.265	172.707	0.000	0.514
Developing personnel	0.156	0.448	10.987	0.000	0.201	120.552	0.000	0.448
Establishing standards	0.134	0.378	8.942	0.000	0.413	79.959	0.000	0.378
Measuring performance	0.164	0.448	10.981	0.000	0.201	120.584	0.000	0.448
Taking action	0.166	0.417	10.095	0.000	0.175	101.918	0.000	0.418
Instigating self-control	0.173	0.404	9.681	0.000	0.163	93.713	0.000	0.404

The findings of the study revealed that dimensions such as providing climate and forming communications have a higher correlation coefficient $R = 0.525$ and $R = 0.514$, implying a strong linear relationship with high growth enterprises from amongst the various dimensions and the coefficient of R^2 is 0.276 indicating that 27.6% of the variation in the growth of MSME in Ramanathapuram district was explained by the dimension providing climate of the entrepreneur and coefficient of R^2 is 0.265 indicating that forming communication explains around 26.5% in high growth enterprises.

Further, the result of correlation coefficient (R) between the other dimensions with high growth enterprises are as follows, implementing decisions ($R = 0.498$); developing personnel ($R = 0.448$); measuring performance ($R = 0.448$); taking action ($R = 0.418$);

instigating self control ($R = 0.404$); establishing standards ($R = 0.378$) of entrepreneurs. The results imply that these dimensions have a moderate linear relationship or moderate impact on high growth enterprises as r is between .3 to .5 with each of their significant values of $p = 0.000$ which is less than 0.01 significant value. However we find that the coefficient of (R^2) is 0.413;0.248;0.201;0.201;0.175;0.163; indicating that 41.3% of the variation in high growth enterprises was explained or predicted by establishing standards, 24.8% by implementing decisions, 20.1% by developing personnel, 20.1% by measuring performance, 17.5% by taking action and 16.3% by instigating self-control of entrepreneurs.

Regression Coefficient Was Constructed To Show Their Linear Relationship

Table 5
The Following Table Shows The Regression Equations Of Leading Skills And Controlling Skills On High Growth

Model		Unstandardized Coefficients		Standardized Coefficients	Sig.
		B	Std. Error	Beta	
1	(Constant)	-0.904	0.074		0.000
	Leading(all)	0.072	0.004	0.619	0.000
1	(Constant)	-1.086	0.106		0.000
	Controlling(all)	0.065	0.005	0.528	0.000
Dependent Variable: High growth					

Table V shows the linear relationship between leading skills of entrepreneurs and high growth enterprises in the Ramanathapuram district is $Y = -0.904 + 0.072X_1$ where Y= High Growth enterprises in Ramanathapuram district and X1 the leading skills of entrepreneurs. The p-value of the model is 0.0 which is less than 0.01 significant levels clearly indicating that Leading skills have a significant role on High Growth enterprises. Similarly, the linear relationship between controlling skills of entrepreneurs and high growth enterprises in Ramanathapuram district is $Y = -1.086 + 0.065X_1$ where Y= High Growth and X1= controlling skills of entrepreneurs. The p-value of the model is 0.0 which is less than 0.01 significant levels indicates that controlling skills have a significant role on high growth enterprises.

DISCUSSION

The purpose of this study was to first identify high growth and low growth enterprises in Ramanathapuram district, to find out whether the managerial skills of the entrepreneurs contributes to the high growth enterprises it was found that entrepreneurs’ managerial skills viz. planning skills –such as establishing goals, allocating resources, making decisions and developing alternatives, and, organizing skills which included designing structure, coordinating parts, arranging delegation, managing conflict and change, had a very

low impact. The study that it is probably in the areas of leading and controlling rather than in planning and organizing that entrepreneurs and builders of small businesses need to develop their managerial skills. An influence on high growth enterprises, providing climate is one of the dimension under leading skills that has the highest impact on high growth enterprises in Ramanathapuram District. The most of the entrepreneurs in the district exhibit the skills for creating and maintaining a good organizational climate in which individual members can be motivated to achieve necessary objectives. So that they take part in the organization’s activities, the implementing decisions and developing personnel under leading skills a moderate impact on high growth enterprises in the District. The growth enterprises, we found that 3 out of 4 variables are statistically significant with minimum impact of the Leading and Controlling Skills on Low Growth enterprises but with negative values, in which clearly shows that the low growth enterprises there is neither any relation nor influence of the managerial skills.

CONCLUSION

With regard to the hypothesis that the managerial skills have no influence on high growth enterprises,. This implies that lack of managerial skills in the areas of establishing goals, allocating resources, making decisions, developing alternatives,

designing structure, co-coordinating parts, arranging delegation, managing conflict and change, developing personnel, taking action and instigating self control. It is imperative that awareness, training and development as well as institutional support to entrepreneurs of Ramanathapuram needs to be initiated by government agencies, educational institutions and even non-governmental organizations in order to promote and develop entrepreneurs and make entrepreneurship an effective tool for economic growth and development as implicated. Although the results shows that there is an association between managerial skills and enterprise growth but the relation is a low correlation with only two variables out of the four used in the study.

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