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EDITORIAL

We are very much delighted to place this Journal on your hands, the selective compilation of most thought pouring views scripted in papers by the presenters in the International Conference on “Commerce, Economics and Management - An Interdisciplinary Perspective” held on 26 February 2018, jointly organized by the Department of Commerce, Mangayarkarasi College of Arts & Science for Women, Madurai, Tamil Nadu and Bodhi International Journal India.

It is a matter of glistening pride to bring the three conceptually different academic disciplines; Commerce, Economics and Management in one roof under single banner with spill-over explanations packed with spread-out information sprayed over multi-definitions of narrations penned by distinctive sectors of learning and the learned people besides researching aspirants and the researched geniuses with good command on the themes, commenting on the sub-themes and commending the topic values, from concept to crux travelling interiorly with involvement through the content.

This book is a compendium of the discussions, sharing, interactions and feed back of the platform staged practically to express the views of the authors of the papers as the contents are purely their own views based on their knowledge, intake and initiations grabbed and experienced empirically and orally besides reading of the thematic definitions explanations from various sources and resources. Hence it is published here as their own originals for intra and inter-personal discussions. We are indebted to all the Professors, Research scholars, Students and other well-wishes who have contributed their papers and efforts with full commitment and conviction to make this publication meaningfully purposeful and successful with knowledge value and thematic conceptual credit.

At this Moment we make our Sincere thanks to Thiru.P.ASHOK KUMAR, Secretary, Mangayarkarasi Institutions, Thiru.A.SHAKTI PRANESH, Director, Mangayarkarasi Institutions, Dr.S.RAJESWARI, Principal of Mangayarkarasi College of Arts & Science for Women, Madurai and all faculty fraternity of Commerce Departments for this Successful Academic event backed by their wholehearted contributions and supports, which exhorted us at large that are really appreciably commendable.

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WOMEN EMPOWERMENT AND ECONOMIC DEVELOPMENT OF INDIA

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Abstract

Women's empowerment and economic development are closely related: in one direction, development alone can play a major role in driving down inequality between men and women; in the other direction, empowering women may benefit development. Does this imply that pushing just one of these two levers would set a virtuous circle in motion? This paper reviews the literature on both sides of the empowerment-development nexus, and argues that the inter-relationships are probably too weak to be self-sustaining, and that continuous policy commitment to equality for its own sake may be needed to bring about equality between men and women.

Keywords: Women, Empowerment, Development, Equality

Introduction

Woman empowerment itself elaborate that social rights, political rights, economic stability, strength and all other rights should be equal for both gender. There should be no discrimination between man and women. Swami Vivekananda, one of the greatest sons of India, quoted that "There is no chance for the welfare of the world unless the condition of the woman is improved. it is not possible for a bird to fly on only one wing. India needs to transform colossal women force into an effective human resources and this is possible only through the empowerment of women". The Govt. of India is running various welfare schemes both at state & central level for the empowerment of the women. All policies and programs focus on social, economic and educational empowerment of women across various age groups.

Objectives of This Study

- To study the relation between women empowerment and the economic development.
- To examine the relation between the women empowerment and education.
- To understand the relation between the women empowerment and the poverty levels.
- To explore the major problems faced by Indian women today.

Why Women's Economic Empowerment Matters

Economic empowerment is the capacity of women and men to participate in, contribute to and benefit from growth processes in ways which recognize the value of their contributions, respect their dignity and make it possible to negotiate a fairer distribution of the benefits of growth. Economic empowerment increases women's access to economic resources and opportunities including jobs, financial services, property and other productive assets, skills development and market information. Women's economic participation and empowerment are fundamental to strengthening women's rights and enabling women to have control over their lives and exert influence in society. It is about creating just and equitable societies. Women often face discrimination and persistent gender inequalities, with some women experiencing multiple discrimination and exclusion because of social factors. The economic empowerment of women is a prerequisite for sustainable development, pro-poor growth and the achievement of all the Millennium Development Goals (MDGs). Gender equality and empowered women are catalysts for multiplying development efforts.

Types of Empowerment

Empowerment of women now can be categorized into five main parts – social, educational, economic and political.

Social Empowerment

Social Empowerment refers to the enabling force that strengthens women's social relations and their position in social structures. Social empowerment addresses the social discriminations existing in the society based on disability, race, ethnicity, religion, or gender. Empowerment as a methodology is often associated with feminism. Broadly put, the term empowerment is defined as "a multi-dimensional social process that helps people gain control over their own lives. It is a process that fosters power in people for use in their own lives, their communities and in their society.

Health is another important factor for achieving total development of human beings. According to the World Health Organization (WHO) a positive health status is defined as "a state of complete physical, mental and social well-being and not merely the absence of disease or infirmity" (The Kurukshetra, October 2002, p. 22.). Mira Shiva (2001) feels, "Women's empowerment means that women no matter where they are healthy, have enough for their needs, their own survival and that of their family and community, to be able to live with dignity, live and work in safe and caring environment, which allows their growth and holistic development i.e., physically, emotionally, socially, economically."

Educational Empowerment

"Traditional concepts recognize higher education as an instrument of personal development. It helps in growing an individual's intellectual horizons, wellbeing and potential for empowerment" (The Kurukshetra, September 2012, p. 25). It is considered as the single most important instrument of sociopolitical and economic transformation. But the picture of women's educational empowerment is not rosy in India. "The recently released United Nations Development Report 2011 ranked India 134 out of 187 countries" (The Kurukshetra, September 2012, p. 32). Without proper education to all children including girls, gender empowerment is not possible. This maxim - if one male child is literate personally he alone becomes educated but if one girl child is educated the whole family

becomes benefited - has been realized by the national political leaders, policy makers, administrators and bureaucrats. In this regard P.H. Sethumadhava Rao (2001) considers that, "The most important thing is that they (the women) need to be given free and compulsory education so as to make them aware of the rights and duties and possible free legal aid so that they can fight their cases without spending money." An educated mother is a one thousand fold superior to a mere lecturer. Education creates self-confidence, self-esteem, self-sufficiency to a person. It brings light of hope; increases social, political, intellectual, cultural and religious consciousness; broadens the length of mind; removes all kinds of bigotry, narrowness, superstition and enhances fellow-feeling, tolerance etc.

Economic Empowerment

It implies a better quality of material life for a sustainable livelihood owned and managed by women. There is a strong correlation between economic development and women's legal rights.

Political Empowerment

The existence of political system is favoring the participation by women in the political decision making process and in governance. Infusing other government policies and decisions the affect on rural communities, changing town based peoples beliefs, networking with people in government and industry and other women to discuss and rural communities.

Women Empowerment and Economic Development

The Indian women have spread of their age old shackles of serfdom and male domination. She has come to her own and started scaling the ladder of social advance with proud and dignity. Women in India are now uplifted and granted equal status with the men in all of life activities including the political, social, domestic and educational. But still there is a need to motivate and encourage women to participate in the activities because women secure around of in the total

Population. For this, Women empowerment must need some interventions for making women

to be involved in the economic development of the country. The development interventions which must focus on the real gender needs, including women's income and material assets which will lead to the increased women empowerment and decreased poverty. From this intervention the women empowerment will start and led to the extent. With the implementation of some new interventions the rate of increase in the women empowerment will raise to mark. Duflo's explanation was that there was a positive correlation between women's rights and the per capita GDP in terms of a cost benefit calculus. From this point of view it was clear that by increase in the women empowerment the economic development may a raise.

Women Empowerment and Poverty

Investing in the girl's education is one of the most effective ways to reduce poverty. As income poverty goes down women become more empowered. Development activities should include both build the capacity of women to do this and also ensure that they have the material support and social networks not just to overcome any restrictions but to be able to enjoy an increased ability to make choices about their own futures. Women living in the extreme poverty will not have to struggle to progress along the road of empowerment this is done through engagement in economic activities or through mobilizing against the powerful to claim their rights, for this women will have to work hard. Women in the extreme poverty firstly concentrate on the practical needs which reflect on the daily activities for survival. Hence by having women empowerment the poverty lines will be reduced.

Suggestions

Following are the suggestions for empowering women:

- Institutions should be developed for providing equal resources to men and women
- Media and NGOs should raise awareness about women rights.

- Policy action should be taken to reduce gender inequality.
- Women should be granted loans at lower interest rates so that they are encouraged.
- For the same work equal amount of payment should be given to both men and women.
- Safe working conditions should be provided to women.

Conclusion

Women are always ignored in our society. Without women contribution society cannot develop. Women have obstacles in every aspect of life. Empowering women has dual benefits, first to the women and second to the society. When we empower a woman, actually we are empowering family. In empowering women education plays an important role. Education is the basic right of women. Men do not want women to get educated and make their career. Male dominance should be minimized because it's compulsory for empowering women. Women should have higher education and career opportunities. No one will speak for women; they should fight for their own rights. Silence of women will not give them their rights. Women having rights are more confident, have better living standard and they can make their own decisions.

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ECONOMIC CHALLENGES OF AGEING IN INDIA

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Abstract

An ageing population puts an increased burden on the resources of a country and has raised concerns at many levels for the government in India. The aging population is both medical and sociological problem. The elderly population suffers high rates of morbidity and mortality due to infectious diseases. The demographic transition in India shows unevenness and complexities within different states. This has been attributed to the different levels of socio-economic development, cultural norms, and political contexts. Hence it will be a herculean task for policy makers to address the geriatric care that will take into account all these determinants. Care for the elderly is fast emerging as a critical element of both the public and private concern. The present study covers economic challenges and status of ageing, health care position and policy recommendation of the elder people in India. This study summarizes findings, Recommendation, Implementation and policies for the development of ageing people in India.

Keyword: *Economic challenges, health care, social security, elderly care, working population, dependency burden.*

Introduction

In absolute terms, the population of India has increased by about 181 million during the decade 2001-2011. Interestingly, one of the important features of the present decade is that, 2001-2011 is the first which has actually added lesser population compared to the previous decade. Although India continues to grow in size, its pace of net addition is on the decrease. Indians have long viewed their growing population as a disadvantage. The 2001 census had shown that the elderly population in those aged 60 and above of India accounted for 77 million and census 2011 projections indicate that elderly population has crossed the 100 million mark. It took more than 100 years for the aged population to double in most of the countries in the world, but in India it has doubled in just 20 years.

Population ageing is profound, having major consequences and implications for all facets of human life. In the economic area, population ageing will have an impact on economic growth, savings, investment, consumption, labour markets, pensions, taxation and intergenerational transfers. In the social sphere, population ageing influences family composition and living arrangements, housing demand, migration trends, epidemiology and the need for healthcare services. In the

political arena, population ageing may shape voting patterns and political representation. Population ageing is enduring. Since 1950, the proportion of older persons has been raising steadily, passing from 8 percent in 1950 to 11 per cent in 2009, and is expected to reach 22 per cent in 2050. In many cases, rapid population ageing will be taking place in countries where the level of economic development is still low. As per the 2001 census the elderly population of India accounted for 77 million while estimates for 2011 are at 100 million plus. The percentage of old people to total population has increased from 7.5 per cent in 2001 to approximately 8.5% in 2011. Economic development has been accompanied by increasing urbanization; higher rates of rural-urban migration, changing patterns of labor force participation e.g., increased participation of females in organized sector. Traditional family support systems are stressed by the rapidly changing socio-economic scenario. All of these changes have raised concerns about pressure and challenges for the health care systems for the elderly, for social services and existing pension systems. Responding to these challenges will be one of the most difficult tasks facing government in the first half of this century.

This change presents wide-ranging and complex health, social, and economic challenges,

both current and future, to which this diverse and heterogeneous country must rapidly adapt. This chapter first lays out the context, scope, and magnitude of India's demographic changes. It then details the major challenges these shifts pose in the interconnected areas of health, especially the massive challenges of a growing burden of noncommunicable diseases; gender, particularly the needs and vulnerabilities of an increasingly female older adult population; and income security. This chapter also presents an overview of India's recent and ongoing initiatives to adapt to population aging and provide support to older adults and their families. It concludes with policy recommendations that may serve as a productive next step forward, keeping in mind the need for urgent and timely action on the part of government, private companies, researchers, and general population.

Objective

- To study about economic challenges and status of ageing group in India
- To examine ageing group health care position in India
- To explain policy recommendation of the elder people in India

Methodology

The present study focuses economic challenges of ageing people. The secondary data is used in this study. Secondary sources have been collected from various published and unpublished records, books, journals. This study summarizes findings, Recommendation, Implementation and policies for the development of ageing people in India.

Population Aging in India: Policy Responses and Challenges

labour, credit and insurance markets are important for the poor in these countries. Deprivation and vulnerability may result if these markets do not exist or function well. In such cases, the state can interfere in market functioning in a bid to improve social security. The second reason is that the state may invoke the social equity rationale to alter highly uneven

distributions of income, wealth or assets. Increasingly though it is recognized that formal old age care is a supplement to informal old age care and not its substitute and that attempts should be made to weave the two forms of care together.

Table 1 Projected Changes in Indian Demography (in millions)
Projected Population in years

Ageing group	2000	2015	2025	2030	2035	2040	2050
≥ 60 year	77	119	167	195	223	248	308
% of total	7.55	9.56	12.22	13.76	15.3	16.7	20.14

Sources: Hemamalini Ramakrishnan., sep.2011

Interpretation

In the above table explain that ageing group and projected population in years. The ageing group people level is each and every year increasing function. The ageing population level is projected coming decades is normal stage, the reason for population control.

Social Security in India

In India the problem of ageing and associated poverty and the role of State were identified as early as in the Fifth Plan (1974-79). It recognized the need for having a social security system for the disadvantaged aged and the handicapped for the first time. The first formal attempt for old age pensions stated in the late 70s and early 80s when a general grant scheme was stated for the construction of homes for the aged. Gradually, there was a growing realization that the elderly needed a more formal care and support system and many State Governments started old age pension schemes providing minimum old age pension to elderly above age 60/65. A formal centrally managed social security scheme.

The central government came out with the National Policy for Older Persons in 1999 to promote the health and welfare of senior citizens in India. This policy aims to encourage individuals to make provision for their own as well as their spouse's old age. It also strives to encourage families to take care of their older family members. The policy enables and supports voluntary and non-governmental organizations to

supplement the care provided by the family and provide care and protection to vulnerable elderly people. Health care, research, creation of awareness and training facilities to geriatric caregivers have also been enumerated under this policy. The main objective of this policy is to make older people fully independent citizens.

As recent as 9th June 2011, the Union cabinet approved a plan to lower the age limit for the Indira Gandhi National Old Age Pension Scheme (IGNOAPS) to 60 years from 65 years, increasing the number of people that are eligible to benefit from the programmed. It is expected that this move would benefit an additional 7.23 million people living below the so-called poverty line. It has also increased the pension for 80-year-olds and above to Rs. 500 from Rs. 200. The enhanced pension will cover around 2.65 million people. Currently, about 16.9 million people benefit from the pension plan. The additional funds required for the proposals are estimated at Rs. 28 Billion.

Ageing Population

Policy Challenges with the transition from high to low fertility and the continuous reduction of adult mortality, the population of India is ageing gradually. India like other developing countries has a shorter time span to adapt to the changes associated with population ageing. The evaluation of existing social security schemes indicates the need for significant improvement in the existing schemes including improvement in operating effectiveness. The recommendations include:

Improving awareness, reducing delays, selection of beneficiaries, etc.

- better planning in disbursement of the benefit
- reducing “leakage” and identifying right beneficiaries
- having a central nodal agency for management of social security schemes for the elderly which currently is spread over several ministries and departments of the Government
- Link the minimum pension levels to an index instead of discretionary increases
- Though the Policy framework is in place for health care of the elderly, health care delivery

systems have to be necessarily geared to handle prevention, promotion, treatment and rehabilitation of the elderly section of the population. This is an area which requires significant focus of the Government in the future.

Economic Implications of Ageing in India

The economic needs of the society will be different in an ageing society. Further, the strength of any economy is its productive Human Resources in younger age brackets. Thus every aging nation suffers from over dependency and lesser participation of younger Human Resources in productive processes. Industries suffer from short supply of productive labour. It is felt that the retired ageing populations start using the nation's resources for social security needs, which is estimated to be a big burden on the exchequer of the state. Thus, the impact of ageing on Indian economy is multi-faceted, which includes production, consumption, labor force and social expenditure on retirement. However short supply of labour has not yet been seen as a big problem due to vast un-utilized human resources of the country and still acceptable fertility rates.

Coming to the issue of productivity, the older workers are considered to be less productive than their younger counterparts. Researchers believe that absenteeism is more among the older workers due to medical reasons and therefore their productivity tends to decline. With technology advancing faster in every production process, the ageing of the labor force will speed up the obsolescence of human capital. Although retraining of the older workers is suggested to overcome this problem, it is very difficult to motivate older workforce to unlearn and relearn and retrain new techniques and skills. Employers too, prefer to induct youth and fresher from the universities and management institutions at a cheaper cost than re training their older and shortly retiring workers.

Traditionally we have seen that family, social networks, membership institutions have developed support systems for the destitute elderly in addition to markets and the state. The current situations have grater implications on the community rather than the family as we have seen

the disintegration of extended family. The Indian situation does not make us to worry immediately about shrinking working population, but definitely has a requirement of looking at social protection policy and review it thoroughly to meet any challenge without losing the ground.

Recommendations

In India the ageing process was influenced by the socio-economic development of the society. Better standard of living, freedom from infectious diseases, and better nutrition, social protection programs, be it for a limited number of working class- all contributed to the ageing process of the society. But now we are entering into a new century, where the process is going to be reversed. The ageing of society is going to affect the course of socio-economic development.

- Encouraging the family members in the first place to take care of their aged parents and incentive scheme wherever feasible and possible,
- Including geriatric sociology in the curriculum of the schools so as to sensitize the younger generations to the problems of the aged so that they may keep the family tradition in tact
- Value education, advocacy on the rights of the aged has got to be given priority in all the programmes
- Immediate strengthening of primary health centers and motivating the doctors to work in the primary health centers in rural India;
- Retraining rural un-qualified doctors, who have been accepted by the rural socio economic system, in geriatric care and assigning them with the responsibility of elderly care;
- Designing and developing occupation based social security programs for the workers in the Unorganized sector with individual contribution and along with employer contribution where ever there is an identifiable employer;
- A rights based approach than an institutionalization of aged care should be thought of for mainstreaming the aged
- Giving training on retirement planning to the workers who are expected to retire within two

years, covering socio-psychological and economic aspects of retired life.

Social Challenges to Elderly Care

Ageing in India is exponentially increasing due to the impressive gains that society has made in terms of increased life expectancy. With the rise in elderly population, the demand for holistic care tends to grow. By 2025, the geriatric population is expected to be 840 million in the developing countries. The elderly population suffers high rates of morbidity and mortality due to infectious diseases. The demographic transition in India shows unevenness and complexities within different states. This has been attributed to the different levels of socio-economic development, cultural norms, and political contexts. Hence it will be a herculean task for policy makers to address the geriatric care that will take into account all these determinants. Care for the elderly is fast emerging as a critical element of both the public and private concern. The elderly tend to be cared for in a variety of settings: home, nursing home, day-care centre, geriatric outpatient department, medical units or intensive care unit depending on the nature of the clinical problem. Care of elderly necessitates addressing several social issues. The needs and problems of the elderly vary significantly according to their age, socioeconomic status, health, living status and other such background characteristics. Their social rights are neglected and they are profusely abused which goes unreported.

Lack of Infrastructure

With increasing longevity and debilitating chronic diseases, many elder citizens will need better access to physical infrastructure in the coming years. Lack of physical infrastructure is a major deterrent to providing comfort to the aged. Many elder citizens need better access to physical infrastructure, both in their own homes and in public spaces. Unattended chronic disease, unaffordable medicines and treatment and malnutrition are part of old age life in India as there is no system of affordable health care. Emphasis on geriatrics in the public health system is limited with few dedicated geriatric services. The other issues of the public health system are

lack of infrastructure, limited manpower, poor quality of care and overcrowding of facilities due to insufficient focus on elderly care.

Changing Family Structure

The traditional Indian society with an age-old joint family system has been instrumental in safeguarding the social and economic security of the elderly people. The traditional norms and values of Indian society also laid stress on showing respect and providing care for the elderly. However with the emerging prevalence of nuclear family set-ups in recent years, the elderly are likely to be exposed to emotional, physical and financial insecurity in the years to come. There is an upward trend in the living arrangement pattern of elderly staying alone or with spouse only from 9.0% in 1992 to 18.7% in 2006. Family care of the elderly seems likely to decrease in the future with the economic development of the nation and modernization.

Lack of Social Support

The elderly in India are much more vulnerable because of the less government spending on social security system. The elderly in urban area rely primarily on hired domestic help to meet their basic needs in an increasingly-chaotic and crowded city. Social isolation and loneliness has increased. Insurance cover that is elderly sensitive is virtually non-existent in India. In addition, the preexisting illnesses are usually not covered making insurance policies unviable for the elders. Pension and social security is also restricted to those who have worked in the public sector or the organized sector of industry. In a study by Lena et al. Almost half of the respondents felt neglected and sad and felt that people had an indifferent attitude towards the elderly. It was also found that 47% felt unhappy in life and 36.2% felt they were a burden to the family.

Social Inequality

Elderly are a heterogeneous section with an urban and rural divide. They are less vulnerable in rural areas as compared to their urban counterparts, due to the still holding values of the joint family system. All the elderly are not seen in the same view as the needs and problems of

elderly are rejected to a vast extent as government classifies these people based on caste and other socio cultural dimensions. In a case study, it was found that a major proportion of the elderly women were poorer; received the lowest income per person; had the greatest percentage of primary level education; recorded the highest negative affective psychological conditions; were the least likely to have health insurance coverage and they recorded the lowest consumption expenditure.

Availability, Accessibility and Affordability of Health Care

Due to the ever increasing trend of nuclear families, elder care management is getting more difficult, especially for working adult children who find themselves responsible for their parents' well-being. Managing home care for the elderly is a massive challenge as multiple service providers – nursing agencies, physiotherapists and medical suppliers – are small, unorganized players who extend sub-optimal care. In India, health insurance coverage is essentially limited to hospitalization. The concept of geriatric care has remained a neglected area of medicine in the country. Despite an aging population, geriatric care is relatively new in many developing countries like India with many practicing physicians having little knowledge of the clinical and functional implications of aging. The key challenges to access and affordability for elderly population include reduced mobility, social and structural barriers, wage loss, familial dependencies, and declining social engagement. The stigma of aging is another social barrier to access of health in addition to the health and social conditions the elderly commonly face such as dementia, depression, incontinence and widowhood.

Economic Dependency As per the 52nd round of National Sample Survey Organization, nearly half of the elderly are fully dependent on others, while another 20 percent are partially dependent for their economic needs. About 85% of the aged had to depend on others for their day to day maintenance. The situation was even worse for elderly females. The elders living with their families are largely contingent on the economic

capacity of the family unit for their economic security and well being. Elderly often do not have financial protection such as sufficient pension and other form of social security in India. The single most pressing challenge to the welfare of older person is poverty, which is a multiplier of risk for abuse.

It is important to understand the social aspects concerning aged in the country as they go through the process of ageing. Increased life expectancy, rapid urbanization and lifestyle changes have led to an emergence of varied problems for the elderly in India. It must be remembered that comprehensive care to the elderly is possible only with the involvement and collaboration of family, community and the Government. India should prepare to meet the growing challenge of caring for its elderly population. All social service institutions in the country need to address the social challenges to elderly care in order to improve their quality of life. There is a need to initiate requisite and more appropriate social welfare programmes to ensure life with dignity for the elderly. In addition, there is also a need to develop an integrated and responsive system to meet the care needs and challenges of elderly in India.

Government responses to an ageing population

- Increase participation rate. Make it easier for people past 65 to keep working.
- Rise the retirement age. The government has already proposed an increase to 67. The retirement age could automatically be linked to life expectancy.
- Increase the importance of the private sector in providing pensions and health care. However this may cause increased inequality if people can't afford private pensions.
- Increase tax to pay for pension costs. But, many governments already have limited budgets.
- Immigration. The easiest solution to an ageing population is to encourage young migrants of working age. For example, the UK has attracted many young workers from Eastern Europe. But, net migration and free movement of labour is unpopular for fears it

drives down wages and places stress on infrastructure and housing demand.

Conclusion

India today has a very large population (and ever increasing) of old people who are the first timers (as old persons in their families). Most of them have not seen their own parents living this long. These demographic shifts are taking place alongside many other rapid social and economic changes that are transforming the lives of older people. In this scenario it is necessary to re-look at all the policy formulations and its implementation with a practical approach keeping in mind needs & rights of old people. Fortunately, these demographic changes are occurring over several decades and there is still time to strengthen policy development and execution. A window of opportunity exists, but it will not stay open indefinitely. Older persons are given preference in getting telephone connections In addition to these programmes and schemes, every year, on the occasion of World Day of Older Persons (October 1), senior citizens and institutions doing great work for older person are honoured for their contribution by the government. *Conclusion* and way forward with the growth of the elderly population in India some serious challenges have emerged regarding the maintenance of their physical, mental and social well-being. These challenges have become even more acute due to certain socio-demographic and cultural changes. To meet these challenges various role players ranging from older persons themselves to the Indian government are taking initiatives and making efforts to overcome these challenges.

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ORGANIC FOOD PRODUCTS MARKET FORECAST AND OPPORTUNITIES

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Abstract

Organic agriculture and consumption are undergoing an expansion process throughout the last years. Rapid use of chemicals and fertilizers have forced people to find health way of living, this is where organic market comes into consideration. Organic food makes its roots firm after people realized the importance of being healthy and carrying a healthy lifestyle. The awareness level towards the organic food products has been rising among people of now-a-days at a very fast pace, as they know how these organic products are produced and also how they are beneficial for them. The organic producers, unanimously agree that there will be a rapid increase in the organic product sales in the next five years they are satisfied with their business and also expressed their willingness to expand the business too. This paper states that a framework has to be developed for translation of relatively high consumer awareness of organic foods to increased consumer purchases. And to make use of rapidly emerging opportunities in the developing organic food market.

Keywords: *Organic producers, Organic food market, Global market, Indian market, Demand and Opportunities.*

Introduction

The word "Organic" refers to the way that farmers grow and process agricultural products, such as vegetables, fruits, grains, dairy products and also meat. Organic foods are foods produced through methods that comply with the standards of organic farming. Standards may vary worldwide, but organic farming commonly features the practices that strive to cycle resources, promote ecological balance, and conserve biodiversity. In general, Organic foods are also usually not processed using irradiation, industrial solvents or synthetic food additives.

Consumers across the globe are becoming increasing health conscious, which has resulted in a change in their tastes and preferences. A growing number of consumers are moving towards consumption of organic food in place of conventional food, to avoid adverse health effects caused by chemical preservatives or genetically modified ingredients present in inorganic food. Organic food is manufactured using only natural products and ingredients, which are environment and animal friendly, making organic food healthier than conventional food. Organic food is categorized into fruits & vegetables, dairy products, processed foods, beverages, and pluses & food grains.

Over the last decade, use of chemical preservatives and fertilizers in production of conventional food has become a cause of concern across the globe, which has resulted in an increasing number of people opting for organic food. The increasing popularity of organic products has significantly expanded the availability of organic food across the globe. With organic food becoming easily accessible, global organic food market is expected to witness remarkable growth over the forecast period. Global organic food market is expected to witness robust growth over the next few years, primarily on account of increasing disposable income, lifestyle exchanges, and growing health concerns among consumers. Moreover, easy accessibility and product labelling are also expected to drive global organic food market over the next few years.

Market Forecast and Opportunities

Organic Food Market

Organic food Market will offer the consumers organic and locally grown produce, chemical- and preservative-free groceries, cruelty-free body care and eco-household products. All of the products available in this organic markets are healthy alternatives to the products available at

conventional grocery chains. The creation of the organic food market is in response to the growing demand in the community for a natural food store.

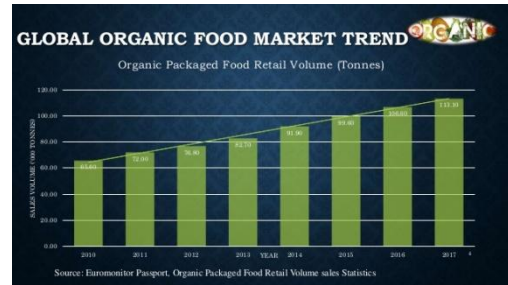
Global Organic Food Market

Global organic food market is projected to grow at a CAGR of over 16%, during 2016-2021, on account of rising disposable income coupled with growing awareness among consumers about health benefits of consuming organically produced food. Additionally, rising internet penetration, aggressive marketing strategies by major companies and easy availability of these food products on the back of robust distribution network are projected to boost sales of organic food across the globe.

The global demand for organic food products is growing at a very rapid rate. Ever since the environmentalists raised their concern regarding harmful effect of increasing use of chemicals in farming, the consumers are getting conscious and selective about edible products. This increasing awareness has caused shifts in consumers' tastes and preferences which have led to the domestic as well as global rise in demand for organic products. The global demand for organic food products is growing at a very rapid rate. Ever since the environmentalists raised their concern regarding harmful effect of increasing use of chemicals in farming, the consumers are getting conscious and selective about edible products.

The market size is quickly expanding with 20-30 percent of regular organic food buyers in Europe, North America and Japan. Global sales of organic food and drink also increased by 17 percent to \$ 110.25 billion in 2016. Much of the growth is being observed in North America where the US market is expanding at a much faster rate. Those consumers are increasingly demanding natural and healthy products and this is stimulating organic food sales. The organic fresh fruits and vegetables sector account for most sales in the American organic food industry. Europe initially had the largest market for organic food and drinks. Later, it has been overtaken by North America. Organic food sales also continue to rise at a healthy rate in countries like Italy and Switzerland. Only four countries in Europe account for 65 percent of total retail sales value yet

have relatively small shares of organic as a percent of retail sales.



Indian Organic Food Market

India can take advantage of the growing opportunities in this sector making use of its varied agro-climatic conditions and traditional organic resources and farming practices. There are certain challenges to be met before India takes on to the world organic markets. The Indian produce has to create a competitive niche in global markets.

The market for organic food in India is anticipated to grow at a CAGR of over 25% by 2021, on account of changing food consumption patterns and increasing instances of contamination of farm produce with chemical fertilizers and pesticides, surging investments in organic food market and rising use of bio fertilizers.

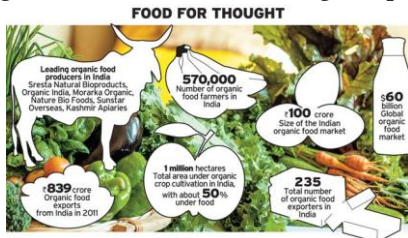
India is emerging as one of the major exporters of organic food in the world. In order to address the growing demand for organic food products across the globe, production of organic food is increasing in the country. Favorable government initiatives along with the increasing profit margins due to high premiums are encouraging the farmers to adopt organic farming practices and increase total agricultural land under organic farming.

The advent of modern technology had brought about increasing usage of chemical fertilizers and pesticides. There are still some areas where farming communities do not use chemicals, which are, therefore, organic by default.

Organic pluses and food grains segment dominates Indian organic food market, as pulses and food grains form an important part of staple diets in India. Western part of India is anticipated to continue dominating the organic food farming in the country through 2021, on account of high

disposable income levels and rising health consciousness among consumers in the region.

Other inherent advantages which can position India competitively include varied agro-climatic regions, local self-sustaining agri-systems a sizeable number of progressive farmers and the ready availability of inexpensive manpower. Such advantages provide the potential to tap the growing international market for organic products.



Conclusion

The growth in global organic food and beverages market is driven by increasing awareness about health benefits of organic foods which has led to increased organic farming in the world. As a result of this, more and more people all over the world are going towards organic food products and the organic food market has been increasing. Organic foods are far more expensive compared to their conventionally-grown counterparts in which chemical fertilizers, pesticides and livestock disease prevention had been used as they grow. Because of this, organic foods are of course more healthful than those conventionally produced which makes them worth the high price. The organic food industry has experienced astonishing growth in the past few years. Organic food production is stepping up in the four corners of the globe. Demand for organic foods is expected to no longer be confined to the western world as more regional markets develop.

Convergence of consumer demand and the formation of trading blocs are factors that are to drive market growth in the coming years.

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AN OVERVIEW OF CUSTOMER RELATIONSHIP MANAGEMENT

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Introduction

The emergence of services organization in the corporate sector, the growing competition due to liberalization, and the growing expectation of customers propelled by globalization and facilitated by IT revolution are defining new rules of game for existing private and public enterprises in India. The mobile revolution has created a new wave of interest among people to utilize telephone services. The firms offering the services are vying with each other to capture this sudden spurt in demand. They are using their technology and marketing prowess to attract new customers. Customer-driven initiatives to attract, retain and build intimate long term relationship with profitable customers, innovation and delivery of Quality Service have become the key elements in the marketing strategies. Relationship Management with the three focal points – Customer Perceived Value, Customer Satisfaction and Customer Loyalty – has become key success factor in achieving sustained customer patronage and profitability to the firm. Customer Relationship Management (CRM) is an effective tool to achieve this goal. The philosophy and practices of CRM in telecom has caught the attention of policy makers, academicians and researchers.

What is Customer Relationship Management?

The art of managing the organization's relationship with the customers and prospective clients refer to customer relationship management. Customer relationship management includes various strategies and techniques to maintain healthy relationship with the organization's existing as well as potential customers. Organizations' must ensure customers are satisfied

with their products and services for higher customer retention. Remember one satisfied customer brings ten new customers with him where as one dissatisfied customer takes away ten customers along with him.

Customer relationship management (CRM) is a term that refers to practices, strategies and technologies that companies use to manage and analyze customer interactions and data throughout the customer lifecycle, with the goal of improving customer service relationships and assisting in customer retention and driving sales growth. In simpler words, customer relationship management refers to the study of needs and expectations of the customers and providing them the right solution.

Definitions of CRM

Wood lock define CRM as 'finding the right customers (those with current and future net value, viable for establishing durable relationship), getting to know them (as individuals and as groups), growing their value (if appropriate and viable) and retaining their business in an efficient and effective way'.

Who is a Relationship Manager?

Relationship Manager as a One Stop Contact Person or a Single Point of Contact for the Clients who do business with the corporate. it was often the case that clients used to "talk to" various departments in the vendor's organization wherein their issues related to sales, marketing, service, production, design, pricing, and any general query had to be resolved by multiple people and departments instead of being "routed" through a single person. In this scenario, one can imagine the hassles of dealing with multiple people in the vendor's organization and the wastage of time and the inefficiency inherent in this approach.

Relationship Management takes the art and science of sales, marketing, and customer service to an “entirely new level” by channelizing and routing the queries and concerns through a single point of contact who is the relationship manager.

What Does the Relationship Manager Do?

In cases where multiple departments are involved, the RM would also ensure that there is better coordination and communication leading to efficiencies which in turn can lead to a situation where customer satisfaction goes beyond Customer Delight and instead, can easily lead to “Customer Wow” which is the pinnacle of customer service that all corporate must aspire to. What we are talking here is the essence of Relationship Management which based on the points raised so far indicates that Relationship Management is the “Management of End to End Customer Needs wherein the entire Customer Value Chain can be handled through a Single Point of Contact”.

Need for Customer Relationship Management

Customer Relationship Management leads to satisfied customers and eventually higher business every time. Customer Relationship Management goes a long way in retaining existing customers. Customer relationship management ensures customers return back home with a smile. Customer relationship management improves the relationship between the organization and customers. Such activities strengthen the bond between the sales representatives and customers.

Steps to Customer Relationship Management

It is essential for the sales representatives to understand the needs, interest as well as budget of the customers.

- Never tell lies to the customers.
- It is a sin to make customers waiting.
- A sales professional should think from the customer’s perspective.
- Don’t oversell..
- An individual needs time to develop trust in you and your product.
- Never be rude to customers.
- Attend sales meeting with a cool mind. .

- Keep in touch with the customers even after the deal.
- The sales manger must provide necessary training to the sales team to teach them how to interact with the customers.

Origin of CRM

CRM originated in early 1970s when the business units had a manifestation that it would be advisable to become ‘customer emphatic’ rather than ‘product emphatic’. Birth of CRM was because of this heedful perceptiveness.

The famous writer and management consultant Peter Drucker wrote; ‘The true business of every company is to make and keep customers’. Traditionally every transaction was on paper and dependent on goodwill which created hindrance in clutching customers. People used to work hard in entertaining customers by presenting new products with astonishing services; they were ready to work overtime for grasping more and more customers for increasing business. This too resulted in customer satisfaction and loyalty up to some extent, but at the end of the day there was no such bonding or relation between the two to carry on with future business smoothly.

Previously business was quite easy as it was mere a one-to-one dealing without any specific process. But with time, due to incoming complexities in communication, it found itself in troubled waters. Emerging of new strategies and technologies in global marketplace and a mammoth degree of competition in business, the approach needed to be changed to proactive rather than reactive. Origination of CRM turned out to be a piece of cake for all suppliers and customers due to its advantages. Customer relationship management came as a process that dealt with relationships with customers surpassing the whole business.

Originally customer relationship management was based on three major principles; shielding the current customers, fostering new customers and enhancing asset value of all the customers. With the advent of CRM which was integrated with high end software and technology, business perspectives were totally changed. A CRM system eventually emerged as consisting of company-full

of information which is depicted sophisticatedly to increase business profit and meliorate customer satisfaction and loyalty, on the same hand reduces business cost and investment.

The outgrowth in origin of CRM as a strategic approach is a result of some of the following important perspectives:

- The belief that customers are the real assets and not just the people in the audience.
- The maturation of one-to-one transaction advent.
- Extensive use of software and technologies to maintain useful information and no manual labor.
- The realization of the benefits of utilizing information proactively and not reactively.
- The change of business view to relationship approach rather than transactional approach.
- The approach of concentrating more on customer values rather than concentrating on how the product is delivered to the customer.
- The approach of focusing on customer satisfaction and loyalty rather than focusing self satisfaction and profit.
- The acceptance of the fact that using high end technologies and software the cost can radically be decreased without compromising on quality and service of products.
- The increasing tendency to retain existing customers and trying to get more and more business out of them.
- The realization that the traditional trends of marketing and selling are increasingly fading out in the current economic scenario.
- These additive approaches helped a lot in building up consequently the modern CRM. Today we have well defined and sophisticated CRM systems into being which are always in process of improvement.

Features of CRM

Customer Relationship Management is a strategy which is customized by an organization to manage and administrate its customers and vendors in an efficient manner for achieving excellence in business. It is primarily entangled with following features:

Customers Needs: An organization can never assume what actually a customer needs. Hence it is extremely important to interview a customer about all the likes and dislikes so that the actual needs can be ascertained and prioritized. Without modulating the actual needs it is arduous to serve the customer effectively and maintain a long-term deal.

Customers Response: Customer response is the reaction by the organization to the queries and activities of the customer. Dealing with these queries intelligently is very important as small misunderstandings could convey unlike perceptions. Success totally depends on the understanding and interpreting these queries and then working out to provide the best solution. During this situation if the supplier wins to satisfy the customer by properly answering to his queries, he succeeds in explicating a professional and emotional relationship with him.

Customer Satisfaction: Customer satisfaction is the measure of how the needs and responses are collaborated and delivered to excel customer expectation. In today's competitive business marketplace, customer satisfaction is an important performance exponent and basic differentiator of business strategies. Hence, the more is customer satisfaction; more is the business and the bonding with customer.

Customer Loyalty: Customer loyalty is the tendency of the customer to remain in business with a particular supplier and buy the products regularly. This is usually seen when a customer is very much satisfied by the supplier and re-visits the organization for business deals, or when he is tended towards re-buying a particular product or brand over times by that supplier. To continue the customer loyalty the most important aspect an organization should focus on is customer satisfaction. Hence, customer loyalty is an influencing aspect of CRM and is always crucial for business success.

Customer Retention: Customer retention is a strategic process to keep or retain the existing customers and not letting them to diverge or defect to other suppliers or organization for business. Usually a loyal customer is tended towards sticking to a particular brand or product as far as

his basic needs continue to be properly fulfilled. He does not opt for taking a risk in going for a new product. More is the possibility to retain customers the more is the probability of net growth of business.

Customer Complaints: Always there exists a challenge for suppliers to deal with complaints raised by customers. Normally raising a complaint indicates the act of dissatisfaction of the customer. There can be several reasons for a customer to launch a complaint. A genuine reason can also exist due to which the customer is dissatisfied but sometimes complaints are launched due to some sort of misunderstanding in analyzing and interpreting the conditions of the deal provided by the supplier regarding any product or service. Handling these complaints to ultimate satisfaction of the customer is substantial for any organization and hence it is essential for them to have predefined set of process in CRM to deal with these complaints and efficiently resolve it in no time.

Customer Service: In an organization Customer Service is the process of delivering information and services regarding all the products and brands. Customer satisfaction depends on quality of service provided to him by the supplier. The organization has not only to elaborate and clarify the details of the services to be provided to the customer but also to abide with the conditions as well. If the quality and trend of service go beyond customer's expectation, the organization is supposed to have a good business with customers.

Importance of Customer Relationship Management (CRM)

Customer Relationship management is the strongest and the most efficient approach in maintaining and creating relationships with customers. Customer relationship management is not only pure business but also ideate strong personal bonding within people. Development of this type of bonding drives the business to new levels of success.

Once this personal and emotional linkage is built, it is very easy for any organization to identify the actual needs of customer and help them to serve them in a better way. It is a belief

that more the sophisticated strategies involved in implementing the customer relationship management, the more strong and fruitful is the business. Most of the organizations have dedicated world class tools for maintaining CRM systems into their workplace. Some of the efficient tools used in most of the renowned organization are BatchBook, Sales force, Buzzstream, Sugar CRM etc.

Looking at some broader perspectives given as below we can easily determine why a CRM System is always important for an organization.

- A CRM system consists of a historical view and analysis of all the acquired or to be acquired customers. This helps in reduced searching and correlating customers and to foresee customer needs effectively and increase business.
- CRM contains each and every bit of details of a customer, hence it is very easy for track a customer accordingly and can be used to determine which customer can be profitable and which not.
- In CRM system, customers are grouped according to different aspects according to the type of business they do or according to physical location and are allocated to different customer managers often called as account managers. This helps in focusing and concentrating on each and every customer separately.
- A CRM system is not only used to deal with the existing customers but is also useful in acquiring new customers. The process first starts with identifying a customer and maintaining all the corresponding details into the CRM system which is also called an 'Opportunity of Business'. The Sales and Field representatives then try getting business out of these customers by sophisticatedly following up with them and converting them into a winning deal. All this is very easily and efficiently done by an integrated CRM system. The strongest aspect of Customer Relationship Management is that it is very cost-effective. The advantage of decently implemented CRM system is that there is very less need of

paper and manual work which requires lesser staff to manage and lesser resources to deal with. The technologies used in implementing a CRM system are also very cheap and smooth as compared to the traditional way of business.

Future Trends

CRM has developed over the decades, and will continue to evolve with new technological advances that enhance the opportunities that businesses have to interact with customers. Businesses will need to be prepared to adapt their CRM initiatives to meet new customer behavior in a dynamic market. There are several CRM trends on the horizon that businesses can anticipate. Mobility – With technology like smart phones and tablets becoming more popular, customers are increasingly online at all times of the day. These new mobile technologies create a sense of immediacy between the customer and the business. CRM strategies will need to be aligned with new customer needs and expectations that follow from customers having constant access to data and tools to express their opinions. A wealth

of information about customers, sales trends and other relevant information affecting the business is becoming available through advanced CRM systems. CRM will need to be integrated into all areas of the business process

Conclusion

Customer relationship management (CRM) has a growing popularity and is becoming one of the hottest academic and practical topics in the business field. In fact, due to the competitive environment, CRM is crucial and has become a niche for firm performance. CRM is influenced by, service quality, price, promotion, internal satisfaction and customer loyalty value. The customer satisfaction is the main point which is the important thing in every industry. By apply the CRM in the industry, the customer will be satisfied with the service of the company and will be a customer loyal for the company. And the company cost will reduce because they will not focus on the advertisement but they will focus to give the customer better service and satisfaction.

EFFECTIVE MARKETING STRATEGIES FOR THE HOSPITALITY INDUSTRY

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Introduction

The hospitality industry is one of the largest and fastest growing industry around the world. The hospitality industry is a broad category of fields within service industry that includes lodging, event planning, theme parks, transportation, cruise line, and additional fields within the tourism industry.¹ Marketing is a continuous, sequential process through which management plans, researches, implements, controls, and evaluates activities designed to satisfy the customer's needs and wants, and meet the organization's objectives.

The hospitality industry is a sector that most countries around the world try to develop. The industry has been one of the major employers throughout the world. The plays in the development of hospitality industry; the way marketing has changed the industry and how it can be used to further develop the industry and to create a positive brand image in the minds of the customers. Marketing helps to ensure that a company's income increases. As more people get to know about a company's products or services, the company's share of the market increases as well as its sales revenue.

Understanding the importance of marketing in the hospitality industry can helps to get ahead and stand out in the competitive job market. To be successful in marketing, organizations need to understand the unique characteristics of their experiences, the motivations and behaviors of travelling consumers. The evolution of marketing in the hospitality industry is similar to every other industry. The main reason for the marketing in the hospitality business is because of the growth in the number of guests who are in need of services and

the increase in competitions by the service providers. Moreover, the hospitality industry is becoming a more and more mature market whereby the competition is increasing globally.

Marketing in Hospitality Industry

Marketing is used to create, keep and satisfy the customer. Marketing is the action or business of promoting and selling products or services, including market research and advertising.

Hospitality marketing includes not only tangible products, such as room accommodations, tickets and food, but also intangible items such as creating a luxurious, fun, exciting, or relaxing atmosphere. Hospitality marketing is as much about selling products to consumers as it is creating a complete experience that will keep visitors coming back for more. With a little research, hospitality marketers can employ a variety of strategies that will boost awareness of their brand and encourage customer engagement, with the goal of building life-long relationships.

The process of marketing is that of bringing a product to market. In any business, a solid marketing strategy is critical to building a brand, attracting new customers and maintaining loyalty. The hospitality industry is no different. Because customer loyalty is key, marketing managers and executives devote a lot of time and resources to building brand awareness and creating ongoing, interconnected campaigns. Every organization should try to satisfy their customer by providing product and services to achieve their goal. Customer satisfaction is the main intend of the marketing concept. Many times the hospitality product is viewed as "service" in the customer's eyes. The closer we can determine how to satisfy the customer's needs, the more successful the destination will be. Often the product includes

¹ "Industries at a glance: Leisure and Hospitality". Bureau of Labor Statistics.

intangibles such as history, culture and natural beauty.

Strategies for Success

Companies in the hospitality industry use various methods to develop and maintain an effective marketing plan. The following are some of the general strategies that marketers use for brand success.

Research

Customers choose hospitality services for a variety of reasons. From location to facilities and perks, companies have to be sure that they're providing what buyers are looking for. The role of marketers is to identify what factors make customers choose a particular hospitality service, and this requires extensive research.

Awareness

If potential customers don't know about a service, they can't purchase it. That's where brand awareness comes in. Marketers make sure information on hotels, travel agents, tour operators, resorts and restaurants is easy to find and up-to-date. They can do this by buying ad space on relevant travel sites, creating an engaging website and collaborating with other, noncompeting hospitality services in the same market.

Promotion

Another smart strategy for attracting customers is to run promotions during certain times of the year, usually when business is slower. Introducing incentives and offering incentives are just some of the ways that marketing professionals achieve this.

Relationships

To ensure high levels of repeat business, good customer relationships are vital. Not only do repeat customers usually promote a service through word-of-mouth and social media, but they also create a stable revenue base.

Marketing Strategy in Hospitality Industry: Hospitality marketing is different from consumer goods marketing because marketers must sell

tangible as well as intangible products. In many cases this means that they are marketing services rather than goods, and success hinges on creating the right *feeling* in the consumer. The hospitality industry is mostly made up of tourism and other experiential services, a consistent brand identity are also very important. Marketers want to ensure that brand recognition exists so that customers will use their services again and again. Repeat customers bring in a sizeable portion of revenue, so marketing strategy must be split between maintaining relationships with past customers while seeking out new ones.

The ultimate goal of having a marketing strategy is usually to identify opportunity to serve the market in a way that is profitable and effective enough to the extent that it becomes difficult if not impossible for another company to take up the venture without running into losses. Marketing the tour or activity business in an ever evolving space can be tricky. Having business online can give a head start over the competitors, especially if the destination is up-and-coming. In a well-established destination, the marketing strategies are likely to change too.

The following are some of the marketing strategies used in hospitality industry.

Digital marketing

Digital marketing is a term that is used to describe the use of ICT (information and communication technology) in marketing. In the hospitality industry, digital marketing includes the use of internet-based marketing as well as other kinds of activities that are based on digital technology such as email, phone communication, and interactive digital television.

E-mail marketing

Email marketing allows a company to establish and maintain communication with their customers. Email marketing has evolved beyond sending mass messages to multiple customers at the same time. Companies have made an interesting distinction between mass emails (spam) and direct email to customers based on their relationship with them.

Viral marketing

Viral marketing is an internet adaption of marketing using the word-of-mouth effect. It is actually an advertising message spread by customers among other customers. In today's age, the way people communicate and share information with each other has changed compared to what it used to be about one or two decades ago. Many of the changes are due to social networking (Kotler et al, 2009, 131.)

Word-of-mouth

Word-of-mouth refers to direct communication between one or more customers on a particular product or services. Traditionally, word of mouth is usually considered to be interpersonal communication (face-to-face) however the technology has made it possible for customers to communicate electronically with one another. This is called electronic word-of mouth (eWOM). One of the reasons why companies prefer to use eWOM as a marketing channel is that customers consider it to be more credible since it's provided by individuals who have no direct marketing interest about a company or its products.

Mass Media

Mass media is best described as the use of channels that reach very large markets. Examples include national newspapers and radio or television advertising. The immediate advantage of using mass media is the ability to reach multiple target markets in significant numbers.

Out-Of-Home (OOH)

Out-of-home (OOH) channels refer to four major categories: billboards, transit, and alternative outdoor and street furniture. OOH advertising plays an important role in the hospitality industry as it provides an opportunity to inform travelers in unfamiliar territory. Transit advertising includes airports, rail, and taxi displays. Alternative outdoor refers to arenas, stadiums, and digital media. Street furniture includes bus shelters, kiosks, and shopping malls.

Print Media

Print media includes newspapers, magazines, journals, and directories. There is an increased trend away from traditional purchased print advertising toward editorial features, as these are more trusted by consumers.

Social Media

Social media is a broad term that refers to web-based and mobile applications used for social interaction and the exchange of content. Social networking is the act of using social media. Unlike traditional media such as newspapers, magazines, and television, social media is largely powered by user-generated content. This refers to content created and shared by consumers rather than by marketers, journalists, experts, and other paid professionals, although they too contribute to social networks.

Graphic Design

Graphic design is a company's silent brand ambassador. Company can put energy into staffing, strategy, campaigns and sales but poor design can make everything come undone. A good designer will work with a company to craft a style guide that will tie the branding together. Talk to the designer about the brand and help them to understand the ideal customer. Different colours and styles will work for different customers.

Internet and mobile technology

The internet is nearly twice as important as travel agents as an information source for travel. There are an estimated 3 billion people around the globe with internet access, and social media has become truly integrated into the hospitality industry. Trip Advisor, Expedia, Kayak.com and similar sites have become the customer's first point of connection with the hospitality products and experiences.

Internet and mobile technology are referred to as **interactive media**. For hospitality businesses, there are significant advantages to creating an online presence: it's cost effective, it provides global reach, it allows a business to be available 24/7, and it provides a reciprocal communication platform for customers.

Tour providers could use Facebook Live while on tour to provide viewers with an opportunity to see the tour in action and ask questions. A cruise agency could schedule a broadcast from a ship inspection, and invite clients to join them as they tour the ship and answer their questions.

Partner with other local businesses

Partnering with other businesses (accommodation providers or other tour and activity providers) in the destination can be a great way to market the product and the destination. When tourists visit local area, they view the entire stay, (activities, tours and accommodation) as one entire experience. Company can deliver a great overall experience to visitors by bundling the products. It also saves the customer's time instead of researching and comparing different individual items that make up a whole trip.

Video marketing

Reading about travel destinations is one thing but watching a video brings a destination to life and inspires. These days it is possible to produce a descent quality video at a low cost.

Set up a YouTube channel for business. Film snippets of tours, staff holidays, family, customer testimonials, how-to-pack guides, destination reviews – anything that aligns with goals and the customer personas.

Videos need to be optimized to keep people watching for as long as possible.

Reviews & check-ins

One can increase sales and maximize revenue via travel reviews, Make it easy for the customers to leave reviews on sites like Trip Advisor and Expedia, Google My Business page, social networks and company's website. Most importantly, don't forget to nurture reviews and respond accordingly if the need arises.

Conclusion

This paper has shown that marketing strategies plays a significant role in the hospitality

industry. As a result of that, hospitality industries owners and managers who want to be successful in the industry should pay great attention to marketing.

Even though the market is strong, success is not guaranteed. To the contrary, only industries with smart, systematic approaches will flourish, which makes it more important than ever to improve selling and conversion techniques. Every hospitality industry will develop a different approach since the needs and assets of any given property will vary dramatically. It is important to use these strategies as needed in order to develop a sales plan that works for short-term gains and long-term success.

Since marketing strategies creates a platform of bridging the gap between the industries and its customers. Furthermore, the ultimate goal of marketing strategies should be the facilitation of a win-win situation between the industries and the customers.

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HEALTHY CHILDREN FOR WEALTHY NATION

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Abstract

Early Childhood care and education can help the stage for lifelong development. Recent research in neuro-sciences has now established that around 80% of brain development takes place by the time a child is five years old. With the first three years seeing the maximum growth. Clearly, the environment and experiences during this early childhood years has a great deal to do with a children future development and growth. In Tamil Nadu 44% of children are malnourished out of which 0.2% severely, 6.4% moderately, 37.4% mild malnourished. The Government of India and Tamilnadu have launched several Programs to eradicate mal nutrition Free State. The Integrated Child Development Services Scheme (ICDS) was launched initially (with the assistance from Government of India) in three pilot areas in the state in 1976. At present there are 116 General ICDS projects in the state, of which 67 are in rural areas, 2 in tribal areas and 47 in urban slums. In addition, there are 318 WB-ICDS III projects, all in rural areas. Totally, there are 42279 centers (22779 Angawadi Centers(AWCS)under General ICDS III and 19500 under WB ICDS III project) functioning in Tamil Nadu serving a population of 1.17 corers and feeding 9.56 lakhs children and 4.99 lakh adults. In a situation of higher share of children in Tamilnadu are malnourished and undernourished. In this paperanalyzed child care situationsin Tamilnadu. The programs and policies of State and Central Governments are analyzed. The ICDS program implemented by the central government came to panacea for the problem of malnutrition. However, the success of the program depends on the level of awareness and the cooperation of the public and society.

Introduction

The health of a nation is an essential component of development, vital to the nation's economic growth and internal stability. Assuring a minimal level of health care to the population is a critical constituent of the development process. Health is wealth, like education, health and nutrition are bound to generate positive externality. Example cited includes individual who is vaccinated, thus protecting others as well from the spread of a contagious disease. Since health and nutrition have a positive spillover benefit, a free competitive market results in too little output. Therefore, the positive externality may be internalized by the provision of subsidy.

Child Malnutrition Problems

Around a billion people are currently suffering malnourished in the world. The World Bank estimates that India is ranked second in the world of the number of children suffering from malnutrition, after Bangladesh, where 47% of the children exhibit a degree of malnutrition. The prevalence of underweight children in India is among the highest in the world. According to the World Food Program and the M.S. Swaminathan

Research Foundation (MSSRF), "Over the past decade there has been a decrease in stunting among children in rural India, but inadequate calorie intake and chronic energy deficiency levels remain steady."

Child Malnutrition in Tamil Nadu

In Tamil Nadu 44% of children are malnourished out of which 0.2% severely, 6.4% moderately, 37.4% mild malnourished. For implementing the policy for malnutrition free state, moderately and severely malnourished children in the age group of 6 months to 24 months, now getting complementary weaning food daily viz 50 gms and 100 gms respectively in the an anganwadi centers are given additional weaning food of 50 gms and 100 gms, once a week on take home ration basis. Eradication of malnutrition shall be made a people's movement through a state wide IEC campaign reaching all sections of society. Various steps such as opening of new ICDS projects, purchase of vessels, medicines, weighting scales for the anganwadi centers, civil works, and scheme for adolescent girls and motivation to functionaries have been under taken.

Objectives of the Study

- To analyze the performance and progress of ICDS scheme in Tamil Nadu.
- To Find out the child health achievement through ICDS in Tamil Nadu.
- To lay the foundation for proper psychological, physical and social development of the child.
- To reduce the incidence of mortality, morbidity, malnutrition and school dropout.
- To enhance the capability of the mother to look after the normal health and nutritional needs of the child through proper nutrition and health education.

Various Nutritional Schemes in Tamilnadu

Tamilnadu has a history of feeding programs of children dating back to the mid-1950s with as many as 25 nutrition programs in operation in the early 1980s. These schemes were mainly to combat hunger and the focus was not so much on the nutritional aspect. Table-1 Explain the various nutritional schemes in Tamil Nadu.

Integreated Child Development Service Scheme (ICDS) in Tamil Nadu

The Integrated Child Development Service Scheme (ICDS) was launched initially (with the assistance from Government of India) in three pilot areas in the state in 1976. At present there are 116 General ICDS projects in the state, of which 67 are in rural areas, 2 in tribal areas and 47 in urban slums. In addition, there are 318 WB-ICDS III projects, all in rural areas. Totally, there are 42279 centers (22779 Angawadi Centers(AWCS)under General ICDS III and 19500 under WB ICDS III project) functioning in Tamil Nadu serving a population of 1.17 corers and feeding 9.56 lakh children and 4.99 lakh adults. If the 41.379 school center are added, the coverage under direct nutrition intervention is 77.62 lakh beneficiaries through 83658 centers. The following Table-2 explain the details of ICDS Scheme coverage and total number of beneficiaries in Tamil Nadu.

Table 1 Various Nutrition Schemes in Tamil Nadu

Sl. No.	Scheme	Beneficiaries	Services Provided	Year of Starting or Duration
1	Integrated Child Development Services (ICDS)	Children in the age group of 0 to six years and pregnant and nursing women	Supplementary nutrition, pre-school education, health check up, immunization, health education and referral services	1975-76
2	Puratchi Talaivar M.G.R. Nutritious meal Program (PT-MGR-NMP)	Children in the age group of 2+ to 4+	Nutrition, education and health care	1982
		Children in the age group of 5+ to 9+	Nutrition and education	1982
		Old age pensioners, ex-servicemen	Nutrition	1983
		School students in the age group of 10 to 15 years	Nutrition and Education	1984
		Pregnant Women	Nutrition	1995
3	Tamilnadu Integrated Nutrition Project (TINP)-I	Children below 3 years	Selective supplementary nutrition, growth promotion for child below 3 years and educating the family and the mother on feeding practices	1981-1989
4	Tamilnadu Integrated Nutrition Project-II	Children below 3 years, children 3-5+ years and pregnant and nursing mothers	As in TINP-I plus immunization, micronutrient supplementation and education for preschool children(3-6 years)	1991-1997
5	WB-ICDSIII	Children below 3 years, children 3-6 years, pregnant and	As in TINP-II plus nutrition and health education, health services by health personnel,	1998-2003

		nursing mothers, adolescent girls	referral services and training to adolescent girls for self development and skill formation	
6	National Program of Nutrition Support to Primary Education	Children studying in class I to V	Cooked food equivalent to 100gms of rice for 10 academic months	1995

Source: Ministry of Social Welfare, Chennai – 5.

Table 2 Integrated Child Development Service Scheme Coverage in Tamil Nadu

District	ICDS		
	No. of Anganwadi Centers	No. of Children Covered (6-36 months)	No. of Antenatal & Postnatal Women
1. Chennai	1345	26705	16725
2. Kanchipuram	2267	40311	24036
3. Thiruvallur	1996	41812	22549
4. Cuddalore	1852	35303	22364
5. Villupuram	2788	62118	31695
6. Vellore	2724	51695	32343
7. Tiruvannamalai	1901	38293	22309
8. Salem	2517	53549	33449
9. Namakkal	1515	24780	13995
10. Dharmapuri	1305	23136	14443
11. Krishnagiri	1515	29941	16402
12. Erode	2457	47272	19875
13. Coimbatore	2511	52365	24518
14. The Nilgiris	441	7673	3681
15. Tiruchirappalli	1553	34229	16574
16. Karur	1056	19475	8977
17. Perambalur	1185	24160	13727
18. Pudukkottai	1504	35716	18328
19. Thanjavur	1626	38448	19540
20. Nagappattinam	1175	25229	14917
21. Thiruvallur	1065	23745	10347
22. Madurai	1831	41686	22808
23. Theni	1053	19494	11672
24. Dindigul	1948	41288	21140
25. Ramanathapuram	1371	25130	10463
26. Virudhunagar	1383	28831	14088
27. Sivagangai	1436	22111	10465
28. Tirunelveli	2420	38855	17797
29. Thoothukudi	1334	21605	12037
30. Kanniyakumari	1359	24692	11641
Total	50433	999647	532905

ICDS outlay during the period of Tenth and Eleventh Five Year Plan in Tamil Nadu

The outlay approved by the Union Planning Commission was Rs: 400 cores. However, in view of unforeseen additional requirement for the 10th plan (2002-2007), the outlay was re-estimated at Rs.736.00 Crores. The actual expenditure incurred during the period was Rs.2956.37 Crores Total outlay for the Eleventh Five year Plan in Proposed at Rs:5791.60 Crores of which Rs:5513.71 Crores would be provided for ongoing scheme and Rs:277.89 Crores for new schemes. The following table-3 explain the amount sanctioned for general ICDS and WB-ICDS schemes during the period of 2000-2001 to 2005-2006 in Tamil Nadu.

Table 3 Amount Sanctioned and Actual Expenditure for 2000-2001 to 2005-2006 (Rs. in Crores)

Name of the Scheme	Year	Amount Sanctioned	Actual Expenditure
General ICDS and WB- ICDS	2000-01	207.78	207.78
	2001-02	169.95	169.95
	2002-03	187.48	187.48
	2003-04	253.70	253.70
	2004-05	211.09	211.09
	2005-06	295.93	295.93
	2015-16	900.00	853.00

Source: Commissioner of ICDS, Chennai-113.

The following services provided through ICDS in Tamil Nadu

- Immunization
- Supplementary nutrition
- Health checkup
- Referral services
- Pre-school non formal education
- Nutrition and Health information

Impact of Intergrated Child Development Service Scheme in Tamil Nadu and India

By end of 2010, the programme is claiming to reach 8.06 million expectant, pregnant and lactating mothers along with 39.35 million children (under 6 years of age). There are 6,719 operational projects with 1,241,749 operational

Aanganwadi centres. A study in states of Tamil Nadu, Andhra Pradesh and Karnataka demonstrated significant improvement in the mental and social development of all children irrespective of their gender. A 1992 study of National Institute of Public Cooperation and Child Development confirmed improvements in birth-weight and infant mortality of Indian children along with improved immunization and nutrition.

However, World Bank has also highlighted certain key shortcomings of the programme including inability to target the girl child improvements, participation of wealthier children more than the poorer children and lowest level of funding for the poorest and the most undernourished states of India

Suggestions and Conclusion

Integrated child Development Service Scheme (ICDS) in Tamil Nadu is today the largest community based outreach programme for human development. It is a crucial link between disadvantaged communities better health care and education system. ICDS scheme is a pioneer scheme taken welfare of the mother and child. Through the Integrated Child Development Scheme, Tamil Nadu has improved overall nutrition and health status of its children. The ICDS has only partially succeeded in preferentially targeting girls and lower castes. Urgent changes are needed to bridge the gap between the policy intentions of ICDS and actual implementation. This is probably the single biggest challenge in international nutrition on human development and economic growth.

The following suggestions can be made and urgent for well functioning of ICDS in Tamil Nadu.

- There is urgent need to reform and strengthen the delivery of ICDS.

- The NAC recommendations table note of several important policy pronouncements are adapted
- Several deficiencies in the implementation of ICDS have been identified.
- An in rigorated and well-funded ICDS programmer can, within a short period of five years, yield substantial nutritional and other benefits to children.
- Improving the content of the food provided at the anganwadis.
- Initiating an extensive programmer of take-home rations for children under three.
- Ensuring that every anganwadi has a well-designed building of its own and all the essential equipment.
- Revamping all the training, supervision and monitoring arrangements.
- Increase the allocation of funds for ICDS.
- Create Closer Supervision
- Expanded health services.

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AGRICULTURAL LABOUR IN INDIA

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Abstract

In today's world the agricultural sector employs half of the world's labour force with an estimated 1.3 billion workers active in agricultural production worldwide. The majority of agricultural workers are found in developing countries. A great majority are small scale farmers. They have been more often victims rather than beneficiaries of the green revolution, the technological development and the globalization trends which characterized the 20th century. Agriculture is one of the three most hazardous sectors of activity, both in industrialized and developing countries. According to estimates from the International Labour Office (ILO), 170,000 agricultural workers are killed each year. This means that workers in agriculture run at least twice the risk of dying on the job as compared with workers in other sectors. Agricultural mortality rates have remained consistently high in the last decade as compared with other sectors, where fatal accident rates have decreased. Millions of agricultural workers are seriously injured in workplace accidents with agricultural machinery or poisoned by pesticides and other agrochemicals. Furthermore, due to the widespread under-reporting of deaths, injuries and occupational diseases in agriculture, the real picture of the occupational health and safety of farm workers is likely to be worse than what official statistics indicate.

Introduction

In India agriculture is the largest sector of economic activity. It provides not only food and raw materials but also employment to a very large proportion of the population. Being the dominant sector the improvement or changes in national output depend on agriculture. Agriculture forms the back-bone of the Indian economy and despite concerted industrialization in the last six decades; agriculture occupies a place of pride. Being the largest industry in the country, agriculture provides employment to around 65 per cent of the total work force in the country. The data provided by the census of India reveals that in 1981, about 69 per cent of the total workers were engaged in agriculture and allied activities; during 1991, the share of agriculture in total employment slightly declined to 68 per cent. In absolute terms, agriculture provided employment to 256 million persons in 1997, thus bringing percentage of economically active population in agriculture to 61 per cent. It is really disturbing that the proportion of agricultural labourers has increased and the cultivators have indicated a decline.

Labour is the most important input in increasing production in traditional agriculture. In the early stage of development, since land was available in plenty increase in labour supply led to

the clearing of more land for bringing it under cultivation. At this stage of development the increase in labour supply was a boon to the society. It made positive contribution and helped in increasing agricultural production. Modernizing agriculture involved introduction of new technology. The technological innovation required increased use of capital in agriculture. Even with the use of more capital and new technology a number of farm-operations required intensification of labour use such as seed bed production, weeding, irrigation and harvesting. Thus, labour is critical input in modern agricultural development.

Agricultural labourers are socially and economically poorest section of the society. Agricultural labourer households constitute the historically deprived social groups, displaced handicraftsmen and dispossessed peasantry. They are the poorest of the poor in rural India. Their growth reflects the colonial legacy of under development and the inadequacies of planning intervention in the past. Overcrowding and growth of agricultural labourer continued unabated, given poor labour absorption in the non- agricultural sector and also inadequacies of reforms in the agrarian structure. The poverty syndrome among agricultural labourers needs to be read against such a background of prolonged rural under

development, assetlessness, unemployment, low wages, under-nutrition, illiteracy and social backwardness constitute the poverty syndrome among 96 agricultural labourers. These reinforce each other so as to constitute a vicious circle of poverty. There is little inter-generational upward mobility among agricultural labourer households. Human factor is of supreme importance in any pattern of economic development. More so are the agricultural labourers of India, the country's largest unorganized section comprising the poorest workers, toiling on the sunny fields of India. Most of them hail from the socially disadvantaged sections of our society and a large number of them continue to live under the poverty condition.

Types of Agricultural Labourers

Family Labourer: This category belongs to small farmers who are not financially sound to hire labour. Small farmers are hire labour during peak seasons such as transplanting, weeding and harvesting. When labour is required in abundance and the operations have got to be completed in a short period of time.

Hired Labourer: Hired labour can further be divided into two groups; casual labour and attached labour. Attached workers who are more or less in continuous employment, are under some sort of contract with the employers during the period of employment, while casual workers are 101 employed from time to time according to the exigencies of work. Casual labourers are employed on daily wages for specific operation which lasts only for a short period. While attached workers are often employed on contract, mostly oral contract, extending over a longer period that is quarterly, half yearly or yearly. The wages of attached labourers are generally lower than those of casual labourers who are employed on piece work basis. The terms and conditions of employment of attached workers vary from region to region, according to local tradition.

Bonded Labourer: There is also a special class of agricultural labour called the 'bonded labour' who are at the bottom of agricultural ladder in India. The prominent feature of this system is that a man pledges himself or sometimes a member of his family against a loan. Inability to pay back the

loan results in the attachment of that person to the creditor till such time when the loan is finally paid. Agrarian serfdom thus 102 lingers on in India- a relic of the Middle Ages which might well be regarded as one of the darkest blemishes in the economic life of the present day India.

Characteristics of Agricultural Labourers

Agricultural Labourers are Scattered: Agricultural labour in India is being widely scattered over 5.6 lakh villages. And therefore, any question of building an effective organization, like that of industrial workers, poses insurmountable difficulties. Thus as the vast number of agricultural labour lies scattered all over India, there has been no successful attempt for long, to build their effective organization even at the state level not to speak of the national level.

Agricultural Labourers are Unskilled and Lack Training: Agricultural labourers, especially in smaller villages away from towns and cities, are generally unskilled workers carrying on agricultural operation in the centuries old traditional wages. Most of them, may not have even heard of modernization of agriculture. Majority of them are generally conservative, tradition bound, totalistic and resigned to the insufferable lot to which according to them fate has condemned them. There is hardly any motivation for change or improvement.

Unorganised Sector: Agricultural labourers are not organized like industrial labourers. They are illiterate and ignorant. They live in scattered villages. Hence they could not organize in unions. In urban areas workers could generally organize themselves in unions and it is convenient for political parties to take interest in trade union activities.

Low Social Status: Most agricultural workers belong to the depressed classes, which have been neglected for 26 ages. The low caste and depressed classes have been socially handicapped and they had never the courage to assert themselves. They have been like dump-driven cattle. In some parts of India, agricultural labourers are migratory, moving in search of jobs at the time of harvesting. Government measures to improve their lot by legislation have proved ineffective so far due to

powerful hold of the rural elite classes in the rural economy.

Demand and Supply of Labour: The number of agricultural labourers being very large and skills they possess being meager, there are generally more than abundant supply of agricultural labourer in relation to demand for them. It is only during the sowing and harvesting seasons that there appears to be nearfull employment in the case of agricultural labourers. But, once the harvesting season is over, majority of agricultural workers will be jobless especially in areas, where there is single cropping pattern.

Less Bargaining Power: Due to all the above mentioned factors, the bargaining power and position of agricultural labourers in India is very weak. In fact, quite a large number of them are in the grip of village money lenders, landlords and commission agents, often the same person functioning in all the three capacities. No wonder, the agricultural labour is the most exploited class of people of India.

At the Bidding of the Landlord: There is generally direct and day to day contact between agricultural labourers and the landlords' on whose farm they are working. Unlike industrial workers, this direct contact between the employer and employees is a distinct feature of agriculture labourer. The above mentioned few important characteristics distinguish agricultural labourers in India from industrial workers. Thus partly because of factors beyond their control and partly because of their inherent bargaining weakness, the farm labourers have been getting very low wages and have therefore to live in a miserable sub-human life.

Causes of the Poor Economic Condition of Farm Labour

Unorganised: Agricultural labourers in Barpeta of Assam are totally unrecognised as they are ignorant illiterate and widely scattered. Thus the farm workers have no capacity to bargain for securing a fair wage level.

Low social status: Farm workers mostly belong to depressed classes and thus they are lacking the courage to assert there basic rights.

Seasonal unemployment: As the agricultural operations are seasonal thus the farm worker are often facing the problem of seasonal unemployment and under-employment. Farm workers on average get about 200 days in a year.

Absence of alternative occupation: In the rural areas the farm workers are not getting alternative job when they suffer seasonal unemployment.

Growing Indebtedness: Agricultural laborers are highly indebted. As the lend of wages are very poor thus the farm workers have been borrowing from land lords and become bonded labourers ultimately it can be said that the agricultural labourers are living in inhuman conditions and in the absence of organised status. They are deprived of all the basic amenities of their life.

Suggestions for Improving the Conditions of Agricultural Labourers

Implementation of Minimum Wage Act: To implement the minimum wage act seriously and to revise the minimum wages periodically considering the changing price level of the country. **Bargaining Power:** To improve their bargaining power the agricultural workers should be organised through the formation of farm unions of labourers under the protection and support of the government.

Abolition of Bonded Labour: To abolish serfdom among the landless agricultural labourers totally.

Distribution of Surplus Land: To rehabilitate the agricultural labourers on the acquired land declared surplus under ceiling laws and also on the new reclaimed land.

Alternative Sources of Employment: To create alternative sources of employment by developing small scale and cottage industries in rural areas.

Social Security Measures: To introduce social security measures for the agricultural labours and also to introduce compulsory insurance on marginal contribution and also to institute old age pension scheme for the agricultural workers by the government.

Fixing working hours: To improve the working conditions of agricultural labour by enforcing fixed hours of work banning child labour etc.

Modern Method: To improve the working conditions of agriculture by adopting improve intensive methods and multiple cropping for raising the productivity of agricultural labourers and promote co-operative farming in rural areas.

Flood and River Erosion Control: Adequate measures must be taken to overcome the problems of agriculture. Extensive flood control measures should be adopted to prevent huge loss and devastation created by ever recurring flood.

Economic Measures: To make agriculture move remunerative active economic measures must be introduced. Subsidiary agrobased industries must set up in rural areas. So that surplus labour in agriculture sector can be utilized in these industries. Proper steps must be taken to break the vicious circle of poverty.

Human Development: For the improvement of agricultural productivity in the state the quality of farmer must be improved through education, both general and technical. To save the agricultural labour from epidemics and other diseases, adequate public health measures must be undertaken.

Conclusion

In order to guarantee sustainable agricultural development in the new millennium, rural workers and their families should have access to adequate working and living conditions, health and welfare. An adequate balance between agricultural growth and the protection of the environment is also crucial for the future of the world's food production and for its sustainability. Occupational health in agriculture must be integrated into a rural development policy with a well-defined strategy. It should place an emphasis on prevention and environmental protection to be consistent with current trends and should be addressed both at national and international levels.

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CHANGING SCENARIO OF CPLRS IN SIVAGANGAI DISTRICT OF TAMIL NADU - AN OVERVIEW OF SECONDARY DATA

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Abstract

This study concerned with a status of Common Property Resources and Private Property Resources in Sivagangai District of Tamil Nadu. The main aim of study is to analyse the status, reduction and livelihood sustenance of rural poor in this study district. This study based on secondary data was collected from Directorate of Economics and Statistics, Ministry of Agriculture in India. The availability forest was 16.51 percent in 1998-99 and it reduced to 9.77 percent in 2013-14. Barren and Unculturable land was came down from 3.91 percent to 2.78 percent for during the study period. Around 2.93 percent to 0.80 percent of Permanent pasture and other grazing lands decline was observed during 1998-99 to 2013-14. Further, the culturable waste land were declined from 12.65 percent to 10.83 percent in the above said period. Fallow other than current fallow was 65.88 percent in 1998-99 and it increased to 75.79 percent in 2013-14. Majority of study finds the growth of population accompanied by marketization globalization process is also been responsible for such vast changes in study area.

Keywords: Rural Poor, availability, population, marketization, globalization.

Introduction

Common property resources are natural resources owned and managed collectively by a community or society rather than by individuals (NSSO). In the dry regions of India, they include village pastures, community forests, wastelands, common threshing grounds, waste dumping places, watershed drainages, village ponds, tanks, rivers/rivulets, and riverbeds, etc. The rural poor mostly depend on CPRs due to income, employment, food and fodder and firewood collection for their livelihood sustenance on common property resources (Jodha, 1995). There is growing evidence that Common Property Land Resources (CPLRs) at the village level are on decline quantitatively and qualitatively across the regions of developing countries. This is despite the fact that CPLRs play a significant role in livelihoods of rural households especially those of poor. Besides maintaining the ecological balance

by a way of checking soil erosion, deforestation and siltation, the CPR benefits the rural masses in terms of providing fodder, fuel wood, small timber, fruits and roots, medicinal herbs and other eatable items (Kannan 2015).

With this background the present study made an attempt to analyze the status of CPLRs and per capita availability in Sivagangai District of Tamil Nadu.

Methods and Materials

This paper is wholly based on secondary data. The secondary data were collected from Directorate of Economics and Statistics, Ministry of Agriculture, Government India during the period of 1998-99 to 2013-14. For analytical purpose, the simple percentage analyses were used for this paper.

Results and Discussion

The paper discuss about the status of CPLRs, PPLRs Land use Classification and per capita

availability of the same in Sivagangai District of Tamil Nadu during the study period 1998-99 to 2013-14

Table 1 Status of CPLRs in Sivagangai District during 1998-99 to 2013-14 (in hectares)

Year	Forest	Barren and Unculturable land	Permanent pasture and other grazing lands	Culturable wasteland	Fallow other than current fallows	Total CPLRs
1998-1999	21898 (16.51)	5196 (3.91)	1367 (2.93)	16784 (12.65)	87353 (65.88)	132588 (100)
1999-2000	21898 (16.29)	4943 (3.67)	1367 (1.01)	16784 (12.48)	89396 (66.52)	134388 (100)
2000-2001	21877 (16.61)	4747 (3.61)	1367 (1.03)	16542 (12.58)	86959 (66.13)	131492 (100)
2001-2002	21877 (12.73)	4747 (2.76)	1367 (0.79)	16721 (9.73)	127029 (73.96)	171741 (100)
2002-2003	21877 (13.93)	4747 (2.71)	1367 (0.78)	18377 (10.50)	128637 (73.50)	175005 (100)
2003-2004	21877 (12.80)	4747 (2.77)	1367 (0.80)	18383 (10.76)	124415 (72.84)	170789 (100)
2004-2005	21877 (13.36)	4747 (2.89)	1367 (0.83)	18375 (11.22)	117358 (71.68)	163724 (100)
2005-2006	21877 (13.27)	4747 (2.88)	1367 (0.82)	18375 (11.14)	118460 (71.86)	164826 (100)
2006-2007	16760 (10.41)	4710 (2.92)	1367 (0.84)	14330 (8.90)	123748 (76.90)	160915 (100.00)
2007-2008	16439 (9.88)	4710 (2.83)	1367 (0.82)	21021 (12.63)	122824 (73.82)	166361 (100)
2008-2009	16533 (10.09)	4710 (2.87)	1367 (0.83)	18696 (11.41)	122444 (74.71)	163750 (100)
2009-2010	16533 (9.98)	4710 (2.84)	1367 (0.82)	18396 (11.11)	124569 (75.23)	165575 (100)
2010-2011	16533 (10.29)	4710 (2.93)	1367 (0.85)	18362 (11.43)	119666 (74.49)	160638 (100)
2011-2012	16533 (10.61)	4710 (3.02)	1367 (0.87)	18336 (11.76)	114845 (73.71)	155791 (100)
2012-2013	16533 (10.18)	4710 (2.90)	1367 (0.84)	18316 (11.28)	121324 (74.77)	162250 (100)
2013-14	16533 (10.14)	4710 (2.88)	1367 (0.83)	18316 (11.23)	122069 (74.89)	162995 (100)

Source: Directorate of Economics & Statistics, Ministry of Agriculture, Govt. of India

The above table explains that the status of common property land resources in Sivagangai district of Tamil Nadu during 1998-99 to 2013-14. The availability forest was 16.51 percent in 1998-99 and it has reduced to 10.14 percent in 2013-14. Barren and Unculturable land has come down from 3.91 percent to 2.88 percent for during the study period. Around 2.93 percent to 0.83 percent in Permanent pasture and other grazing lands were observed to decline in the study district. Further, the culturable waste land was declined from 12.65 percent to 11.23 percent in above said period. Fallow other than current fallow available was 65.88 percent in 1998-99 and it increased to 74.89 percent in 2013-14. It is observed from this table were the majority of fallow other than

current fallow has continuously increased in the study area. The other area where totally reduced in Sivagangai district.

Figure 1 Status of CPLRs from 1998-99 to 2013-14

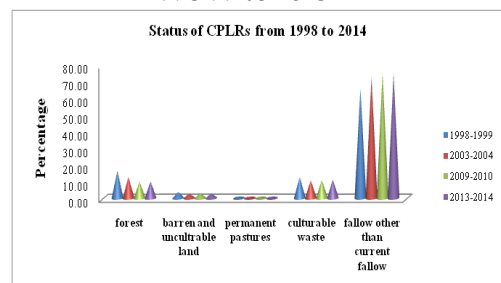


Table 2 Status of PPLRs in Sivagangai District during 1998-99 to 2013-14 (in hectares)

Year	Area under non Agricultural Uses	Land Under Misc Tree Crops and Groves not Included in Net Area	Current fallow	Net area zone	Total
1998-1999	114854 (40.11)	11850 (4.14)	27226 (9.51)	132382 (46.24)	286312 (100)
1999-2000	115243 (40.51)	10261 (3.61)	34685 (12.19)	124323 (43.70)	284512 (100)
2000-2001	115541 (40.20)	9839 (3.42)	44830 (15.60)	117198 (40.78)	287408 (100)
2001-2002	115541 (46.75)	10418 (4.22)	12688 (5.13)	108512 (43.90)	247159 (100)
2002-2003	115581 (47.37)	8893 (3.64)	9772 (4.01)	109741 (44.98)	243987 (100)
2003-2004	117151 (47.22)	8561 (3.45)	10827 (4.36)	111566 (44.97)	248105 (100)
2004-2005	117367 (45.99)	8812 (3.45)	6824 (2.67)	122173 (47.88)	255176 (100)
2005-2006	117569 (46.27)	8712 (3.43)	7342 (2.89)	120451 (47.41)	254074 (100)
2006-2007	121858 (47.23)	5870 (2.27)	16647 (6.45)	113651 (44.05)	258026 (100)
2007-2008	122011 (48.31)	5509 (2.18)	12875 (5.10)	112144 (44.41)	252539 (100)
2008-2009	122070 (47.84)	5671 (2.22)	14639 (5.74)	112770 (44.20)	255150 (100)
2009-2010	122294 (48.28)	5889 (2.32)	14726 (5.81)	110416 (43.59)	253325 (100)
2010-2011	122328 (47.37)	6294 (2.44)	12545 (4.86)	117095 (45.34)	258262 (100)
2011-2012	122329 (46.49)	6314 (2.40)	15994 (6.08)	118472 (45.03)	263109 (100)
2012-2013	122376 (47.68)	6610 (2.58)	24953 (9.72)	102711 (40.02)	256650 (100)
2013-2014	122575 (47.90)	6637 (2.59)	28751 (11.24)	97942 (38.27)	255905 (100)

Source: Directorate of Economics & Statistics,

Ministry of Agriculture, Govt. of India

Table 2 shows that the availability of area under non agricultural uses was increased from 40.11 percent to 47.90 percent in during the study period. Land under miscellaneous tree crops and groves not included in net area have declined from 4.14 percent to 2.59 percent in 1998-99 to 2013-14. Further, the availability of current fallow has increased from 9.51 percent to 11.24 percent in above said period. In net area zone was continuously come down from of 46.24 to 38.27 during 1998-99 to 2013-14.

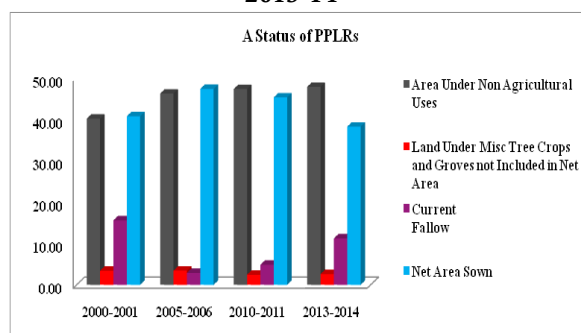
Figure 2 Status of PPLRs during 1998-99 to 2013-14

Table 3 Classification of land in Tamil Nadu during 1998-99 to 2013-14 (In hectares)

Year	Forest	PPLRs	CPLRs	Total Geographical Area
1998-1999	21898 (4.97)	286312 (64.95)	132588 (30.08)	440798 (100)
1999-2000	21898 (4.97)	284512 (64.54)	134388 (30.49)	440798 (100)
2000-2001	21877 (4.96)	287408 (65.20)	131492 (29.83)	440777 (100)
2001-2002	21877 (4.96)	247159 (56.07)	171741 (38.96)	440777 (100)
2002-2003	21877 (4.96)	243987 (55.34)	175005 (39.70)	440869 (100)
2003-2004	21877 (4.96)	248105 (56.29)	170789 (38.75)	440771 (100)
2004-2005	21877 (4.96)	255176 (57.89)	163724 (37.14)	440777 (100)
2005-2006	21877 (4.96)	254074 (57.64)	164826 (37.39)	440777 (100)
2006-2007	16760 (3.85)	258026 (59.22)	160915 (36.93)	435701 (100)
2007-2008	16439 (3.78)	252539 (58.01)	166361 (38.21)	435339 (100)
2008-2009	16533 (3.80)	255150 (58.60)	163750 (37.61)	435433 (100)
2009-2010	16533 (3.80)	253325 (58.18)	165575 (38.03)	435433 (100)
2010-2011	16533 (3.80)	258262 (59.31)	160638 (36.89)	435433 (100)
2011-2012	16533 (3.80)	263109 (60.42)	155791 (35.78)	435433 (100)
2012-2013	16533 (3.80)	256650 (58.94)	162250 (37.26)	435433 (100)
2013-2014	16533 (3.80)	255905 (58.77)	162995 (37.43)	435433 (100)

Source: Directorate of Economics & Statistics, Ministry of Agriculture, Govt. of India

Table 3 reveals that the availability forest was 4.97 percent in 1998-99 it has reduced to 3.80 percent in 2013-14. Further, the Private Property Resources was declined from 64.95 percent to 58.77 percent in during the study period. The common property resources have increased from 30.47 percent to 37.43 percent during 1998-99 to 2013-14.

Figure 3 Land use classification during 1998-99 to 2013-14

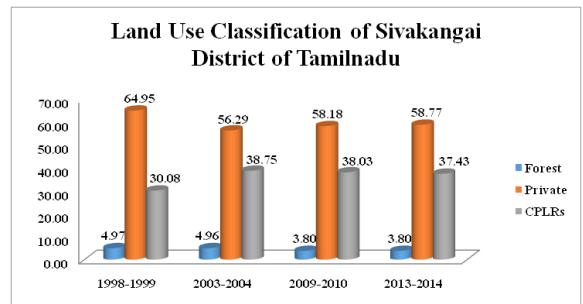


Table 4 Per capita Availability CPLRs and PPLRs in Sivagangai District (in hectare)

Year	CPLRs	PPLRs	Total Population
2000-2001	131492 (0.11)	287408 (0.25)	1155356
2010-2011	160638 (0.12)	258262 (0.19)	1339101

Source: Directorate of Economics & Statistics, Ministry of Agriculture, Govt. of India and Census of India 2001 & 2011

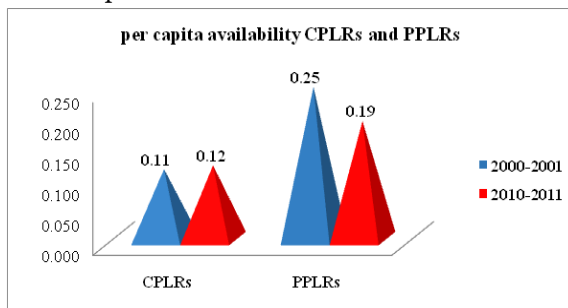
The table 4 reveals that the per capita of CPLRs was 0.11 hectare in 2000-2001 it increased to 0.12 percent 2010-2011 and the per capita of PPLRs was reduced from 0.25 hectare to 0.19 percent during the study period.

For instance, Jodha (1995) study found that the contributions of CPRs were quantified particularly in terms of fuel and fodder supplies as well as employment and income generation for rural household. He study estimated that the CPRs in different areas contribute to the poor households as follows: fuel supplies 66 to 84 per cent, animal grazing 69 to 84 per cent, employment days 128 to 196 days per household per year, annual income Rs 534 to 774 per household. This constitutes more than a fifth of total household income in most cases. The dependence of rich households CPRs for products, income, and employment is very little.

Conclusion

The Common Property Resources have played an important role in the lives of the poorest of the poor in the rural areas. The present study finds that the availability forest was 16.51 percent in 1998-99 and it has reduced to 9.77 percent in

2013-14. Barren and unculturable land was come down from 3.91 percent to 2.78 percent during the study period. Further, the culturable wasteland was declined from 12.65 percent to 10.83 percent in the above said period. It is observed a decline of 2.93 percent to 0.80 percent in permanent pasture and other grazing lands in the study district. There has been a significant increment from 65.88 percent to 75.79 percent of fallow other than current fallow during the same periods. The significant observation from the study is that the availability of private lands has come down slowly year-by-year but the extent CPLRs has increased at recent period.



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CHANGING SCENARIO OF COMMON PROPERTY LAND RESOURCES (CPLRs) AND IT'S IMPACTS ON THE LOCAL COMMUNITIES LIVELIHOOD: EVIDENCES IN PUDUKKOTTAI DISTRICT OF TAMIL NADU

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Abstract

The study of Common Property Resources (CPRs) is an emerging area of research in Tamil Nadu. CPRs are integral part of the social and institutional arrangements made to meet the day to day requirements of the local population in general and the rural poor in particular. In the rural pockets of Tamil Nadu, the rural poor, very particularly the landless labourers are highly dependent on the CPRs for their subsistence needs. Furthermore, CPRs are the creation of income and employment for the poor people. In this context, the researcher made an attempt to study the changing scenario of CPRs in Pudukkottai district of Tamil Nadu during the last 40 years from the inception of the study district. The study results revealed that exception to the category of fallow other than current fallow, the remaining categories such as barren and uncultivable and cultivable wasteland were showing a slight increase during 1974-75 to 2015-16. The vital CPLRs such as forest and permanent pasture and other grazing lands were portraying a declining trend in the same periods.

Keywords: *Common Property Land Resources (CPLRs), Private Property Land Resources (PPLRs), Livelihood Sustenance.*

Introduction

The degradation of Common Property Land Resources (CPLRs) and poverty is closely linked with one another. Since time immemorial to even today, CPLRs have been a major source of livelihood security for the poor and other marginalized sections in resources poor areas. But past few decades, particularly after the introduction of land reforms the quantity and quality of the CPLRs have been continuously declined due to the population growth, encroachments and developmental schemes of the government, industrialization and commercialization of the CPLRs in India. The poorest of the poor those who had no own land for cultivation, the local common land thus contributes to the food, fuel wood, fodder and helps them to generate income to their livelihood needs. CPLRs not only act as a safety net during the economic crisis arising due to crop failure but

also act as an additional source of income and employment during normal times too.

In the last few decades, the quantity and quality CPLRs have been declined is due various reasons in the rural packets of India in general and Tamil Nadu in particular. For instance, a study conducted by Jodha (1985) finds that within a decade of land reforms, in the arid region as a whole, 3.4 million hectares of common property resources were transferred into private ownership for the purpose of arable farming. This meant an increase of nearly 50 percent in the land put under the plow in the arid zone. Privatization of common property resources in the arid zone has invariably meant conversion of common property resources land into cropland. Hence, the impact of population growth can be judged in terms of increase in the area of cropland as well as the decline in the extent of common property resources. Further evidenced by Pasha (1992) in

14 villages in Karnataka state revealed that around 35.6 per cent of the total geographical area of land was available and used as CPRs. At the time of 1989-90, CPR in the sample villages reduced to 23.7 per cent. It finds that around 12 percent of total CPRs lost were observed in the study villages between periods. Increase in population both human and animal as well as the decline in quality of CPRs, the poor have to survive on the decreased availability of CPRs. The study further accounted that the encroachment by rural households and the governmental developmental programmes were the main reasons for such reduction in the 14 villages of Karnataka. Government has tried to improve the access of rural poor by distributing the CPR land to individuals for crop cultivation, housing and for afforestation which amounts to 600 acres. The rural poor had a greater extent of access to CPRs in the past but it has come down by nearly 50 per cent during the study period 1989-90.

In this backdrop, the present study made an attempt to analyze the status of CPLRs and its role to the local people livelihoods in Pudukkottai district of Tamil Nadu by secondary source of information.

Methods and Materials

The present research paper is mainly based on secondary sources of information. The secondary data was collected from the available sources such as statistical handbook of Pudukkottai district for the period of 1974-75 to 2015-16. The study district of Pudukkottai is predominantly an agricultural oriented district which is endowment of dry land and its agricultural production has mainly depends on the rainfall. For analytical purpose, the simple statistical tool such as percentage was used to elicit the extent of CPLRs and categories of CPLRs are available at present and the per capita availability of CPLRs and

Private Property Land Resources (PPLRs) in the study district during the study periods.

Results and Discussion

The present section deals the present status of the CPLRs in Pudukkottai district of Tamil Nadu is based on the available secondary data which was obtained from District Statistical Handbook during the periods of 1974-75 to 2015-2016. Further, we have made an attempt to analyse the categories of CPLRs available to the rural masses; the status of different types of common property land resources (CPLRs); private property land resources (PPLRs) and the per capita availability of CPLRs and PPLRs in the study district.

The table (1) shows the category of CPLRs available in the study district such as forest, barren and uncultivable land, permanent pasture and other grazing land, cultivable wasteland and fallow lands other than current fallow during 1974-75 to 2015-2016. The data reveals that around 5.14 percent of the forest area to the total geographical was available in 1974-75 and it has come down to 5.05 percent in 2015-16. Around 0.09 percent of the forest area shrinkages were observed during the study periods.

In the study district about 2.10 percent of the area under barren and uncultivable lands was available in 1974-75. It has slightly increased to 2.12 percent in 2015-16. The availability of permanent pasture and other grazing land in 1974-75 was 1.17 per cent and it has declined to 0.74 per cent in 2015-16. It finds that around 0.43 per cent of decline in the case of pasture and grazing land was observed in the district. The data further shows that there was continues increase of cultivable wasteland from 3.21 per cent to 5.44 percent during 1974-75 to 2015-16. Whereas in the case of fallow other than current fallow is available in the study district was 5.44 in 1974-75 and it has gone to 28.47 per cent in 2015-16.

Table 1 Percentage of CPLRs in Pudukkottai district during 1974-75-2015-16

Year	Forest	Barren and uncultivable land	Permanent pasture and other grazing land	Cultivable wasteland	Fallow other than current fallow	Total geographical area
1974-75	24010 (5.14)	9804 (2.10)	5484 (1.17)	14997 (3.21)	25352 (5.44)	466327
1975-76	24010 (5.14)	9804 (2.10)	5484 (1.17)	14997 (3.21)	25352 (5.44)	466327

1976-77	24010 (5.14)	9804 (2.10)	5484 (1.17)	14997 (3.21)	25352 (5.44)	466327
1977-78	24010 (5.15)	9804 (2.10)	5484 (1.17)	14226 (3.05)	19962 (4.28)	466155
1978-79	23999 (5.14)	9803 (2.10)	5482 (1.17)	13724 (2.94)	22530 (4.83)	466130
1979-80	23999 (5.14)	9803 (2.10)	5482 (1.17)	13724 (2.94)	22530 (4.83)	466130
1980-81	24010 (5.14)	9800 (2.10)	5382 (1.15))	13522 (2.89)	19500 (4.18)	466309
1981-82	24010 (5.14)	9800 (2.10)	5382 (1.15))	13522 (2.89)	19500 (4.18)	466309
1982-83	24010 (5.14)	9800 (2.10)	5382 (1.15))	13522 (2.89)	19500 (4.18)	466309
1983-84	23738 (5.09)	9812 (2.10)	5305 (1.13)	14253 (3.05)	43441 (9.31)	466329
1984-85	23738 (5.09)	9812 (2.10)	5305 (1.13)	14253 (3.05)	43441 (9.31)	466329
1985-86	23738 (5.09)	9812 (2.10)	5305 (1.13)	14253 (3.05)	43441 (9.31)	466329
1986-87	23738 (5.09)	9812 (2.10)	5305 (1.13)	14253 (3.05)	43441 (9.31)	466329
1987-88	23738 (5.09)	9812 (2.10)	5305 (1.13)	14253 (3.05)	40752 (8.73)	466329
1988-89	13967 (3.03)	9863 (2.14)	5208 (1.13)	14294 (3.10)	42971 (9.34)	459673
1989-90	23738 (5.12)	9863 (2.13)	5105 (1.10)	14416 (3.11)	35356 (7.62)	463620
1990-91	24103 (5.17)	9863 (2.12)	5139 (1.10)	14235 (3.05)	40460 (8.68)	466329
1991-92	24103 (5.17)	9863 (2.12)	5139 (1.10)	14235 (3.05)	40460 (8.68)	466329
1992-93	24103 (5.17)	9863 (2.12)	5139 (1.10)	13643 (2.93)	40398 (8.66)	466329
1993-94	24103 (5.17)	9863 (2.12)	5139 (1.10)	13641 (2.93)	38967 (8.36)	466289
1994-95	24103 (5.17)	9863 (2.12)	5139 (1.10)	11730 (2.52)	36414 (7.81)	466329
1995-96	24103 (5.17)	9863 (2.12)	5139 (1.10)	11703 (2.51)	41521 (8.90)	466329
1996-97	24103 (5.17)	9863 (2.11)	5126 (1.09)	11483 (2.46)	96994 (20.79)	466329
1997-98	24103 (5.17)	9863 (2.11)	5126 (1.09)	11483 (2.46)	96994 (20.79)	466329
1998-99	24103 (5.17)	9863 (2.12)	5126 (1.10)	11215 (2.40)	87696 (18.81)	466329
1999-00	24103 (5.16)	9863 (2.11)	5126 (0.09)	11201 (2.40)	83741 (18.07)	466329
2000-01	24103 (5.17)	9863 (2.12))	5126 (1.10)	11190 (2.40)	83226 (17.85)	466329
2001-02	24103 (5.17)	9863 (2.12)	5126 (1.10)	11164 (2.39)	88807 (19.04)	466329
2002-03	24103 (5.17)	9863 (2.12)	5126 (1.10)	11291 (2.42)	93809 (20.12)	466329
2003-04	24103 (5.17)	9863 (2.12)	5126 (1.10)	11463 (2.46)	97403 (20.89)	466329
2004-05	24103 (5.17)	9863 (2.12)	5126 (1.10)	10392 (2.23)	92947 (19.93)	466329

2005-06	23535 (5.05)	9863 (2.12)	5126 (1.10)	10392 (2.23)	92684 (19.88)	466329
2006-07	23535 (5.05)	9863 (2.12)	5124 (1.10)	10408 (2.23)	92444 (19.82)	466329
2007-08	23535 (5.05))	9863 (2.12)	5124 (1.10)	10230 (2.19)	91353 (19.59)	466329
2008-09	23535 (5.05)	9863 (2.12)	5124 (1.10)	10003 (2.15)	90893 (19.49)	466329
2009-10	23535 (5.05)	9863 (2.12)	5124 (1.10)	10003 (2.15)	92121 (19.75)	466329
2010-11	23535 (5.05)	9863 (2.12)	5124 (1.10)	9982 (2.14)	99663 (21.37)	466329
2011-12	23535 (5.05))	9863 (2.12)	5124 (1.10)	9982 (6.88)	96596 (20.71)	466329
2012-13	23535 (5.04)	9863 (2.11)	5124 (1.10)	9858 (6.59)	101279 (21.71)	466329
2013-14	23535 (5.05)	9863 (2.12)	5124 (1.10)	9787 (6.17)	110441 (23.68)	466329
2014-15	23535 (5.05)	9863 (2.11)	3471 (0.74)	9776 (5.64)	126505 (27.12)	466429
2015-16	23535 (5.05)	9863 (2.12)	3471 (0.74)	9766 (5.44)	132775 (28.47)	466329

Source: Department of Economics & Statistics,

Pudukkottai District

It indicates that there has been tremendous changes were observed only in the case of fallow lands other than current fallow during the study periods in the study district. This insights indicates that exception to the category of fallow other than current fallow, the remaining categories namely barren and uncultivable and cultivable wasteland were showing a slight increase were observed in the study district. The vital categories of CPLRs such as forest and permanent pasture and other grazing lands were portraying a declining trend during the study periods.

Number of studies conducted in various parts of India reveals the same picture. An evidenced by Dadibhavi (1998) indicates that the CPR area was estimated to be around 30 per cent of the geographical area of the state during 1990-91 as

against 35 per cent in the 1960-61. Traditionally the most important component of CPRs is pastures and other grazing lands, which has shown a decline of 37 per cent over the last 30 years. The proportion of it has fallen from 9.3 per cent in 1960-61 to 5.8 per cent in 1990-91. The decline may be attributed to reclassifications of land as forest, transfer of non agricultural uses and regularizations of encroached lands. Another study by Damodaran (2001) shows that the area under common lands has been declining over time, partly due to the forces of privatization and partly due to the assignment of these lands for non-designed, non-community purpose by the government. In Karnataka state, the ratio of CPRs of net sown area showed a fall from 39 per cent in 1970-71 to 29 per cent in 1990-91.

Table 2 Percentage of PPLRs in Pudukkottai district during 1974-75 to 2015-16

Year	Area under non agricultural uses	Land under Misc. tree crops	Current fallow	Net area sown	Total geographical area
1974-75	133040 (27.53)	1686 (0.36)	49711 (10.66)	202243 (43.37)	466327
1975-76	133040 (28.53)	1686 (0.36)	49711 (10.66)	202243 (43.37)	466327
1976-77	137432 (29.47)	-	24414 (5.24)	214883 (46.08)	466327
1977-78	133226 (28.57)	1446 (0.31)	37921 (8.13)	220076 (47.21)	466155

1978-79	125792 (26.99)	8320 (1.78)	47056 (10.09)	209424 (44.92)	466130
1979-80	125792 (26.99)	8320 (1.78)	47056 (10.09)	209424 (44.92)	466130
1980-81	127268 (27.29)	1419 (0.30)	75787 (16.25)	189621 (40.66)	466309
1981-82	127268 (27.29)	1419 (0.30)	75787 (16.25)	189621 (40.66)	466309
1982-83	127268 (27.29)	1419 (0.30)	75787 (16.25)	189621 (40.66)	466309
1983-84	122954 (26.37)	6120 (1.31)	47874 (10.26)	192832 (41.35)	466329
1984-85	122954 (26.37)	6120 (1.31)	47874 (10.26)	192832 (41.35)	466329
1985-86	122954 (26.37)	6120 (1.31)	47874 (10.26)	192832 (41.35)	466329
1986-87	122954 (26.37)	6120 (1.31)	47874 (10.26)	192832 (41.35)	466329
1987-88	123106 (26.40)	7177 (1.54)	46397 (9.95)	195789 (41.99)	466329
1988-89	126303 (27.48)	6486 (1.41)	79214 (17.23)	161367 (35.10)	459673
1989-90	126303 (27.24)	8018 (1.73)	77813 (16.78)	163008 (35.15)	463620
1990-91	125638 (26.94)	19634 (4.21)	85163 (18.26)	142094 (30.47)	466329
1991-92	125638 (26.94)	19634 (4.21)	85163 (18.26)	142094 (30.47)	466329
1992-93	125753 (26.97)	20212 (4.33)	55042 (11.80)	172175 (36.92)	466329
1993-94	125766 (26.97)	21153 (4.54)	43355 (9.30)	184302 (39.53)	466289
1994-95	126736 (27.18)	18225 (3.91)	68616 (14.71)	165503 (35.49)	466329
1995-96	126962 (27.23)	18339 (3.93)	108255 (23.21)	120445 (25.83)	466329
1996-97	127872 (27.42)	22475 (4.81)	12938 (2.77)	155475 (33.34)	466329
1997-98	127872 (27.42)	22475 (4.81)	12938 (2.77)	155475 (33.34)	466329
1998-99	127975 (27.44)	23598 (5.06)	11466 (2.46)	165287 (35.44)	466329
1999-00	128103 (27.47)	26899 (5.77)	11707 (2.51)	165586 (35.50)	466329
2000-01	128179 (27.49)	28404 (6.09)	18107 (3.88)	158131 (33.91)	466329
2001-02	128530 (27.56)	30498 (6.54)	23963 (5.14)	144275 (30.94)	466329
2002-03	128616 (27.58)	31001 (6.65)	31698 (6.80)	130822 (28.05)	466329
2003-04	128749 (27.61)	30240 (6.48)	23434 (5.03)	135948 (29.15)	466329
2004-05	129265 (27.72)	27925 (5.99)	7984 (1.71)	158724 (34.04)	466329
2005-06	129297 (27.73)	28112 (6.03)	7089 (1.52)	160231 (34.36)	466329
2006-07	129721 (27.82)	29522 (6.33)	9454 (2.03)	156258 (33.51)	466329

2007-08	129807 (27.84)	28380 (6.09)	16277 (3.49)	151760 (32.54)	466329
2008-09	129819 (27.84)	28172 (6.04)	15528 (3.33)	153392 (32.89)	466329
2009-10	129836 (27.84)	28103 (6.03)	17073 (3.66)	150671 (32.31)	466329
2010-11	129844 (27.84)	27762 (5.95)	11189 (2.40)	149367 (32.03)	466329
2011-12	129856 (27.85)	26895 (5.77)	10870 (2.33)	153608 (32.94)	466329
2012-13	129893 (27.84)	24844 (5.33)	24475 (5.25)	137658 (29.51)	466329
2013-14	129910 (27.86)	25697 (5.51)	25156 (5.39)	126816 (27.19)	466329
2014-15	137114 (29.40)	19449 (4.17)	21195 (4.54)	115421 (24.75)	466429
2015-16	137135 (29.41)	19495 (4.18)	11445 (2.45)	118844 (25.48)	466329

Source: Department of Economics & Statistics,

Pudukkottai District

There are four types of land comes in the realm of private property land resources in the nine-fold land use classification namely area under non-agricultural uses, land under miscellaneous tree crops, current fallow and net area sown. The above table (2) states that the availability of area under non-agricultural uses in 1974-75 was 27.53 per cent and it has went up and reached at 29.41 percent in 2015-16. The percentage of land under miscellaneous tree crops available was (0.36 per cent) less than one per cent in 1974-75. It has increased to 4.18 per cent in

2015-16. Around 10.66 per cent of current fallow was available in 1974-75. It has come down to just 2.5 per cent in 2015-16. According to the data, 43.37 per cent of area under net area sown was available in 1974-75 and it has declined to 25.48 per cent in 2015-16. Among four categories of private properties, two categories such as current fallow and net area sown are showing a declining trend from 1974-75 to 2015-16 and the rest of them were showing an increasing trend of the above method period.

Table 3 Status of CPLRs and PPLRs in Pudukkottai district during 1974-75 to 2015-16 (Percentage)

Year	Total CPLRs	Total PPLRs	Total geographical area
1974-75	17.06	82.92	466327
1975-76	17.06	82.92	466327
1976-77	17.06	80.79	466327
1977-78	15.76	84.23	466155
1978-79	16.20	83.79	466130
1979-80	16.20	83.79	466130
1980-81	15.48	84.51	466309
1981-82	15.48	84.51	466309
1982-83	15.48	84.51	466309
1983-84	20.70	79.30	466329
1984-85	20.70	79.30	466329
1985-86	20.70	79.30	466329
1986-87	20.70	79.30	466329
1987-88	20.12	79.87	466329
1988-89	18.77	81.23	459673
1989-90	19.08	80.91	463620
1990-91	20.11	79.89	466329

1991-92	20.11	79.89	466329
1992-93	19.97	80.03	466329
1993-94	19.67	80.33	466289
1994-95	18.71	81.29	466329
1995-96	19.80	80.20	466329
1996-97	31.64	68.36	466329
1997-98	31.64	68.36	466329
1998-99	29.59	70.41	466329
1999-00	28.74	71.25	466329
2000-01	28.63	71.37	466329
2001-02	29.82	70.18	466329
2002-03	30.92	69.08	466329
2003-04	31.73	68.27	466329
2004-05	30.54	69.46	466329
2005-06	30.36	69.64	466329
2006-07	30.32	69.68	466329
2007-08	30.04	69.96	466329
2008-09	29.90	70.10	466329
2009-10	30.16	69.84	466329
2010-11	31.77	68.23	466329
2011-12	31.12	68.88	466329
2012-13	32.08	67.92	466329
2013-14	34.04	65.96	466329
2014-15	37.14	62.86	466429
2015-16	38.47	61.52	466329

Source: Department of Economics & Statistics Pudukkottai district

In table (3) indicates that about 17.06 percent to the total geographical area was available as CPLRs in the study district in 1974-75 and it has tremendously increased year by year and reached at 38.47 per cent in 2015-16. Whereas the proportion of private property based land resources in the study district was 82.92 per cent in 1974-75 and it has declined to 61.52 per cent in 2015-16. It means that 21.41 per cent of private lands were converted into CPLRs in the study district during the last four decades. This particular changes takes place is mainly due to unfavorable and inadequate rainfall along with unsuitable weather pattern as prevailed in the study district.

Table 4 The per capita availability of CPLRs and PPLRs in Pudukkottai district

Year	CPLRs	PPLRs	Population
1981	72214 (0.06)	394095 (0.34)	1156813
1991	93780 (0.07)	372529 (0.28)	1327148
2001	133508 (0.09)	332821 (0.09)	1459601
2011	148167 (0.09)	318162 (0.19)	1618345

Source: Department of Economics & Statistics,

Pudukkottai District

Table (4) indicates that the per capita availability of CPLRs in 1981 was 0.06 hectare and it has gone to 0.09 hectare in 2011, while the per capita availability of private lands in 1981 was 0.34 hectare. It has fell down to 0.19 hectare in 2011. The results revealed that the population pressure on private properties was high as compared with CPLRs in the study district. For instance, Kannan et al., (2011) study status revealed that in India, the percentage of CPRs has come down to 30 per cent in 1950-51 to 18 per cent in 1993-94. In Tamil Nadu, the percentage of CPRs in 1950-51 was 24 per cent; it came down to 18 per cent in 2001-02. The availability of common lands in the wet village was 39 per cent in 1971; it reduced to 27 per cent in 2001. The per capita availability of forests land in India has also fall off from 0.11 hectare in 1950-51 to 0.08 hectare in 1990-91. The per capita availability of private lands in India also has decreased from 0.44 hectare in 1950-51 to 0.21 hectare in 1990-91. The per capita and per thousands availability of CPR lands in India also has declined doubly in 1950-51 to 1990-91. A study conducted by Ambekar (2001)

accounted that three time increase of human population of the country and the same increase in bovine population has put tremendous pressure on the landmass. This has not only in reduction of per capita availability of net area cultivated but also in availability of CPRs for grazing and fuel wood for the cattle populations and village communities respectively

Conclusion

The Pudukkottai district is one of the backward of Tamil Nadu. Majority of the people depended on CPLRs for their daily livelihood subsistence. However, the degradation of the common property land resources has adversely affected the livelihood pattern of rural masses in general and the rural poor in particular. The present paper the researcher made an attempt to study the changing scenario of CPRs in Pudukkottai district of Tamil Nadu during the last 40 years from the inception of the study district. The study results revealed that exception to the category of fallow other than current fallow, the remaining categories such as barren and uncultivable and cultivable wasteland were showing a slight increase during 1974-75 to 2015-16. The vital CPLRs such as forest and permanent pasture and other grazing lands were portraying a declining trend in the same periods.

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SOLAR POWER FOR SUSTAINABLE DEVELOPMENT OF REMOTE/UN-ELECTRIFIED VILLAGES IN INDIA

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Abstract

Energy plays a significant role in sustaining economic activities and human development of the country. India is a world's sixth biggest economy and fastest growing country. The energy demand in the country has been raising in accordance with the development human activities. In India, still around 25 per cent (304 million) of the population was living without access to electricity and 40 per cent (500 million) of the population is living without access to clean cooking energy fuel. The lack of access to electricity for people make struggles to break out of the cycle of poverty and for countries with low consumption of energy, the growth rate is declined as well as difficult for them to attain the sustainable development. The objectives of the study are 1) to know the remote un-electrified census villages and hamlets in India, 2) to examine the pattern of installation of off-grid solar photovoltaic devices and 3) to identify the impact on the economic development of the rural people. The study is entirely focused on secondary data. The findings of the study reveal that Rural Electrification Corporation has endorsed 12467 numbers of remote un-electrified villages and hamlets in 24 states in India. Of which Assam (2406) is the first place in un-electrified remote villages and Odisha (2116) is second place followed by Chhattisgarh (1621), Madhya Pradesh (972), Jharkhand (832). In the case of un-electrified hamlets, Jammu & Kashmir (631) is the first place and Tripura (460) is the second place followed by Uttar Pradesh (356), Karnataka (150) Haryana (149) out of 24 states. The trend of solar street lights and solar home lights are slightly fluctuating during the study period and the trend of the solar lantern is increasing. The study found that the solar photovoltaic system is definitely to improve the socio-economic conditions of the remote and un-electrified village peoples.

Keywords: Remote villages, Solar Photovoltaic system, Economic development, Energy

Introduction

The development of a country is determined by the access to basic amenities to all sections of the society including energy. According to the International Energy Agency, India's real Gross Domestic Product (GDP) grow at 7 per cent over the past decade, and if it continues to meet its economic goals of 6 per cent to 7 per cent annual GDP growth, it will need nearly 800 GW of additional capacity by 2040.¹ Whereas per capita energy consumption is very low as compared to other developed nations as well as large inconsistency between rural and urban areas. In India, around 25 per cent (304 million) of the population was living without access to electricity and 40 per cent (500 million) of the population was without access to clean cooking energy fuel². The lack of access to electricity to the leads to failure to reduction of poverty level. The

dependable energy access of people to empowering to considerable socio-economic benefits, like enabling shops and businesses to stay open longer, giving communities access to better healthcare, and providing children with domestic lighting for after-school study time. The low consumption of energy countries growth rate is decline and is not possible to attain the sustainable development³.

In India, the total installed capacity of electricity was 330.86 GW as on 31st December 2017. Of which 66.2 percent and 31.8 per cent of installed capacity were from fossil fuels and renewable energy sources respectively. It clearly shows that majority of the electricity was produced from the fossil fuel sources in India. The generation from fossil fuel sources are exhaustible and its leads to severe impact on environmental, causing the occurrence of problems like ozone

layer depletion, acid rain and global warming. Therefore, India needs to switch the alternative source of renewable energy sources like solar, wind, small hydro, bioenergy, etc due to sustainable energy development⁴.

Overview of Solar Energy in India

Solar energy is a promising solution to meet the energy demand, to reducing energy poverty of rural households and un-electrified remote villages or hamlets locations in developing countries like India. India is gifted with a huge solar energy potential because lies in the sunny regions of the world and its majority of the places are receiving 4–7 kWh of solar radiation per square meter per day with 250–300 sunny days in a year

The Ministry of New and Renewable Energy estimated that the total renewable energy potential of India is 1096 GW, of which Wind is 302 GW (at 100-meter mast height), Small Hydro is 21 GW, Bio-energy is 25 GW and Solar power is 750 GW those are assuming 3 per cent wasteland resource. It is highly emphasized that of the all renewable energy sources, solar energy is the best source of generation of electricity due to its higher potentiality. The government of India aims to accomplish the 175 GW target by installed renewable energy capacity by end of 2022, 60 GW is from wind power, 100 GW from solar power, 10 GW from biomass power and 5 GW from small hydropower. The generating of power from solar energy target rate was also high as compared to the other renewable sources⁶.

The India solar energy sector is accelerating expansion of electrification in remote areas as well as providing a cheap, reliable and sustainable energy source to the masses. Solar power is the appropriate option to solve the problems of electricity shortage and global warming⁷. It is the most attractive source and appreciably contributed to a growth path in the renewable energy group of the country. Solar energy capacity growth is 56 per cent from the year 2014 to 2017 that making to reach up to a level of 10 GW as on March 2017. The increased installed capacity of solar power is not only the improved the government actions and regulatory environment has helped for gaining stakeholders confidence as well as advancing technologies and diminishing tariffs too have

really worked well for solar to put a strong foot⁸.

According to the Minister of New and Renewable Energy (MNRE) several solar energy based systems and devices have been developed and deployed in India, which are successfully providing energy solutions for lighting, cooking, water heating, air heating and cooling, and electricity generation over the last three decades. The generation of electricity and utilization of solar energy is based in two ways one is photovoltaic system and solar thermal system. Of which, some devices are increasing like solar home lighting, solar lantern, solar street light, solar cooker, solar water heater, solar water pump, solar garden light and solar power plant⁹.

The price rate of solar power has continued to decline, it has energized widespread curiosity because is an affordable and environmentally friendly alternative source to centralized grid electrification efforts. The declining the tariff rate of solar power is enhancing to the many solar power devices are commercially available at affordable cost in the market. In January 2017, solar tariff rate is historically very low Rs. 2.44 per unit which is achieved through from target of 100 GW in Jawaharlal Nehru National Solar Mission. According to the Mercom report 2017, India becomes one of the most important solar markets in the world, after China and the United States¹⁰.

It is an essential input of economic development and human development of the country in a sustainable manner. Solar energy is a plenty of sunshine throughout the year and makes Photovoltaic (PV) technology is suitable and viable option to provide off-grid decentralized electricity solution is a long-term cost-effective solution that can help in equitable development. It also gives additional benefits, like rural employment, future energy security, and clean environment¹¹.

Methodology

The present study is to fulfill the research objectives by applying an extensive and systematic literature search by way to identify existing applicable studies. The study is entirely based on secondary data. The data were collected from articles in reputed journals, government reports, magazines. In addition, the study makes use of

time series data from 2010 to 2016 from the sources such as Ministry of New and Renewable Energy Annual Report 2014-2015 and Ministry of New and Renewable Energy; Energy statistics 2013..

Objectives of the study

The present study is based on following objectives,

1. To know the list of remote un-electrified census villages and hamlets as on 31/12/2014 in India.
2. To examine the pattern of installation of off-grid solar photovoltaic devices in India.
3. To analyze the significance of solar power for the economic development of the rural people.

Review of literature

Pranti, et.al (2013)¹², explored the solar power's intensities and cost of electricity production, necessity and feasibility of solar power in South Asia. In South Asia, electricity demand is increasing for the reason that of population growth rate compared with a very limited source of primary energy as well as policy and technology which is used for producing electricity. Since solar energy is available in all most regions in South Asia, it could be the main source of producing electrical energy in future to accomplish energy security and sustainable development. Among the renewable energy solar energy is the best solution for South Asian countries to fight against growing energy demand and to electrify all deprived population. The main obstacle in the generation of electricity from solar energy is lack of consumer awareness, political and governmental policies, high installation cost and low efficiency. It is a best alternative solution to no distribution and transmission line has to be built in remote village areas it is the best solution for electrifying and bulk of transmission loss is saved rural South Asia.

Halder and Parvez (2015)¹³, analyzed the impacts of solar home systems on the social life of rural people. Financial analysis observed that of 20, 40, and 42 WP Solar home lighting system shows the high monetary benefits. It is providing small income generation and more acceptable only for lighting purpose. Besides, the quality of

light was a creative additional opportunity for household work and increases the children's study period in the night and it will improve the quality of life in rural areas.

Ahamed and Taufiq (2008)¹⁴, examined the prospects and problems in the application of solar photovoltaic system on rural development. It is observed that majority of the rural people are lack of awareness about the solar energy technology. They are unaware of minor problems in solar technology such as replacing fuses, adding distilled water, and replacing bulbs. Women are the main users of the solar photovoltaic systems who have no knowledge with regard to maintenance of the solar Photovoltaic system. For the electrification of rural markets through solar energy, local collective management yields better results by reducing the risk of theft and nonpayment. Solar photovoltaic systems help in generating income, for instance, by extending working hours and creating a convenient environment for business. The Feedback from the beneficiaries about in these systems, they indicate that solar energy based electricity has been providing very satisfactory service to consumers.

Khan and Mahmud Khan (2009)¹⁵, highlighted that the solar Photovoltaic home system was helpful for income generating activities and better educational accomplishment of household members. Solar Photovoltaic home system has both short term and long term impacts on economic growth and diversification of the rural economy. Electricity connection of remote areas and rough terrains where installation of power lines may be difficult and very expensive, but a solar home system is a good option in terms of economy and reliability of power supply.

Results and Discussion

Electricity is an essential tool for sustainable development in the developing country like India where majority of the people are living in rural areas. The Minister for New and Renewable Energy had been implementing Remote Village Electrification (RVE) programme for providing financial support for lighting/basic electrification using renewable energy source in those remote un-electrified census village and un-electrified hamlets. Where the places are without connection

of electricity and not possible to install the grid-connected electrify those villages are electrified by renewable energy devices like solar etc.

Table 1: Remote un-electrified census villages and hamlets as verified by Rural Electrification Corporation (REC) as on 31.12.2014

Sl.No	State	Number of villages and hamlets verified by REC	
1	Karnataka	23	150
2	Madhya Pradesh	972	0
3	Assam	2406	0
4	Maharashtra	362	0
5	Meghalaya	158	0
6	Arunachal Pradesh	145	0
7	Himachal Pradesh	1	0
8	Rajasthan	493	90
9	Manipur	182	0
10	West Bengal	93	0
11	Gujarat	49	0
12	Odisha	2116	0
13	Jharkhand	832	0
14	Chhattisgarh	1621	0
15	Uttarakhand	186	96
16	Uttar Pradesh	63	356
17	Tamil Nadu	0	130
18	Nagaland	11	0
19	Jammu & Kashmir	404	631
20	Haryana	0	149
21	Kerala	0	73
22	Bihar	80	0
23	Andhra Pradesh	0	112
24	Tripura	23	460
Total		10220	2247
Grand Total		10220 + 2247 = 12467	

Source: Annual Report <http://mnre.gov.in/file-manager/annual-report/2014-2015,p.16>

Table 1 reveals that 12467 numbers of remote un-electrified villages and hamlets in 24 states in India, of which 10220 are remote villages and 2247, are un-electrified hamlets in India. Among the states, Assam (2406) is the first place in un-electrified villages and Odisha (2116) is the second place followed by Chhattisgarh (1621), Madhya Pradesh (972), Jharkhand (832). In the case of un-electrified hamlets, Jammu & Kashmir (631) is the first place and Tripura (460) is second place

followed by Uttar Pradesh (356), Karnataka (150) Haryana (149) and other states.

Table 2: Installation of Off-Grid Decentralized Solar Photovoltaic System Devices in India (As On 31st March 2016)

Year wise installation	Solar street lights (Nos.)	Solar home lights (Nos.)	Solar lantern (Nos.)
31.03.2010	797344	603307	119634
31.03.2011	204523	748676	731202
31.03.2012	226506	892974	930813
31.03.2013	255879	993595	939862
31.03.2014	274679	1099505	959862
31.03.2015	342788	1194342	985012
31.03.2016	396184	1285841	1001268

Source: Ministry of New and Renewable Energy; Energy statistics 2013, Central statistics office¹¹.

Table 2 shows that the trend of installation of off-grid decentralized solar photovoltaic system devices such as solar street lights, solar home lights and solar lantern. The trend of solar street lights and solar home lights are slightly fluctuating during the study period. Of which solar street light's (342788) installation was high in 2015 and its lowest installation recorded in (204523) in 2011 during study period. In the case of, solar home lighting was highest installation (748676) took place in 2011 and it was lowest in 2015. In terms of solar lantern's trend was observed that little decreasing. In which high installation is (731202) 2011 and less installation (939862) in 2013.

Solar Energy Its Impact on Economic Development of the Rural People

The using of non renewable energy sources like coal, kerosene, firewood, which leads to impacts on indoor air pollution, health problems, arising from using polluted cooking fuels. The using the solar energy in un-electrified villages or hamlets and not feasible to connect the grid-connected villages will be installed through solar energy. It is plentiful, inexhaustible and environmentally friendly clean energy source. The rural electrification by solar Photovoltaic system provides enormous positive impacts on the

everyday life of rural people indirectly and indirectly.

Ashutosh Dwivedi et.al, (2015) says that the solar home-lighting system in the remote villages is able to influence the lives of people very noticeably for the better. Its impact on substantial reduction in expenditure on kerosene has been found in the households of all income groups due to the solar home-lighting system. The solar home lighting system was mostly benefited to the women and children because they are easy to find out household works and children's get enough light to study at night. The crime rate has also been decreasing owing to the availability of light in the village (Shabnam Pranti et.al, 2013)¹⁵. The Solar photovoltaic (SPV) system is reducing the energy poverty and increasing access to environment-friendly energy services in rural areas. The solar Photovoltaic system has improved peoples standard of living and increase the children's study hours. It provides opportunities to do productive activities like petty shop etc (Halder and Parvez, 2015)¹⁶. Besides, this solar photovoltaic system is the solution to power crisis like shortages, low voltages and its positive impact on the socio and economic status of rural society using green energy technology. In this way ahead as planned, it will be possible for all citizens to have access to power within 2021 (Ahammed and Taufiq, 2008)¹⁷.

Solar photovoltaic off-grid power system provides for stable power supply in rural areas that will improve energy access, conditions of living standard, economic growth and climate change mitigation by reducing carbon footprint (Tahsina Khan, 2017)¹⁸.

Using the Solar Photovoltaic system is changing the income generation pattern of Indian villages. It is observed that after the installation of solar photovoltaic off-grid based devices is averagely saving of Rs 100-200 per household in per month by reducing the expenditure of kerosene consumption and mobile charging as well as 3.5 liters per month was saving whereas to enhance the village development (Energetica India, 2014).¹⁹

Moreover, Solar home lighting system has found to provide obvious benefits, in terms of better quality of lighting that will add to the

improvements in children's education, reduction indoor pollution, enhancement of social status and living standards. It provides more opportunity for household work and increases study period in the night and hence improves the quality of lifestyle in rural areas.

Conclusion

Solar energy is considered as clean, environment-friendly and renewable energy. It plays an important role in providing energy access, energy security, rural development, rural employment, and climate change mitigation. It also helps to prevent rural people from exposing to hazardous substances which can impair lung functions and increase risks to tuberculosis, asthma, and cancer linked with using kerosene, candle, cow dung and straw, dry leaves, wood for cooking and lighting.

The study finds out that Rural Electrification Corporation has endorsed 12467 numbers of remote un-electrified villages and hamlets in 24 states in India, of which 10220 are remote villages and 2247 are un-electrified hamlets. The trend of unelectrified villages and hamlets are decreasing due to installation of renewable energy technologies like solar, wind, etc. The installation of off-grid decentralized solar photovoltaic system devices such as solar street lights, solar home lights and solar lantern. The trend of solar street lights and solar home lights are slightly fluctuating during the study period and the trend of the solar lantern is increasing.

The solar energy possibly will help to reduce without electricity connected villages/ hamlets, environmental problems, and eliminate poverty in developing countries like India and save the earth from the effects of climate change and greenhouse gases. It is suitable and viable option to provide off-grid decentralized electricity solution is a long-term cost-effective solution that can help in equitable development. The Solar photovoltaic system paved the way to improve the socio economic conditions of the remote and un-electrified village peoples. It also gives additional benefits like rural employment, future energy security, and clean environment. Therefore, it is necessary to extend solar power to unelectrified areas of the country through government initiatives.

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ONLINE MARKETING

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Abstract

The paper is designed to give the reader an insight, and how companies utilise the possibilities of Internet advertising and branding. Online marketing is becoming a hot topic in every business sector, and gradually plays a truly important role in any company's multi-channel marketing strategy. It uses the Internet to deliver promotional marketing messages to consumers. It includes email marketing, search engine marketing, social media marketing, many types of display advertising (including web banner advertising), and mobile advertising.

Introduction

Even before the Internet there were many different ways to advertise, in different media such as radio, TV, newspapers, magazines, as well as via telemarketing or pamphlets. Usually the goal was to get a company- and/or product name, a statement etc. communicated to as many people as possible for the smallest price possible.

When the Internet arose, a number of search options became available. Companies had the option to advertise themselves on a larger scale. Due to advertising perception at the time, many businesses were assumed to have great value, and thus traded on the stock exchange at extraordinary high rates. This collapsed in 2001 at what is commonly known as the dot-com bubble.

Problem Formulation

Based on the before-mentioned questions, we have therefore decided to investigate the following:

- What alternative advertising options does the Internet provide to internationally oriented companies
- To what extent are internationally-oriented Danish companies aware of such
- alternative advertising options, and to what extent do they take advantage of them
- What strategies should Danish companies adopt to take advantage of these options

The Alternative Options

To understand the options available, a review of existing thoughts on the topic is needed. A thorough presentation of the approaches companies can undertake, and how they affect the outcome. Moreover, different options of advertising online will be discussed, and a presentation on already done material will highlight where the current potential is, and what should be carefully considered before use. This section should develop into some considerations, which expand into the option of carrying out some empirical studies.

Structure of the Project

This project is overall divided into four main parts. The introduction, methodology and problem formulation is our pre-understanding and questions towards Internet marketing, and how we intend to analyse them. Each of our main questions from the Problem formulation will have an interdependent section. We tried to find existing material on the subject, but were unable to attain such. Therefore we have no primary data, and thus have to create our own. This will be conducted from questionnaires and interviews, and together with secondary data will be our main empirical collection.

Conceptual Framework

The paper requires a number of definitions and delimitations in order to keep focus on the

important aspects, and to avoid raising more questions, rather than answer the ones at hand. Furthermore, it is important that the different terms/concepts that we refer to in this project are defined, to give the reader a broader perspective of the issue that we are dealing with.

Tools of Online Marketing

Display advertising - Display advertising conveys its advertising message visually using text, logos, animations, videos, photographs, or other graphics. Display advertisers frequently target users with particular traits to increase the ads' effect.

Sponsored search - Sponsored search (also called sponsored links or search ads) allows advertisers to be included in the sponsored results of a search for selected keywords. Search ads are often sold via real-time auctions, where advertisers bid on keywords.

Social media marketing - Social media marketing is commercial promotion conducted through social media websites. Many companies promote their products by posting frequent updates and providing special offers through their social media profiles

Benefits of Online Marketing

Internet gives you a wide access of your potential customers. It has been estimated that a couple of billion people around the world use the Internet, and more are becoming aware of Internet with each passing day. So, marketing your business to such a large group of people is only possible through Internet.

- Internet is the only medium that is able to cross geographic and national boundaries.
- The cost of promoting your business on the Internet is cheaper than other mediums of marketing. This makes it easy for small and mid-sized businesses to advertise their products.
- Internet allows the ability to stay connected with customers on a real-time basis. If any discount going on, then it is easier to send an email to customers and they can buy the product instantly. Internet also allows to send multiple messages at the same time, which

saves the tedious task of sending a newsletter to every client.

- Internet marketing facilitates an instant feedback from the customers. Customers can share about their experience after using the product.
- Internet marketing saves a lot of time and effort. Instead of having a customer service representative to answer the queries of customers, one can put all the information about the product or service on the Internet so that customers can go through it.
- The most common way of doing it is to have a section dedicated to frequently asked questions (FAQs) about the product so that customers get all the required information about the product or the service.
- Internet marketing allows your business to be available 24/7, which means increased sales and profits.

Limitations of Online Marketing

Although, Internet marketing allows a wider reach, the start-up costs of a website can be high. This includes the cost of the required software and hardware, and maintenance costs.

- There are still a lot of customers who use the Internet just for having more information about a product and prefer to buy it in person. For example, xx Internet marketing allows a customer to view how a phone looks like and its technical specifications, but customers prefer having a look at the phone in the store to get a hands-on experience.
- The biggest disadvantage of Internet marketing is its vulnerability to fraudulent activities. There are a lot of illegitimate websites out there which look similar to original websites and rob the customers of their money. Spamming is also one of the biggest challenges for Internet marketing and confidential data can be easily stolen by hackers.

Conclusion

The study concludes that consumers rely upon more than one medium in order to enhance their brand related knowledge. It means that they use

the combination of various sources for making final purchase decision. Along with the traditional sources, they heavily rely on modern marketing tool i.e. online advertising. Consumers do require detailed information about the brand so as to evaluate its strengths & weaknesses; this ample amount of information then saves their time by allowing them to make the purchase decision quickly.

The study also reveals that main reason for growing importance of online marketing is the increasing literacy about internet among people. They have identified that internet is truly advantageous through which they can serve their various purposes mainly social networking, online shopping & media sharing (photo, music, video). This efficacy of internet has intensified their tendency of being online. Today's consumers strongly feel that every company must use this efficacy to strengthen its marketing efforts.

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INVESTMENT ANALYSIS

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Abstract

Investment Analysis is a classical application in Long-Range Planning. It deals with the investigation of uncertainties, the evaluation of alternatives, the answer to "What-if" questions. The study of how an investment is likely to perform and how suitable it is for a given investor. Investment analysis is key to any sound portfolio-management strategy. Investors not comfortable doing their own investment analysis can seek professional advice from a financial advisor. An analysis of past investment decisions. An investment analysis is a look back at previous investment decisions and the thought process of making the investment decision. Key factors should include entry price, expected time horizon, and reasons for making the decision at the time. For example, in conducting an investment analysis of a mutual fund, the investor would look at factors such as how the fund has performed compared to its benchmark.

Introduction

Investors make decisions relying on the relative profit potential of investment alternatives. The wrong choices may be made if systematic and quantitative methods are not used. In a given investment situation, it is necessary to consider several economic and technical parameters with respect to costs, profits, savings, the choice of time, tax and loyalty, project life, etc. If a reliable approach is not used to quantify the effects of these factors, it is very difficult to correctly assess each alternative and make the best choice.

Investment Analysis

Investment analysis is a broad term that encompasses many different aspects of investing. It can include analyzing past returns to make predictions about future returns, selecting the type of investment vehicle that is best for an investor's needs or evaluating securities such as stocks and bonds for valuation and investor specificity.

Breaking Down 'Investment Analysis

Investment analysis can help determine how an investment is likely to perform and how suitable it is for a given investor. It is key to any sound portfolio management strategy. Investors who are not comfortable doing their own investment analysis can seek professional advice

from a financial advisor or other financial professional. Investment analysis can also involve evaluating past investment decisions in terms of the thought process that went into making them, how the decision affected a portfolio's performance and how mistakes can be regarded and corrected. Key factors in investment analysis include entry price, expected time horizon and reasons for making the decision at the time

Performing Investment Analysis

In conducting an investment analysis of a mutual fund, an investor looks at factors such as how the fund has performed compared to its benchmark. The investor can also compare the fund's performance, expense ratio, management stability, sector weighting, style and asset allocation to similar funds. Investment goals should always be considered when analyzing an investment; one size does not always fit all, and highest returns regardless of risk are not always the goal.

Types of Investment Analysis

When making investment decisions, investors can use a bottom-up investment analysis approach or top-down approach. Bottom-up investment analysis entails analyzing individual stocks for their merits, such as valuation, management

competence, pricing power and other unique characteristics of the stock and company. Bottom-up investment analysis does not focus on economic cycles or market cycles firsthand for capital allocation decisions but instead aims to find the best companies and stocks regardless of economic, market or particular industry macro trends. In essence, bottom-up investing takes more of a microeconomic approach to investing rather than a macroeconomic one, which is a hallmark of top-down investment analysis.

Decision Analysis – DA

Decision analysis (DA) is a systematic, quantitative and visual approach to addressing and evaluating important choices confronted by businesses. Decision analysis utilizes a variety of tools to evaluate all relevant information to aid in the decision making process and incorporates aspects of psychology, management techniques and training, and economics. It is often used to assess decisions that are made in the context of multiple variables and which have many possible outcomes or objectives.

Breaking Down 'Decision Analysis - DA'

Decision analysis (DA) can be employed by large and small corporations alike when making various types of decisions including management, operations, marketing, capital investments or strategic decisions.

Capital Investment Analysis

budgeting procedure that companies and government agencies use to assess the potential profitability of a long-term investment. Capital investment analysis assesses long-term investments, which might include fixed assets like equipment, machinery or real estate. The goal of this process is to pinpoint the option that is most likely to be the most profitable for the business. Businesses may use techniques such as discounted cash flow analysis, risk-return analysis, risk-neutral valuation and utility theory in a capital investment analysis.

Breaking Down 'Capital Investment Analysis'

Capital investments are risky because they involve large, up-front expenditures on assets intended for many years of service and that will

take a long time to pay for themselves. If a capital investment is financed, it must earn an even greater return, to compensate for the interest the company must pay on the financed funds. Furthermore, a poor investment decision may not be reversible. For all of these reasons, it is crucial that a company perform a capital investment analysis before making any high-stakes capital investment decision.

Horizon Analysis

The analysis of a security or portfolio's total returns over a period of time, referred to as the investment horizon. Horizon analysis allows an investor to assess performance under different levels of risk, market yields and return expectations. This is referred to as scenario analysis. The horizon date chosen is dependent on the needs of the analyst, and can correspond to a business cycle or maturity date.

Breaking down 'Horizon Analysis'

Horizon analysis is considered more realistic than simple yield analysis. When combined with statistical analysis, specifically the distribution of returns based on scenarios, horizon analysis allows investors to estimate expected and unexpected losses. This allows a portfolio manager to set aside funds if returns have a higher probability of being low.

Quantitative Analysis

Quantitative analysis refers to economic, business or financial analysis that aims to understand or predict behavior or events through the use of mathematical measurements and calculations, statistical modeling and research. Quantitative analysts aim to represent a given reality in terms of a numerical value. Quantitative analysis is employed for a number of reasons, including measurement, performance evaluation or valuation of a financial instrument, and predicting real world events such as changes in a country's gross domestic product (GDP) growth rate.

Breaking Down 'Quantitative Analysis'

In general terms, quantitative analysis can best be understood as simply a way of measuring

or evaluating things through the examination of mathematical values of variables. The primary advantage of quantitative analysis is that it involves studying precise, definitive values that can easily be compared with each other, such as a company's year-over-year revenues or earnings. In the financial world, analysts who rely strictly on quantitative analysis are frequently referred to as "quants" or "quant jockeys."

Conclusion

The nature and workings of the direct real estate investment market differ from those of the other main asset classes. Unlike other major categories of investment where there are well-developed markets in which homogeneous investments are regularly traded, real estate is a heterogeneous asset. No two properties are the same, whether in terms of physical size, accommodation, structure, condition, differences in tenure or simply location. There is a paucity of information within the direct real estate market, exacerbated by there being no central market place for its transactions. Even where prices are published e.g. auction results, the full details of a deal are rarely made known.

Therefore, in an attempt to supplement those areas inadequately dealt with in the literature

discussed above, the following chapter will briefly review optimum portfolio selection. This will lead to consideration of constraints on investment in real estate, differing investor attitudes towards risk, and their effects on portfolio composition and fund performance.

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A STUDY ON FINANCIAL PERFORMANCE ANALYSIS OF INDIAN BANK

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Abstract

Financial Performance refers to the achievement of the bank in terms of profitability. Profitability of a bank denotes the efficiency with which a bank deploys its total resources to optimize its net profits and thus serves as an index to the degree of asset utilization and managerial effectiveness. Analysis of financial statement helps in making the future decision and strategies. Financial performance analysis has now become an important technique of credit appraisal. The investors, financial experts, management executives and the bankers all analyze these statement. This paper is initiated a study of financial performance of Indian bank. The research study is descriptive and analytical research which is conducted on the basis of secondary data. The present study is based on the analysis of five years annual reports of Indian bank from 2012-13 to 2016-17.

Introduction

The banking system of a country plays an important role in the economic development of any country. It is one of the important financial pillars of the financial sector, which plays a vital role in the functioning of an economy. It is very important for economic development of a country that its financing requirements of trade, industry and agriculture are met with higher degree of commitment and responsibility. Financial performance of a business concern being one of the major characteristics, defines competitiveness, potentials of the business and economic interests of the management. Therefore, financial performance analysis and identification of weaknesses and strengths using financial performance indicators has its contribution to the management, shareholders, the public (customers of the bank), the regulator (the government), the financial sector and the economy as a whole.

Profile of the Indian Bank

Indian Bank is an Indian state-owned financial services company established in 1907 and headquartered in Chennai, India. It has 20,924 employees, 2682 branches and is one of the top performing public sector banks in India. Total business of the bank has touched Rs.3,14,654 Crores as on 31.03.2017. Bank's Information

Systems & Security processes certified with ISO27001:2013 standard and is among very few Banks certified worldwide. It has overseas branches in Colombo and Singapore including a Foreign Currency Banking Unit at Colombo and Jaffna. It has 227 Overseas Correspondent banks in 75 countries. The bank has two subsidiary companies-"Indbank Merchant Banking Services Ltd" and "IndBank Housing Ltd.". Since 1969 the Government of India has owned the bank.

Vision: To be a Competitive and Strong Bank with commitment to excellence and focus on adding value to customers, shareholders and employees with adherence to best practices and core institutional values shared throughout the organisation.

Mission: The Bank's mission is "To be a Common Man's Bank" - to provide all financial products and Services:

- Under one roof
- At affordable cost
- In a fair and transparent manner to all our customers.

Review of Literature

Mrs. V R Iyer says her speech, "Indian financial sector has traditionally been bank based.

The banking sector has played a very significant role in the economic development of the country. The assets of the banking sector have increased manifold - almost 13 times from 1980. It has increased from 7.5 trillion to almost 98 trillion today. The non- food credit has expanded almost 17 times from 3 trillion to almost 53 trillion today. The credit to GDP ratio which was only 5% stands at around 56% today. SLR has already been declining almost from 38.5% to 22% now. All the while, the banking system has been robust in our country meeting all the potential standards.

Statement of Problem

Financial performance of a business concern being one of the major characteristics, defines competitiveness, potentials of the business and economic interests of the management. The present study is undertaken to evaluate the financial performance of the Indian Bank. It is essential to examine the financial efficiency, operational activities and other relevant financial aspects of the Indian Bank for its smooth running and to improve the service quality to make it more favorable.

Objectives of the Study

- To examine the business performance of the Indian bank.
- To offer findings and suggestions to enhance the financial performance of the Indian bank.

Research Methodology

The study is based on secondary data that has been collected from annual reports of the Indian banks, magazines, journals, websites and the like.

Scope of the Study

The study has been taken only for Five years audited annual financial statements. The present study analysed financial performance of the Indian bank.

Limitation of the Study

Due to limits of time and resources, the study is likely to suffer from certain limitations. The study is based on the secondary data and the limitation of using secondary data may affect the results. The secondary data is taken from the

annual reports of the Indian Bank. It may be possible that the data shown in the annual reports may be window dressed which does not show the actual position of the banks.

Data Analysis and Interpretation

Payout Ratio

The Payout Ratio of the Indian Bank is shown in Table 1.

Table 1 Payout Ratio of the Indian Bank

Year	Dividend Per Share (A)	Earnings Per Share (B)	Ratio (A/B)
2012-13	6.60	35.80	0.18
2013-14	4.70	26.07	0.18
2014-15	4.20	21.62	0.19
2015-16	1.50	14.81	0.10
2016-17	6.00	29.27	0.20

Source: Computed from the Indian Bank Annual Reports from 2012-13 to 2016-17.

Table 1 shows that the Payout Ratio of the Indian Bank is fluctuating from the year 2012-13 to 2016-17. It recorded highest ratio is 0.20 in the year 2016-17 and the lowest ratio is 0.10 in the year 2016-17.

Ratio for Interest Income to Total Income

The Ratio for Interest Income to Total Income of the Indian Bank is shown in Table 2.

Table 2 Ratio for Interest Income to Total Income of the Indian Bank (Rupees in Crore)

Year	Interest Income (A)	Total Income (B)	Ratio (A/B)
2012-13	13,898	15,181	0.92
2013-14	15,249	16,621	0.92
2014-15	15,853	17,216	0.92
2015-16	16,244	18,025	0.91
2016-17	16,040	18,251	0.88

Source: Computed from the Indian Bank Annual Reports for the periods from 2012-13 to 2016-17.

Table 2 shows that the Ratio for Interest Income to Total Income of the Indian Bank is fluctuated from the year 2012-13 to 2016-17. It is recorded highest ratio is 0.92 in the year 2012-13 to 2014-15 and lowest ratio is 0.88 in the year 2016-17.

Cost Income Ratio

The Cost Income Ratio of the Indian Bank is shown in Table 3.

**Table 3 Cost Income Ratio of the Indian Bank
(In per cent)**

Year	Cost Income Ratio
2012-13	47.33
2013-14	49.40
2014-15	48.26
2015-16	51.31
2016-17	45.62

Source: Computed from the Indian Bank Annual Reports for the periods from 2012-13 to 2016-17.

Table 3 shows that the cost income ratio is not stable from the year 2012-13 to 2016-17. The highest per cent is 51.31 in the year 2015-16 and the lowest per cent is 45.62 in the year 2016-17.

Ratio for Cost of Deposit

The Ratio for cost of deposit of the Indian Bank is shown in Table 4.

Table 4 Ratio for Cost of Deposit of the Indian Bank (In per cent)

Year	Cost of Deposit
2012-13	7.07
2013-14	7.15
2014-15	7.10
2015-16	6.76
2016-17	6.03

Source: Computed from the Indian Bank Annual Reports for the periods from 2012-13 to 2016-17.

Table 4 shows that the Ratio for cost of deposit of the Indian Bank is not stable from the year 2012-13 to 2016-17. The highest per cent is 7.15 in the year 2013-14 and the lowest per cent is 6.03 in the year 2016-17.

Ratio for Yield on Advances

The Ratio for yield on advances of the Indian Bank is shown in Table 5.

Table 5 Ratio for Yield on Advances of the Indian Bank (In per cent)

Year	Yield On Advances
2012-13	11.03
2013-14	10.38
2014-15	10.19
2015-16	9.63
2016-17	9.17

Source: Computed from the Indian Bank Annual Reports for the periods from 2012-13 to 2016-17.

Table 5 shows that the Ratio for yield on advances in per cent of the Indian Bank is fluctuating from the year 2012-13 to 2016-17. The

highest per cent is 11.03 in the year 2012-13 and the lowest per cent is 9.17 in the year 2016-17.

Return on Assets

The Return on Assets of the Indian Bank is shown in Table 6.

**Table 6 Return on Assets of the Indian Bank
(In per cent)**

Year	Return on Assets
2012-13	1.02
2013-14	0.67
2014-15	0.54
2015-16	0.36
2016-17	0.67

Source: Computed from the Indian Bank Annual Reports for the periods from 2012-13 to 2016-17.

Table 6 shows that the Return on Assets of the Indian Bank is fluctuated from the year 2012-13 to 2016-17. It is recorded highest ratio is 1.02 in the year 2012-13 and lowest ratio is 0.36 in the year 2015-16. In the year 2016-17 is recorded 0.67.

Ratio for Net NPA to Net Advances

The Ratio for Net NPA to Net Advances is shown in Table 7.

Table 7 Ratio for Net NPA to Net Advances of the Indian Bank (In per cent)

Year	%
2012-13	2.26
2013-14	2.26
2014-15	2.50
2015-16	4.20
2016-17	4.39

Source: Computed from the Indian Bank Annual Reports for the periods from 2012-13 to 2016-17.

Table 7 shows that the Ratio for Net NPA to Net Advances of the Indian Bank in per cent continuously increased from the year 2012-13 to 2016-17. The highest ratio per cent is 4.39 in the year 2016-17 and the lowest ratio per cent is 2.26 in the year 2012-13 & 2013-14.

Ratio for Gross NPA to Gross Advances

The Ratio for Gross NPA to Gross Advances of the Indian Bank is shown in Table 8.

Table 8 Ratio for Gross NPA to Gross Advances of the Indian Bank (In Per cent)

Year	%
2012-13	3.33
2013-14	3.67

2014-15	4.40
2015-16	6.66
2016-17	7.47

Source: Computed from the Indian Bank Annual Reports for the periods from 2012-13 to 2016-17.

Table 8 shows that the Ratio of Gross NPA to Gross Advances of the Indian Bank is continuously increased from the year 2012-13 to 2016-17. The highest ratio per cent is 7.47 in the year 2016-17 and the lowest ratio per cent is 3.33 in the year 2012-13.

Suggestion & Conclusion

Banks financial performance ensures contribution of banks in an economy, minimizing of risk and optimizing of return. Monitoring the controlling mechanism on important ratios. The authorities of Indian bank should take necessary step to reduce nonperforming assets through introducing effective collection system for collecting all loans and interest. The Indian bank should control non performing assets through issuing loan according principles of lending like the security, safety, liquidity and profitability. The Return on Assets of Indian Bank is showing a declining trend and the comparison with the industry averages indicates that the Indian Bank should pay attention towards the utilisation of its assets more effectively. The authorities of Indian bank have to start new branches in rural areas

throughout the India and also give equal important to agricultures and industries thereby helping to support our national economic growth.

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A STUDY ON MARKETING OF BISCUITS IN VIRUDHUNAGAR DISTRICT

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Introduction

The word 'Biscuit' is derived from the Latin word 'Bis' which means 'twice' and 'coctus' means 'cooked or baked'. The word 'Biscotti' is also generic term for cookies in Italian, back then: biscuits were unleavened, hard and thin wafer because of their low water content, were ideal food to store. The biscuit market in India is estimated to be the confectionery industry has a current capacity of 85,000 tones, the market is growing at the rate of 10 - 15% per annum. The estimated annual production of bakery products in India is in excess of 3 million tones, of which bread accounts for nearly 50% and biscuits 37% in volume terms in the organized sector. The bakery sector in India is one of the largest segments of the food processing industries; annual turnover in value terms is approximately \$ 900 million.

Statement of the Problem

In recent times there have been tremendous changes in the tastes, fashions, lifestyle, living standards, behavior patterns and level of awareness among the consumers. The consumers are not in a position to identify the good brand. Because, almost every day, a new variety of biscuits being introduced by the producers in the market. Some consumers are ready to buy any brand recommended by another consumer, while some consumers wait for a particular brand only. In this connection the researcher focuses his attention to the dealer's activities and consumer behaviour relating to the most commonly consumed food product 'Biscuits'.

Scope of the Study

This study deals with the performance and behaviour of dealers and consumers towards all available brands of biscuits. Some brand of the

biscuit available in Virudhunagar market and preferred by dealers and consumers are taken out for analysis.

Objectives of the Study

1. To analyze the dealers experience, activities and nature of business relationship with biscuit companies.
2. To identify the socio-economic profile of the respondents in Virudhunagar district.
3. To analyze the attitude of the respondents towards consumption pattern of biscuits.
4. To study about consumer's awareness and preference of various brand of biscuits and also measure the level of satisfaction of the respondents.
5. To offer suitable suggestions on the basis of findings of the Study.

Methodology

The data required for the study was collected from both primary and secondary sources.

a) Collection of primary data

The researcher utilized the primary data for the purpose of analysis. The first hand data were collected from the various dealers through a well-designed questionnaire. The questionnaire has been designed, keeping in view of the objectives of the study. Another type of the data collection is interview schedule. The responses for this method were collected by the researcher himself by personal visits to the respondents at their conveniences. While interviewing necessary clarifications have been in vernacular to enable the respondents to answer as accurately as possible.

b) Collection of secondary data

Secondary data were collected from the reports given by some biscuit companies published articles, magazines, journals and web sites. Some

other books and encyclopedia were also referred. To collect some data relating biscuit companies and their brands, the researcher conducted personal interview with sales representatives, sales officers of some biscuit companies and local wholesale distributors.

Sample Designing

For the purpose of collecting primary data a comparative study has been undertaken with the dealers and consumers in Virudhunagar district. In present study the researcher followed the Census method of data collection through the dealers. In order to make the study comprehensive, the researcher has planned to select only four major brands (Britannia, Sunfeast & Parle) for the investigation as customers on the basis of different strata. Since the number of consumers is large, the researcher decides to select 450 respondents based on stratified random method.

Limitation of the Study

The present study is subject to the following constraints and limitations.

1. This study has been confined to Virudhunagar District only. So it may not be universally applicable.
2. The study evaluates only major brands (i.e) Britannia, Sunfeast & Parle This study analysis the particular products of the major brands.
3. The sample has been limited to 450 respondents from biscuit consumers.
4. The study covers only consumer's attitude towards consumption and dealers activities of Marketing of Biscuits in Virudhunagar district.
5. The result and findings are based on the opinion of the respondents of Virudhunagar district.

Dealers Attitude & Performance towards Biscuits Market

A dealer is a person whose business involves buying and selling things. "Most of the producers do not sell their goods directly to the end users, between them stands intermediaries doing a variety of functions. In study area out of four company products they have dealers. Totally

twenty intermediaries are working as biscuit dealers in the study area. A census survey has been made among them to study the performance of biscuit company dealers.

Table 1 Number of dealers

S.No	Name of the Industries	No.of.dealers	%
1	Britannia	6	30
2	Sunfeast	6	30
3	Parle	6	30
4	Others	2	10
Total		20	100

Source: Primary Data

Table 2 Experience of the dealers in other field

S.No	Category	No. of dealers	%
1	Business/ Traders	12	60
2	Employed in private sector	5	25
3	Intermediary	3	15
Total		20	100

Source: Primary Data

Table 3 Number of retail stores

S.No	Category	No.of.dealers	%
1	Upto 50	4	20
2	51 to 100	9	45
3	Above 100	7	35
Total		20	100

Source: Primary Data

Table 3 Mode of Payment

S.No	Mode of payment	No. of dealers	%
1	Cheque	3	15
2	Cash	5	25
3	Both Cheque and Cash	12	60
Total		20	100

Source: Primary Data

Table 4 Covering Rural and Urban market

S.No	Nature of coverage	No. of dealers	%
1	Urban area	6	30
2	Rural area	4	20
3	Both 1 & 2	10	50
Total		20	100

Source: Primary Data

Table 5 Nature of business relationship

S.No	Nature of business	No.of. dealers	%
1	Smooth	13	85
2	Normal	7	35
	Total	20	100

Source: Primary Data

Consumer Preference towards Biscuits

The researcher analyses the preference of biscuits consumers in Virudhunagar district. In order to study the consumer preference in biscuits, consumer's survey was conducted among 450 consumers by means of structured questionnaire. In the study area, the data collection reveals that the consumers prefer some selected company's biscuits like Britannia, Sunfeast, Parle rather than other company biscuits. Hence data were collected by taking into account the popular companies biscuit brands namely Britannia biscuit brands, Sunfeast biscuit brands and Parle biscuit brands.

Table 1 Reasons for buying biscuits

S. No	Reasons	No.of. Respondents	%
1	To satisfy hunger	54	12
2	Functions/Meetings	157	35
3	Taste/Hygienic food	72	16
4	Evening snacks	119	26
5	To treat unexpected guests	48	11
	Total	450	100

Source: Primary Data

Table 2 Brand preference of the consumers

S.No	Biscuit brands	No.of. Respondents	%
1	Britannia	157	35
2	Sunfeast	132	29
3	Parle	116	26
4	Others	45	10
	Total	450	100

Source: Primary Data

Table 3 Decision making to buy particular brand

S.No	Basis	No.of. Respondents	%
1	Self-decision	78	17
2	Children	149	33
3	Friends	73	16
4	Relatives	57	13
5	Advertisements	93	21
	Total	450	100

Source: Primary Data

Table 4 Package preference

S.No	Type of package	No.of. Respondents	%
1	Loose	24	5
2	Pack	373	83
3	Gift box	37	8
4	Large tin	16	4
	Total	450	100

Source: Primary Data

Table 5 Reasons for choosing particular package

S. No	Reasons	No.of. Respondents	%
1	Low price	95	21
2	Convenient to carry	124	28
3	Fresh stock	159	35
4	Attractive package	72	16
	Total	450	100

Source: Primary Data

Table 6 Opinion about quality of the biscuits

S. No	Basis	No.of. Respondents	%
1	Highly satisfied	293	65
2	Moderately	116	26
3	Low level satisfied	41	9
	Total	450	100

Source: Primary Data

Suitable Suggestions

Biscuit Shape

Zoological biscuits are liked by the good number of consumers. Especially the child consumers influence the buyers to buy, because they are very much attracted by the shape. Therefore it is advised that all companies can add new shapes of biscuits like English alphabets, new animals, birds and things in addition to the existing shape.

Package design

Considerable portion of biscuit buyers are influenced by a particular biscuit brand by their children. So the packages may be designed in such a way to attract children. Walt Disney characters are much useful for the marketers to attract children.

Sales promotional activities

- At the time of introduction of new biscuit brand the biscuit companies may offer small

stickers, mobile phone recharge, gift coupons and other similar forms of small gifts along with their biscuits as free gifts to boost their sales.

- To popularize their biscuit brands the biscuit companies may conduct lucky contests, puzzle contests and sponsor or co-sponsor cultural programmes, sports, tournaments in colleges, clubs etc.
- In the case of established companies many of the sales promotional activities are carried only by the manufacturers of biscuits. The wholesale dealers and retailers can be allowed to conduct sales promotional activities in their region according to the requirements of that area.

Introduction of new types of biscuits

The biscuit companies can enlarge their markets to a wide extent by offering the following new types of biscuits.

- Biscuits containing cheese, coffee, tea, cocoa, cherry fruit and strawberry flavors.

- Karam taste biscuits.
- Cream, wafer biscuits containing banana, grapes, apple, vegetable flavors.
- Biscuits coated with ice-creams.
- Biscuits stuffed with mutton and chicken taste makers.

Conclusion

The biscuit companies in Virudhunagar district meet the competition by the way of introducing new type of biscuits. To epitomize results of the entire analysis, the kernel of the whole endeavor for effective functioning, consumers expect various and flavors with good taste. The Britannia is the oldest company. Now many of the biscuit companies are involved in the biscuit market. But even today Britannia is maintaining the first place in the market of biscuits in Virudhunagar district. Growth of dealership of the biscuit industries in the timely execution of orders and provides satisfaction to the customers. The dealership activities are in a good position in biscuit markets in Virudhunagar district.

ISSUES AND CHALLENGES ON MICROFINANCE IN INDIA

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Abstract

Microfinance refers to small savings, credit and insurance services extended to socially and economically disadvantaged segments of society. It is emerging as a powerful tool for poverty alleviation in India. This working paper tries to outline the prevailing condition of the Microfinance in India in the light of its emergence till now. The prospect of Micro-Finance is dominated by SHGs (Self Help Groups) - Banks linkage Program. Its main aim is to provide a cost effective mechanism for providing financial services to the poor. Recently Union Rural Development Minister Jairam Ramesh wanted the help of SHGs for the establishment of DRDO designed bio-toilets in rural areas. This paper discovers the prevailing gap in functioning of MFIs such as practices in credit delivery, lack of product diversification, customer overlapping and duplications, consumption and individual loan demand with lack of mitigation measures, less thrust on enterprise loans, collection of savings/loans and highest interest rate existing in micro finance sector. All these are clear syndromes, which tell us that the situation is moving without any direction. Finally paper concludes with practicable suggestions to overcome the issues and challenges associated with microfinance in India.

Introduction

Micro Finance may be defined as "provision of thrift, credit and other financial services and products of very small amounts to the poor in rural, semi urban areas, for enabling them to raise their income levels and improve living standards" [1]. At present, a large part of micro finance activity is confined to credit only. Women constitute a vast majority of users of micro-credit and savings services.

The term "microfinance institution" now refers to a wide range of organizations dedicated to providing these services and includes NGOs, credit unions, co-operatives, private commercial banks, NBFs and parts of State-owned banks [2].

Microfinance is a dynamic field and there is clearly no best way to deliver services to the poor and hence many delivery models have been developed over a period of time.

Access to financial services has been recognized as a human right. Strengthening credit-delivery services and increasing their outreach has always been an important component of Indian development strategy [3]. A large number of the poor continued to remain outside the fold of the wide network of the organized banking system deep

into rural areas. Market and the government both failed to provide credit access to the poor. In fact

the failure of institutional initiatives of rural credit and to the weaknesses of the exploitative informal system of credit gave birth to Microfinance institutions. No doubt, microfinance has been successful in providing credit access to the poor. But in recent times the role of microfinance has become controversial, with various sections raising objections and criticisms in this regard. This article provides a brief overview of some of the important issues and challenges currently facing the microfinance institutions (MFIs) in India and finally concludes with practicable suggestions to overcome the issues and challenges associated with microfinance in India.

Objectives of the Study

In India so many micro lending institutions are working. Some are in very good condition in terms of lending, training to their clients for saving and small level entrepreneurship. Some are in bad condition and struggling for their existence. The

present study is conducted to know the following things related to MFIs in India.

- To identify the main problems prevailing in microfinance in India
- To find the solution of the problems faced by MFIs.

Review of Literature

There are lot of literature on opportunity and challenges of micro finance institution cross the world, though only few studies have been carried out on the related topic, one such study done by

- Dr. K. Mohan [5] found that microfinance brought psychological and social empowerment than economic empowerment. Impact of micro finance is appreciable in bringing confidence, courage, skill development & empowerment.
- Devraja T.S. [6] has studied the India's achievement of the MDG of halving the population of poor by 2015 as well as achieving a broad based economic growth also hinges on a successful poverty alleviation strategy. In this backdrop, the impressive gains made by SHG-Bank linkage programme in coverage of rural population with financial services offers a ray of hope.
- Manisha Raj [8], in his research paper entitled "Microfinance Institutions in India and its Legal Aspects" states that Microfinance institutions have been proved a very important financial wing to incorporate the poor in the financial sector. Now on the other aspect like the challenges faced by the microfinance institutions.

Statement of the Problem

We can say that the microfinance institutions are playing a vital role in the alleviation of poverty, uplifting living standard of very poor people. But what are the problems coming in the path of micro financing? The paper focuses on the issues and challenges prevailing in India regarding the micro financing. Are the microfinance institutions in very bad condition in India? An attempt is made through the paper to solve these problems.

Significance of the Study

The paper will help to know the condition of microfinance institutions in India. The research paper also tells why the microfinance institutions charges high interest to the borrowers. Here, in this research article, the attempt has been made to focus the problems of microfinance at social and cultural level, political level, educational level etc. The study presents some suggestions and recommendations to overcome from these problems.

Methodology of the Study

This study is carried out by using both the primary and the secondary data. The secondary data are the data which have already been passed through the statistical process. Therefore the secondary data are collected from newspapers, magazines, information services and booklets, printed journals and online journals were also referred to for references.

Microfinance in India An Overview

The field of Microfinance is much researchable. There is a lot of literature on finance is available but there is hardly any universally accepted definition of microfinance. Researchers and microfinance visionaries have not a single opinion when it comes to microfinance. According to Sriram and Upadhyayula "It appears that what microfinance means is well understood, but to clearly articulated" [14]. However, microfinance is term that refers to the provision of a broad range of financial services such as deposits, loans, payment services, money transfers and insurance to poor and low-income households and their micro-enterprises [15]. The need of microfinance comes from the disadvantaged sections of the society - who are unable to access to services of formal sector financial intermediaries - and are typically excluded from the formal banking access to services of formal sector financial intermediaries - and are typically excluded from the formal banking and the very poor. The definitions of these groups vary from country to country. The clients of the microfinance institutes are normally employed in the informal sector, with closely interlinked household and business activities and earning low income [17]. In a much narrower sense though, microfinance is often referred to as microcredit for tiny informal businesses of micro

entrepreneurs, the services being mainly delivered by socially oriented non-governmental organizations (NGOs).

Delivery Models of Microfinance

- Self Help Group Model
- Grameen Bank Model
- Federated Self Help Group Model
- Co-Operative Model

Self Help Group Model

An SHG is a small group of about 20 persons from a homogeneous class, who come together voluntarily to attain certain collective goals, social or economic. The group is democratically formed and elects its own leaders. The essential features of SHGs include members belonging to the same social strata and sharing a common ideology. Their aims should include economic welfare of all members. The concept of SHGs is predominantly used in the case of economically poor people, generally women, who come together to pool their small savings and then use it among themselves. The group members meet regularly (once in a week) and carry out their financial transactions.

Grameen Bank Model

The Grameen Bank model has been a case of exceptional success in Bangladesh. It turns out that many organizations in India have adopted the Grameen Bank model with little variations and good success. Some of the notable examples are SHARE Microfinance Limited, Activists for Social Alternatives (ASA) and CASHPOR Financial and Technical Services Limited. Some of the significant features of Grameen bank model are low transaction costs, no collateral (peer pressure is sufficient), repayment of loans in small and short interval and quick loan sanctions with little or no paper works and no formalities. Repayment of loans in small chunk is one of the major reasons of high loan recovery rate of a Grameen Bank. Furthermore, loans are provided for all purposes like housing loans, sanitation loans, supplementary loans etc. Also the interest rates are nominal making it easy for the poor people to repay their loans timely.

Federated Self Help Group Model

Self Help Groups have been very successful in empowering women by providing direct and indirect benefits to them. However, SHGs are small in size (usually 10 – 15 members) and are limited in the types of financial services they can provide. Since Self Help Groups are a widely successful delivery model a need arises to scale them up without compromising with the success. The Federated Self Help Group model is one such way to scale up the previous model SHGs bring together several SHGs. Compared to a single SHG, federation of SHGs have more than 1000 members. In Federated SHG model, there is a three tier structure the basic unit is the SHG, the middle tier is a cluster and the topmost unit is an apex body, which represents the entire SHG. At the cluster level, each SHG is represented by two of its members. The representatives of each SHG meet regularly. Information about the groups to the apex body and vice versa is given by the cluster unit.

Co-Operative Model

A co-operative is an organization owned by the members who use its services. This model works on the principle that every community has enough human and financial resources to manage their own financial institutions. The members who own it are the members who use its services and can come from different sections of same community like agriculture, retail, wholesale etc. By proper networking small scale local institutions scale up and become sustainable while locals maintain ownership and control over their institution. The organization which has been vastly successful in co-operative form in India is Sahavikasa or Co-operative Development Foundation (CDF). CDF's approach relies on the well known Credit Union model involving a savings first strategy. Found in 1975 by a group of individuals, Sahavikasa has now emerged as the leading co-operative in India. Based on women's thrift group and men's thrift group, CDF has built up a network of financial cooperatives and had convinced the Andhra Pradesh government to form legislation for proper and flexible functioning of co-operatives in the state.

Microfinance Institutions

Microfinance institutions (MFIs) are the organizations or associations of individuals that provide financial services to the poor. These institutions lend through the concept of Joint Liability Group (JLG). A JLG is an informal group comprising of 5 to 10 individual members who come together for the purpose of availing bank loans either individually or through the group mechanism against a mutual guarantee. In India, there is a wide range of such organizations with diverse legal forms, varying significantly in size, outreach, mission and credit delivery methodologies.

Key Issues in Microfinance in India

Low Outreach

In India, MFI outreach is very low. It is only 8% as compared to 65% in Bangladesh. Data entities and hence need to be financially sustainable. They do not receive any subsidized credit for their lending activities and that is why they need to recover their operational costs from borrowers. In the process, the basic reason for their existence-and their primary objective-is being lost. It is important that these NGOs should be willing to operate at narrow margins and to bear a low effective interest rate so that they can maintain a balance between their dual objectives of commercial viability and serving the poor.

Negligence of Urban Poor

It has been noted that MFIs pay more attention to rural areas and largely neglect the urban poor. Out of more than 800 MFIs across India, only six are currently focusing their attention on the urban poor. However, the population of the urban poor is quite large, amounting to more than 100 million. With increasing urbanization, this number is expected to rise rapidly in the coming years. In this situation, MFIs need to pay equal attention to the urban poor because they too need financial assistance for various activities.

Client Retention

Client retention is an issue that create a problem in growing the MFIs. There is about 28% client retention in the MFIs. This occurs because

show the great potential of MFIs in increasing their outreach and scale of operations. It has been observed that MF programmes focus a great deal of attention on women. It has been argued that women are better clients as they are more inclined to save than men, they borrow smaller amounts than men and their repayment performance is better than men. These characteristics of women clients constitute evidence in support of the inclination of MFIs to cater to the needs of women. Women may be better and more reliable clients, but in order to increase their outreach MFIs cannot ignore men as clients.

High Interest Rate

MFIs are charging very high interest rates, which the poor find difficult to pay. It has been argued that MFIs are private

people are not properly informed and educated about services and properly informed and educated about services and products provided by the institutions more over the current client has higher default rate.

Loan Default

Loan default is an issue that creates a problem in growth and expansion of the organization because around 73% loan default is identified in MFIs Lack of understanding on the part of the clients, they also cannot correctly manage the loans given to them. As a result, they are not able to pay back the loan.

Low Education Level

The level of education of the clients is low. So it creates a problem in the growth and expansion of the organization because its percentage is around 70% in MFIs. Target population of MFIs is people of rural areas and they have no or less education level. As the percentage of people who have very less education.

Language Barrier

Language barrier makes communication with the clients (verbal and written) is an issue that creates a problem in growth and expansion of the organization because around 54% language barrier

has been identified in MFIs. As the education level of clients is low so it is difficult to communicate with them. For this reason it is also difficult for the MFIs employees to make the clients to understand the policy and related details.

Late Payments

Late payments are an issue that creates a problem in growth and expansion of the organization because late payments are around 70% in MFIs. This usually occurs because clients are uneducated and they don't know how to manage their debt. They are unaware of the fact that late payment increases their loan payments..

Geographic Factors

Around 60% of MFIs agrees that the Geographic factors make it difficult to communicate with clients of far-flung areas which create a problem in growth and expansion of the organization. MFIs are basically aimed to facilitate the BPL population of the country but due to lack of infrastructure in those areas it becomes difficult to reach them.

Debt Management

Clients are uneducated about debt management 70% of the clients in MFIs are unaware of the fact that how to manage their debt. Because of the lack of education and understanding on the part of the clients, they also cannot correctly manage the loans given to them. So for this reason debt management creates a problem in growth and expansion of the organization.

Internal Environment

High Transaction Cost

High transaction cost is a big challenge for microfinance institution. The volume of transactions is very small, whereas the fixed cost of those transactions is very high. It cannot vary with the size of the loan. The higher a producer's fixed costs in the proportion of his total cost, the element of risk increases in the same proportion. Moreover, if the demand for the product falls or the marginal costs increases, it becomes very difficult to adjust the cost by cutting output This cut will reduce revenue out of which he has to pay

principal amount as well as interest on the loan. This needs to be rationalized.

Lack of access to Funding

Another factor contributing to the lack of growth in MFIs is that requisite financial support has not been provided to MFIs by concerned agencies. Around 68% of MFIs response was in favour of that government and SBP don't support them to meet the funds requirement as MFIs cannot alone remove the poverty from the country.

Loan Collection Method

Loan Collection Method is found an issue that creates a problem in growing the organization. Around 55% of MFIs agrees that due to weak law and legislation they are not able to make their loan collection system as effective as they want to do so.

Fraud

Fraud is an issue that creates a problem in growth and expansion of the organization because its percentage is around 67% in MFIs. Mismanagement of loans on the part of the clients creates the problem of fraud and financial embezzlement on the part of clients.

External Environment

Increased Competition

Increased competition is an issue that creates a problem in growth and expansion of the organization because its percentage is around 72%. As there has been growth in the banking sector with regard to the loan facilities therefore there is a greater competition among such institutions.

Uneven Population Density

Uneven population density is an issue which create problem in growth and expansion of the organization because loans and funds are required by rural population not urban areas.

Challenges Before the MFIs

No doubt, microfinance programme has shown impressive achievements, but a number of challenges are there: Did this programme reach he

underprivileged? Whether everyone in need of microfinance intervention had been reached by any of the agencies? Even if everyone had been reached, did they get the required quantum of assistance to have sustainability? These questions are still very inconvenient to be answered because there are certain challenges associated with this programme.

Quality of SHGs

The deterioration in the quality of MFIs is explained by a variety of factors including:

- The intrusive involvement of government departments in promoting groups;
- Inadequate long-term incentives to NGOs for nurturing them on a sustainable basis; and
- Diminishing skill sets on part of the MFIs members in managing their groups. In my assessment, significant financial investment.

Regional Disparity

It has been observed that the microfinance programme is mainly run by formal financial institutions with the help of SHGs. As a result microfinance programme is progressing in those areas of the country where there is tremendous growth of formal financial institutions. Microfinance institutions were expected to reach those areas where the formal banking system failed to reach and the poor people have to depend on the money-lenders in order to meet their financial requirements. But actually, many big MFIs are activating in those states where the banking network is very strong.

Deserving Poor are Still not Reached

The microfinance delivery models are not exclusively focused on those who are below the poverty line or very poor. Though the programme is spreading rapidly but with a slow progress in targeting the bottom poor households. About 50 per cent of SHG members and only 30 per cent of MFI members are estimated to be below the poverty line.

Low Depth of Outreach

Another problem faced by the microfinance programme is the depth of services provided. Though the outreach of the programme is expanding, large number of people is provided

with microfinance services but the amount of loans is very small. The small loan size and short duration do not enable most borrowers to invest it for productive purposes. They, generally, utilize these small loans to ease their liquidity problems.

Lack of Insurance Services

Poor people are vulnerable to financial shocks. A small change in their earning patterns due to natural calamities, health problems, death of earning member etc. Can push them to destitute. So, a provision of insurance under the microfinance programme is very essential to help the poor to cross the poverty line. But, in reality, the current microfinance programme in India is just focused on regular saving and micro-credit.

Suggestions

- Presently, there is no distinctive regulatory framework for the MFIs in India. Regulation of the MFIs is largely in the purview of the state governments. So there is a need of an exclusive regulation to regulate to MFIs in India.
- Ensure the quality of MFIs in an environment of exponential growth. Due to the fast growth of the SHG-Bank Linkage Programme, the quality of MFIs has come under stress. This is reflected particularly in indicators such as the poor maintenance of books and accounts etc.
- Proper training for the clients should be organized in an efficient way so that they could know each and every small things about their debt.
- Ensure the uniform distribution of micro financing in both rural and urban areas of each states of India.

Conclusions

On the above findings we observe so many problems are associated with the MFIs. The Microfinance institutions are lagging behind in terms of loan and credit the real needy, regional imbalance, a proper regulation etc. Internal, external and client based challenges are prevailing from starting of the MFIs in India.

Finally in my view MFIs in India have so many lacunas in their running, though the MFIs

paid an important role in the poverty alleviation and enhancing the living standards of the poor. If the above shortcoming will be eliminate from the MFIs, it would have positive results on the economy, lead to greater efficiency and improvement of living standards of the thousands of poor.

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INTERNET AS A MEDIUM OF EXCHANGE

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Abstract

Online marketing is becoming a hot topic in every business sector and gradually plays an important role in any company's multi channel marketing strategy. It uses the internet to deliver promotional marketing messages to consumers. Social media is an extension and explosion of traditional word of mouth networks. Word of mouth has always been the most effective and trustworthy means of disseminating information. With the enablement of technology anybody with an internet access and has an opinion can be part of social media. This cultural shift is a force to reckon with for companies. Social media is a phenomenon that has transformed the interaction and communication of individuals throughout the world. However, social media is not a new concept. It has been evolving since the dawn of human interaction. In this article, the author describes the concept, kinds, Evolution and its impact in the 21st century.

Keywords: Social media, Internet, Websites, Face book, Twitter, Marketing, You Tube

Introduction

Digital marketing is a part of digital economy. India is a fast moving nation towards digital economy and this movement has been accelerated with the demonetization of the Indian currency in the last quarter of the year 2016. Digital marketing is achieving marketing objectives through applying digital technologies and media. Digital marketing is often referred as 'online marketing', 'internet marketing' or 'web marketing'. The term digital marketing has grown in popularity over time, particularly in certain countries. In the USA online marketing is still prevalent, in Italy is referred as web marketing but in the UK and worldwide, digital marketing has become the most common term, especially after the year 2013. It is an umbrella term for the marketing of products or services using digital technologies mainly on the internet. The rapid evolution of digital media has created new opportunities and avenues for advertising and marketing. Fueled by the proliferation of devices to access digital media, it has the exponential growth of digital advertising. Digital marketing became more sophisticated as an effective way to create a relationship with the consumer that has depth and relevance.

India has a long way to go in the world of digital marketing as more and more Indians are spending time on the internet. For the past few years, sales process has changed a lot from doing sales through phone calls to sales being conducted

through several social media marketing. Instead, the focus is now being led on how to reach out to the customers and make the sales through contemporary methodologies viz. via the help of digital media like Face book, Twitter, LinkedIn, E-mail etc. Digital marketing helps in promoting products and services using digital distribution and social media channel to reach consumers in a timely, relevant personal and cost effective manner.

Internet marketing is the most inexpensive way to reach our target market, regardless of the size of our business. Internal marketing is also called as online marketing. Consumers worldwide can shop online 24 hours a day, seven days a week, and 365 days a year. Online marketing is the process of promoting a business or brand and its products or services over the internet using tools that help drive traffic, leads and sales. These days though internet marketing is often used interchangeably with "content marketing". Because content marketing is the internet marketing of the present and future.

Internet Usage in India

Over the past few decades, the internet has developed into a vast global market place for the exchange of goods and services in the world. In many countries, the internet has been adopted as an important medium of exchange, offering a world wide assortment of products with 24 hours availability and wide area coverage. Indians use

the internet for e-mail and IM (98%); job search (51%); banking (32%); bill payment (18%); stock trading (15%); and matrimonial search (15%) etc.

Online Shopping in India

In India overall 72% of young people access internet on regular basis. While online shopping is still not popular in India, but the numbers are growing every year. Flipkart says that India's e-commerce business bounced by more than 80% in 2013 and the trend is likely to continue for at least the next 5- 6 years. Flipkart co-founder Sachin Bansal said that the e-commerce business in India is expected to reach around \$50-70 billion by 2020 on the back of fast developing internet connected population and development in related infrastructure like amount payment and delivery systems. It is expected that over half billion Indians will switch to smart phones in the next five years. This will be big changes in the e-business in India.

Marketing Mediums

Marketing and promotion can take place on a variety of mediums or platforms. The traditional mediums include print, radio, television, direct mail and telephone; while the online mediums include email, social media, pay per click marketing, search engine marketing, and mobile marketing. There are benefits and costs to each type of marketing so it is critical to understand the objectives of each marketing campaign and utilize the medium that best facilitates them.

Print

Newspapers, magazines, printed telephone directories and billboards all fall within the category of print media. Although many of these media outlets have dwindles in market penetration but retains key importance with certain demographic groups. For example telephone books have become almost antiquated as the majority of the country utilizes online resources to locate contact information, yet a large number of consumers in rural communities and internet starved areas continue to depend on them. Newspapers still retain considerable prestige and relatively high consumption rates in some areas. Many groups of consumers including older, more

tradition bound consumers continue to receive their daily news in a printed, hard copy format, but there is no doubt that the trend is for printed papers to reach fewer consumers. Publishers have tried to counter this by publishing a large portion of their content online. Marketers who wish to reach certain market segments may wish to consider utilizing this form of print and online marketing. Many magazines have also migrated to the online format in order to reach their target audience and reduce publication costs, but many of the more established, mass market magazines continue to publish in printed format. Like newspapers, the segment of the population that consumes news and content in this format is dwindling but certain groups of consumers remain loyal to this medium. Billboard marketing has not seen the reduction in effectiveness that other print mediums have, primarily due to their limited marketing function of creating marketing impressions on drivers. This form of marketing has been effective for some types of brand awareness and local event promotion, which should continue in spite of the rising popularity of online marketing platforms.

Radio

A broadcast medium like radio can be extremely effective in reaching a key demographic. Because most radio stations are limited to a particular genre of music like pop, classical, urban or country, their listeners often possess similar characteristics. In combination with accurate marketing research, a radio marketing campaign can communicate a promotional message to a target segment with a high degree of success.

Television

This is one of the most expensive marketing platforms and requires considerable preparation in researching the peak times for reaching the target consumer as well as in production of the commercial, infomercial or product placement. Television remains the most powerful form of marketing despite the advent of the internet, with most Americans spending more than four hours a day viewing TV programs. Purchasing ad time is a huge investment for many small and mid-size

companies, so a well strategized marketing campaign is essential.

Directmail

Direct mail marketing utilizes flyers, letters, and catalogs to reach a target consumer. Despite the popular impression that direct mail is widely dispersed and inefficient form of marketing, many successful direct mail marketers employ highly sophisticated marketing techniques that use detailed profiles of potential customers to improve conversion rates. Direct mail has continued in its effectiveness due to the value of tangible advertisements which are in contrast to the ephemeral nature of online promotions.

Telemarketing

Telemarketing remains a robust form of marketing due to its push nature and the introduction of new technologies, like automation and cross channel lead generation, which has enhanced conversion effectiveness. There has been a number of consumer protections implemented which have limited telemarketing, but it still remains a highly effective way to connect with consumers and induce sales.

Online Marketing

Search Engine Marketing

Search engine marketing utilizes paid and unpaid mechanisms for improving visibility on a search engine results page. This increased visibility translates into higher traffic for the ecommerce site and enhanced revenue. These mechanisms may include SEO techniques like keyword insertions, back link building, and content optimization. Paid techniques include paid inclusion, link farming, and content marketing.

Pay Per Click Marketing

Pay per click is often associated with banner ads, pop up ads and sponsored links. This form of marketing is commonly priced upon the number of clicks upon the ad or link. PPC marketing remains important for its ease of use, highly measurable effectiveness and modest ROI, but the PPC model of marketing has diminished in importance as consumers have become inured to ubiquitous use of ads and links.

E-Mail Marketing

Email marketing has been an essential medium for marketing strategies since the inception of online marketing. The use of ads, newsletters and other content that is directly sent to consumers who have expressed interest in the product or business remains a very successful way of generating consumer interest and maintaining a relationship with customers. Due to the narrow window of consumer responses, e-mail conversion rates can be measured with a very high degree of accuracy, which allows marketers to develop very sophisticated metrics and strategies for this important medium.

Social Media Marketing

Social media sites like Face book and Twitter have huge followings that present enormous marketing possibilities for businesses. The ability to gauge consumer interest in products, brands and social trends offers a huge amount of valuable information that marketers can utilize to create effective and narrowly targeted marketing campaigns. There are considerable costs and challenges associated with the use of these platforms, but a highly successful social media marketing campaign can produce enormous consumer interest.

Mobile Marketing

Mobile marketing is an emerging form of marketing that is wholly dependent on the use of mobile devices like smart phones and tablets. Although all of the previously mentioned mediums of marketing can be applied to mobile devices, due to application and technological constraints, there are critical differences that must be identified and incorporated into a mobile marketing campaign. The growing popularity of this form of marketing is related to the trend line of a steep increase in number of consumers using their mobile devices to acquire marketing information and make online purchases or other online activities.

Benefits of Online Marketing

- Internet is the only medium that is able to cross geographic and national boundaries.
- Internet gives a wide access of potential consumers. It has been estimated that a couple of billion people around the world use the internet and more are becoming aware of internet with each passing day.

- The cost of promoting business on the internet is cheaper than other medium of marketing
- Internet is easy for small and medium size businesses to advertise their products.
- It allows the ability to stay connected with customers and they can buy the product instantly.
- Internet allows to sending multiple messages at the same time, which saves the tedious task of sending a newsletter to every client.
- Internet marketing facilitates an instant feedback from the customers. Customers can share about their experience after using the product.

Failure of Online Marketing

Strategies and Tactics Confusion

Tactics are part of a strategy. When Tactics are mistaken for strategies, it becomes hard for a digital marketing strategy to succeed and reap results.

No Synergy

All marketing efforts, offline – online & online - online must be in synergy and focus on a single goal. Contradicting efforts may result in varied brand image and brand positioning in the mind of the customers.

Lack of Research

Every marketing strategy is focused on customers. The company should know about their audience, their wants, needs, and luxury. Digital Marketing strategy should give the users what they want. Content marketing and search engine. Marketing strategies should focus more on the keywords and content whereas social media marketing, and email marketing should focus more user trends and engagement.

Rigidity

Digital business environment is more dynamic than the usual business environment. Rigid strategies with fixed tactics don't usually work in the digital environment. Once goals are set, strategies and tactics are needed to be modified from time to time based on the user trends, search engine trends, and other digital factors.

Unable to Predict the Time-Frame

Some marketers accept a premature defeat because of wrong predicted time-frame for results

from digital marketing efforts. Digital marketing efforts, just like other marketing efforts, take time to reap desired results. Digital marketing goal setting and execution is a bit different from usual marketing goals. It needs actual analytics to be read and understood to proceed.

Less Focus on Customers

Every marketing campaign starts with an understanding of the ideal customers, what they want, and where they can find them. The modern Web means finding is easier than ever. In general, people go online to answer questions and solve problems. The same is true of the customers, no matter who they might be.

Conclusion

Online shopping is having a vast scope in the world. With the help of the internet, consumers can shop anywhere, anything and anytime easily. The trend of buying through online shopping is increasing day by day. Online shopping is more popular among youth. Therefore the online stores should take necessary steps to popularize the trend of online shopping and develop appropriate strategies to solve the problems of the online consumers. Online marketing is cost effective and having a great commercial impact on the business.

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A STUDY ON CONSUMER PERCEPTION ON FAST-FOOD OUTLETS WITH REFERENCE TO DINDIGUL CITY

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Abstract

A customer is the most important visitor in our premises he is not dependent on us. We are dependent on him; he is not an interruption in our work. He is the purpose of it. He is not an outsider in our business he is part of it. We are not doing him a favour by serving him he is doing us a favour by giving us an opportunity to do so. Kenneth B Elliot. Fast food is the term given to food that can be prepared and served very quickly. While any meal with low preparation time can be considered to be fast food, typically the term refers to food sold in a restaurant or store with low quality preparation and served to the customer in a packaged form for take-out/take-away. The fast food industry in India has evolved with the changing lifestyles of the young Indian population. The sheer variety of gastronomic preferences across the regions, hereditary or acquired, has brought about different modules across the country. It may take some time for the local enterprise to mature to the level of international players in the field. Many of the traditional dishes have been adapted to suit the emerging fast food outlets. The basic adaptation is to decrease the processing and serving time. For example, the typical meal which called for being served by an ever alert attendant is now offered as a Mini-Meal across the counter. In its traditional version, a plate or a banana leaf was first laid down on the floor or table. Several helpers then waited on the diner, doling out different dishes and refilling as they got over in the plate.

Introduction

Food diversity in India is an implicit characteristic of India's diversified culture consisting of different regions and states within. Traditionally, Indians like to have home-cooked meals – a concept supported religiously as well as individually. However, with times due to increasing awareness and influence of western culture, there is a slight shift in food consumption patterns among urban Indian families. It started with eating outside and moved on to accepting a wide variety of delicacies from world-over. Liberalization of the Indian economy in the early 1990s and the subsequent entry of new players set a significant change in lifestyles and the food tastes of Indians.

Fast food is one which gained acceptance of Indian palate after the multinational fast food players adapted the basic Indian food requirements viz. vegetarian meals and selected non-vegetarian options excluding beef and pork totally from their menu. Multinational fast food outlets initially faced protests and non-acceptance from Indian consumers. This was due to primary perception that these fast food players serve only

chicken and do not serve vegetarian meals. In addition, fast food is perceived expensive besides being out-of-way meals in Indian culture. Today, fast food industry is getting adapted to Indian food requirements and is growing in India. It is gaining acceptance primarily from Indian youth and younger generations and is becoming part of life. Keeping in view the Indian habits and changing preferences towards food consumption, this study has its focus to understand the factors affecting the perception of Indian youth, in the age group of 20-30 years, towards consumption of fast food as well as towards making choice of fast food outlets.

Fast-Food Outlets also known as Quick Service Restaurants

Quick Service Restaurants industry is one of the key segments of Indian food service market and is growing very fast. Major reasons of its growth are: Younger workforce, Changing lifestyle, Craving in Indians for international food, New Themes and menus by innovative & entrepreneurial ventures, Increased working women.

What they are doing to attract consumers

Adaptation according to taste of Indians, Reasonable prices, High promotion, convenient location, Fast delivery of ordered items.

Consumer Perceptions towards Fast Food

Perception is defined by Schiff man & kanuk as the process by which individual selects, organizes, and interprets stimuli into meaningful and coherent picture of the world. For example, two individual consumers who visit the same fast-food outlet at the same time and receive the same service quality from the service provider, will each recognize, select, organize and interpret own needs, values and expectations of previous experience as not one consumer is the same as another.

Perception is the result of two inputs that together contribute to forming the person's own picture or perception according to how the individual experiences it in their own way. The first input comprises the physical stimuli from the outside environment and the second input is based on the consumer's own expectations that relate to their previous experiences.

The powerful fragmentation of consumers nowadays, represents a tendency that should be taken into consideration, in order to identify and improve the quality dimensions of the products which are important for each category of consumers. Young people are not concerned with food preparation and that is why, they prefer to go out for their meals. They usually go to fast-food restaurants, especially when there is nobody to cook for them (while they study away from home) and also when they want to socialize. Although they have the necessary knowledge about the nutritional value of food and its effects on their body, they don't act accordingly. Fast – food restaurants are famous because they serve the food very fast, they are cheap and they easily replace homemade food. Although people, who are usually very busy working, find fast-foods advantageous, we should all be aware of the fact that fast-food products are high in calories, fats, sugar and salt. Even so, young people admit that it is very difficult for them to change their food habits - especially because they don't have time and discipline to do it. The accessibility of the location is another motive for young people to prefer fast-foods. Unlike the restaurants, which

are located in less accessible areas for the young people, fast-foods are located in their way towards their home or downtown, and they are more numerous. Easiness of finding a fast-food could be associated with the lack of time or the hurry. Choosing one particular fast-food depends on its flexibility and capacity to adapt to young people's needs. These needs are in fact young people's desires to easily find a place to eat, opened at any time, with a products display, to be able to order fast, to eat the food ordered rapidly, to have a place to socialize with their friends and to take away the food or order at home when they do not want or do not have time to have the meal at fast-food.

Definition

Fast food have been defined by Bender and Bender (1995) as a "general term used for a limited menu of foods that lend themselves to production-line techniques; suppliers tend to specialize in products such as hamburgers, pizzas, chicken, or sandwiches".

Statement of the Problem

Indian culture and changes in eating habits are very slow moving with barriers to eating out entrenched in certain sectors of Indian society. The growth in nuclear families, particularly in urban India, exposure to global media and Western cuisine and an increasing number of women joining the workforce, had an impact on eating out trends. Fast food is one of the world's largest growing food types in India. The working people don't spend a lot of time for preparation of meals, traveling to pick up meals, or waiting for meals in restaurants. As a result, consumers rely on fast food. Knowing this, fast food providers are coming up with new ways to market their products that save time for consumers.

Objectives

- To analysis is the Perception of the consumer towards the fast-food outlets.
- To analysis is the influence of income on the selection of fast-food buying outlets.
- To study the relationship between the nutritional information over the decision making on buying the fast-food.

Scope of the Study

In the present context to understand the consumer perception in fast food outlets in Dindigul city two shop only focus.

Research Methodology

After identifying and defining the research problem and determining specific information required in solving the problem, the next step is to look for the type and source of data that may yield the desired results.

Primary Data

The primary data is collected through proper questionnaire distributed to the consumers.

Secondary Data

The secondary data has been taken in the form of various websites, research papers, books and research articles related to the topic.

Sample Size

The sample size for the survey was 216 (216 sample for consumer perception) in Dindigul city.

Statistical Tools

The collected data were classified tabulated, and analyzed with some of the statistical tools like.

Garrets Ranking techniques:

Percent position = $100(\text{Rij}-0.5)/N_j$

Weighted Average Method

The statement given under the questionnaire was measured by a five point scale. Each station consisted of five alternative responses from which the respondents had to choose one. The alternative responses were given weight age in the form of 5 points for strongly agree, 4 for agree, 3 for neutral, 2 for disagree, 1 for Strongly disagree. In order to find out the respondents' effective sources, total score for each source, was obtained by multiplying frequencies with the range of the response and summing them up.

Limitations of the Study

- The consumers have been too busy to provide information as the data has been collected during busy hours.

- The sample size is small when compared with the population. So it may not reveal the exact opinion of the respondents.
- The study was purely based on drive-in consumers only.

Gender of the Respondents

Sex refers to the character that distinguishes people as male and female based on some unique behavior. The behavior and the opinion of the male differ from the females. The following Table 4.1 shows the Gender wise classification of the respondents.

Table 1 Gender of the Respondents

Gender	No of Respondents	(%)
Male	116	3.7
Female	100	6.3
Total	216	00

Source: Primary Data

Inference

From the above Table 1 it is clear that, out of 216 respondents, 116 (53.7 per cent) respondents are male and the remaining 100 (46.3 per cent) respondents are female.

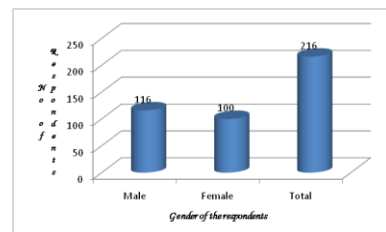


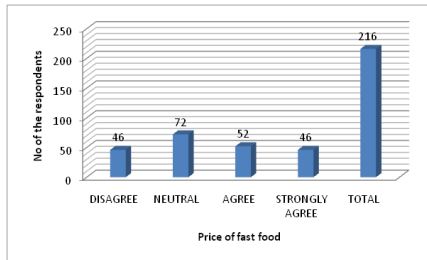
Table 2 Price of fast-food

Attribute	No of Respondents	%
Strongly Disagree	-	-
Disagree	46	21.3
Neutral	72	33.5
Agree	52	24
Strongly Agree	46	21.2
Total	216	100

Source: Primary data

Inference

The above table shows that 21.2% of the respondents are strongly agree to price of the fast food attracts to buy, 24% of the respondents are agree, 33.5% of the respondents are neutral and 21.35 of the respondents are disagree.



Findings

- 53.7% of the respondents are male.
- Only 45% of the respondents are agree to price of fast-food.

Suggestion

The fast-food companies must keep price at the low level because of satisfaction of consumer needs and their economic level.

Conclusion

The fast food consumer needs better than other food. At the same time our life style very bad by the food.. these food taste very good but health is not good , so very rare to use this food for our future health.

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CUSTOMERS' VISION ON ATM (AUTOMATED TELLER MACHINE) SERVICES (WITH SPECIAL REFERENCE TO DINDIGUL CITY)

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Abstract

This research study was carried out to obtain the Customer Vision of ATM Card holders in Dindigul city. Research on the use of ATM system of banking customer vision remains unrepresented and is a growing area of interest. It further offered a controversial topic that ATM holders could engage into further make sense of the different negative and positive effects of ATM use that exist, and how these directly influenced responses to gendered phenomena. It was therefore elicited significant constructions of results and hence was used as a vehicle to further add insight into the constructed nature of awareness about the customer services offered by ATM points to account holders, effectiveness of ATM service on account holders and the relationships between ATM services and customer satisfaction. As a view point for banking industry by showing how quality services offered by ATM service points are essential and its relationship to customer satisfaction.

Keywords: Customer vision, Account holder, ATM Card, Customer satisfaction.

Introduction

ATM (Automated Teller Machine) Provides opportunity for banks to go for competent and cost effective models. There was a belief that internet banking channel will make the ATM channel irrelevant. However, ATM channel has dominated the public technology segment, and future of ATM industry is also quite bright in India. New technological innovations emerge in our society on a continuous basis. But the diffusion of this technological innovation by the members of the society determines its success and continuation. In that sense, Automated Teller Machine (ATM) is not an exception. With the advent of ATMs, banks are able to serve customers outside the banking.

An Automated Teller Machine (ATM) allows customers to perform banking transactions anywhere and at any time without the need of human teller. By using a debit or ATM card at an ATM, individuals can withdraw cash from checking or savings accounts make a deposit or transfer money from one account to another or perform other functions. You can also get cash advances using a credit card at an ATM. Individuals should be aware that many banks charge transaction fees- generally ranging from Rs. 25-45 per transaction for using another bank's ATM.

Statement of the Problem

A study like the present one offers customers the opportunity to express themselves concerning their satisfaction of dissatisfaction with the use of banking services. One major problem faced by bank customers before the advent of ATM was long queues in banking which left many bankers frustrated. Customers of various banks in the Dindigul city continue to grapple with problems related to automated teller machines (ATMs), a month after the inter-bank ATM transaction charges were scrapped on the directions of the Reserve Bank of India. While using ATM services found that machine out of cash, machine out of order, no printing of statement and poor visibility of statement slip were the important issues. It was clearly reflected from the study that there was no significant difference of opinion between male and female and public and private sector Bank ATM users regarding various problems while using ATM services.

Objectives

To analyze the customer vision between various demographic variables and ATM services provided by various banks.

To study the groundwork investigation of the various ATM transactions, reasons to use ATM cards and various problems while using ATM card services.

Hypothesis of the Study

The following hypotheses have been formulated and tested:

- There is no significant relationship between Various banks and Satisfaction level of the respondents.
- There is no association between using ATM services of banks in Dindigul City.

Methodology

The study area taken by the researcher is Dindigul city. Data collection comprises of primary data and secondary data. The primary data has been collected through questionnaire from the ATM card holders and secondary data from related with journals, Books and Electronic mails.

The sample plan chosen within the city of Dindigul like Nagal nagar, seelapadi and thamaraipadi. Random sampling has been

resorted to. The focus is on the influence of people in ATM card holders's. The questionnaire is distributed to a sample population of 50 respondents.

The limited number of respondents may be considered as a limitation of the study. The study was conducted from Jan 2018 to Feb 2018. The reserscher had used statistical tools as Percentage analysis, Chi-square test, One way ANOVA.

Pilot Study

A preliminary investigation is done by conducting a pilot study. In this process the researcher collected 50 Questionnaires from part of Dindigul city to test the reliability and validity of the research instrument. The study represented consumers from various field such as businessman, students and service industry.

Problems while using ATM services

Factors	Often	Rarely	Never	Total
Poor Visibility of Statement	20	27	3	50
Cards get blocked	12	18	20	50
Machine out of order	24	12	14	50
Unsuitable location of ATM	12	25	13	50
ATMs not working	16	19	15	50
Wrong Amount of Statement	15	13	22	50
Total	99	114	87	300

Table 2

Observed	Expected	O – E	(O-E) ²	$\frac{(O - E)^2}{E}$
20	16.5	3.5	12.25	0.742
27	19	8	64	3.368
3	14.5	-11.5	132.5	9.137
12	16.5	-4.5	20.25	1.227
18	19	-1	1	0.052
20	14.5	5.5	30.3	2.089
24	16.5	7.5	56.25	3.409
12	19	-7	49	2.578
14	14.5	-0.5	0.25	0.017
12	16.5	-4.5	20.25	1.227
25	19	6	36	1.894
15	14.5	0.5	0.25	0.017
16	16.5	-0.5	0.25	0.015
19	19	0	0	0
15	14.5	0.5	0.25	0.017
15	16.5	-1.5	2.25	0.136
13	19	-6	36	1.894
22	14.5	7.5	56.25	3.879
Total		300		31.698

Table 3

Chi-square value	Degree of Freedom	Table value
31.698	10	18.3

Source: Primary Data

Inference

The table value of chi-square for 10 degree of freedom at 5 percent level of significance is 18.3. The calculate value of chi-square is much higher than this table value and hence the result of the hypothesis is does not support the hypothesis. Therefore the hypothesis is rejected.

Types of Bank and Satisfaction Level of the Respondents

ANOVA is a statistical technique use to examine whether the sample have been drawn

from the populations having same mean. This is used when more than two samples are used. Under one-way ANOVA only one factor is considered.

Sum of Square between

samples (SSC) = $n_1+(x_1-x)^2+ \dots +nk(xk-x)_2$

Sum of square within

samples (SSD) = $\sum(xji-xj)^2+\dots + \sum(xki-xk)^2$

Mean sum of square between

sample (MSC) = $SSC \div (k-1)$

Mean sum of square within

sample (MSD) = $SSD \div (n-k)$

F Ratio = $MSC \div MSD$

k-1 = Degrees of freedom between samples

n-k = Degrees of freedom within samples

Table 4

Type of Bank	Highly Satisfied	Satisfied	Neutral	Dis-satisfied	Highly Dis-satisfied	Total
State Bank of India	4	12	-	1	-	17
Indian Bank	2	2	2	-	1	7
ICICI	-	2	1	-	-	3
IDBI	-	1	-	-	-	1
Canara Bank	1	3	1	1	-	6
Indian Overseas Bank	1	4	5	-	-	10
Others	-	5	1	-	-	6
Total	8	29	10	2	1	50

Table 5

Source of Variation	Sum of Square	Degrees of Freedom	Mean sum of Square	F Ratio
Between sample	130.58	4	32.645	14.63
Within sample	67	30	2.23	
Total	197.58	34		

Table 4 and 5 show that the calculated value (2.23) is more than the table value (2.6896) which shows that the Null hypothesis is accepted and alternative hypothesis is rejected. It proves that there is a significance difference between types of accounts and satisfaction level of the respondents.

Findings

- A study is made to know whether different type of banks and customers satisfaction level is differ with regard to using ATM cards. A hypothesis is framed and tested with the

help of one way ANOVA. It is conclude that there is no significant difference between various banks and level of satisfaction of the respondents.

- A study is made to find the association between using ATM cards. A hypothesis is framed and tested with the help of Chi-Square test. It is concluded that there is association between using ATM services of bank in Dindigul city.

Conclusion

It concludes that ATM is the easiest way of depositing and withdrawing money. Transaction is possible any time, that's why in India some people call ATM as "all- time money". If ATM machines are connected to internet then it's possible to do transaction from anywhere, 24 hours a day and 365 days in a year. With the security of ATM improving it has now become a safe mode of transaction. Thus the findings of the study may be very useful for bank officials and it may also help the ATM section of the banks to develop their future plans and strategies. Hence it can be concluded that ATM is safe, fast, reliable, convenient, excisable and any time money machine.

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ENTREPRENEURSHIP AND EMPOWERMENT: A STUDY ON VARIOUS SCHEMES FOR ECONOMIC EMPOWERMENT OF WOMEN ENTREPRENEURS IN INDIA

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Abstract

Women contribute to nearly 50% of the total population in our country but when it comes to participation in entrepreneurial sector, their participation is only marginal. This means nearly half of the Indian workforce is left unutilized. In today's world, women entrepreneurs are playing very vital role and they have become important part of the global business environment and it's really important for the sustained economic development and social progress. The business sector is dominated by males and women have very little chances of becoming entrepreneurs. Women need to empowered to through gender friendly environment and stimulation. This paper attempts to analyze the various schemes of the Govt. of India for promoting women entrepreneurship at this crucial juncture when India is positioning itself as a world leader in business and trade.

Keywords: entrepreneurship, empowerment, schemes

Introduction

Women Entrepreneurs are highly increasing in the economies of almost all countries around the world.. The business potentials of women have been increasing with the growing sensitivity to the role and economic status in the society. The knowledge, skill and compliance in business are the core reasons for women to come forward into business initiatives. Women entrepreneurs engage in business due to push and pull factors which give confidence to women to have an self-sufficient occupation and stands on their foots. Logic towards independent decision making on their life and career is the motivational factor behind this insists on 'Women Entrepreneur' is a person who accepts challenging role to meet her personal desires and turn out to be economically independent. A strong desire to do enormous positive is an integral quality of entrepreneurial women, who is competent of contributing values in both family and social life. With the introduction of media, women are conscious of their own qualities, rights and also the work situations. The glass ceilings are shattered and women are found indulged in every line of business from papad to software.

Objectives of the study

The study has been conducted with the following objectives:

- To study the significance of entrepreneurship in women empowerment;
- To analyze the various schemes for women entrepreneurship in the country.

Significance of the Study

Women are often discouraged from going to business and industrial sector besides they face several challenges in this sector. Women need to be empowered to through gender friendly environment and stimulation. The role of women entrepreneur in economic development is inevitable. Promoting entrepreneurship is crucial at this juncture when India is positioning itself as a world leader in business and trade.

Entrepreneurship and Empowerment

According to World Bank, "empowerment is the process of increasing the capacity of individuals or groups to make choices and to transform those choices into desired actions and outcomes. Central to this process is actions, which both build individual and collective assets, and improves the efficiency and fairness of the organizational and institutional context, which govern the use of these assets". Women are integral part of the society. It is necessary that women are considered equal partners in progress with men. It is then that only all-round development and growth of a nation would be possible. Hence empowerment of women is a holistic concept which encompasses social,

political and economic aspects. Empowerment of women should be a key asset of all social development programmes.

Economic empowerment of women entails gradually increasing control of poor women over the entire economic process and not merely as producers of some products and services which are otherwise controlled through other intermediaries. Economic empowerment of women is the magic that boosts both gender equality and wealth and well-being of a nation. Economic empowerment of women is the ability to make and act upon economic decisions which will result in their sustained living standards and the potential for advancing economically.

Entrepreneurship means different things to different people and can be viewed from different conceptual perspectives. However, in spite of the differences, there are some common aspects like risk taking, creativity, independence and rewards. Schumpeter described entrepreneurship as a process and entrepreneurs as innovators who use the process to break the existing system of production and organisation through new combinations of resources and new methods of production and trade.

Women Entrepreneurship is the act of creation of business by women and they grow in economic strength and get good position in society. Women Entrepreneur means women have to lead new organization and provide jobs to women as women entrepreneurs. According to the Government of India, woman entrepreneurship is "enterprise owned and controlled by a woman having a minimum financial interest of 51 percent of the capital and giving at least 51 percent of the employment generated in the enterprise to women".

Schemes for Promoting Women Entrepreneurship

In this start-up eco-system of India, Women Entrepreneurs can be seen everywhere. Women too are seen leaving their high-profile jobs as well as some stepping out of the four walls of their homes and joining the pool of Entrepreneurship in India. The major factor behind the the entrepreneurial journey is capital and various banks offer specialized loans for women

entrepreneurs that have slightly different and more flexible set of terms and conditions pertaining to collateral security, interest rates etc. Here is a list of some significant schemes and loans exclusively for women that aim at promoting women entrepreneurship

Annapurna Scheme

This scheme is offered by the State Bank of Mysore for those women entrepreneurs who are setting up food catering business in order to sell packed meals, snacks, etc. The amount granted as a loan under this scheme can be used to fulfill the working capital needs of the business like buying utensils and other kitchen tools and equipment.

Under this loan, a guarantor is required along with the assets of the business being pledged as collateral security. Further, the maximum amount of money that is granted is 50,000 which has to be repaid in monthly installments for 36 months, however, after the loan is sanctioned, the lender doesn't have to pay the EMI for the first month. The interest rate is determined depending upon the market rate.

Stree Shakti Package for Women Entrepreneurs

This scheme is offered by SBI to women who have 50% share in the ownership of a firm or business and have taken part in the state agencies run Entrepreneurship Development Programmes (EDP). The scheme also offers a discounted rate of interest by 0.50% in case the amount of loan is more than 2 lakhs.

Bharatiya Mahila Bank Business Loan

This loan is a support system for budding women entrepreneurs looking to start new ventures in the fields of the retail sector, loan against property, MICRO loans, and SME loans. The maximum loan amount under this scheme goes up to 20 crores in case of manufacturing industries and also a concession is available to the extent of 0.25% on the interest rate and interest rates usually range from 10.15% and higher. Additionally, under the Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE), there is no requirement of collateral security for a loan of up to 1 crore.

Dena Shakti Scheme

This scheme is provided by Dena bank to those women entrepreneurs in the fields of agriculture, manufacturing, micro-credit, retail stores, or small enterprises; who are in need of financial assistance. The interest rate is also decreased by 0.25% along with the maximum loan amount being ₹20 lakhs for retail trade, education and housing whereas ₹50,000 under the microcredit.

Udyogini Scheme

This scheme is offered by Punjab and Sind Bank so as to provide women entrepreneurs involved in Agriculture, retail and small business enterprises to get loans for business at flexible terms and concessional interest rates. The maximum amount of loan under this scheme for women between the age bracket of 18-45 years is 1 lakhs but the family income is also taken into consideration and is set at 45,000 per annum for SC/ST women.

Cent Kalyani Scheme

This scheme is offered by the Central Bank of India with the aim of supporting women in starting a new venture or expanding or modifying an existing enterprise. This loan can be availed by women who are involved in village and cottage industries, micro, small and medium enterprises, self-employed women, agriculture and allied activities, retail trade, and government-sponsored programs. This scheme requires no collateral security or guarantor and charges no processing fees. And the maximum amount that can be granted under the scheme is Rs. 100 lakhs.

Mahila Udyam Nidhi Scheme:

This scheme is launched by Punjab National Bank and aims at supporting the women entrepreneurs involved in the small scale industries by granting them soft loans that can be repaid over a period of 10 years. Under this scheme there are different plans for beauty parlors, day care centres, purchase of auto rickshaws, two-wheelers, cars, etc. the maximum amount granted under this scheme is 10 lakhs and the interest depends upon the market rates.

Mudra Yojana Scheme For Women

This scheme has been launched by the Govt. of India for individual women wanting to start small new enterprises and businesses like beauty

parlors, tailoring units, tuition centres, etc. as well as a group of women wanting to start a venture together. The loan doesn't require any collateral security and can be availed as per 3 schemes:

- Shishu, where the loan amount is limited to 50,000 and can be availed by those businesses that are in their initial stages.
- Kishor, where the loan amount ranges between 50,000 and 5 lakhs and can be availed by those who have a well-established enterprise.
- Tarun, where the loan amount is 10 lakhs and can be availed by those businesses that are well established but require further funds for the purpose of expansion. If the loan is granted, a Mudra card will be given to you which functions the same way as a credit card however the funds available are limited to 10% of the loan amount granted to you.

Orient Mahila Vikas Yojana Scheme

This scheme is provided by Oriental Bank of Commerce to those women who hold a 51% share capital individually or jointly in a proprietary concern. No collateral security is required for loans of Rs.10 lakhs up to Rs.25 lakhs in case of small-scale industries and the period of repayment is 7 years. A concession on the interest rate of up to 2% is given.

Conclusion

In spite of several schemes for entrepreneurial enhancement of women there have been several challenges for women in building their career. Women need to motivate themselves and become aware of the entrepreneurial initiatives available and support themselves. Women can play a vital role in economic growth and development of the country and the creation of a sustainable future. The policy makers need to look at avoiding the hurdles before women entrepreneurship development and create an equitable environment. Hence a strong policy implementation intentions in women entrepreneurship development plans through consistent monitoring and mentoring is necessary. All women entrepreneurship schemes need to be

supervised transparently and any discrepancies should be dealt with.

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A STUDY ON BUYING BEHAVIOUR AND USAGE OF MOBILE PHONE AMONG GENERATION Z IN MADURAI CITY

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Abstract

Mobile phones have completely changed the way people interact. mobile phone usages have resulted in greater electronic interactions between friends, family which has reduced dramatically the expenses of face interaction. there is a big shift in the way users consume information on their handhelds. consequently mobile phones are changing individual cultural norms and values. the mobile phone is one of the phenomenal inventions of this age. in this study the z generations usages and buying behaviours are clearly defined. the analysis explicitly tells about the result of data usages, phone usages and buying categories, and using other features in mobile by the z generation people.

Keywords: buying behaviour, mobile phone, generation z, igeration

Introduction

Mobile phone plays a predominant role in the modern because mobile phones are used by people at all levels. Generation Z, have never known a world without the Internet, cell phones or ipods."Generation Z" -- independent, stubborn, pragmatic and always in a rush. These youngsters, born after 1995 and unaware of a world without Internet, live a life that seems a million miles removed from the hopes, dreams and morals of previous generations. They are so hooked into the digital world that some academics have nicknamed them "the mutants". Gen Z, also known as iGeneration, Homeland Generation.

Buying Behaviour of Generation Z

- Selective instead of Excessive
- Creative instead of curative
- Likes images instead of text
- Values doing instead of watching
- Looks to influences instead of Celebrities

Objectives of the Study

The objective of the study is to know the attributes affecting consumer's buying behavior while purchasing mobile phones. It also aims to study the usages of mobile phones among the Z Generation people.

Review of Literature

- **Helen Haste, (2005)** "Joined-up texting: mobile phones and young people", Looks at the part that mobile phones play in young people's lives. Emphasizes that mobile phones are not just landline substitutes but are personal extensions, identity statements and fashion statements; paradoxically, the control they give to their owners to communicate when and where they choose makes mobile phones an instrument for privacy as well as independence.
- **Norazah Mohd Suki, (2013)** "Students' dependence on smart phones: The influence of social needs, social influences and convenience", The purpose of this paper is to assess whether social needs, social influences and convenience of smart phones affects students' dependence on them. This research also examines whether students' dependence on smart phones influences their purchase behaviour.

Research Methodology

Research Design

Descriptive Research

Research Instrument

Structured Questionnaire

Methods used in data collection

Primary Data

Primary data was collected directly from users of cell phone with the help of structured questionnaire.

Secondary Data

To collect secondary data the researcher has used different journals on consumer buying behavior, web portals, books and other published print and online substances.

Sample Size

To undertake this study sample size of 150 mobile users of z generation has been selected from the population.

Sampling Unit

The sampling unit comprises the respondents who are using cell/mobile phones in Madurai city.

Sampling Design

Non-probability convenience sampling has been used to undertake this study.

Limitations of the Study

This study is restricted only to the Madurai City. So the results may not be applicable to other areas of the state. This study is based on the prevailing consumer's buying behaviour. But the consumers buying behavior may change time to time or a change in fashion, technology, other factors affecting buying behavior.

Data Analysis & Interpretation of the Study - Generation – Z

1. 'T' Test – Gender, Marital Status, & Type of Family

S.No	Independent Variable	Dependent Variable	't' Value	Statistical Inference
1	Gender	Change The Ringtone	2.035	Significant
2	Marital Status	Phone in the Night	1.981	Significant
3	Marital Status	Recharge Every week	2.978	Significant
4	Marital Status	Sending sms is Needed	2.467	Significant
5	Marital Status	W.F-Needed Information	2.460	Significant
6	Type of Family	Phone for Sending SMS	-2.289	Significant
7	Type of Family	Phone in the Night	-2.511	Significant
8	Type of Family	Recharge Everyday	-1.976	Significant

9	Type of Family	Recharge Every week	-3.405	Significant
10	Type of Family	Enough Network Facilities	-2.229	Significant

Interpretation

- There is a significant difference between gender and changing the ringtone in mobile.
- There is a significant difference between marital status and using mobile in the night, difference in recharging mobile every week, they have difference in feeling that sending sms is needed, and accepting that whether whatsapp and facebook helps to get needed information.
- There is a significant difference between types of family and using mobile for sending sms, using mobile in the night, they have difference in recharging mobile every week, also difference in recharging mobile every day, and accept that whether enough network facilities are available in mobile.

2. Correlation Test- Age, Family Members, & Monthly Income

S.No	Independent Variable	Dependent Variable	Correlation Value	Statistical Inference
1	Age	Phone for Job	0.162*	Significant
2	Age	Recharge Every week	0.210*	Significant
3	Family Members	Contact Family	-0.164*	Significant
4	Family Members	Phone in the Night	0.182*	Significant
5	Monthly Income	Recharge Every week	0.161*	Significant
6	Monthly Income	Can Play all sorts of Games	0.171*	Significant
7	Monthly Income	Change The Ringtone	0.056	Significant
8	Monthly Income	Use Headset in Phone	0.234**	Significant

Note: * correlation is Significant at the 0.05 Level – Significant

**** correlation is Significant at the 0.01 Level – Highly Significant**

Interpretation

- There is a significant relationship between Age and using phone for Job and Recharging the mobile every week.
- There is a significant relationship between family members and having contact with family, and using mobile in the night.

- There is a significant relationship between monthly income and recharging mobile every week, difference in accepting that whether through mobile can play all sorts of games, difference in changing the ringtone in mobile, and using headset in mobile.

3. 'F' test Anova – Status of the House, Education, and Occupation

S.No.	Source	Df	Ss	Ms	'F' Value	Statistical Inference
1	Sending sms is Needed (S.H) Between Groups Within Groups	2 147	12.583 203.177	6.292 1.382	4.552	P = 0.012 P < 0.05 Significant
2	Web-Timely Information (E) Between Groups Within Groups	3 146	8.600 149.140	2.867 1.022	2.806	P = 0.042 P < 0.05 Significant
3	Enough Network Facilities (E) Between Groups Within Groups	3 146	9.798 160.075	3.266 1.096	2.979	P = 0.034 P < 0.05 Significant
4	Keep Time & Date In front (E) Between Groups Within Groups	3 146	11.987 157.107	3.996 1.076	3.713	P = 0.013 P < 0.05 Significant
5	Store in Memory Card (E) Between Groups Within Groups	3 146	27.925 272.635	9.308 1.867	4.985	P = 0.003 P < 0.05 Significant
6	Use Voice Recorder (E) Between Groups Within Groups	3 146	15.866 293.227	5.289 2.008	2.633	P = 0.052 P < 0.05 Significant
7	Use headset in Phone (E) Between Groups Within Groups	3 146	30.466 262.627	10.155 1.799	5.646	P = 0.001 P < 0.05 Significant
8	Phone for Job (O) Between Groups Within Groups	2 147	5.710 84.984	2.855 0.578	4.938	P = 0.008 P < 0.05 Significant
9	Recharge Every week (O) Between Groups Within Groups	2 147	3.684 91.149	1.842 0.620	2.971	P = 0.054 P < 0.05 Significant
10	Store in Memory Card (O) Between Groups Within Groups	2 147	21.120 279.440	10.560 1.901	5.555	P = 0.005 P < 0.05 Significant
11	Use headset in Phone (O) Between Groups Within Groups	2 147	15.637 277.456	7.818 1.887	4.142	P = 0.018 P < 0.05 Significant

have difference in storing things in memory card and using headset in mobile.

Interpretation

- There is a significant variance among status of the house with regard to sending sms is needed.
- There is a significant variance among education with regard to whether web browsing provide timely information to the respondents. Difference in accepting that whether enough network facilities are available in mobile, difference in keeping time and date in front of the mobile, they have difference to store things in memory card, difference in using voice recorder in mobile, and using headset in mobile.
- There is a significant variance among occupation with regard to using mobile for job, difference to recharge mobile every week,

4. 'X²' test – Family Background

S. No	Independent Variable	Dependent Variable	'X ² ' Value	Df	Statistical Inference
1	Family Background	W.F-Needed Information	15.996	8	Significant
2	Family Background	T.S – Convey the Messages	15.959	8	Significant
3	Family Background	Enough Network Facilities	22.117	8	Significant
4	Family Background	Use Voice Recorder	17.856	8	Significant

Interpretation

- There is an association between family backgrounds and whether whatsapp and facebook helps to get needed information, difference in accepting that whether twitter

and skype enables to convey the message, whether enough network facilities are available in mobile, and difference in using voice recorder in mobile.

Results & Findings of the Study

This study proves that more than half of the respondents are unmarried and they are students. Their mobile cost between 9,000 – 12,000, 69% of this generation mobile size is large. While buying they give preference to the appearances of the mobile, Mostly they use mobile for studies. Likes to record things in mobile and use headset often.

Conclusion

The adoption of mobile phones has been remarkably increasing in many part of the world, and particularly in India where mobile phones are almost as common as wrist watches. While mobile phone usage is rather an unexamined type in

academic literature. Consumers buying behavior is influenced by friends, family members, and advertisement. With the development of advanced features in mobile and cell phones consumers buying behavior is affected day by day.

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ISSUES AND CHALLENGES OF CRYPTOCURRENCY –A CRITICAL APPROACH

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Abstract

Bitcoin is an innovative payment done through network and it is a new mode of money. Bitcoin uses peer-to-peer technology to operate without the intervention of third party. All the transactions and challenges of bitcoins are done effectively through network. Bitcoin is an open-source and its design is public. Since it has a unique property, Bitcoin plays a vital role in financial sector at the present context. Bitcoin is a virtual money also called cryptocurrency. It is the first decentralized digital currency. Its conception is peer-to-peer and transactions take place between users directly, without an intermediary. It is created and held electronically. Though this cryptocurrency is an open source and without centralized authority, transactions and maintenance should be monitored by block chain technology. Block chain is an upcoming technology capable of renovating the financial services Industry by making transactions faster, cheaper, more secure and transparent. The innovative Block chain technology will help us to protect from unauthorized access and alteration of the existing content. This paper analyses the concept of cryptocurrency, working mechanism and the security threats, challenges and makes recommendations for its safe application.

Keywords: Bitcoin, cryptocurrency, Block chain technology, Threats

Introduction

Electronic currency slowly recommended and accepted in worldwide financial transaction. One glaring omission from the internet prior to 2009 was a native protocol, preventing unauthorized access of digital information was very difficult. This problem was resolved by the invention of Bitcoin. It is a programmable money and handled by internet native financial protocol. Bitcoin was designed to democratize commerce and allow peer-to-peer global transaction without any censorship and no need to trust a central authority.

Bitcoin stated as an experiment in the depths of the global financial crisis of 2008 aiming to build a better financial system. Bitcoin is new technology that was invented by an unknown person Mr. Satoshi Nakamoto. This cryptocurrency uses anywhere in world without any middleman intervention. Bitcoin buy anywhere anonymously and payments are easy and cheap due to no regulations and central authority people like brick and motors. Bit coins acquire in two ways such as “bit coin exchange” like exchange of product and “mining”.

People those who willing to participate in “mining” process, they have to solve complex mathematical puzzles using computer. Winner is rewarded with Bitcoin. Bitcoins are stored in “digital wallet” which exists either in

cloud or in users’ laptops or computers. This Digital wallet is a kind of virtual Bank. All Bitcoin transaction is recorded in a public log called distributed ledger, names of buyer are never revealed, but with their unique wallet ids.

Different types of Bitcoins are currently available in world market like ethereum, ripple, Bitcoincash, cardanalitecoin, stellar, dash etc. By allowing digital information to be distributed, blockchain technology created and reduce the threats of financial transaction with the help of this innovative technology move.

“The blockchain is an incorruptible digital ledger of economic transactions that can be programmed to record not just financial transactions but virtually everything of value”. – Don & Alex Tapscott, authors Blockchain Revolution (2016)

Cryptocurrency keeps entire transaction of all payment across the network through a file called blockchain. The quality of transparency will be protected by this blockchain technology. This kind of decentralized ledger will improve the security and data could not be corrupted by hackers.

Background

John McLean CTO, VP Global Blockchain Team, IBM Systems reveals in his paper that explores the current state of play with blockchain

in financial services, looking at the challenges and opportunities of implementing the technology across banking and the capital markets, and examining a number of use cases, for many of which proofs of concept are already under way. Financial services will not be the only industry impacted by blockchain, but it is currently leading the field in experimenting with and implementing the technology.

Blockchain, mostly known as the technology running the Bitcoin crypto currency, is a public ledger system maintaining the integrity of transaction data [1]. The number of transfers and users in the Bitcoin network is constantly increasing[8]. In addition, the conversions with traditional currencies, e.g. KRW, EUR and USD, occur constantly in currency exchange markets[9][10]. Bitcoin has therefore gained the attention of various communities and is currently the most successful digital currency using Block chain technology [9]

Blockchain Technology

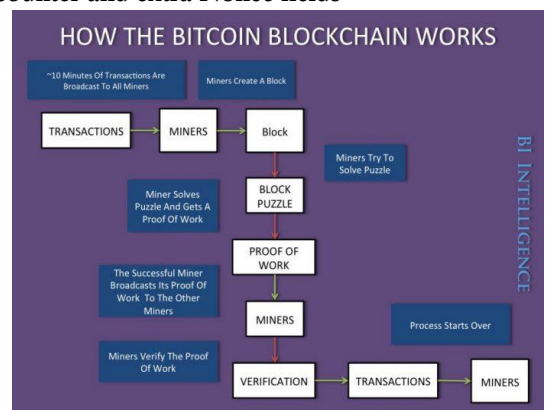
Blockchain technology system calculates the hash value derived from complex mathematical problem based on the data contained in the block. Whenever feed data into the system the same data is exist in the block, the hash value remain the same. if there is any modification in the block it will create different hash value.

This facilitate to the miners, or those who develop the Blockchain for each transaction, with a technique to check the validation of each transaction and store without false information. This will lead to resolves the double spending problem. It makes it highly impossible to make up a transaction and feed the false statements into the blockchain. Also no one trace the hash that would make that transaction very genuine.

Hash function is a mathematical process that takes input data of any size, executes an operation on it, and returns output data of a fixed size. commonly hash function is used to store passwords. Creation of new user account with any web service which requires a password, the password is obtain from the execution of hash function, and the hash key of the message is stored. While entered the password to log in, the

same hash function is processed and the server checks the validity of the stored hash key. So, cyber hackers highly impossible to extract the hash value and immediately finding the middle ground of all user accounts. So, hash functions are consider as a part of the block hashing algorithm for the each new block creation and every new transactions written into the blockchain through the mining process in Bitcoin protocol.

Hashing algorithm requires the three parameters such as a service string, a nonce, and a counter. In Bitcoin the service string is encrypted in the block header data structure with a version field, hold the hash of the previous block information, the root hash of the merkle tree of every transaction in the block and the current transaction time. Bitcoin stores the nonce in the extra Nonce field that include the coin base (parent) transaction, which is always stored as the left most leaf node in the merkle tree Since the counter parameter is small at 32-bits so the extra Nonce field must be incremented for each transaction to avoid replication. Basically the hash cash algorithm is easy to understand and while mining the Bitcoin, this algorithm constantly hashes the block header when incrementing the counter and extra Nonce fields



The basics of the hash cash algorithm are quite easy to understand and When mining Bitcoin, the hash cash algorithm repeatedly hashes the block header while incrementing the counter & extra Nonce fields. Incrementing the extra Nonce field leads recompiling the merkle tree, as the coin base transaction is the left most leaf node. The block is also occasionally updated as you are doing any modification on it.

Challenges and Threats of Blockchain Technology

There are seven challenges and threats were identified for the absorption of Blockchain technology [1].

Throughput

The possible throughput of the Bitcoin network is currently maximized to 7tps (transactions per second). That is a major issue of this Blockchain technology. The frequency of transaction must be improved like Twitter(5000tps).

Latency

Need to improve the security level Bitcoin block execution needs minimum 10 minutes to finish the transaction. To improve the security efficiency more time has to spent on the block, that will lead to Double-spending problem means successful spending of money more than once. That verification done through Blockchain and protect against that double-spending money. This makes a big issue in Blockchain.

Size and bandwidth

Due to the throughput improvement will change the size of a Blockchain in the Bitcoin network is over 50,000MB (February 2016). Every year Blockchain could grow 214PB. The Bitcoin community expects that the size of one block is 1MB, and a block will be created every ten minutes. So, there is a limitation in the number of transactions which can be handled by the process when the Blockchain needs to control more transactions, the size and bandwidth problem need to be solved.

Security

At present Blockchain has a possibility of a 51% attack. These attack a single entity would have full control of the majority of the network's mining hash-rate and would enable to manipulate Blockchain. To overcome this challenge, more research on security is essential.

Wasted resources

Huge amount of energy need approximately \$15 million/day need for mining Bitcoin. There is some other source in industry such as proof-of-stake., problem with wasted resouces analysed and needs to be improves to have more efficient techniques for mining process.

Usability

Developer- friendly API for Blockchain need for developing services. This could be accomplished by REST APIs.

Versioning, hard forks, multiple chains

A small chain that includes a small number of nodes has a higher possibility of a 51% attack. Another challenges emerges when chains are split for a versioning purposes to track the development phase.

As a whole Blockchain as a technology has the possible to pave the way how transactions are executed in day to day life. In addition, the applications of Blockchain are not only crypto currencies, but the technology could be possibly applied in various platform where some forms of transactions are done. The research on the possibilities of Blockchain in applications is certainly an interesting area for future research, but at the moment Blockchain suffers from various technical constraints and challenges. Anonymity, data integrity and security attributes set a lot of interesting challenges and questions that need to be solved and addressed with high quality research. Scalability is also other side of an issue that needs to be solved for future needs. Therefore, to identify and understand the current status of research to be conducted on Blockchain

Recommendation and Conclusion:

In the future, large size and n-number of user's involvement bases in various Blockchains will enable the researcher need to conduct more research on the challenges like security, privacy and scalability when new ways are invented to by the hackers to interrupt and attack Blockchain. So, Blockchain security methods to be done at multi-level authentication technique with numbers, characters and biometric methodology specifically scanning the finger ridges, scanning Retina etc., that could ensure the correct database entry of the ride provider and the user. A closer look and adoption of proven solutions would accelerate overcoming current challenges and limitations of Blockchain technology. In future our country can adopt this blockchain technology to store sensitive data like financial sectors banks and insurance companies etc., to improve the economy with proper norms and technical measurements.

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ROLE OF BANKS IN FINANCIAL INCLUSION IN INDIA

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Abstract

The Indian government has chosen a unique route—beyond mandates, policies, and PSU banks—for bringing about financial inclusion. The great Indian Budget launched a “Pradhan Mantri Jan Dhan Yojna” scheme for comprehensive financial inclusion under which 15 million banks A/c were opened depositing INR 105.9 billion. The Indian Government should develop low cost bank models to encourage its citizens to access to banking services. Ideas can be taken from the FI schemes that western countries have adopted. Through enabling frameworks such as Pradhan Mantri Jan-Dhan Yojana, RuPay card, and Direct Benefit Transfer scheme; it is ensuring that its financial inclusion drive benefits all strata of the society.

Keywords: Financial inclusion; PSU, RuPay card.

Introduction

India is a country of 1.2 billion people, spread across 29 states and seven union territories. There are around 600,000 villages and 640 districts in our country. A vast majority of the population, especially in rural areas, is excluded from the easy access to finance (Gounasegaran, Kuriakose, & Iyer, 2013).

Meaning of Financial Inclusion

Financial inclusion can be defined as easy access to formal financial services or systems and their usage by all members of the economy. The committee on financial inclusion, of government of India, has defined financial inclusion as the process of ensuring timely access to financial services and adequate credit where needed by vulnerable groups such as the weaker sections and low income groups at an affordable cost (Rangarajan Committee, 2008). The process of financial inclusion consists of ensuring bank accounts to each household and offering their inclusion in the banking system (Reddy, 2007).

Objectives of Study

- To understand the concept and extent of financial inclusion.
- To find out steps taken by bank in area of financial inclusion.
- To find out the implications of financial inclusion

Methodology

The secondary data has been collected from various sources in order to analyze the role of Banks and Govt. of India in promoting Financial Inclusion. The descriptive and empirical studies have been used to analyze the role of Banks in achieving complete financial inclusion in India.

Review of Literature

Joseph Massey (2010) said that, role of financial institutions in a developing country is vital in promoting financial inclusion. The efforts of the government to promote financial Inclusion and deepening can be further enhanced by the pro-activeness on the part of capital market players including financial institutions. Financial institutions have a very crucial and a wider role to play in fostering financial inclusion. National and international forum have recognized this and efforts are seen on domestic and global levels to encourage the financial institutions to take up larger responsibilities in including the financially excluded lot.

Farhat Husain analyzed the development of commercial banks in India and has also shed light on reorientation of credit policy and resource mobilization for regional development.

Chattopadhyay (2011) studied financial inclusion west in Bengal & this resulted that 38% of respondent fill that they do not have sufficient income to open bank account.

Ammannaya (2013), studied shows that financial inclusion of all citizens will have helpful for nation, increasing saving & investment.

Peddada (2013) say that, overall financial inclusion will bring social harmony & political stability in the country.”

Financial Inclusion and Inclusive Growth in India

From an annual average growth rate of 3.5 percent during 1950 to 1980, the growth rate of the Indian economy accelerated to around 6.0 per cent in the 1980's & 1990s. In the last four years (2003-04 to 2006-07), the Indian economy grew by 8.8 percent. In 2005-06 and 2006-07, the Indian economy grew at a higher rate of 9.4 and 9.6 percent respectively. Reflecting the high economic growth and a moderation in population growth rate the per capita income of the country also increased substantially in the recent years. Despite the impressive numbers, growth has failed to be sufficiently inclusive, particularly after the 1990s. Agriculture sector which provides employment to around 60 per cent of the population lost its growth momentum from that point through there has been a reversal of this trend since 2005-06. The percentage of India's population below the poverty line has declined from 36 percent in 1993-94 to 26 percent in 1999-2000. The approach paper to the eleventh plan indicated that the absolute number of poor is estimated to be approximately 300 million in 2004-05. Accordingly, the 11th five year plan has adopted "faster and more inclusive growth" as the key development paradigm. The importance of this study lies in the fact that India being a socialist, democratic republic, it is imperative on the policies of the government to ensure equitable growth of all sections of the economy with only 34% of population engaged in formal banking, India has 135 million financially excluded households, the second highest number after China. Further, the real rate of financial inclusion in India is also very low & about 40 percent of the bank account holders use their accounts not even once a month. However, the economic liberalization policies have always tempted the financial institutions to look for more and more greener pastures of business ignoring the

weaker sections of the society. In India, the financially excluded sections comprise largely rural masse comprising marginal farmers, landless laborers, oral lasses, Self-employed and unorganized sector enterprises, urban slum dwellers, migrants, ethnic minorities & socially excluded groups, senior citizens & women. It is essential for any economy to aim at inclusive growth involving each and every citizen in the economic development progression. It is in this context that financial inclusion should be aimed at inclusive growth in the Indian context.

Some notable financial inclusion schemes

Direct Benefit Transfer (DBT)

This scheme ensures that money under various developmental schemes reaches beneficiaries directly and without any delay. Banks play a key role in its implementation.

RuPay card

It is a new card payment scheme offering a domestic, open-loop, multilateral card payment system which will allow all Indian banks and financial institutions in the country to participate in electronic payments. RuPay symbolizes the capabilities of the banking industry to build a card payment network at much lower and affordable costs to the Indian banks so that dependency on international card schemes is minimized. The RuPay Card works on ATM, point of sale terminals, and online purchases and is therefore not only at par with any other card scheme in the world but also provides customers with the flexibility of payment options.

USSD-based Mobile Banking

This offers the facility of mobile banking using Unstructured Supplementary Service Data (USSD). Basic banking facilities including money transfer, bill payments, balance enquiries, merchant payments, etc., can be availed of on a simple GSM-based-mobile phone, without the need to download any application as in the IMPS-based mobile banking

Pradhan Mantri Jan-Dhan Yojana (Accounts Opened as on 11.01.2017) % of Zero-

No of RuPay Aadhaar Balance in							
Bank Type	Rural	Urban	Total	Cards	Seeded	Accounts	Balance-Accounts
Public Sector Banks	11.82	9.49	21.31	16.82	12.69	53,760.47	25.07
Regional Rural Banks	3.88	0.61	4.50	3.36	2.28	12,747.93	20.66
Private Banks	0.52	0.35	0.87	0.82	0.39	2,518.77	33.68
Total	16.22	10.46	26.68	21.00	15.36	69,027.17	24.60

Disclaimer: Information is based upon the data as submitted by different banks/SLBCs

Source: Pradhan Mantri Jan Dhan Yojana website

Maximum Governance, Minimum Government

The Direct Benefit Transfer (DBT) scheme, started on January 1, 2013, has truly been a game changer with respect to financial inclusion. It has re-engineered the government delivery mechanism, facilitated simpler and faster flow of information/funds, ensured accurate targeting of beneficiaries, and helped in avoiding duplication/fraud.

The first phase of DBT was initiated in 43 districts, and later on 78 more districts were added in 27 schemes pertaining to scholarships, women, child and labour welfare. In 2014, its reach was further expanded and seven new scholarship schemes and the Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) were brought under DBT, in 300 identified districts with high Aadhaar (biometric-based unique identification number) enrolment. The major enablers of DBT so far have been Jan-Dhan, Aadhaar, and Mobile (JAM). DBT now has 84 schemes, and in FY 2016-17, total direct benefit transfer amounted to more than Rs. 44,382.03 crore, and total number of transactions stood at more than R91.67 crore.

The Digital Road to Financial Inclusion

Universal availability of payments, savings, and credit has far-reaching socio-economic benefits. For example, it reduces vulnerability of the low-income sections from credit shocks, leads to higher capital formation (due to free flow of money into productive uses), and avoids leakages in public subsidies and welfare programmes. Financial inclusion has a significant domino effect on the economy.

Inclusive access to financial services must be 'EAST-bound'—it should be easy, affordable, secure, and timely. The traditional bank branched model of financial inclusion in India has had little success in providing last-mile reach under this EAST framework. We are now witnessing an inflection point in the financial inclusion landscape thanks to digital technology. Of late, several disruptive technological innovations that find extremely synergistic applicability with financial services have emerged:

Big data analytics

High processing power, compact storage devices, and new data analysis tools have given rise to big data analytics that can input unstructured data to extract deep insights into customer behaviour, useful to design tailored financial products. Alternative data points that can be analysed by harnessing predictive algorithms include social media data, bill payments, receivables, cash flow, customer ratings and reviews, industry trends and demographics.

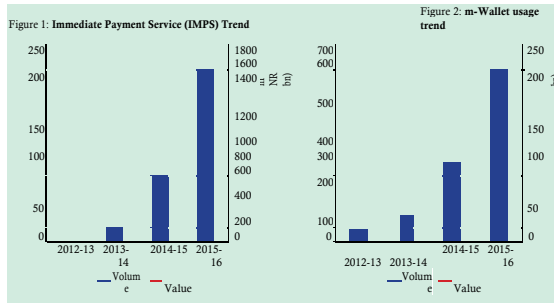
Application Programming Interfaces (APIs)

APIs enable applications to be built on top of pre-existing products, thereby capitalising on the existing customer base. Open APIs allow for various data streams to 'talk' to one another, thus holding the potential to create 'networks of network' and improving scalability of financial services.

Cloud computing/Software-as-a-service

Data storage, processing capability, and service delivery in the cloud allow for scalability, compatibility, and flexibility. These factors are beneficial in a financial services setting and help connect the front-end and back-end IT systems of

financial companies in a unified manner. Cloud infrastructure also brings in cost reduction that is lowering barriers for innovative startups to identify novel digital channels for serving financially excluded people.



Suggestions

1. To develop low cost bank branch model: India has the need to develop low bank branch model possibly similar to post office.
2. To promote financial product and services: Reserve bank and Government should give suggestion to the Government to how to promote financial product and services of banking through every means like educational institutions.
3. Telecom companies: They should be allowed for payments of credit and online banking services.

Conclusion

It is duty of every citizen to ensure that all Indians will have bank accounts and everybody should take part in achieving 100% financial inclusion in India.

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EXTEND AND COVERAGE OF MGNREGA AND MARGINALIZED GROUPS: A SPECIAL CASE OF SOUTHERN STATES OF INDIA

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Abstract

Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) is one of the programme aims at enhancing livelihood security of the rural poor by providing at least 100 days of guaranteed wage employment in the financial year to every household whose adult member's to do unskilled manual work. The MGNREGA has provided employment to almost 55 million households and spending nearly 8 billion US dollars in April 2010-March 2011. Participation of women and socially backward groups has been exceptionally high. The results indicated that the participation of marginalized groups like schedule caste, schedule tribe, women and disabled persons under MGNREGA were significantly high in Tamil Nadu as compared to rest of the states in India. It is therefore, concluded that MGNREGA has significant impact on the empowerment of marginalized sections in the selected four states.

Keywords: MGNREGA, Marginalized Group, Employment, Livelihood, Sustainable Income.

Introduction

The MGNREGA scheme has implemented with an intention to increase income, thereby change the expenditure pattern of the households in the rural pockets of India. The scheme significantly enhances the social and economic decision making power to the women in the male dominated rural society. Hence, the scheme ensures an improved standard of living of the vulnerable sections very particularly among women in the rural pockets of Tamil Nadu in particular and India in general.

Presently, the MGNREGA is being implemented in the all rural districts of the country and programme aims to support the women employment by enforcing that about 33 percent of the total workforce should be women and also that there will be equal wages for men and women. It is playing a considerable role in creating employment for women thereby leading to greater freedom and pride among women. Women worker feels highly satisfied with the MGNREGA employment as now they get the wages equal to the male workers and also they can participate in the upliftment of her family by appropriate an earning part of the family.

MGNREGA has brought economic independence among women, which was the main aim of MGNREGA. With this background the present paper aims to study the extent of employment obtained by the marginalized groups under MGNREGA in selected four states of South India.

Material and Methods

This study is purely based on secondary data which was obtained from official website of MGNREGA in India for the period of five years from 2012-13 to 2016-17. For the analytical purpose, the researcher used simple statistical tools such as percentages for this paper.

Results and Discussion

The data obtained from official website of MGNREGA for India with regards to the participation of marginalized section and their role in MGNREGA in southern states of India during 2012-13 to 2016-17 is discussed under this head.

Table 1 show that the state wise household worked under MGNREGA of each state during 2012-2017.

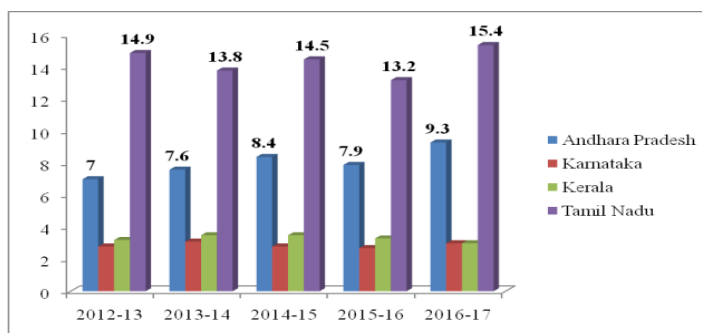
Table 1 Total household worked in MGNREGA in the selected States

State	2012-13	2013-14	2014-15	2015-16	2016-17
Andhra Pradesh	3318164 (7.0)	3482604 (7.6)	3299729 (8.4)	3603195 (7.9)	3435508 (9.3)
Karnataka	1331967 (2.8)	1450457 (3.1)	1093906 (2.8)	1236758 (2.7)	1121477 (3.0)
Kerala	1526283 (3.2)	1523863 (3.5)	1380236 (3.5)	1505666 (3.3)	1142766 (3.0)
Tamil Nadu	7061409 (14.9)	6267704 (13.8)	5657572 (14.5)	6053333 (13.2)	5707123 (15.4)
India	47350416	45372493	38943113	45568754	36934215

Source: www.mgnrega.nic.in

Table (1) clearly shows that among four states, Tamil Nadu registered highest number of household worked under MGNREGA as compared to the remaining states. It is estimated from the table that 14.9 per cent in 2012-13. It has

increased to 15.4 per cent in 2016-17. The lowest number households worked under MGNREGA is accounted in Karnataka state at 2.8 percent in 2012-13 and it slightly increased to 3 percent in 2016-17.



Source: www.mgnrega.nic.in

Figure 1: Total household worked in MGNREGA in the selected States**Table 2 Total number of employment generated under MGNREGA in the selected States**

State	2012-13	2013-14	2014-15	2015-16	2016-17
Andhra Pradesh	5915688 (7.8)	6066522 (8.7)	5559493 (9.6)	6055857 (8.9)	5623038 (10.5)
Karnataka	3658543 (4.8)	4232894 (6.1)	3008352 (5.2)	3030522 (4.4)	2784013 (5.2)
Kerala	1664980 (2.2)	1643206 (2.3)	1513157 (2.6)	1693255 (2.5)	1254869 (2.3)
Tamil Nadu	10640925 (14.1)	8633559 (12.4)	6913415 (11.9)	7413184 (10.9)	6768000 (12.6)
India	74936745	69191615	57817558	67686549	53374595

Source: www.mgnrega.nic.in

Table (2) shows that the total number of employment generated under this scheme during the last five years in southern states in India. The results shows that Tamil Nadu has witnessed the highest number of employment generated under this scheme as compared to the remaining three

states in India. It is estimated that 14.1 per cent in 2012-13 and it has declined to 12.6 per cent in 2016-17. Further evidenced from the table that Andhra Pradesh showing an increment from 7.8 per cent to 10.5 per cent during the study periods.

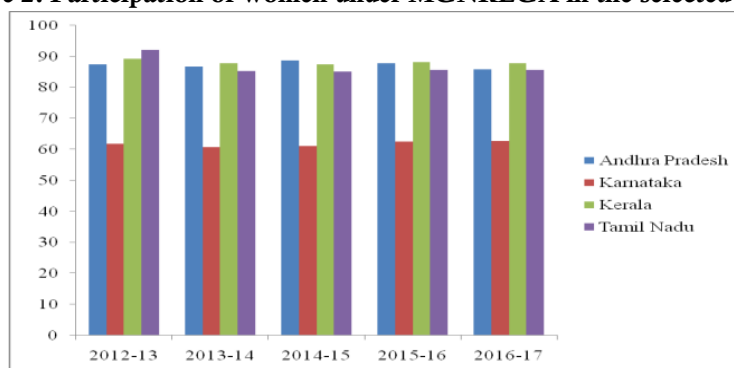
Table 3 Participation of women under MGNREGA in the selected States

State	2012-13	2013-14	2014-15	2015-16	2016-17
Andhra Pradesh	112661951 (87.5)	107177644 (86.8)	91437826 (88.7)	115047304 (87.9)	78762803 (85.9)
Karnataka	28574416 (61.9)	33491714 (60.7)	20303691 (61.2)	28231780 (62.5)	20465720 (62.7)
Kerala	77904703 (89.2)	80859312 (87.8)	54258410 (87.5)	67701404 (88.2)	21089069 (87.8)
Tamil Nadu	302644677 (92.1)	308681664 (85.3)	228733223 (85.2)	314122840 (85.7)	176707375 (85.7)
India	1102999644	1094212582	848473152	1212794627	678745224

Source: www.mgnrega.nic.in

In table (3) the participation of women in MGNREGA in the four southern states in India. The data states that the women participation in MGNREGA is relatively high in all the four states

in India. Among four states, except the state like Karnataka, the remaining three states registered more than 80 per cent of the women were engaged in MGNREGA scheme.

Figure 2: Participation of women under MGNREGA in the selected States

Source: www.mgnrega.nic.in

Table 4: Participation of SC household under MGNREGA in the selected States

State	2012-13	2013-14	2014-15	2015-16	2016-17
Andhra Pradesh	858878 (7.9)	889822 (8.4)	829896 (9.4)	901346 (8.7)	853201 (10.1)
Karnataka	225602 (2.0)	235148 (2.2)	174433 (1.9)	210068 (2.0)	187107 (2.2)
Kerala	213085 (1.9)	225259 (2.1)	224464 (2.5)	238506 (2.3)	190932 (2.2)
Tamil Nadu	2136071 (19.7)	1832471 (17.4)	1633516 (18.5)	1711497 (16.5)	1609216 (19.0)
India	10788398	10495334	8803832	10320484	8443477

Source: www.mgnrega.nic.in

Table (4) indicates that the number of scheduled caste household benefited under MGNREGA in the four selected states in India. Of the four selected southern states, Tamil Nadu state shows the higher number of SC household benefited from the scheme as compared to the remaining states. It is estimated from the table that

19.7 per cent of SC household participated in 2012-13 and it has slightly reduced to 19 per cent in 2016-17. The states like Kerala and Karnataka has registered very less number of SC household participation in this scheme during the last five years.

Table 5: Participation of ST household under MGNREGA in the selected States

State	2012-13	2013-14	2014-15	2015-16	2016-17
Andhra Pradesh	325896 (4.1)	332443 (4.4)	331777 (4.9)	365308 (4.7)	339665 (5.6)
Karnataka	114142 (1.4)	109361 (1.4)	83485 (1.2)	108060 (1.4)	101115 (1.6)
Kerala	37458 (0.4)	41789 (0.5)	43977 (0.6)	49018 (0.6)	40914 (0.6)
Tamil Nadu	101582 (1.3)	89634 (1.2)	68291 (1.0)	80853 (1.0)	73003 (1.2)
India	7770997	7452179	6636133	7658346	5972820

Source: www.mgnrega.nic.in

Table (5) revealed that the participation of ST household under this scheme in the selected four states in south India. It is estimated that the participation of ST household in Andhra Pradesh was high as compared to the remaining southern states in India.

Table 6: Participation of disable person under MGNREGA in the selected States

State	2012-13	2013-14	2014-15	2015-16	2016-17
Andhra Pradesh	127484282 (9.7)	122232982 (9.7)	101823206 (10.7)	129602279 (9.7)	90466944 (12.1)
Karnataka	45802490 (3.4)	54757197 (4.3)	32916855 (3.4)	44847106 (3.3)	32327759 (4.3)
Kerala	68295528 (5.2)	69445635 (5.5)	46293103 (4.8)	58418239 (4.3)	17929985 (2.4)
Tamil Nadu	274742060 (20.9)	253851443 (20.2)	187418084 (19.7)	259936996 (19.5)	145777469 (19.5)
India	1309827888	1250847419	948226864	1327719583	744996700

Source: www.mgnrega.nic.in

Table (6) clearly shows that Tamil Nadu state stood at the top in participation of disable person under MGNREGA than that of other selected states in India. It is estimated from the table that 20.9 per cent in 2012-13 and it had slightly declined to 19.5 per cent in 2016-17. Of the four selected states, Kerala state registered lowest percentage of participation by the disable persons in the last five years.

person 20.9 per cent in 2012-13. The results indicated that the participation of marginalized groups like schedule caste, schedule tribe, women and disabled persons under MGNREGA were significantly high in Tamil Nadu as compared to rest of the states in India. It is therefore, concluded that MGNREGA has significant impact on the empowerment of marginalized sections in the selected four states.

Conclusion

The opportunity for employment has opened under the MGNREGA has had a significant impact on the lives of both women and men. In the case of women, it is important to note that relatively little levels of MGNREGA employment has benefitted as compared to men. For instance, of the four southern states, Tamil Nadu state had registered the highest per cent of 'SC' people participation under MGNREGA. Tamil Nadu had the second highest beneficiaries of disable

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A STUDY ON IMPACT OF MOBILE COMMERCE TOWARDS SMART PHONE USERS WITH REFERENCE TO MADURAI CITY

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Abstract

In the current scenario mobile commerce transactions continue to grow, and the term includes the purchase and sale of a wide range of products and services, such online shopping, bill payment and delivery etc. The rapid growth of mobile commerce is being driven by various factors for applications from an increasingly mobile consumer base. The range of devices that are enabled for mobile commerce functionality is growing, having expanded in recent years to include smart phones. So the customers preferably like to make instant purchase through online. This study is based on what are the causes and effects of mobile commerce. The sample respondents used in the study are 50. The limitation of the study is made only within the Madurai city.

Keywords: Smart Phones, Online Shopping, Commerce, Consumers.

Introduction

Mobile Commerce is nothing but electronic commerce; it is also referred as M-commerce. It is based on the usage of wireless handheld devices like cell phones, laptops etc., in order to conduct commercial transactions through online. Transactions like purchase and sales of a wide range of products and services can be included. Online shopping, bill payments and information tracking.

Its growth is increasing rapidly due to people started to adapt to electronic devices very easily. This rapid growth is based on the tremendous demand for variety of online applications represented by several service providers. People normally get themselves adapted to latest trends of various transactions.

The latest technological advancement which has given the wireless handheld devices too much capabilities and more substantial computing power. Another factor that denotes the raising level of these services is "Convenience". Normally people tend to seek their convenient way of transactions to be done. It is because of their priority basis of levels. There are so many options available in the market and people can choose their own choice of devices with best technological applications which are suitable for their convenience.

The electronic devices which have been expanded in recent years are of in a wide range and enables mobile commerce functionality to an extreme growth. M-commerce has started providing services through various social media platforms allowing the users to purchase or sell products and services through online.

Statement of the Problem

Mobile commerce has become an important aspect of life for humans. Nowadays there is no one without a mobile phone and it has been set that without a mobile phone nothing is possible. In recent years there is an explosive growth in the mobile phone industry.

Mobile commerce is popularly known as m-commerce, has made a tremendous business into a reality. While the advancement of wireless communication, mobile commerce has become so easy for personal communication having less difficulties.

Online systems act as an intermediary for various circumstances of a common man. There are so many mobile applications, products and services implemented through online and also there is no age limit for using any kind of mobile application.

More people has started to depend upon the mobile devices and using them for online

transactions like buying/selling products, mobile payment, entertainment and business services.

Mobile commerce has a great impact on business services and various applications influencing people by kindling their curiosity of learning what it is. It is also creating more opportunities for the mobile service providers and as well as for mobile users. The main aim of the study is to analyze the benefits and difficulties of mobile commerce.

Objectives of the Study

- To analyze the rapid growth of mobile commerce
- To identify the benefits and cause of online transaction
- To determine the actual impact of mobile commerce and opportunities for mobile service providers.
- To offer suggestions based on the study.

Scope of the Study

In today's world everything are based on the advanced technology. People prefer and get easily adapted to the situational environment. Based on the several reviews most of the studies were related to level of satisfaction to the use of the products. So the present study is done in learning of the impact of the mobile commerce.

Collection of Data

The collected data are both primary and secondary Sources. The primary data's are collected by questionnaire and the secondary data's are collected by various journals, websites.

Area of the Study

The study has undergone the investigation only in Madurai city.

Sample Size

The Sample for this study was taken from the convenience sample of 50 respondents using smart phones for mobile commerce transactions.

Framework of Analysis

A Structured questionnaire has been designed for collecting data from the respondents using smart phones. The tools used in the study are

percentage analysis, Chi-square test, garret ranking, Yule's -coefficient method.

Limitations of the Study

- This is study is done in the area of Madurai city only
- The sample size is small due to the very limited time
- The findings are based upon the data from the respondents

Findings of the study

Table 1 represents the percentage analysis of the respondents. Table 2 represents the problem factor of the respondents and Table 3 indicates the level of satisfaction of the respondents. The findings of the study are summarized as below.

Table 1 Demographic profile of the respondents

S. No.	Factor/Indicator	Majority	Total/50	%
1	Age	20-40	28	56
2	Gender	Male	44	88
3	Employment	Private	20	40
4	Monthly Salary	<20000-40000>	30	60
5	Preferred Brand	Samsung	21	42
6	Preferred mobile applications	Amazon	22	44
7	Frequent of online purchasing	Twice a year	23	46
8	Mode of online shopping	Twice a month	24	48
9	Influencing of privacy risk	Male	32	64
10	Method of payment	Debit card	25	50
11	Charges Acceptance	Acceptable	26	62
12	Influence on Online shopping	Owing a phone	34	68
13	Everyday usage of Internet	More than 4 hrs	46	52
14	M commerce Websites	Satisfied	33	66
15	Self skill improvement in learning phone	Agree	40	80

Source: Primary Data

The table 1 shows about majority of the factors influencing the online transactions.

Table 2 Problems due to online shopping

S. No	Factors	SA	A	N	DA	SDA	Total Score	Mean Score	Rank
1	Network Issues	20	56	36	8	2	122	2.44	7
2	Delay In delivery	20	72	24	28	2	146	2.92	4
3	Cheap Quality	60	40	42	12	4	158	3.16	2
4	Delayed Delivery	10	32	24	36	10	112	2.24	8
5	Not refundable for payments	60	86	12	8	4	170	3.4	1
6	Damaged Products	10	80	30	20	4	144	2.88	5
7	Webpage issues	20	56	36	20	6	138	2.76	6
8	Delayed Downloading	30	80	18	20	4	152	3.04	3

Source: Primary Data

The table 2 shows the problems being faced by the respondents through online. The factor of wrong payments been made through online are not refundable. Then the product quality is not

very effective on delivery. The third rank specifies the delay in downloading the webpage for transactions. These are the major defects detected in online transactions.

Table 3 Level of satisfaction given by the respondents

S.No	Factors	SA	A	N	D	SDA	Total Score	Mean Score	Rank
1	Saves time	18	28	2	4	2	54	1.08	4
2	Convenience	12	38	2	2	2	56	1.12	3
3	Accuracy details of products	4	22	18	4	2	50	1	6
4	Product details are sufficient	4	26	8	12	2	52	1.04	5
5	Secured shopping	4	22	8	18	6	58	1.16	2
6	Reduces monetary cost	6	34	6	10	4	60	1.2	1

Source: Primary Data

The table 3 shows the level of satisfaction of the respondents through online. The first preference is given to the reduction of monetary cost of shopping when compared to traditional shopping. The second preference is given to the Secured online shopping and the third rank is referred to their convenience.

Conclusions

The above study findings shows that male respondents, in age of 20 to 40 years, working in private establishments, buying Samsung mobiles, prefer online shopping through Amazon, twice a month making debit card payments. They are satisfied with usage of mobile phones to shopping and through online they had learnt mobile operations through mobile commerce. The major problems are faced through online non refundable money, cheap quality and delay in downloading. The factors are orienting to satisfaction are reduced monetary cost with secured shopping.

Suggestions

Based on the findings the following suggestions are given:

1. The quality of internet services has to improved particularly, with speed and connectivity.
2. Goods offered for sale must be defect free, and process of settling the complaints, must be speeded up.
3. More incentives is to be given for making online shopping, particularly, tax exemptions or deductions or cash back offers

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CONSUMER OPINION TOWARDS ONLINE SHOPPING

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Introduction

India is among the top three fastest growing Internet markets in the world after China and the United States. With increase in demand for information, access to knowledge, data acquisition and transaction reaching out on business levels, Websites and commercial portals help and equip traditional means and techniques of media, (print, radio, cinema, television, exhibitions & events etc.) in marketing of products and services. Online marketing refers to a set of powerful tools and methodologies used for promoting products and services through the Internet. The terms E-Marketing, Internet marketing, Web marketing, Digital marketing, Online marketing and Search engine marketing are frequently interchanged, and can often be considered synonymous. E-Marketing is the process of marketing a brand using the Internet. It includes a wider range of marketing elements than traditional business marketing due to the extra channels and marketing mechanisms available on the Internet.

Information technology has transformed the way people work. Electronic commerce has unleashed yet another revolution which is changing the way businesses buy and sell products and services. Online marketing is growing rapidly in international and local market in India. The Indian ecommerce market is seeing a surge in the growth. To develop effective e – marketing objectives, the five S's each be framed,

- Sell – using the internet to sell products and services.
- Serve – using the internet to serve customers.
- Speak – using the internet to communicate with customers (both existing and potential).
- Save – using the internet to save/ reduce cost.

- Sizzle – using the internet to build brand identity.

Challenges of Online Marketing

Since the boom of the Internet in the late 1990s, Web-based companies have been starting up every day. What is more, new opportunities for growth emerge daily, expanding the reach and capabilities of the cyberspace. However, for all its benefits and advantages, e-marketing faces some problems that are unique to the industry. That is, Web-based enterprises have a special set of challenges that traditional brick-and-mortar businesses do not have. Some of the challenges faced by the businesses are marketing integration, security and privacy, impersonal service and improving brand awareness.

Opportunities of Online Marketing

There are many more opportunities of internet marketing that helps the online business more efficient. Online marketing gives businesses of any size access to the mass market at an affordable price and unlike TV or print advertising, it allows truly personalized marketing. Some of the advantages of e marketing are:

Global reach

A website can reach anyone in the world who has internet access. This allows finding new markets and competing globally for only a small investment.

Lower cost

A properly planned and effectively targeted e-marketing campaign can reach the right

customers at a much lower cost than traditional marketing methods.

Trackable, measurable results

Marketing by email or banner advertising makes it easier to establish how effective your campaign has been. You can obtain detailed information about customers' responses to your advertising.

24-hour Marketing

With a website the customers can find out about their company's products even if the office is closed.

Personalization

If the customer database is linked to the website, then whenever someone visits the site, one can greet them with targeted offers. The more they buy from you, the more you can refine your customer profile and market effectively to them.

Speed

Messages are delivered straight to the recipients' inboxes, instantly.

Objective of the Study

The main objective of the study is to analyze the consumer opinion on online marketing. For the purpose, Primary data were sourced with the use of questionnaire. A sample of 50 respondents including students, professionals, business people, housewives and government employees have been drawn for analytical purpose.

Methodology

The collected data have been analysed by using statistical tools such as Percentage analysis, Garret's ranking technique and Intensity value.

Garret's Ranking Technique

$$\text{Percent Position} = \frac{100 (R_{ji} - 0.5)}{N_{ij}}$$

R_{ji} = Rank given for Ith factor by jth individual.

N_{ij} = Number of position of each rank I converted into scores by referring to the table given by.

Intensity Value

$$\text{Intensity value} = (R_1*5 + R_2*4 + R_3*3 + R_4*2 + R_5*1)$$

R = represents the rank.

Result analysis

Table 1 Gender Wise Classification

Gender	No. of Respondents	%
Male	24	48
Female	26	52
Total	50	100

Source: Primary data

From Table 1 it is clear that 52 percent of the respondents are female and 48 percent of the respondents are male.

Table 2 Age Wise Classification

Age	No. of Respondents	%
Upto 20	8	16
20 - 40	20	40
40 - 60	17	34
Above 60	5	10
Total	50	100

Source: Primary data

From Table 2 it is noticed that majority of 40 percent of the respondents belong to the age category of 20 - 40 years. The next 34 percent of the respondents belong to the age category of 40 - 60 years. Nearly 16 percent of the respondents belong to the age category of upto 20 years. The least value which is gained by the age group of above 60 years.

Table 3 Type of customer wise classification

Type of customer	No. of Respondents	%
Students	13	26
Professionals	11	22
Business	8	16
Housewives	10	20
Govt. Employees	8	16
Total	50	100

Source: Primary data

It is observed from the Table 3 that the majority of the respondents are students (26%) the professionals come next with the percentage of 22%. Twenty percentage are housewives and equal percentage (16%) of the respondents include both business and government employees.

Table 4 Income Wise Classification

Monthly income Rs.	No. of Responents	%
Upto 20,000	21	42
20,000 - 40,000	18	36
40,000 - 60,000	8	16
Above 60,000	3	6
Total	50	100

Source: primary data

From Table 4 it is observed that 42% of the respondents belong to the income group of upto 20,000. Nearly 36 percent of the respondents belong to the income group of Rs. 20,000 - 40,000. whereas 16 percent of the respondents are in the income category of Rs.40,000 - 60,000 and only 6 percent of the respondents come in the category of above Rs. 60,000.

Table 5 Experience through Online Buying

Experience through online buying	No. of Responents	%
Yes	50	100
No	—	—
Total	50	100

Source: primary data

From Table 5 it is observed that all the respondents (100%) have got the experience of buying products through online.

Table 8 Factors Motivating Buying Decision

Facorts	Ranks						Garret's score	Average score	Rank
	1	2	3	4	5	6			
Ease of usage	2	8	9	13	11	7	2318	386.33	5
Time saving	13	8	10	8	6	5	2758	459.67	2
Wide range of choice	12	13	6	9	3	7	2766	461	1
Easy payment	2	10	13	4	10	11	2303	383.83	6
Quick delivery of products and services	13	5	5	4	11	12	2458	409.67	3
Deals offered by the company	8	6	7	12	9	8	2447	407.83	4

Source: Primary data

As per table 8 the foremost reasons motivated the consumer to use online facility is wide range of choices which has the highest Garret's score of 2766. Time savings is the second factor shown by the respondents with the garrets score of 2758. Quick elivery of products service is the third factor shown by the respondents with the Garrets score of 2458. Deals offered by the company is he fourth factor shown by the respondents with the Garrets score of 2447. Ease of usage is the fifth factor shown by the responents with the Garrets score of 2318. and easy payment is the last factor

Table 6 Duration of Online Usage

	No. of Responents	%
Frequently	22	44
Occasionally	19	38
Rarely	9	18
Total	50	100

Source: primary data

Table 7 Preference of Products

Products	No. of Responents	%
Jewellery	2	4
Textile	14	28
Gift articles	6	12
Books / cd's	4	8
Electronic goods	18	36
Cosmetics	6	12
Total	50	100

Source: primary data

From Table 7 it is observed that 36 percent of the respondents preferred to buy electronic goods through online. Followed by that 28 percent of the respondents preferred textiles. Nearly 12percent of the respondents equally preferred gift articles, and cosmetics. Eight percent of the respondents preferred books / CD's and the lowest of 4 percent preferred jewellery.

shown by the respondents with the Garret score of 2303.

Opinion on Online Buying

The opinion given by the respondents for buying products through online has been analysed using Intensity Value Method and is shown in Table 9.

Table 9

Factors	Intensity score	Ranks
Online marketing is reliable	161	11
Enables cash on delivery facility	166	7
E-facilities make payment easy	165	8
The instructions displayed in the website are very clear.	167	6
Enables the viewers to acquire required information.	159	12
Customers are able to get maximum information through related links.	163	10
Product prices are clearly stated	183	1
The colour graphics shows beautiful image of products.	171	4
Selecture of product is made easy and enjoyable.	164	9
Procedure for placing order is simple.	169	5
Induces the interest of the customers to view repeatedly.	175	3
Supplementary information such as size, weight, colors etc are depicted clearly on the web site.	176	2
Replacement of goods is ensired	171	4

Source: primary data

From table 9 it is seen that, "Product prices are clearly stated has got the first Rank with the highest intensity score of 183. "Supplementary information such as size, weight, colors etc are depicted clearly on the web site" has got the second Rank (176), and "Induces the interest of

the customers to view repeatedly" has secured the third Rank with the intensity score of 175.

Conclusion

Online trading is here to stay and will be extensively used in future. Leading online retail traders are finding out the ways to retain profitability and long term sustainable development. Globally also the challenges are similar in nature. Indian entrepreneurs said this latest focus on business fundamentals points to growing maturity of the local market. Specially understanding the consumer's attitudes towards online marketing, making improvement in the factors that influence consumers to shop online and working on factors that affect consumers to shop online will help marketers to gain the competitive edge over others.

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