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**Department of Commerce
Manonmaniam Sundaranar University,
(Re-accredited with 'A' Grade by NAAC)
Abishekapatti, Tirunelveli-627 012,
Tamil Nadu, India
Three day International Conference**

Sponsored by

**Impactful Policy Research in Social Science (IMPRESS)
Indian Council of Social Science Research**

On

**“EMPLOYMENT SKILLS AND RURAL TRANSFORMATION”
11th, 12th and 13th April 2019**



**Organized by
Department of Commerce
Manonmaniam Sundaranar University,
(Re-accredited with 'A' Grade by NAAC)
Abishekapatti, Tirunelveli-627 012,
Tamil Nadu, India.**

Dr. K. PITCHUMANI, M.Sc., Ph.D., D.Sc.,
Vice-Chancellor



மனோன்மணியம் சந்திரனார் பல்கலைக்கழகம்
MANONMANIAM SUNDARANAR UNIVERSITY
Reaccredited with "A" grade by NAAC (3rd Cycle)
TIRUNELVELI - 627 012. TAMILNADU, INDIA

Message

With great pleasure, I acknowledge the conduct of an International level Conference by the Commerce Department of the Manonmaniam Sundaranar University, Tirunelveli, on 11th to 13th April 2019, under the theme, "Employment Skills and Rural Transformation." I am further delighted to note that a UGC listed journal has also been brought out by the conference organisers.

At the university level, employability skills of the students can be enriched through such conference, which make them learn, understand and practice the various skills, such as: Team work, Communication, Critical thinking, Ethics, Information Technology, *etc.* It is learned that youth are often disadvantageous in their entrepreneurial aspirations largely due to a pronounced scarcity of opportunities to acquire adequate technical skills and managerial know-how. The lack of an enabling business environment and a feeble entrepreneurial culture are also significant impediments. All these lead to the direct consequence of young people trapping themselves in unrewarding occupations, which are far from the main stream of economic development.

At this juncture, such conferences will inject the much needed material and matter, especially for the youth to develop themselves and make them employable in the rewarding sector of economic development.

I wish all the best for the successful conduct of this three day conference and I congratulate the organizers for their laudable efforts in this direction.

Vice-Chancellor

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Message

Employment plays a central role in the social integration of young people. Young rural women and men can be true engines of rural transformation as they are more open to technology and innovation, are full of energy, dreams and enthusiasm, and can thus revitalize their communities. The potential of rural youth as contributors to growth and development is insufficiently acknowledged in domestic and international development policies. Rural areas lack opportunities for educated youth to employ their skills productively, thus encouraging out-migration that results in a rural youth drain. Every year rural areas lose a vital part of its workforce as young people migrate to cities or move abroad in search of employment opportunities. These young rural migrants also contribute to unemployment and the swelling of the informal economy in urban areas. Migrating to urban areas or abroad is not always the preferred choice among rural youth as it includes much personal sacrifice and uncertainty; and many would prefer to remain with their families in their rural communities if given opportunities for productive jobs and good working conditions.

It is therefore essential for the stakeholders to meet, deliberate and exchange ideas periodically with a view of finding solutions for the problems yet to be solved. It is with this objective that the International level Conference under the theme, "Employment Skills and Rural Transformation." is organized by the Department of commerce, Manonmaniam Sundaranar University, Tirunelveli, on 11th, 12th and 13th April 2019,

The core focus of the three day international conference is to serve as a primary channel of knowledge sharing and promote development of employment skills so as to pave Rural Transformation. This conference encourages participants all over world to share their experience through innovative ideas by presentations. The theme of the conference opens an interesting and fruitful dialogue on all the issues of the rural transformation. The conference hope will stimulate delegates to question the existing paradigms and accepted practices, Bridge the gaps by practical ideas and develop new strategies for business enterprises meant for rural transformation. The three days of the conference is aims to equip the youths with necessary know-how and skills to invest youth in rural transformation for the development of skills effectively.

I wish every success to the organizers for the meaningful conduct this international Conference



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On**

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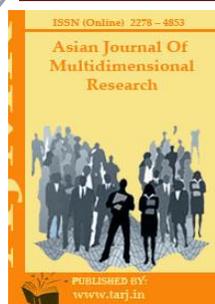
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**A STUDY ON ENTREPRENUESHIP SKILL DEVELOPMENT IN
KOVILPATTI TOWN**

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ABSTRACT

This study titled "A STUDY ON ON ENTREPRENUESHIP SKILL DEVELOPMENT the government is attaching much importance for development programmers to stimulate and encourage entrepreneurs development entrepreneurs development is a process in which personal are injected with motivation drivers of achievement and insight to tackle uncertain and risky in business undertaking. The process entrepreneurs development focuses on training, education entrain and creation of conduction and health environment for enterprise. The entrepreneurs development should be view the total perspective and should integrate several entrepreneurs' development institution were by the government both at central and state level. The entrepreneurs are the process development. He introduction new combination of process development along the production lines. Resources entrepreneurs are constantly engagement in in production newer method and he is always on the lookout for making the system at its dynamics best.

KEYWORDS: *Self-Employment, Entrepreneurs Training, Vision Of Incentives, Consultancy Services, Sectorial Development.*

INTRODUCTION

An entrepreneur is a person who brings in overall change through innovation for the maximum social goods. The entrepreneur is an important input of economic development. He is a catalyst is development. An entrepreneur is an integrated man with outstand leadership qualities. He works for the betterment of the society. He visionary with desire to excel by entering into innovation research and development activities. By virtue of his potential status he grate a vital treatment a the economic, social psychologists and political sciatica is recognized by economized by economists as

a forerunner of economic growth an essential element in generation investment opportunities the psycholotions look upon him as an entrepreneurial man motivation and aspirations as conducive to development the sociologists consider him as a sensitive energizer in the modernization of sociologists consider political scientists regard him as a leader of the system an individual who conceives the idea of business designs the transaction with supplies customer and the government converts the concepts into a function origination. The suppliers of resources supervision and coordination and decision maker in a nut the concept of entrepreneur is closely associated with the element risk bearing transition and innovation. Thus an entrepreneur can be defined as a personal who tries to create something new origination production undertakes rises and handles economic uncertainty involved in enterprise.

REVIEW OF LITERATURE

According to A.H Cole 2011 “entrepreneurs is the purposeful activity of an individual of a group of associated individual, undertaken to initiate, maintain or aggrandize profit by production or distribution of economic goods and services”

Joseph A. Schumpeter 2013 considers that an entrepreneur in an advanced economy is an individual who introduce something new in three economic. He further ads that the entrepreneurs function new in perform or revolutions the pattern of production by exploitation aninvention or an untried technology possibility for production by a new commodity”

Statement of problems

Entrepreneurship is an attitude of mind which calls for calculation risks and risk taking ability of the and confidence to achieve a pre-determined business objective it is the risk taking ability of the individual combined with correct decision –making. Entrepreneurship is an exercise or process undertaken by an entrepreneur to increase his business enterprise. It involves innovation and creativity. Entrepreneurship as risk bearing other views it as innovation and yet other considers it thrill seeking some of the important understanding of the meaning of entrepreneurship.

OBJECTIVE OF THE STUDY

- ❖ Entrepreneurship promotes capital formation by mobilisation the saving of the public
- ❖ It provides large -scale empowerment of the society
- ❖ Promotions balanced regional development
- ❖ Prevalent the concentration of economic power in new hand
- ❖ It stimulation the concentration the equitable redistricting of wealth income a political power in the interest of the country.
- ❖ Encourage effective resources mobilisation of unutilized capital and skill.
- ❖ Micro-entrepreneur operating in the informal circumvents established government authority when government and their program inhibit economic development.
- ❖ By taking risk the entrepreneurship causes industrial development in the country.

Scope of the study

There is no improvement in the economic empowerment index of entrepreneurs skill development would also focus on the further development of the entrepreneurs skill development and find out the promotional schemes and systems available to the growth of entrepreneurs skill development existence of gender bias all over the world, particularly in developing countries is quite boundless.

METHODOLOGY**Area of Sampling:**

The study was conducted in the kovilpatti town through a field survey to get an insight of the benefits and challenges faced by entrepreneur's skill development

Sample Size:

210 samples from the area of study have been considered to conduct the present study.

Method for data collection:

A structured interview schedule was prepared and used for collecting data from the women in micro finance member. Both open ended and close ended questions were included in the schedule.

Tools of Analysis

Personal Interview is the major tool of data collection. Interview techniques are to be made at women entrepreneurs the secondary data are also proposed to collect from level All these data are to be arranged in various from of tables and proposed.

It is observed from the above Table that out of 210 respondents of the study, 77.62% 35.7% of the respondents belong to the age group between 50 and above, 36.19% of the respondents are female, 31.43% of the respondents have below 5 to 10 years of working experience, 35.7% of the respondents were completed upto School level of education, 33.13% of the respondents are earning a monthly salary of less than ₹.10,000, all the respondents are aware of entrepreneurs skill development practices.

S.No.	Variables	Entrepreneurs skill development	frequency
1	Age (In Years)	Below 30	54.(25.71%)
		30 To 40	54(25.71%)
		40 To 50	38(18.10%)
		50 And Above	75(35.71%)
2	Gender	Male	163(77.2%)
		Female	647(22.38%)
3	Experience	Below5	68(32.38%)
		5 To 10	66(31.43%)
		Above 10	76(36.19%)
4	Education	Upto School Level	44(20.95%)
		Diploma Level	44(20.95%)
		UG Level	40(19.05%)
		PG Level	16(7.62%)
		Others	66(31.43%)
5	Monthly Salary	Less Than Rs.10,000	49(23.33%)
		Rs.10000 To Rs.15000	70(33.33%)
		Rs.15000 To Rs.20000	20(9.52%)
		Rs.20000 And Above	71(33.81%)
6	Awareness of entrepreneurs	Yes	---
		No	210(100.0%)

	skill development		
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AWARENESS OF THE RESPONDENTS TOWARDS ENTREPRENURS SKILL DEVELOPMENT

Factors	Yes (%)	No (%)
Creativity	209 (99.5%)	1 (0.5%)
People management	195 (92.9%)	15 (7.1%)
Coordinating with other	172 (81.9%)	38 (18.1%)
Emotional intelligence	158 (75.2%)	52 (24.8%)
service orientation	162 (77.1%)	48 (22.9%)
Development skill training	182 (86.7%)	28 (13.3%)
Self confidence	210 (100%)	0 (0%)

With regard to the awareness of employees towards various, the respondents are aware of respondent towards entrepreneurs skill development scored with the highest percentage (100%) followed by the self confidence

LEVEL OF SATISFACTION OF THE RESPONDENTS TOWARDS

Factors	Mean	Std. Dev.
Innovation of new product in the market	1.2286	0.4209
Discovery of a new sources of supply of raw material a new raw material	1.1976	0.0690
Established of new production technology which is not yet tested	2.5921	0.8321
<i>Creation of monopoly position or the breaking up to a monopoly position</i>	1.8756	0.4327
Discovery of a new sources of supply of raw material a new raw material	1.9048	0.3859
Promotions balanced regional development	1.8810	0.9267
Prevalent the concentration of economic power in new hand	1.1702	0.3408

With regard to Age, the calculated value of mean 1.1702 and Std. Dev. 0.9367. Hence, there is a significant relationship between age of the respondents and their level of satisfaction towards in level of satisfaction level of the respondent.

FINDING

- ◆ It is evident that 75 (35.71%) respondents belong to the age group between 50 and above years.
- ◆ It is significant that 647 (22.38%) respondents are female.
- ◆ It reveals that 66 (31.43%) respondents have below 5 to 10 years of working experience.
- ◆ It is observed that 44 (20.95%) respondents were completed up to School level of education.
- ◆ It is apparent that 71 (33.81%) respondents are earning a monthly salary of less than ₹.20000 and above.

CONCLUSION

The entrepreneurs development should be view the total perspective and should integrate several entrepreneurs' development institution were by the government both at central and state level. The entrepreneurs are the process development. His introduction new combination of process development along the production lines. Resources entrepreneurs are constantly engagement in in production newer method and he is always on the lookout for making the system at its dynamics best. Women entrepreneurs are key players in any developing country participation in term of their contribution to economic development. In recent year even among the developing countries like USA and Canada, women rule I term of their share in small business has been increasing.

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EDUCATION AND SKIL FOR RURAL TRANSFORMATION

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ABSTRACT

This article narrates how education along with training and skill development are vital to building a sustainable future. While half of the world's population now is urban, in Sub-Saharan Africa and South Asia, the proportions of rural people range from 55 to 70 per cent. In this context, education is seen as a key instrument for shaping and fulfilling the goal of rural transformation. While explaining the links between education and rural transformation, we need to underscore the inexorable forces of change rural communities face and how education and training, by equipping people with appropriate knowledge and skills and fostering values of human dignity, which can expand their choices and capabilities to exercise these choices. The confluence of global forces and national situations, especially in the poorer countries and regions of the world, include persistent and growing gaps between supply and demand for jobs and employment for young people, growing vulnerabilities and risks for poor people, threats to food security, and the urgency of building a sustainable green future.

KEYWORDS: *Rural education, Skill Development, Government Initiatives*

INTRODUCTION:

Education is the mirror of the society and is the seed as well as flower of the socioeconomic development. It transforms human beings from ignorance to enlightenment, from shades of social backwardness to light of social amelioration and a nation from underdevelopment to faster social and economic development. The confluence of global forces and national situations, especially in the poorer countries and regions of the world, include persistent and growing gaps between supply and demand for jobs and employment for young people. The growing vulnerabilities and risks for poor people, threats to food security, and the urgency of building a sustainable green future. Rural development generally refers to the process of improving the quality of life and economic well-being of people living in relatively isolated and sparsely populated areas. However, changes in global production networks and increased urbanization have changed the character of rural areas.

OBJECTIVES OF STUDY:

- ✓ To understand the present scenario of rural education in India
- ✓ To examine the problems in rural education
- ✓ To improve Skill development in rural areas
- ✓ To analyse the various schemes by government for skill development
- ✓ To offer suitable suggestion to improve rural education and skill development

Present scenario of rural education in India:

Majority of India still lives in villages and so the topic of rural education in India is of utmost importance. A survey named called the Annual Status of Education Report (ASER), shows that even though the number of rural students attending schools is rising, but more than half of the students in fifth grade are unable to read a second grade text book and are not able to solve simple mathematical problems.

Though efforts are being made, they are not in the right direction. The reason cited for this problem in surveys is the increasing number of single classroom to educate students from more than one grade. In some states attendance of teachers and students is also declining.

Quality and access to education is the major concern in rural schools as there are fewer **committed teachers, lack of proper text books and learning material** in the schools. Though Government schools exist, but when compared to private schools then quality is a major issue. Majority of people living in villages have understood the importance of education and know that it is the only way to get rid of poverty. But due to lack of money they are not able to send their children to private schools and hence depend upon government schools for education.

If the quality along with number of teachers and, that too committed teachers can be improved in these schools, then aspiring rural children and India can fulfil their dreams of doing something great. Every village is not provided with school which means that students have to go to another village to get education. Owing to this parents usually do not send their daughters to school, leading to a failure in achieving rural education in India.

Most textbooks are in English, not available in regional languages and since people in rural areas either speak their native language or Hindi, but not English that defeats the purpose. This results in lack of their interest in studies. Though some of the students from villages are really brilliant, as they have a wealth of practical knowledge and know how to survive even in very harsh conditions of life, difficulty in understanding their textbooks, lack of facilities and their poverty are a hurdle in their education.

Quality related issues are far powerful than poverty. Students are not at all encouraged to think but they are asked to memorize pre-defined questions for exams. So for many students clearing examination at the end of the session, passing their exam becomes more important than gaining knowledge.

The reasons behind so many drop-outs in spite of free education should be found out as this is a hurdle on the road to progress. Improvement in the condition of government schools, education quality, committed teachers and more salaries to these teachers should be part of development.

Problems faced by rural education:

There is a complete absence of 'free education' in India, regardless of a household's socio-economic background, spending on education is very substantial even at the primary school level.

- ‘Indirect’ costs, such as books, uniforms and examination fees, are very high, even in government-run schools, including at the primary level. According to National Sample Survey Organization (NSSO), in 1995-96, the average expenditure per student pursuing primary education in rural India in a government school was Rs.219, and for students going to local body schools, private-aided schools and private-unaided schools, it was Rs 223, Rs 622 and Rs 911, respectively.
- Given the absence of a well-developed credit market for education, expenditure on education is highly (and positively) correlated with income.
- Willingness to pay and ‘compulsion to pay’ (i.e., the need to compensate for a shortage of government spending on education) are two important factors.
- Government spending and household spending on education are not substitutes but complementary. An increase in government spending is associated with an increase in household spending (due to an enthusiasm effect, resulting from improvements in school facilities, number of teachers, etc.).
- Conversely, a reduction in government expenditure leads to a decline in household spending on education. (Equivalently, the elasticity of household expenditure to government expenditure is found to be almost unitary, and positive.)
- The provision of schooling in rural habitations, or the provision of such school incentives as mid-day meals, uniforms, textbooks, etc., are both associated with the increased household demand for education.

Suggestions for improving rural education in India:

Some of the suggestions that can be adopted for improving the education system in rural:

- The curriculum of rural education can be updated and should accompany education related to farming, gardening etc.
- To attract more number of students and creating enthusiasm in them for learning, visual aids like projectors, television etc. can be used to show some educational movies.
- To motivate the teachers they should be made to feel proud that by teaching in the rural or remote area they are acting as a helping hand in the development of economy.
- Some special sessions or classes can be conducted for the parents to make them realize the significance of education for their children.
- To appreciate the efforts of students, some type of scholarships either in the form of gifts or books can be given to them who perform well in the class.

SKILL DEVELOPMENT

“India should become the ‘**human resource capital**’ of the world. That should be our target and we should lay emphasis on that,” PM Modi said addressing the launch event of Skill India in New Delhi. India values skill. Every year State Institute of Rural Development organizes a number of training programmes like self-employment oriented training programmes on skill and management development for youths, entrepreneurs, farmers, women, etc. IT related facilities have been started since 2007 to make rural people financially and socially secure Efforts have been made through various programmes implemented by different institutes at various levels.

In the development of rural India, entrepreneurship is of immense importance. In India more than 76 per cent people are living in rural areas should be brought under the network of rural

industrialization. The rural people are expected to participate in the process of economic development. In this regard the Government and its sponsored institution has important role. Social mobilization, through proper training and guidance motivates people and raises awareness on development. It is to mobilize national support towards national development by government. It acts as an umbrella of participatory approaches in rural development as well as poverty alleviation programmes.

It has been instrumental in decentralizing policies and programmes which aims at strengthening human and institutional resources development at local level. With the macro objective to achieve the above, SIRD had come up with various training courses covering cost effective techniques, management development programmes, technology support, capacity building on skill upgradation, etc. Seminars and workshops on issues like education, health, sanitation, drinking water, social justice, equity, social problems for officials and non-officials, NGO and other organization representatives are being conducted. Pilot projects from the entrepreneurs are called for.

The SIRD, has set up the Resource centre in IT and Skill Development at Kahikuchi in order to ensure and transfer the technology development benefit directly to the communities to uplift the rural youths at the grass root level. Since 2001-2013, the Extension Centre set up by the institute has provided managerial and skill development training to 1.6 lakhs persons comprising youths, farmers, weavers, artisans and women for livelihood. About 6000 persons have undergone skill development training on different activities during 2013-14. Education and life skills development in rural India program is aligned with Sustainable development Goal – SDG 4 that calls to “**Ensure inclusive and equitable quality education and promote lifelong learning opportunities for all**”.

- There are varied education and skills training needs of rural young people, especially girls and women. It depends on related factors such as the culture, family systems, environment, education, technology, and so forth.
- Traditionally youth in rural areas have been mostly exposed to agriculture, animal husbandry and other allied rural occupational skills with low wages, limited mobility and long work hours. They were happy with it till the new globalized economy, television, telephones and modernization brought a change in their aspirations.
- Most of the children and youth in rural areas now aspire or harbor comparative lifestyle that is marketed for urban life. The youth perception is that living in rural areas does not give them the potential to find a good job. Thus, youth start visiting or migrating to urban areas to look for better education and jobs. However, so many girls/women still find hard to venture out and in urban space for some of the hardships they have to face in a gender biased society.
- Though there is limited opportunities to education and skills development and job opportunities in rural areas that can match everyone’s aspirations, we believe that we can still **develop some systems and designs to create some good opportunities for a few who shy away from going far to cities but still harbor aspirations and desires to do more**. We intend to **facilitate education, skills training and opportunities** that can be engaging, productive and self-esteem enhancing for such children and youth in rural areas.
- The initiatives not only support the formal school education platforms but goes beyond to create alternative and informal learning platforms that may meet the needs of the ones who keep away from the formal learning centres for one or the other reasons.

Schemes for skill development:**Deen Dayal Upadhyaya Grameen Kaushalya Yojana**

- ❖ *This topic covers the information related to Deen Dayal Upadhyaya Grameen Kaushalya Yojana (DDU-GKY) - Skill Development for Inclusive Growth*

Pradhan Mantri Kaushal Vikas Yojana

- ❖ *This topic covers the Information related to Pradhan Mantri Kaushal Vikas Yojana*

Financial Assistance for Skill Training of Persons with Disabilities

- ❖ *This topic covers information about the Financial Assistance for Skill Training of Persons with Disabilities.*

National Apprenticeship Promotion Scheme

- ❖ *This topic provides information about National Apprenticeship Promotion Scheme.*

Craftsmen Training Scheme

- ❖ *This topic provides information about Craftsmen Training Scheme (CTS).*

Apprenticeship training

- ❖ *This topic provides FAQs on Apprenticeship training.*

Pradhan Mantri Kaushal Kendra

- ❖ *This topic provides information related to Pradhan Mantri Kaushal Kendra.*

Skill development for minorities

This topic provides information related to the schemes available for skilling of minority youth.

Green Skill Development Programme

- ❖ *This topic provides information about Green Skill Development Programme.*

Scheme for Higher Education Youth in Apprenticeship and Skills

- ❖ *This topic provides information about Scheme for Higher Education Youth in Apprenticeship and Skills (SHREYAS).*

Tamil Nadu Skill Development Corporation

- ❖ *Tamil Nadu Skill Development corporation was formed with a vision to transform the state into skill hub by skilling the youth and enhance their employability to match the expectation of the Industry.*

CONCLUSION:

Majority of India still lives in villages and so the topic of rural education in India is of utmost importance. Rural education is one of the important factors in regional development. Local governments have to be effectively linked with national levels as well as with local communities. In addition, especially with increased demand and diversification of economic activities mainly due to the growing emphasis on globalization and associated changes. Rural education is one of the important factors in regional development. There is a difference between city and village student

not in terms of brain or development but their initial environment, skills, learning ability, availability of infrastructure, and access to different facilities.

It is also absolutely mandatory to evaluate the success of the schools and students at each and every level. Rural education is important not only for the enhancement of life quality of the rural community, but also for the overall progress and development of the country.

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**“However difficult life may seem, there is always something you can do and succeed at” ~
Stephen Hawking**



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EMPLOYMENT CONSTRAINTS OF SELF EMPLOYED WOMEN

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ABSTRACT

Workers in the informal sector typically earn less income, have unstable income, and don't have access to basic protections and services, at least which seems to be the overall conclusion of research in development and transition economies. Informal businesses also lack the potential for growth, trapping employees in menial jobs indefinitely. The study which has been conducted in Tirunelveli district among 75 self employed women who work in both farm and non farm sector has encountered certain problems in the work place. The researcher used percentage analysis and Ranking method interpret the results. Anemia is the major health problem which prevails among the self employed women that needs to be eradicated by giving proper awareness along with health measures. The economic status of the women is now accepted as an indicator of a society's state of development and therefore it becomes imperative for the government to non frame policies for development of entrepreneurship among women.

KEYWORDS: *Constraints, Employment Health Problems, Women*

INTRODUCTION

Poverty and unemployment are the major problems of any under developed country, to which India is no exception. At the end of ninth plan various schemes were implemented to reduce poverty and to promote gainful employment. But the more attractive scheme with less effort is of self help groups. They have been recognized as an alternative mechanism to meet the urgent credit needs of the poor through thrift. SHG is medium for promoting the habit of saving among the women and to

enhance the equality of status of women as participant, decision makers and beneficiaries in the democratic, economic, social and cultural spheres of life. Unemployment and temporary work are more common among women than among men. Most women workers do not have any social security or access to health care benefits. As a result, the work-related illnesses, like mental pressure and other health problems, remain hidden. As per available research, a large number of women workers complain of frequent headaches, back pain, circulatory disorders, resulting from performing various activities at the workplace. Women working in some industries, factories, banks, hospitals and the like complain that they do not get time to look after and give care to their babies. The efficiency of a working woman is always suspected and questioned by most people, especially their male counterparts. Even though women prove they are efficient, authorities think twice before promoting them and even if women are given the chance, there is always a remark that they were given the positions than men even when they have sufficient skills to perform higher-level jobs. Women, although they constitute half of humanity, are socially, economically and politically marginalized.

OBJECTIVES OF THE STUDY

1. To measure the socio-economic impact and empowerment of women through self-employment.
2. To evaluate the Problems and Prospects of women in self-employment.

METHODOLOGY

The Present study is both Primary and Secondary data collected. The Primary data was collected from 75 respondents in Tirunelveli District. The Secondary data was collected from books, articles and websites.

WORK RELATED PROBLEMS FOR THE SELF EMPLOYED WOMEN IN TIRUNELVELI DISTRICT

Workers in the informal sector typically earn less income, have unstable income, and don't have access to basic protections and services, at least which seems to be the overall conclusion of research in development and transition economies. Informal businesses also lack the potential for growth, trapping employees in menial jobs indefinitely. On the other hand the informal sector can allow a large proportion of the population to escape extreme poverty and earn an income that is satisfactory for survival. Also, in developed countries, some people who are formally employed may choose to perform part of their work outside of the formal economy, exactly because it delivers them more advantages. This is called 'moonlighting'. They derive social protection, pension and child benefits and the like, from their formal employment, and at the same time have tax and other advantages from working on the side. From the viewpoint of governments, the informal sector can create a vicious cycle. Being unable to collect taxes from the informal sector, the government may be hindered in financing public services, which in turn makes the sector more attractive. Conversely, some governments view informality as a benefit, enabling excess labor to be absorbed, mitigating unemployment issues. But the real problems faced by the workers are entirely different from what is written in the form of text. Hence a direct interview has been conducted from among the women who are working in the self employed workers will bring to light the inherent problems they are faced in the work place.

WORK RELATED PROBLEMS FOR THE SELF EMPLOYED WOMEN IN TIRUNELVELI DISTRICT

Variables	Highly Satisfied	Satisfied	No opinion	Dis satisfied	Highly dissatisfied	Weighted total	Mean score
Untime work	75	140	60	6	2	283	3.7
Inadequate Facilities	75	108	60	20	3	266	3.5
Health Problem	75	40	90	40	0	245	3.3
No job Security	50	60	99	24	5	238	3.2
Low income	60	40	0	20	43	163	2.3
Irregular employment	25	40	9	72	21	167	2.2

From the above show that the classification of the respondents work related to problems.283 weighted total for Untime work r, 266 weighted total for Inadequate Facilities , 245 weighted total for Health Problem,238 weighted total for No job Security , 163 weighted total for Low income ,167 weighted total for Irregular employment

HEALTH PROBLEM OF SELF OF EMPLOYED WOMEN IN TIRUNELVELI DISTRICT

People face different risks at different stages of the life cycle, and are placed in a different relationship to the labour as well. Here we identify just three broad stages: preparation for employment, being in employment and life after employment. It is clear provided at the level of community helps to ensure that health services are affordable and accessible to working women, especially given the reduced lost working time in seeking medical attention. As such, women are more likely to seek health services for all health problems earlier and more regularly. Not only will this likely include care for occupational injuries and illnesses but it also help to mitigate the increased risk of occupational injury and illness presented by other health problems that cause fatigue and weakness and also those that reduce immunity. The general health problems faced by women due to their occupation is briefly discussed and analysed in the following table.

Diseases	Yes	No	Percentage
Anemic	61	14	81
Breathing Problem	63	12	84
Back pain	48	27	64
Skin diseases	43	32	57

The table show that classification of the respondents of health problem , 81%of respondents affect the Anemic diseases, 84%of respondents affect the Breathing Problem,64%of respondents affect the Back pain,57%of respondents affect the Skin diseases

CONCLUSION

Employment is critical for poverty reduction and for enhancing women's status. However, it is potentially empowering and liberating only if it provides women an opportunity to improve their well being and enhance their capabilities. On the other hand, if it is driven by distress and is lowpaying then it may only increase a woman's drudgery. The small and medium enterprises have been belived as very development of a country. That is why its role is becoming increasingly prominent throughout the world. The study which has been conducted in Tirunelveli district among

75 employed women in non farm sector has encountered certain problems in the work place. Anemia is the major health problem which prevails among the employed women that needs to be eradicated by giving proper awareness along with health measures. Indian women had undergone a long way and are becoming increasingly visible and successful in all spheres and have shifted from kitchen to higher level of professional activities. The economic status of the women is now accepted as an indicator of a society's stage of development and therefore it becomes imperative for the government to frame policies for development of entrepreneurship among women.

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ENTREPRENEURS SKILL -DIGITAL VIEW

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ABSTRACT

The major focus of the articles describes the entrepreneur's skill digital view. Globally unemployment is major problems in the society. Entrepreneurs' main parts of in society provide employments opportunities. Particularly unemployed person can start small scale sectors in cottage industries and small petty shops, beekeeping, Xerox shops etc,. Today global very fast and new technology can used in various business .Entrepreneurs can modify the skill. Entrepreneurs can modify the advertisement technique at global level in digital. Every person can use android mobile phones. Entrepreneurs can provide easily understand off mobile apps are provided in customers or consumers are retailers, market shops and online marketing. Digital can all the activities can involved in digitally. Advertisement can one of the main part of the business entrepreneurs use new skills and more profit. Today most of the persons can use online marketing. In this articles focus on fully entrepreneur's digital view us based on secondary data only. Main concludes in this article new entrepreneurs can introduce new skills, various employment opportunities, rural economy can improve and globally small scale business can reach easily.

KEYWORDS: *Entrepreneurs, Unemployment, Advertisements, Skills, Digital, Global, Profit*

INTRODUCTION:

*"Entrepreneurs search for new technologies, learn new technologies, and try to persuade them.
Certainly succeed"*

The major focus of the articles describes the entrepreneur's skill digital view. Globally unemployment is major problems in the society. Entrepreneurs' main parts of in society provide employments opportunities. Particularly unemployed person can start small scale sectors in cottage industries and small petty shops, beekeeping, Xerox shops etc,. Today global very fast and new technology can used in various business .Entrepreneurs can modify the skill. Entrepreneurs can modify the advertisement technique at global level in digital. Every person can use android mobile

phones. Entrepreneurs can provide easily understand off mobile apps are provided in customers or consumers are retailers, market shops and online marketing. Digital can all the activities can involved in digitally. Advertisement can one of the main part of the business entrepreneurs use new skills and more profit. Today most of the persons can use online marketing. In this articles focus on fully entrepreneur's digital view us based on secondary data only. Main concludes in this article new entrepreneurs can introduce new skills, various employment opportunities, rural economy can improve and globally small scale business can reach easily.

The entrepreneurs are key persons of any country for promoting economic growth and technological changes. Entrepreneurs are backbone of industrial development. By accepting the importance of entrepreneur, a large amount is allotted for entrepreneurship development programs in various plan in globally. In India various university introduce and skill development courses for students aim of the course improve the entrepreneurship skill and new technology can use in own business.

1. Un employment problems in India:

The two problems faced by the developing countries in the world are severe poverty and mass unemployment. These are related to each other. People are living in poverty, unable to earn income because of unemployment. Some others work in poor conditions. For centuries there have been poverty in India. Poverty reduction has been one of the major goals of the five year period. These poor and simple people are concerned about their social and economic rights We also need to know the circumstances. Only then can the government make effective poverty eradication policies.

Poverty is defined in many ways. In 1990 the World Bank defines poverty as follows: According to Professor Dandekar (1981) "Poverty is the necessity of adequate income" Thus, the most basic of life's essentials is "poverty is the minimum living standards.

2. Reasons for unemployment:

More Population Growth:

Since our population has risen in recent years, there has been an increase in unemployment issues. Increasing population growth in our country will increase the level of unemployment and face serious consequences.

Enough economic growth rate:

While India is a growing country, the economic growth rate is very low. Because the strength of total labor is also useful. Employment in India is not enough. This makes no more labor force. The reason is the growth of the population.

Lesser employment in other sectors except agriculture:

There is only enough employment in agriculture in India. In other sectors, sufficient employment opportunities have been reduced. Because the pressure of the land is very high, 2/3 partial labor force is used in agriculture. Most people are in unemployment because the land is used to make more people live. This is the name of indirect unemployment.

Growing students from Indian University:

Unemployment is rising for educators as there are overwhelming graduates from the Indian University for over the past decade. Higher education and technical lessons in the Indian education

system were given more importance than artistic subjects. But there is unemployment among industry graduates. And in our country the professional education too is backward

Less career growth:

Industry in our country has not grown enough. In jobs and workers' employment is very low. Workers in the agriculture sector are not employed in the industry. This leads to indirect unemployment in agriculture

Settlement of unemployment problems in India:

The main goal of economic growth is to increase employment in every five years. The stagnation of joblessness increases even when the five-year programs are under way. This is because the new labor force is not in every program.

Unemployment problems can be solved through the following guidelines.

Transfer of investment systems

Promote small companies against large corporations.

Choosing problems in techniques.

Offers based on job opportunities encourage new development centers in towns and rural areas.

Innovation in education policy:

Prime believe that if we have a lot of entrepreneurial power in India, we can become a worker without a job seeker, if it is used properly. - Narendra Modi Minister's request:

Let's prepare in India:

The Government of India is focusing on encouraging entrepreneurship. In India, the initiative is to encourage entrepreneurship in other sectors not only in the manufacturing sector in India, but on the basement of four pillars.

New practices:

It is a very important aspect of promoting entrepreneurship in India.

Infrastructure:

New Modern and comfortable infrastructure is an important requirement for growth in the industry. The government wants to create industry routes and sophisticated blogs to provide sophisticated technology based infrastructure with modern high speed communication and integrated freight transportation arrangements.

While it is challenging to create entrepreneurship and entrepreneurship among young people, it is expected to be the source of an unemployment problem in any economy

Entrepreneurship plays an important role in the economic development of a country or state. The only solution to the growth of assets, creation of jobs, providing new and better goods and services is considered to be entrepreneurial. In today's context, it is considered to be the most important for our country to create entrepreneurial skills among young people. Because the government can not work for all young people who do not work; Business.

Self-employment:

Today's youth are keen to read and go to any work. But the federal and state governments provide subsidies to encourage young people to start their own business. But today's young people do not know the information about it. The Central and State Governments provide subsidies to those who want to start their own business, who will get these subsidies,

Entrepreneur characteristics:

Entrepreneurship is essentially the core characteristics of the entrepreneur to get a job done. New entrepreneurs will not have all the attributes. We need to develop gradual developmental qualities and new digital level skill

1. Self-help

Putting complete confidence in her and her talent, Having confidence in the ability to meet a task or challenge successfully, Being firm at the end of the protest, Making an act of relief for others to do.

2. New thinking, self-function

Getting more effort than simply normalizing the task, In the process before being driven by someone or the environment, To expand the business by new goods-new service in new locations.

5. Information collection

Try to collect the information you need to achieve the goal. Self-probe market research, consult with experts, or acquire useful information for the business.

5. Creating Opportunities – Using

Take care to take advantage of the situation for the opportunities, take action to find it immediately, Create extraordinary opportunities and get what is needed for the industry.

5. Proper planning

Perfect step-by-step planning to reach the goal The ability to easily change the larger action into smaller ones. Planning ahead with the obstacles, Balanced and legitimate energy

Business ethics:

The business can not succeed immediately after the start of. If you plan to start and work right, you can win. Our customers can be retained by our approach.

You need to make others realize that your industrial products are better than competitors. The good approach in the industry will lead to success

Required Documents:

- Identity certificate,
- Address Certificate,
- Address Certificate of Business Location,
- Project Report,
- Income expectation (for period of repayment),
- Unauthorized certification from local and other government offices (if necessary)
- If the place of business is yours, the certificate or rental certificate is to be issued as a certificate.
- Besides, what kind of documents is needed in the loan application?

Subsidy industries:

- Production of electrical and electronic goods
- Preparation of skin related products
- Vehicle spare parts
- Production of sunlight equipment
- Export Ornaments
- Pollution equipment
- Sports goods
- Tile construction materials
- Preparation of ready-made garments

Meaning and Definition of entrepreneur:

An entrepreneur is a person having specific skill, ability, knowledge, awareness and self-confidence who bears the risk of operating a business in the face of uncertainty about the future condition

According to Joseph A. Schumpeter, an entrepreneur is a person who introduces innovative changes in an enterprise.

Peter Drucker defines entrepreneur as one who always searches for change, responds to it and exploits it as an opportunity.

Statement of the problem:

Unemployment is the major problem in globally increase to increase every year. How to solve these major problems in globally. Every country can startup new technology and ideas innovation thinking introduced new entrepreneurs. Indian government various schemes and opportunities are provided in entrepreneurs, training programs, and digital level. Today global is digital entrepreneurs can modified marketing techniques .

Scope of the area:

Increase the employment opportunities provided in the rural and urban areas. New entrepreneurs can involve in the societies

Data collection:

In this article based on entrepreneurs and digital marketing related information gathered on secondary data only, various books, journal and digital searching information.

Digital Marketingl Entrepreneurs:

At Digital Vidya, we opine that the term Digital Marketing is an amalgam of using various online visibility methods to promote products, services or the brand itself. You may want to make people find your website, look at your products, understand your services and get to know about your offers. For all this, you need promotions of different sorts. This promotion is in its totality done by a sphere of online promotional activities, together called as digital Marketing. So, in essence, various types of digital marketing channels & tactics come together to give rise to Digital Marketing. By

now, you should be clear in your understanding of what Digital Marketing actually is. Now, let us explore each of these platforms that are used for online promotions & visibility.

1. SEARCH ENGINE MARKETING :

Search Engine Marketing (SEM) is one of the most primary types of Digital Marketing activities that help businesses gain market online via Ads on search engines such as Google, Bing or Yahoo. SEM assists in optimizing the brand presence and conversions for businesses through paid and unpaid advertising.

PPC is one of the speediest types of Digital Marketing channels that drive targeted traffic to your web pages and related services. PPC can be understood as buying traffic via paid search listings that help marketers get more web traffic through desktop and mobile web searches.

There are different synonyms and acronyms related to SEM such as Paid search ads, Paid search advertising, PPC (pay-per-click), PPC (pay-per-call), CPC (cost-per-click), and CPM (cost-per-thousand impressions). The formula to calculate PPC is: $\text{Pay per click (\$)} = \frac{\text{Advertising cost (\$)}}{\text{Number of ad clicks}}$. PPC is from types of Digital Marketing tactics that helps marketers channelize an Online Advertising System for driving online traffic to their websites by paying a certain price to the publisher when their paid Ad is clicked. Entities involved in PPC Advertising are

Entities of PPC

1. Product Seller
2. PPC Marketer
3. Landing Page
4. Landing Page Provider
5. The viewer or the Visitor

PPC or Paid SEM is best for the businesses that have a good spending plan and want to use the best ways to gain traffic and ensure better online recognition in the quickest turnaround.

Using such types of Digital Marketing strategies needs AdWords experts who can exploit the paid advertising in the most targeted and result driven campaigns.

2. SEARCH ENGINE OPTIMIZATION (SEO)

Search Engine Optimization helps marketers enhance the ranking of a site or website page in the unpaid “organic” search lists. SEO is from the types of Digital Marketing activities, businesses can make their website pages rank higher in the SERPs by increasing visibility, reach, authority and Alexa scores.

In case you did not understand what a SERP means, its the short form for Search Engine Results Page.

SEO helps you gain higher positions in search results naturally. It means that it helps you to get more visitors, awareness, traffic, digital branding, leads, and conversions. Search Engine Optimization works around some of the well-characterized set of principles such as optimizing a page for specific keywords, and managing links from different sites that also use similar kinds of keywords, and so forth.

Manipulating the Search Engine framework is no more a prudent practice as your site can be penalized via Google's Penguin update. So, you need to play it all clean.

39% of all global ecommerce traffic comes from search. (SEO Tribunal)

Some Of The Notable SEO Practices Are:

- High-Quality Content
- Guest Blogging
- Images and Videos
- Public Relations
- Direct Mail
- Social Presence
- Collateral Material
- Meta Data
- Brand Evangelism, etc.

Different Steps Involved In Making A Site SEO Friendly Are:

1. Choosing SEO Friendly Website Domain

2. Knowing SEO Tactics & Methods

- White Hat SEO
- Black Hat SEO (Never ever use these gray tactics)

3. Use of SEO friendly Design & Layout

4. Optimization of Keywords, Meta Tags, Title and Anchor

5. Link Building and Mobile SEO

6. Knowing activities performed by Search engines such as crawling, indexing, processing, calculating relevancy and retrieving results

7. on Page and Off Page SEO

8. SEO Copywriting, etc

SEO is one of the most evergreen Digital Marketing types that help businesses enjoy great recognition in front of their target base and the needed authority and reputation in the eyes of Search Engines as well.

3. SOCIAL MEDIA MARKETING (SMM)

Social Media Marketing is from the youngest and most popular types of Digital Marketing that help marketers advance their brand image in a most powerful and trendy manner.

SMM is nowadays preferred by different businesses for optimizing the image of a brand, business, product, or an individual. We all are mostly aware of different social networks around us such as Facebook, Google+, Twitter, Instagram, YouTube, LinkedIn, Snapchat Pinterest, etc.

In addition to these, there are niche networks, discussions, forums, dynamic blog groups and the places wherever two-way discussion happens comes under the radar of Social Media Marketing.

Creating and distributing quality content in a well-targeted manner is the base of successful SMM campaigns.

Different Steps To Successful Social Media Marketing

SMM Steps

1. Research and know your audience
2. Pick your Social Platforms
3. Pick your KPIs
4. Write a Social Media Playbook
5. Align your company with your plan
6. Schedule an hour each week to Schedule post
7. Create a Content Bank
8. Post Relevant Content
9. Treat All Social Channels Separately
10. Do Reporting and Reanalyzing

The latest in Social Media Marketing is Social Media Ads that businesses should know how to use to ensure better use of these platforms.

Let us understand different types of Ads that you can run on Social Channels.

Types of Facebook Ads

- Photo Ads
- Video Ads
- Carousel
- Slideshow
- Canvas

Types of Instagram Ads

- Photo
- Video
- Carousel

Types Of Snapchat Ads

- Snap Ads
- Sponsored Geofilters (for larger companies) or on-demand Geofilters (for smaller brands)
- Sponsored lenses.

4. EMAIL MARKETING

Email marketing is one of the oldest types of Digital Marketing that is still highly contemporary and fruitful. Marketers use emails for developing relationships with their potential and existing customers that help them generate leads and ensure their conversions. Email Marketing includes the best ways to establish deeper relationships with a wider audience for the nominal cost than your total spends on traditional media.

Via Emails, you can enjoy 6 times Click Through than Tweets.

The Digital World incorporates 3 times more Email Accounts compared to Facebook & Twitter combined.

4. CONTENT MARKETING

Content Marketing is one of the most important types of Digital Marketing that revolve around the management and execution of different written, engaging, downloadable and visual Digital Media Content.

Content marketing means attracting and transforming prospects into customers by creating and sharing valuable free content.

Things to Pay Heed To When Making A Content Marketing Plan

- Your target audiences
- The problem your Content is going to solve
- USP of your Content Marketing Campaign
- Possible Content Marketing formats you can use
- Possible channels to publish and share your content
- Awareness about Content Management System, content creation, curation, and publication

CONCLUSION:

Entrepreneurs can use the digital marketing techniques easily achieve the goal of profit. Digital marketing is one of main part of human life...Every entrepreneurs use new innovation thinking and ideas. New product strategies are follow the global level. Globally every country introduce new technology and new ideas.

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**WORK LIFE BALANCE OF WOMEN ENTREPRENEURS IN
PALAYAMKOTTAI: AN OVERVIEW**

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ABSTRACT

Jeyanthi.K. (1999) in the study "Women Entrepreneurs and Micro Credit" emphasized that to make women improve their economic status and to reduce the burden of dependence from male heads, micro credit programmers should be given more priority towards women empowerment. In India, it is mainly a women's duty to look after the children and other members of the family. Man plays a secondary role only. In case of married women, she has to strike a fine balance between her business and family. The banks also consider women less credit-worthy and discourage women borrowers on the belief that they can at any time leave their business. The study also emphasized that the success story of the programmed could serve as an example for other training programmers that strive to help unemployed women to achieve self-sufficiency through entrepreneurship. Women suffer from male reservations about a women's role, ability and capacity and are treated accordingly. In nutshell, in the male-dominated Indian society, women are not treated equal to men. This, in turn, serves as a barrier to women entry into business. As a result a shift from 'welfare' to 'development' to 'empowerment' to 'human development' approaches has taken place to change the position and status of women. Both government and NGO's sectors were intervening to empower the women.

KEYWORDS: Credit-Worthy, 'Human Development', Self-Sufficiency

INTRODUCTION

An **Entrepreneur** is someone who arranges, manages, and conjectures the risks of a business or enterprise. An entrepreneur is an agent of change. Also, entrepreneurs are individuals who identify opportunities where others see anarchy or confusion.

Entrepreneurship is the process of discovering new ways of combining resources.

Entrepreneurship is the act and art of being an entrepreneur or one who undertakes innovations or introducing new things. These new things can be any of the start-ups. The most obvious form of entrepreneurship is of starting new business (any).

Entrepreneurial Culture:

- Always seeking something new.
- Restless, constantly on the move.
- Strong preference for freedom of choice for the individual.
- They prefer the **new**, or at least the **improved**.
- They worship innovation.

Challenges of Women Entrepreneurs

Family restriction: Women are expected to spend more time with their family members. They do not encourage women to travel extensively for exploiting business opportunities.

Lack of Finance: Family members do not encourage women entrepreneurs. They hesitate to invest money in the business venture initiated by women entrepreneurs. Bank and other Financial Institutions do not consider Middle Class people.

Lack of Education: Women are generally denied of higher education, especially in rural areas and under developed countries. Women are not allowed to enrich their knowledge in technical and research areas to introduce new products.

Role Conflict: Marriage and family life are given more importance than career and social life in Indian society.

Unfavourable Environment: The society is dominated by males. Many business men are not interested to have business relationship with women entrepreneurs. Male generally do not encourage women entrepreneurs.

Lack of persistent Nature: Women generally have sympathy for others. They are very emotional. This nature should not allow them to get easily cheated in business.

Problems Faced by Women Entrepreneurs in India

1. Problem of Finance: Finance is regarded as “life-blood” for any enterprise, be it big or small. However, women entrepreneurs suffer from shortage of finance on two counts.

Women do not generally have property on their names to use them as collateral for obtaining funds from external sources. Thus, their access to the external sources of funds is limited. The banks also consider women less credit-worthy and discourage women borrowers on the belief that they can at any time leave their business. Given such situation, women entrepreneurs are bound to rely on their own savings, if any and loans from friends and relatives who are expectedly meagre and negligible. Thus, women enterprises fail due to the shortage of finance.

2. Stiff Competition: Women entrepreneurs do not have organizational set-up to pump in a lot of money for canvassing and advertisement. Thus, they have to face a stiff competition for marketing

their products with both organized sector and their male counterparts. Such a competition ultimately results in the liquidation of women enterprises.

3. Family Ties: In India, it is mainly a women's duty to look after the children and other members of the family. Man plays a secondary role only. In case of married women, she has to strike a fine balance between her business and family. Her total involvement in family leaves little or no energy and time to devote for business.

4. Lack of Education: In India, around three-fifths (60%) of women are still illiterate. Illiteracy is the root cause of socio-economic problems. Due to the lack of education and that too qualitative education, women are not aware of business, technology and market knowledge. Also, lack of education causes low achievement motivation among women. Thus, lack of education creates one type or other problems for women in the setting up and running of business enterprises.

5. Male-Dominated Society: Male chauvinism is still the order of the day in India. The Constitution of India speaks of equality between sexes. But, in practice, women are looked upon as abla, i.e. weak in all respects. Women suffer from male reservations about a women's role, ability and capacity and are treated accordingly. In nutshell, in the male-dominated Indian society, women are not treated equal to men. This, in turn, serves as a barrier to women entry into business.

REVIEW OF LITERATURE

Jeyanthi.K. (1999) in the study "Women Entrepreneurs and Micro Credit" emphasized that to make women improve their economic status and to reduce the burden of dependence from male heads, micro credit programmers should be given more priority towards women empowerment. Moreover, proper and systematic training to explore the attitude, knowledge and skill development helps in making successful entrepreneurs. In order to improve women entrepreneurs and help them intensive training and a good credit system should be evolved.

Neetima et al., (2000) in their work, "Training Women for Entrepreneurship" emphasized that good training programme keeps the trainees involved and motivated. Women should be trained in all aspects to get success. Rural women are generally not confident and are very much bound by customs and traditions; therefore, the trainer should be a friend, philosopher and guide to help them come out of their shackles of life. Empowerment training is most important of all trainings, which helps for the entire development of rural women for self-employment.

Colette Dumas (2001) in the study, "Micro Enterprises Training for Low-Income Women; the Case of the Community Entrepreneurs Programmes" found that community entrepreneurs programmed provided to low – income women have helped the participants to launch business and succeed through micro- enterprise job creation. The study also emphasized that the success story of the programmed could serve as an example for other training programmers that strive to help unemployed women to achieve self –sufficiency through entrepreneurship.

STATEMENT OF THE PROBLEM

Today career for women is continuously challenged by the growing demands at work place. When the day is completed at the office, they will have responsibilities and commitments to handle at home. Majority of the working women are straighten themselves to clear their roles at office and home, in the process practice work life imbalance which will have adverse consequence for individuals in the form of increased levels of stress complaints, depression, over mental health, higher family tension, less life satisfaction etc., as well as for the women entrepreneurs such a

problems in finance, scarcity raw materials, lack of education., male dominated society., low risk bearing ability. Beside this backdrop, the present study to find the work life balance of women entrepreneurs in palayamkottai sector.

OBJECTIVES OF THE STUDY

The study was undertaken with the following objectives:

- To analyse the demographic profile of the respondents.
- To examine the various dimensions of work life balance with selected factors.
- To examine the level of satisfaction of the women entrepreneurs with the determinants of work life balance.

RESEARCH METHODOLOGY:

Area of the study

This study was conducted in palayamkottai sector.

Sampling Techniques

The simple random sampling technique was adopted for selecting respondents and te researcher has taken seventy five women entrepreneurs. Sources of data

The study is based on both primary and secondary data. The primary data were collected through structured questionnaire. The secondary data was collected from books, magazine and web-sites.

Tools used

- Percentage analysis
- Mean score
- Garret ranking

Limitation of the study

The study is confined with the following limitations.,

- Questionnaire may have the disadvantages of not being to probe deep into the respondents' thoughts.
- It was time consuming for identifying the customers and conduct personal interview.
- The study is limited to palayamkottai area only.

ANALYSIS AND INTERPRETATION

Demographic profile of the respondents:

TABLE 1: AGE GROUP OF THE RESPONDENTS

	Frequency	Percent
Below 25 years	36	36.0
26 to 35 years	36	36.0
36 to 45 years	8	8.0
Above 46 years	20	20.0
Total	100	100.0

Source: Primary Data

Table 1 shows that 36 per cent of the respondents are below 25 years and 26 to 35 years. 20 per cent of the respondents are above 46 years and 8 per cent of the respondents are 36 to 45 years of age.

TABLE 2 : EDUCATIONAL QUALIFICATION OF THE RESPONDENTS

	Frequency	Percent
Illiterates.	20	20.0
Schooling	8	8.0
UG	36	36.0
PG	36	36.0
Total	100	100.0

Source: Primary Data

Table 2 shows that 36 per cent of the respondents are Post Graduates. 36 per cent of the respondents are Under Graduates and 8 per cent of the respondents have done schooling and 20 per cent of the respondents are Illiterates.

TABLE 3: NATURE OF BUSINESS OF THE RESPONDENTS

Business	Frequency	Percent
Beauty parlour	22	22.0
Small scale industries	22	22.0
Food and beverage	24	24.0
Tailoring	32	32.0
Total	100	100.0

Source: Primary Data

Table 3 shows that 22 per cent of the respondents are doing business of beauty parlour, 22 per cent of the respondents are doing small scale industries and 24 per cent of the respondents are doing food and beverage and 32 per cent of the respondents are doing tailoring business.

TABLE 4: INCOME OF THE RESPONDENTS

	Frequency	Percent
Below ₹10,000	32	32.0
₹10,001 to ₹20,000	24	24.0
₹20,001 to ₹30,000	16	16.0
Above ₹30,000	28	28.0
Total	100	100.0

Source: Primary Data

Table 4 shows that 32 per cent of the respondents earn an income Below ₹10,000. 28 per cent of the respondents earn an income Above ₹30,000. 24 per cent of the respondents earn an income of ₹10, 001 to ₹20,000 and 16 per cent of the respondents earn an income of ₹20,001 to ₹30,000.

TABLE 5: MARITAL STATUS OF THE RESPONDENTS

	Frequency	Percent
Married	75	75.0
Unmarried	25	25.0
Total	100	100.0

Source: Primary Data

Table 5 shows that 75 per cent of the respondents are married and remaining 25 per cent of the respondents are unmarried.

TABLE 6: LIVING TYPE OF THE RESPONDENTS

	Frequency	Percent
Nuclear Family	55	55.0
Joint Family	45	45.0
Total	100	100.0

Source: Primary Data

Table 6 shows that 55 per cent of the respondents are based on nuclear family and remaining 45 per cent of the respondents are related to joint family.

TABLE 7: PERIOD OF BUSINESS OF THE RESPONDENTS

	Frequency	Percent
Below 2 years	22	22.0
2 – 5 years	40	40.0
Above 5 years	38	38.0
Total	100	100.0

Source: Primary Data

Table 7 shows that 22 per cent of the respondents are having period of business below 2 years and 40 per cent of the respondents are having the period of business upto 2 to 5 years and remaining 38 per cent of the respondents are having period of above 5 years.

Analysis of various dimensions of work life balance

The work life balance of women entrepreneurs were analysed by using work place environment, work penetrating with personal life, and with regard to statements and presented in the following tables.

TABLE 8: STATEMENTS DETERMINE ABOUT WORK PLACE ENVIRONMENT

Factors	Strongly Agree		Agree		Neutral		Disagree		Strongly disagree	
	No's	%	No's	%	No's	%	No's	%	No's	%
Work environment support to family & personal	23	23	40	40	13	13	12	12	12	12
Co-operative with team members	35	35	10	10	15	15	20	20	20	20
Working hours	20	20	25	25	30	30	12	12	13	13
Any benefits from governments and institution agency	10	10	14	14	11	11	23	23	42	42
Support from the society and environment	14	14	26	26	20	20	16	16	24	24

Source: Primary Data

Table 8 reveals that majority 40 % of the respondents agreed that work environment is support to family and personal life, majority of the respondents 35% strongly agreed the statement of co-operative with team members, majority 30% of the respondents neutrally agreed the statement of working hours and majority of the respondents 23% disagreed the statements of getting any benefits from government and from financial institution and finally majority of the respondents 26% agreed the statements related to support from the society and surroundings.

TABLE 9: STATEMENTS DETERMINING ABOUT WORK PENETRATING OF PERSONAL LIFE

Factors	Strongly agree		Agree		Neutral		Disagree		Strongly disagree	
	No's	%	No's	%	No's	%	No's	%	No's	%
Work pressure	20	20	45	45	10	10	13	13	12	12
Stressful environment	30	30	24	24	10	10	16	16	10	10
Work Over load	20	20	30	30	25	25	12	12	13	13
Success and financial status	46	46	18	18	14	14	14	14	8	8
Engagement on family and Social activities	25	25	20	20	15	15	22	22	18	18

Source: Primary Data

Table 9 reveals that majority 45 % of the respondents agreed that work pressure is interference in personal life, majority of the respondents 30% strongly agreed the statement of stressful environment in working condition, majority 30% of the respondents agreed the statement of work

over load and majority of the respondents 46% strongly agreed the statements of success and financial status and majority of the respondents 25% strongly agreed the statements related to engagement on family and social activities.

TABLE 10: FACTORS THAT INFLUENCE THE QUALITY OF WORK LIFE BALANCE

Factors	Weighted score	Rank
Long Working Hours	4.15	I
Use of Technology	4	IV
Sharing of Job	3.75	VI
Personal Family Worries	4.13	II
Safety and Healthy Working Conditions	3.9	V
Career Development	4.07	III
Financial Position	4.13	II

Source: Primary Data

From the table 10, it is implied that fair benefits and overall quality of work life are ranked first with a weighted mean score of 4.15, financial position and personal family worries are ranked second with weighted score 4.13, career development is ranked third with weighted mean score 4.07, Use of technology is ranked fourth with weighted mean score 4, safety and healthy working conditions is ranked fifth with weighted mean score 3.9, Sharing of Job is ranked sixth with weighted mean score.

CONCLUSION

Women constitute almost half of the total population in India but they are not enjoying their freedoms, equalities, privileges, on par with their male counterparts. Since implementation of planning in India, several policies and approaches were made to reduce inequalities between women and men. As a result a shift from 'welfare' to 'development' to 'empowerment' to 'human development' approaches has taken place to change the position and status of women. Both government and NGO's sectors were intervening to empower the women. The National Empowerment Policy, 2001 also emphasized that women's economic empowerment may be visualized only with the development of women entrepreneurship. The Government of India has defined women entrepreneurs based on women participation in equity and employment of a business enterprise. Majority of the women entrepreneurs have under taken enterprises like Beauty Parlours, Fancy Stores, Tailoring, Food processing. Support from Government Organisations and Non Government organizations should be provided for such activities. Then only women will be in high yielding enterprises and their real empowerment can be achieved. Women entrepreneurial development is one of the important area where majority of countries have focused upon as a part of overall Human Resource Development. It is well ascertained by policy makers across the countries that strategic development of an economy required equal participation and equal opportunities to all sections and gender. Entrepreneurial development is one significant instrument for sustainable socio - economic development.

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ENTREPRENEURIAL SKILLS DEVELOPMENT: AN ANALYSIS

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ABSTRACT

In this article we will analyze the concept of entrepreneurship and the importance of skills development to create a culture of entrepreneurship. A search of articles was based on the keywords "entrepreneurship" and "skills of the entrepreneur, the period being considered between 2010 and 2014. The goal was to identify personal skills (cognitive, social and relational skills, technical skills and management skills) and business skills (strategies adopted by the company, products and/or services, corporate image, and management systems: human resource management, financial management, marketing, among others, and the formal and informal structure of the company). The literature review was based on entrepreneurship studies with the goal to identify soft skills that entrepreneurs need to develop to create and manage innovative business.

KEYWORDS: *Entrepreneurship, Entrepreneurial, Skills, Development, Methodology, Model Development Skills*

INTRODUCTION:

Entrepreneurship can be currently regarded as part of a strategy to boost the economy. It can be undertaken as a challenging task, either internally within organizations, either externally, by the creation of new businesses that are sustainable in a market and in a complex economic environment. Examples are studies on the importance of entrepreneurship in transition economies [1]. Thus, it is considered that entrepreneurship is associated with two different aspects:

- Creation and development of business/innovative companies - entrepreneurship
- Development of a function in an innovative way – entrepreneurship. In the context of this article, the focus will be in the first part, associating entrepreneurship to the creation of innovative businesses.

The main objective of the research was to build a model of skills development for entrepreneurs, which will be presented and discussed in this article. The article briefly explores the concept of

entrepreneurship, followed by the presentation of the methodology used for building the skills development model, and the analysis and discussion of results. The article concludes with implications for practice and findings.

LITERATURE REVIEW:

Concept of Entrepreneurship

The origin of the word 'entrepreneurship' is 'rooted in the Latin language, from the words pretender and apprehension. Entrepreneurship can be understood as a individual or collective system and internal or external to the organizational structure, developing something new, from conception of ideas to the creation of a business.

The concept of applied entrepreneurship [2] argues that an entrepreneurial firm focuses on innovation, is open to risk and proactive in relation to its competitors.

Entrepreneurship has grow as a concept, and in the level of importance placed on the development and sustainability of the economy.

Entrepreneurial Capacity:

Being entrepreneurial and the creation of an entrepreneurial culture goes beyond the fear of risk [3] and the stigma of failure, that influence decisively the entrepreneurship context.

Implementing ideas is not an easy process even though we can say that entrepreneurs profile are crucial to define a business idea and implement it successfully, but it is important to note that there is also the possibility of developing entrepreneurial characteristics and here come the educational institutions that should play a key role, very early in the creation of knowledge and skills related to entrepreneurship.

The example of an innovation is a discipline that can come into teaching from the earliest years of school, because it is a specific tool of entrepreneurs, used to explore new opportunities for business or a different product or service. Its important to know how to reduce the risk, seek for new sources of innovation, use creativity tools, and learn from the market, this are skills that every entrepreneur or potential entrepreneurs need to have [4]; [5].

Every day we witness the birth and death of companies, products, processes and services, and the goal of entrepreneurship learning is to seek and to systematically explore new business/new practices that add value to the market and streamline the economy. In this sense, entrepreneurship is built based on the different types of skills widely studied in the literature and referred as soft and hard skills. Entrepreneurship skills are the target of analysis in the next section and the basis for building the skills development model [6]. The soft skills can be defined as the behavioral skills required for the application of hard skills and knowledge in organizations [7]. [8] Also suggest that soft skills are a set of skills and talents of an individual.

Other authors categorize the soft skills such as: 1) interpersonal skills; 2) personal and social skills; and 3) cognitive skills [9]. With regard to soft skills inherent to managing entrepreneurial projects, [10] relates that are skills and practices of successful managers. He states that "the emphasis of the future has to be in leadership skills and interpersonal management practices that ensure project success."

To identify the soft skills of the entrepreneur we used a qualitative methodology, which will be explained in the next section.

METHODOLOGY:

The methodological approach of the research was qualitative and quantitative. With regard to the specifics of this investigation the main technique used was content analysis from the literature review of studies on entrepreneurship. The content analysis was used to determine the presence of certain words or concepts within the articles to identify and analyze the skills of entrepreneurship.

A systematic analysis allows identification of keywords contained in articles selected from the scientific databases. It is an exploratory and descriptive study comprising the data collection, analysis and synthesis of results arising from research in scientific databases Web of Knowledge and Science Direct.

A search of articles was based on the keywords "entrepreneurship" and "skills of the entrepreneur", the period being considered between 2010 and 2014 finally to identify factors that could aggregate the competencies identified in the theory we used factor analysis

Data Analysis:

In this section we will first consider how the theoretical concepts discussed in the literature, can be measured and related to the group of skills through factor analysis. Statistical analysis of data has been carried out using SPSS. As a primary set of measures, the Kaiser-Meyer- Olkin (KMO) was 0.755 which provides solid support for proceeding with factor analysis. It's also important to refer that in the factor analysis process, the number of observations was 50 and two factors with eigenvalue > 1 were detected. They explain 71.8% of total variance and the extraction method was iterated principal factors and the rotation was oblimin oblique.

Analysis and discussion:

Despite the dilemmas we face, we know that the economy's performance depends, in large part, of the business environment, including, most creative and innovative companies supported by people with certain technical skills and characteristics - the entrepreneur. It is assumed that the profile of the entrepreneur embraces the idea that entrepreneurial characteristics can be acquired / learned throughout life. Based on different studies we present a range of characteristics that are associated to the entrepreneur profile:

- Ability to achieve goals, particularly planning and autonomy to achieve results.
- Self-confidence to achieve defined goals and overcome obstacles.
- Sense of responsibility for the success or failure of business.
- Ability to learn using failure as a learning experience in a positive way.
- Ability to develop and maintain a successful business through hard work and effort.
- Ability to develop innovative new approaches to the market, new concepts, new products and services.
- Capacity of initiative identifying and implementing new business opportunities.
- Ambition to achieve goals.
- Persistence to face obstacles and reset strategies.

Model Development Skills:

The characteristics identified were the basis for building a model of development of personal skills that fits the dimensions: skills, attitudes and creative thinking.

The knowledge of the entrepreneur is based on the cognitive skills, social and relational skills, technical skills and management skills. This mixture is crucial to creating and running a business.

Cognitive skills include creative thinking, formulation and problem solving, decision making and initiative. Social and relational skills include communication skill, capacity for teamwork and ability to adapt to new situations.

Technical skills integrate concepts of technical expertise including working methods, processes and contexts. Management skills integrate knowledge about potential strategies to adopt in the company, capacity planning and setting strategic goals and ability to make strategic decisions on company policies in their various areas of expertise. On the other hand, the entrepreneur must acquire skills with regard to business development, which includes the strategy that the company will adopt, products and/or services, the corporate image management systems (human resources management, financial management, marketing, etc.) and the formal and informal structure of the company

Implications for practice:

Contribution of Entrepreneurship to the Economic Growth of the Country In a country with an economy that does not grow or grows very little entrepreneurship can help

:-to create and maintain businesses and create innovative products or processes that add value to existing ones;

-Increase exports;

-Helping firms to internationalize, overcoming a culture of risk aversion;

-To attract foreign investment, as the economy continues to develop and companies are becoming competitive. However, entrepreneurship is not an easy road, although some organizations emerge and develop many others arise and quickly disappear from the market

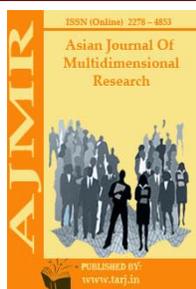
CONCLUSIONS:

The aim of this investigation was to identify skills for developing a culture of entrepreneurship. The literature review made based on the methodology used allowed us to identify personal skills (cognitive, social and relational skills, technical skills and management) and skills about the business (strategy that the company will adopt, products and/or services, the corporate image, the management systems: human resource management, financial management, marketing, among others - and the formal and informal structure of the company).

With regard to future studies it's important to acknowledge that entrepreneurs need to take risks, have the ability to overcome difficulties, take the initiative and reach objectives. The development of entrepreneurial skills is critical to create a culture where entrepreneurship is something natural becoming an integral part of our evolution and a new model of economy.

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**STUDY ON PERCEPTION OF WOMEN ENTREPRENEUR TOWARDS
CASHLESS TRANSACTIONS IN TIRUNELVELI DISTRICT**

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ABSTRACT

Nowadays, Women Entrepreneurs are increasing day by day. Technological advancement forced them to make the transactions through e-banking, debit and credit cards, etc. The circulation of physical currency is also minimised. In this regard, this paper is an attempt to study the perception of women Entrepreneurs towards cashless transaction. An attempt has also been made to identify the problem regarding cashless transactions of women Entrepreneurs. Women Entrepreneurs play a substantial role in the economic development of various developed as well as developing countries in the world. Women face huge demand on their time often balancing business with family responsibilities. Hence the population size is unknown, the study is conducted among 150 women Entrepreneurs doing business in the palayamkottai based on a random sampling. Data were collected in both quantitative and qualitative form. All the online market basically depends on cashless transaction system. The cashless transition is not only safer than the cash transaction but is less time consuming and not a trouble of carrying and trouble of wear and tear like paper money.

KEYWORDS: *Entrepreneurs, Perception, Cashless Transactions.*

INTRODUCTION

The developing economics of the world are going to cashless. The cashless economy is a situation in which the financial transactions are made by cashless currencies. It means that there will be no flow of cash money among the people. Every transaction will be through electronic media or credit

cards, bank transfers, cheque etc. Women Entrepreneurs play a substantial role in the economic development of various developed as well as developing countries in the world. Women face huge demand on their time often balancing business with family responsibilities. To avoid the above situation, cashless transactions become very useful.

The current study tried to find out the perception of women entrepreneurs about the cashless transaction. The current study was conducted on women entrepreneur of Tirunelveli city.

Objectives of the study

- To study the demographic profile of the women entrepreneur who make cashless transactions.
- To study the reasons for using the cashless transactions.
- To analyse the perception of women entrepreneur towards cashless transactions.
- To analyse the problems faced by the respondents.

RESEARCH METHODOLOGY

The study is conducted among the women Entrepreneur operating their business in Tirunelveli city, the largest East of Palayamkottai. The list of the Entrepreneurs was collected from the different banks. However there might be some women entrepreneurs who are not listed in any such organisation are excluded in the study. Hence the population size is unknown, the study is conducted among 150 women Entrepreneurs doing business in the palayamkottai based on a random sampling. Data were collected in both quantitative and qualitative form. The study focus on qualitative data was collected by interview of 150 respondents. Quantitative data was collected by close ended questionnaire

Hypothesis:

Ho = There is a significant relationship between age and perception of the respondents.

LIMITATIONS OF THE STUDY:

The study was confined only in Tirunelveli district. The respondents were selected randomly. Hence the result of the study cannot be generalized.

REVIEW OF LITERATURE:

- **Mahesh. U. Daru, (2016)**, For his study of Cashless India: Dream of future India Analysed that the concept of a cashless economy to be true in India, the centre, the state as well as the local governments have to work a lot to ensure that: First, every person is financially included in the mainstream. Second, there has to be the availability of the option of paying with cashless methods at the grass root level. Third, there is a need to ensure the safety and security of the cashless transactions. The idea of cashless economy itself is great but all these problems and potential threats have to be taken into account.
- **Piyush Kumar, (2015)**, conducted a study an analysis of growth pattern of cashless transaction system concluded that the cashless transaction system is reaching its growth day by day , as soon as the market become globalized and the growth of banking sector more and more the people moves from cash to cashless system. The cashless system is not only requirement but also a need of today society. All the online market basically depends on cashless transaction system. The cashless transition is not only safer than the cash transaction but is less time consuming and not a trouble of carrying and trouble of wear and tear like paper money. It also helps in record

of the all the transaction done. So, it is without doubt said that future transaction system is cashless transaction system.

Framework of analysis:

In the present study the researcher used percentage analysis, Garrett ranking technique and Factor analysis.

TABLE-1: DEMOGRAPHIC PROFILE OF THE RESPONDENTS

Characteristics	Category	Frequency(150)
Age	18-25	30
	26-33	23
	34-41	64
	41-49	21
	50 & above	12
Marital status		
	Unmarried	24
	Married	82
	Widow	13
	Separated	26
	Divorce	5
Education		
	School level	48
	Graduates	45
	Professionals	10
	Diploma's	27
	Illiterate	20
Religion		
	Hindu	70
	Muslim	35
	Christian	45
	Others	---
Residence		
	Rural	86
	Urban	64
Income		
	Below 10,000	40
	10001-20000	60
	20001-30000	20
	30001-40000	14
	Above 40000	16
No: of daily payment		
	Less than 5	100
	5-10	36
	More than 10	14

Source: Primary Data

TABLE -2: PERCEPTION OF WOMEN ENTREPRENEURS TOWARDS CASHLESS TRANSACTIONS

Factors	Total score	Mean score	Rank
1.It is superior than conventional payment mode	547	3.64	7
2.It saves cost and time	578	3.85	4
3.It is convenient	603	4.02	3
4.It is easier to make financial transaction	629	4.19	1
5. It is safe and secured	622	4.14	2
6. It is user friendly	576	3.84	5
7. It is delay its process	517	3.46	8
8. It protect privacy	575	3.083	6
9. Low level of risk	604	4.02	3
10. Highly efficient comparing to conventional payment	603	4.02	3
11. Prompt settlement	575	3.83	6

Source: Primary Data

TABLE- 3: REASON FOR USING CASHLESS TRANSACTION

S.No	Factors	Rank
1.	Incentives offered	4
2.	Advertisement M Tv and Social media	3
3.	Save time	2
4.	Cash carrying	1
5.	Superior	5
6.	Low cost	6

Source: Primary Data

TABLE-4: PROBLEMS FACED BY THE RESPONDENTS

Factors	Score	Mean
1. Internet connection problem	364	2.46
2. Security	390	2.6
3. Cyber crime	269	1.79
4. Hacking problem	289	1.92
5. Service charge	286	1.90
6. Lack of knowledge	350	2.3
7. Lack of infrastructure	284	1.89

TABLE: 5 RELATIONSHIP BETWEEN AGE AND PERCEPTION OF WOMEN ENTREPRENEUR (HYPOTHESIS TESTING TABLE)

Kmo and Bartlett's Test	
Kaiser-meyer-ollein measure of sample Adequacy	.935
Approximate chi-square test	9110.195
Bartlett's Test of sphericity df	45
Significance	.000

Bartlett's test of sphericity indicates whether the correlation matrix is an identity matrix. The KMO value of .935 is greater than 0.5 which satisfies the validity of factor analysis. It can be concluded

that hypothesis is accepted that there is a significant relationship between the age and perception of the women entrepreneur.

FINDINGS:

Majority (64%) of the respondents who are using the cashless transactions is in the age of in between 34 and 41. Majority (82%) of the respondents who are using the cashless transactions is Married. Majority (48%) of the respondents who are using the cashless transactions are studied only upto the school level. Majority (70%) of the respondents who are using the cashless transactions is Hindu. Majority (86%) of the respondents who are using the cashless transactions is residing in the rural area. Majority (60%) of the respondents who are using the cashless transactions are earning between Rs.10000 and Rs.20000. only 14% of the respondents are used to pay the cashless transactions for more than 5 times daily.

Majority of the respondents perception is “cashless transactions is easier to make financial transactions”, so they have given 1st rank. Next to that “cashless transaction is safe and secured” so they have given 2nd rank. Sometimes “cashless transactions id delay its process” so they have given last rank.

Majority of the respondents are using cashless transactions because of “no need of carrying cash” with them, hence they have given 1st rank. Some of the respondents are using cashless transactions not because of “low cost”, hence they have given last rank to this factor.

Majority of the respondents are facing the problem while using cashless transaction is “security” and they have given highest score to it. Majority of the respondents are facing the problem while using cashless transaction is “service Charge” is higher and they hve given the last score to it but not least.

SUGGESTIONS:

- The government of Tamilnadu along with bank should be organised awareness and training programme for entrepreneurs.
- Too many proceedings should be avoided during online payment.
- The government should make step to enhance internet speed to all area.
- Ceiling rate of service charges should be introduced to entrepreneurs.
- The consumer could not able to swipe in all places. Hence the government provide POS machine at concession rate.

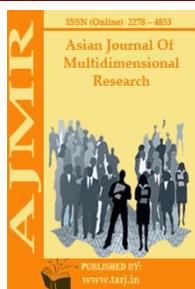
CONCLUSION

The study was carried out based on secondary data as well as the collection of primary data through a small-scale structured questionnaire of 150 women entrepreneurs in Tirunalveli District.

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**TRANSFORMATION OF RURAL ECONOMY BY CONVERTING POST
OFFICE INTO BANK**

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ABSTRACT

Post office in India is becoming high tech today. Post office is not only medium of sending letters. We can avail multiple financial services at post office. Government already announced that post office will be converted to bank and it will be known as post bank of india.post office services are not preferred by many people in India. Customer support and services rendered by post office are very poor in some part of India. Therefore it is necessary for the policy makers and regularity authorities to understand the level of awareness in financial services offered by post office. Hence, the present study is used to analyse the investor perception towards the services rendered by post office in Thoothukudi district. Many people felt that they face lack of awareness in financial services offered by post office. If some of the debacles as stated in this research are removed from the system the post office will provide a progressive growth of rural economy of the nation. The study found that majority of the respondents preferred to meet future plan for their children's education and preferred Recurring Deposit. The study suggested that necessary steps can be taken to adopt advertisement strategy. People should plan their investments to fulfill major needs like financial production, on building, asset purchase, marriage, children's education and marriage, retirement funding etc.

KEYWORDS: *Post Office, Savings, Financial Services*

INTRODUCTION

Investment means putting our money to work and to earn more money. Investing even a small amount can produce considered rewards over the long term. But we need to make decisions of how much to invest and where to invest. To choose wisely, we too know the investment planning is

necessary for all individual to achieve their financial goals. People should plan their investments to fulfill major needs like financial production, on building, asset purchase, marriage, children's education and marriage, retirement funding etc.

Savings is the excess of income over consumption expenditure. Savings are meant to meet contingencies and standard of living of individual savers. Domestic savings play an important role in bringing about economic development of background of backward countries.

One, who saves in a government institution, helps himself and the nation. With this backdrop, the researcher tries to study the "*Transformation of rural economy by converting post office into bank*".

REVIEW OF LITERATURE

The basic necessity of any study is to find out the issues that had been taken by the past researchers. The present literature serves many varied interesting features, which forms the vital background for the study consideration.

1. **S.Mathumitha** (2015) conducted a study on "Investor attitude towards post office savings schemes in Cumbum Town". The study found that majority of the respondents preferred to meet future plan for their children's education and preferred Recurring Deposit. The study suggested that necessary steps can be taken to adopt advertisement strategy.

2. **A. Arumugam** (2005) in his study relating to Rural Postal Life Insurance it deals with the information about the RPLI

STATEMENT OF THE PROBLEM

- The major problems are uneducated and illiterate persons are un aware of the procedure and facilities that are announced by our government and computerized post office are not available in the village sides even today.
- Declining interest rates,poor hospitality,lack of infrastructure,poor attitude of the employees are the reason for the slow growth of mobilization of savings in rural areas

OBJECTIVES OF THE STUDY

- To study the socio economic condition of the respondents.
- To analyse the level of awareness of financial services offered by post office.

METHODOGY

1. Study area- the study covers Thoothukudi district of Tamilnadu.
2. Sample size- 150 respondents who avails services from post office
3. Sampling method used- convenience sampling
4. Data sources-the study is based on primary data that has been collected using a structured questionnaire.
5. Statistical tools used- simple percentage and chi square analysis
6. All the tests are carried out at 5% level of significance.

RESEARCH AND DISCUSSION

TABLE-1 PROFILE OF THE RESPONDENTS

S.No	Gender	No of respondents	Percentage
1	Male	30	20
2	Female	120	80

	Total	150	100
1	Age Upto 25 years	18	12
2	25-35 years	34	23
3	35-45 years	68	45
4	45-55 years	20	13
5	Above 55 years	10	7
	Total	150	100

Table 1 depicts that out of 150 respondents, 80% of the respondents are female, 45% of the respondents are 35-45 years of age group people.

This may be because the women are more worried for their children education & marriage.

TABLE – 2

LEVEL OF AWARENESS ON FINANCIAL SERVICES OFFERED BY POST OFFICE

S.No	Financial services	No of respondents		Percentage	
		Yes	No	Yes	No
1	Sent money to foreign	20	130	13	87
2	Postal life insurance	80	70	53	47
3	ATM	10	140	7	93
4	Saving schemes	90	60	60	40
5	E-Commerce	2	148	1	99
6	Payment bank	2	148	1	99
7	Mutual fund investment	10	140	7	93
8	Common services (Apply for Aadhar card, birth certificate)	54	96	36	64

The following result from the respondents on financial services offered by post office are analysed

- Table 4 shows that majority of 130(87%) respondents had awareness on sending money to foreign country and the remaining 20 (13%) respondents doesn't had awareness on sending money to foreign country.
- 80(53%) respondents know about postal life insurance and 70(47%) respondents doesn't know about postal life insurance.
- 140(93%) respondents does not have awareness on ATM service due to lack of ATM's and 10(7%) respondents have awareness on ATM services.
- 90(60%) respondents are well aware of savings schemes and 60(40%) respondents are unaware of savings schemes.
- 148(99%) respondents are unaware of e-commerce portal and 2(1%) respondents are aware of e-commerce portal.
- 148(99%) respondents are well known about payment bank and 2(1%) respondents are unaware of payment bank.
- 140(93%) respondents are aware of mutual fund investment and 10(7%) respondents are unaware of mutual fund investment.

- 96(64%) respondents are having awareness to apply for Aadhar card and birth certificate and 54(36%) respondents are not having awareness to apply for Aadhar card and birth certificate.

TABLE- 3 RELATIONSHIP BETWEEN GENDER AND LEVEL OF ATTITUDE

Gender is an important factor to determine the level of satisfaction. The level of satisfaction may vary from person to person.

S.A	GENDER	LEVEL OF ATTITUDE			Total
		High	Medium	Low	
1	Female	56(0.01)	36(0)	28(0.02)	120
2	Male	13(0.04)	9 (0)	8 (0.08)	30
Total		69	45	36	150

Degree of freedom = 2, Level of significance = 5%, Calculated value = 0.3751.

Table value = 5.991

The calculated value of X^2 (0.3751) Is less than the table value of (5.991). Hence the null hypothesis is accepted. So there is no significant relationship between gender and level of attitude in post office savings schemes

TABLE 4 RELATIONSHIP BETWEEN OCCUPATION AND LEVEL OF ATTITUDE

Occupation is an important factor to determine the level of satisfaction. The level of satisfaction may vary from job to job.

S.No	OCCUPATION	LEVEL OF ATTITUDE			TOTAL
		HIGH	MEDIUM	LOW	
1	Coolie	11 (0.003)	8(0.01)	6(0.00)	25
2	Farmer	11 (0.028)	13(0.031)	8(0.02)	32
3	Government	6 (0.026)	4 (0.03)	8 (0.003)	18
4	Private employee	4 (0.001)	11(0.007)	11(0.001)	26
5	Business	8(0.01)	6 (0.01)	9 (0.014)	23
6	Others	9(0.018)	15(0.01)	2 (0.018)	26
Total		49	57	44	150

Degree of freedom = 10, Level of significance = 5%, Calculated value = 0.2834

Table value = 18.3070

The calculated value of X^2 (0.2834) is less than the table value of (18.3070). Hence the null hypothesis is accepted. So there is no significant relationship between occupation and level of attitude in post office savings schemes.

FINDINGS AND SUGGESTIONS

- Aadhar enrolment and Aadhar updation facilities has to be advertised in railway station and bus stop through vehicles and T.V
- Rural branch post office will be provided with a hand held device enabled with biometric identification and micro ATM functionality to perform.
- The post office has to be converted into bank and more ATM to be opened in rural areas to attract more investors.
- The government must take steps to organize seminars, workshops for the rural artisians, self help groups and women entrepreneurs to clearly explain about e-commerce portal.

- After interacting with the investor, a Complaint box is to be kept in the post office to redress investor grievances of illiterate people.
- Investors are very much satisfied with the postal life insurance
- Investors are unaware of mutual fund investment. The government must take steps to hike the rate of interest to retain the high income group.

CONCLUSION

On the basis of research, mostly the rural females are interested in investing their savings in post office, this may due to proximity of post office situated in their residing location. Low income group shows higher amount of interest on investing their money in post office due to simple procedure followed in opening an account.

Many people felt that they face lack of awareness in financial services offered by post office. If some of the debacles as stated in this research are removed from the system the post office will provide a progressive growth of rural economy of the nation.

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**A STUDY ON THE SOCIO-ECONOMIC EMPOWERMENT THROUGH
SKILL DEVELOPMENT AND ENHANCED LIVELIHOOD
OPPORTUNITIES IN BACKWARD AND RURAL AREAS OF
AKAMPADAM, KALIKAVU, AND KARULAI VILLAGES IN NILAMBUR
TALUK, KERALA**

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ABSTRACT

This paper attempts to analyze the process of Socio-Economic Empowerment through Skill Development & enhanced livelihood opportunities; its conceptual and theoretical understanding in Malabar region of Kerala state with reference to backward & rural areas of Akampadam, Kalikavu, and Karulai Villages in Nilambur Taluk. For any nation skill development is demanded for economic growth and inclusive development, hence; rural and backward population cannot be overlooked in this regard. Also, employable skills through skill development have been able to generate employment among rural population nonetheless it had promoted enhanced livelihood opportunities too to a greater extent to them. It also based on the assumption that various frameworks associated with skill development leave scope for reforms as the gaps prevails that weaken implementation addressed by various Policy Shift in Rural Development Paradigm and Government/Non-Government organizations. The paper also aspires to look into the process of skill development towards rural population through establishments of institutions like JSS (Jan Shikshan Sansthan- Department of School Education & Literacy, Ministry of HRD); launch of programmes and their linkages with Self Help Group via micro-finance. It also look into the Distinctive features of Kudumbashree (State Poverty Eradication Mission, Govt.of Kerala), and nature of Micro-account against the dominant forces of societal structure, social relationships, social interactions leading towards collective interests and norms that shape the quality and quantity of lives of Individuals. Lastly analysis and conclusion have been made on the basis of discussion.

KEYWORDS: Socio-Economic Empowerment, Skill Development, Enhanced Livelihood Opportunities, JSS, Backward & Rural Areas

INTRODUCTION

Even in the present technological-modern era too there are individuals/households who are marginalized from mainstream society due to problems such as poor socio-economic circumstances, and financial exclusion. Many develop learned helplessness syndrome, rendering them unable to control their lives and their destinies.

Vocational education besides creating employability and income generation acts as a driving force in capacity building for sustainable dignified livelihood opportunities in rural Kerala. Reflections from the current unemployment scenario indicate that vocational training has become the need of the hour. It foresees socio-economic transformation of the rural youth, women and men from a status of unemployment and vulnerability to a product of employability or enterprise. It aims to create vocational opportunities to the disadvantaged community in the villages like Akampadam, Kalikavu, and Karulai Villages in Nilambur Taluk of Kerala State by developing flexible skills, training and placement services in consonance with the markets' needs and demands and prepare them to face the new economic challenges.

Origin of the research problem

After the preliminary baseline survey and need assessment were conducted with an aim to obtain the data of the socio-economic conditions of few selected backward villages like Akampadam, Kalikavu, and Karulai Villages in Nilambur Taluk in order to assess the need of skill development in view of the existing interest, social milieu and environment of the areas. It also aimed to identify possible skill development and vocational training options and the trades which may be imparted to the beneficiaries for gainful vocations. The following observations were discovered:-

- Poor Family Income: Most youth and women have a large family to sustain as compared to their family income.
- Illiteracy and Qualification: Youth and women have no proper qualification or were formally literate.
- Lack of vocational Training and Education: Only a small percentage of youth and women possessed knowledge of Cutting and Tailoring, Tapping (Rubber milk) but lack standardized certificates and training.
- Lack of Guidance: Seeking an alternative means of adding to the family income youth and women are occupied in some or other small and unsatisfying means of income generation.

Therefore, on the above grounds it is the need of the hour to study the socio-economic empowerment through skill development and enhanced livelihood opportunities in backward and rural areas of Akampadam, Kalikavu, and Karulai Villages in Nilambur Taluk!

Interdisciplinary Relevance

This particular subject has an interdisciplinary nature as it relates to different disciplines. Since it studies about the occupational empowerment and financial inclusion of individuals/households who are marginalized from mainstream society, it relates to economics, rural development, Banking, anthropology, sociology etc. As the study analyses the livelihood opportunities (income earning aspect) by the beneficiaries it relates to finance too. Hence the study is relevant in different disciplines like commerce, economics and social science.

Review of Research and Development in the Subject

In spite of all studies and measures being taken in this area the critical issue socio-economic empowerment through skill development and enhanced livelihood in the backward areas remains to be challenge for the economic development of the country.

International status

- Hudu Zakaria (2009) studied to estimate the extent to which socio-economic characteristics, operations of microcredit institutions and community related factors influencing livelihood sustainability of rural women borrowers of microcredit. The study was conducted in the Tolon/Kumbungu district of the Northern region of Ghana. Close and open ended questionnaires, in depth interviews, focus group, discussions, and direct observations were all used in collecting data from 150 women beneficiaries of microcredit sampled for this study. The research reveals that, almost all (90%) of the interviewees engaged in more than one livelihood strategies or income generating ventures, with more than two-third (72%) of them undertaking petty trading and agro-processing as their main source of income.

National status

- Dr. Vidya Lata (1990) who studied the impact of TRYSEM (Training for Youth for Self Employment) on employment, income and social status of women beneficiaries in villages of Haryana State found that training under the TRYSEM has enhanced the status of women beneficiaries. In her opinion, their skills have also been upgraded and they have gained some confidence in performing the job. The study suggested that the State Government should make wider publicity of the programme and the selection of the beneficiaries should be made carefully as per the guidelines. Moreover, she suggested that the duration of the training should be enhanced by avoiding the political interference and separate credit plan should be prepared for TRYSEM.
- Sujit Kumar Dutta and Dilip Kumar Ghosh (2002) analyse how literate persons appropriate more benefits of 'Integrated Rural Development Programmes' (IRDP) and assess the awareness level, skill development, income generation and asset formation of IRDP beneficiaries of the Birbhum district of West Bengal asserts that literacy is indispensable for reaping the benefits of any programme, which is meant to meet the needs of the poor and illiteracy forces them to forget their individualities. They suggest that IRDP is to be linked effectively with 'Total Literacy Campaign.
- T. Dhanunjay Rao (2003) pointed out that Centre for Community Development (CCD), a voluntary organization of Tribal women in Orissa has come forward to strengthen the women empowerment process by means of education, organizing leadership training, village meetings, exposures, skill development trainings, workshops, programmes, etc. among the tribal women. He opines that the impact of training is the entry into politics and will lead them to a drastic change from shy, indifferent, ignorant, incapable and submissive women to become capable, self-confident, knowledgeable and self-esteemed individuals, capable of undertaking any challenging tasks.

SIGNIFICANCE OF THE STUDY

Skills development is a key to improving rural productivity, employability and income-earning opportunities, enhancing food security and promoting environmentally sustainable rural development and livelihoods.

Skill Development and training are powerful tools against poverty and hunger, and for socio-economic empowerment. Skilled personnel or citizens are more likely to be healthier, have higher earnings and exercise greater decision-making power within the household. Evidence from some African and South Asian countries show that skilled personnel or citizens are also more likely to ensure that their own children are at least skilful in any particular area, thus breaking the cycle of poverty and hunger.

Under these circumstances, role of various Vocational skill development training centres established to serve the purpose comes into play. Centres like (a) Jan Shikshan Sansthan, (b) Vegetable and Fruit Promotion Council Keralam (VFPCCK), (c) Coconut Producer Company Ltd (CPC), Malappuram, facilitated by Coconut Development Board etc.....are actively involved in this mission.

Thus, it is highly significant to study the socio-economic empowerment through skill development and enhanced livelihood opportunities in backward and rural areas; especially of Akampadam, Kalikavu, and Karulai Villages in Nilambur Taluk.

In India, Small Farmers Development Agency (1971), National Rural Employment Programme (1980), Rural Landless Employment Guarantee Programme (1983), Minimum Needs Programme, Development of Women's Children in Rural Areas, Training for Rural youth for Self Employment, and Integrated Rural Development Programme (1978-79) were launched, (Ibid). 'The 1980's era saw the emergence of a new philosophy in the name of efficiency. The structural adjustment policies of IMF stabilization policies to reduce fiscal deficits and restore the balance of payments fragments position to viable levels and the World's Basic's long term 'structural reforms' to raise productivity and enhance efficiency' (Reddy and Subramanyam, 2003). 'India is rich in human resources, what is needed now is a long term policy for development of human resources through education, training, skill development healthcare, empowerment and creation of congenial socio-economic, institutional and political environment for the fullest possible utilization of the vast, untapped reservoirs of human power and ingenuity' (Singh, 2003).

(a) Jan Shikshan Sansthan, Malappuram

Jan Shikshan Sansthan-Malappuram started functioning from 01-04-2006 onwards. The Sansthan comes under the aegis of Nilambur Muslim Orphanage Committee which is registered under the Societies Registration Act 1860 in the year 1970 (21 of 1860) and has its Head quarters at Myladi, Eranhimangad, Nilambur Taluk. 'Jan Shikshan Sansthan –Malappuram' (Institute of People's Education) Sponsored by Ministry of Human Resource Development & Department of School Education & Literacy allotted to the orphanage for developing rural and backward classes employment.

JSS-Malappuram has come out with a series of Vocational Trainings, awareness classes and other activities during its 6 years of working.

Vocational Courses run by Jan Shikshan Sansthan-Malappuram has the following characteristics:

- ❖ Jan Shikshan Sansthans (JSSs) are established to provide vocational training to non-literate, neo-literate, as well as school drop outs by identifying skills as would have a market in the region of their establishment.

Scope of Work

The Scope of Work of Jan Shikshan Sansthan (JSSs) includes the following:

- 1) Develop/ Source appropriate curriculum and training modules covering vocational elements general awareness and life enrichment components.
 - 2) Wherever possible, JSS are encouraged to undertake
 - 3) Training equivalent to courses designed by the Directorate of Adult education, National Institute of Open Schooling and Director General Employment & Training.
 - 4) Provide training to a pool of resource persons and master trainers for conducting training as also availability of infrastructure and training – specific equipment.
 - 5) Administer simple tests and award certificates
 - 6) Network with employers and industries for trainees to get suitable placements.
- ❖ Categorisation of Jan Shikshan Sansthan (JSSs): Jan Shikshan Sansthan (JSSs) have been categorized into three categories, namely, Category ‘A’, Category ‘B’ and Category ‘C’. Different quantum of assistance has been provided for each category.

Vocational Training under JSS:

(i) Action Plan Courses: Provides Vocational Skill Development Training under various categories for the illiterates, neo-literates and up to 5th standards of Education on nominal fees with the higher limit of Rs. 100/- only for 6 months.

(ii) Self Financing Courses: provides vocational skill development programme on self financing mode. The fee is limited Rs. 250/- to Rs. 500/- monthly on several courses.

(iii) Training for Local Self Government Institutions various training programmes conducting for Local Self Government Institutions.

(b) Vegetable and Fruit Promotion Council Keralam (VFPCCK)

Vegetable and Fruit Promotion Council Keralam (VFPCCK) is a company registered under section 25 of Indian Companies Act 1956 and has been established to bring about overall development of fruit and vegetable sector in Kerala. Established in 2001 as the successor organization of Kerala Horticulture Development Programme (KHDP), VFPCCK is managed by a result oriented multidisciplinary team of professionals. Needless to say, KHDP, funded by European Union, was one of the most successful agricultural development projects ever undertaken in the country. KHDP could effectively introduce several agricultural developmental policies and redress long-standing problems that plagued the agricultural sector. The Self Help Groups (SHGs) conceptualized by the Council form the base units for all the interventions like Extension, Rural Credit, Group Marketing, Participatory Technology Development (PTD), Value Additions and Exports.

VFPCCK is a company with majority stake of farmers and the Government and financial institutions as the other major shareholders. Self Help Groups of farmers constitutes 50% of shares, Government of Kerala has 30% and other related institutions hold 20% of VFPCCK's shares.

Self Help Groups (SHGs) are the backbone of VFPCCK. SHGs are groups of farmers with identified common objectives, tasks, group identities and neighbourhood. It is a system where all members work together to address problems and utilize opportunities through participatory action after co-operative decision making for the overall development of members. The Council is moulding the SHGs as the basic local institutional units for introducing innovative interventions in horticulture. At present Council have nearly 9540 SHGs and about 1,89,902 farmers.

Features of VFPCCK Self Help Groups

- Voluntary group of 15-20 commercial fruit/vegetable cultivators in the backward and rural areas of Akampadam, Kalikavu, and Karulai Villages in Nilambur Taluk
- Formed based on neighbourhood principle.
- Function observing a set of mutually agreed norms.
- Have regular meetings, discussions and common decisions for farmers in backward and rural Areas of Akampadam, Kalikavu, and Karulai Villages in Nilambur Taluk

SHG is a basic platform for:

- ✓ Increased social interaction in backward and rural areas
- ✓ Collective bargaining
- ✓ Quality input sourcing
- ✓ Giving tips, and making the beneficiaries aware about advanced production technology and production planning
- ✓ Micro finance to the needy
- ✓ Development of farmer market.
- ✓ Problem solving
- ✓ Total empowerment of farmers in backward and rural Areas of Akampadam, Kalikavu, and Karulai Villages in Nilambur Taluk

➤ *Master Farmers:*

Unlike the traditional system of agricultural extension, in VFPCCK, the dissemination of information is routed through Master Farmers. Three farmer leaders called Master Farmers (MFs) are selected in each SHG and are trained for leading each group. They lead farmers in the areas of production, credit and marketing. SHG membership enables farmers access to credit, training and to technical advice from the Council staff, but benefits have gone beyond production related aspects.

➤ *Office-less extension*

The extension approach of VFPCCK is unique with features like office less extension, frequent farm and home visits, and mass awareness programmes like campaigns and demonstrations. The extension officers of VFPCCK are regularly visiting the farmers' fields as per fixed schedule and give necessary technical advice and other leadership support through vocational training

➤ *Group Marketing*

The Council has developed a unique group marketing concept which is production center oriented and farmer participatory. A group of 7 to 15 neighbouring SHGs will constitute a Field Centre (FC) wherein the SHG farmers bring their produce to a common place for marketing. Traders are coming to the Field Centers and this will increase the bargaining power of the farmers. To give additional support for bargaining the VFPCCK Market Information Centre (MIC) make available the daily market prices of banana and all other vegetables collected from different markets in Kerala and even outside. VFPCCK provides account books and platform weighing scale to Field Centers initially. After evaluating the performance at different stages FCs are elevated to Swasraya

Karshaka Samithis (SKS) and are provided with various other supports like additional platform weighing scale, furniture, telephone, major expense reimbursement for a year, land and building. Some of these markets have achieved an annual turnover of more than one crore.

➤ *Participatory Credit*

The credit package of VFPCCK is unique and has given due importance for easy access, sufficient and timely credit to farmers. This innovative credit package was designed in such a manner so as to extend credit support to leased land farmers too. A MoU was signed between VFPCCK and 12 banks in the state for disbursement of credit to farmers. This helps the farmers of backward and rural areas of Akampadam, Kalikavu, and Karulai Villages in Nilambur to get a basic knowledge of financial literacy. The SHG assess the credit worthiness and credit requirements of its members through a participatory credit planning session.

➤ *Participatory Technology Development as part of Vocational training*

The Council is trying out the concept of Participatory Technology Development (PTD), a novel methodology for technology development and refinement with farmer participation. The experimental capacities of the farmers are enhanced through this participatory approach and farmers learn to solve their problems by themselves.

(a) Coconut Producer Company Ltd (MCPC), Malappuram

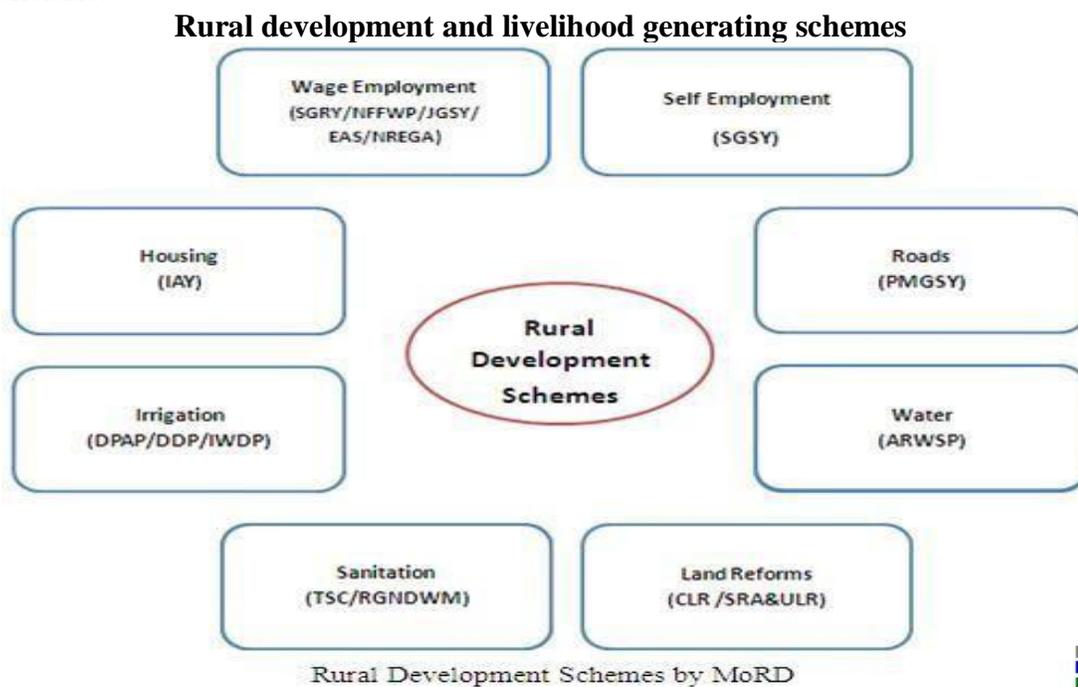
8-10 Coconut Producer Federations joined together to form a CPC. A CPC would consists of around 10 lakh yielding Farms. The producer company is wholly and fully owned by the farmers. The objective of Coconut Producer Society is socio economic upliftment of the farmers & their skills especially those settled in the rural and backward areas through productivity improvement, cost reduction, efficient collective marketing, processing and Product diversification. Coconut Producer Company Ltd is a project of coconut farmers of Malappuram district. It is the 3rd Company registered in Malappuram district and 19th company registered under Coconut Development Board in Kerala. Company's headquarters is at Purathur, Tirur. Following activities are part of CPC vocational training characteristics:

- i. Adopting measures for the development of coconut industry among other things.
- ii. Imparting technical advice through vocational training to those engaged in coconut cultivation and industry in the rural and backward areas
- iii. Providing financial and other assistance for the expansion of area under coconut.
- iv. Recommending measures for improving marketing of coconut and its products.
- v. Recommending measures for regulating imports and exports of coconut and its products.
- vi. Collecting statistics on coconut and its products.
- vii. Fixing grades, specification and standards for coconut and products.

OBJECTIVES

- 1) To examine the various programmes adopted under the theme of socio-economic empowerment through skill development and enhanced livelihood opportunities in backward and rural areas of Akampadam, Kalikavu, and Karulai Villages in Nilambur Taluk
- 2) To assess the role of various Vocational skill development training centers established for the purpose of socio-economic empowerment in the selected backward villages

- 3) To verify the impact of skill development and enhanced livelihood opportunities on the real beneficiaries



(Source: Ministry of Rural Development)

METHODOLOGY

Methodologically this paper is based on survey of literature; a literature review surveys books, scholarly articles, and any other sources relevant to an issue, area of research/theory has been used to provide description, summary, and critical evaluation of the paper toward to the Livelihood, Skill Development and status of socio-economic empowerment has been investigated through informal interview with the beneficiaries/respondents. Survey of Literature has been done; it may provide an overview of sources; it demonstrates the larger framework of the issue.

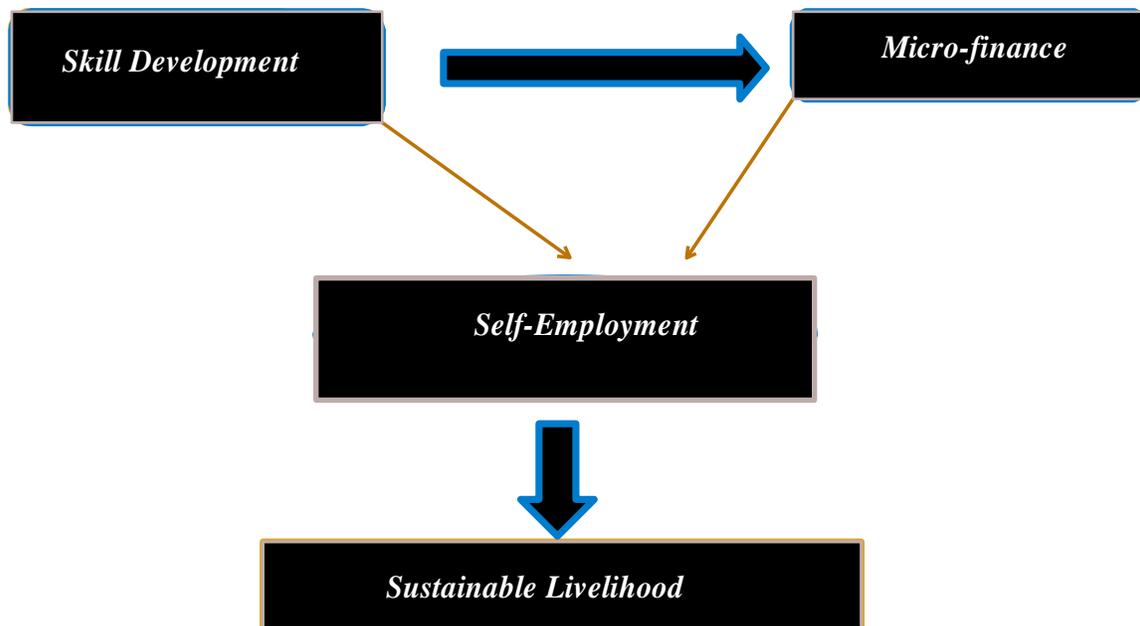
The study was designed as an empirical and descriptive one as it attempts to describe the present facts and conditions with the help of scientific evaluation.

Sources of Data:

Both primary and secondary sources were used to collect data. Primary data was collected directly from Vocational skill development training centres. Primary data included the responses collected from individual beneficiaries. Secondary data were collected from different journals, Government reports, bulletin etc. and from websites.

⇒ Tools for Data Collection:

Interviews were conducted with officials/trainers of Vocational skill development training center, and of course with the beneficiaries too. Informal interview technique was used to collect data from them. Informal interview technique was used to collect data from beneficiary families. Since majority of them were illiterate or ignorant, an informal interview technique was more effective



Depicting linkages among skill development, self-employment and sustainable Livelihood through Micro-finance

Microfinance is providing monetary facilities such as savings, credit, cash transfers and micro insurance to economically poor and low-income people. These facilities are usually intended to care following purposes:

1. Emphasis on the skilled people: This is a procedure of providing of services to low-income people, who are skilled and have ability to generate a livelihood but lacking access to financial services.
2. Peoples suitable lend services: It is modest and expedient admittance to small, short-term and repeat lends, with the use of guarantee (e.g. Group-guarantees or compulsory savings) to stimulate repayment. Informal assessment of borrowers regularly built on references and modest cash stream inquiry rather they extended use processes.
3. Protected Volunteer Investments: These amenities that help minor credits, suitable collections, and ready admittance to capitals – also autonomously or with other body.

➤ Kudumbashree

Kudumbashree is the poverty eradication and women empowerment programme implemented by the State Poverty Eradication Mission (SPEM) of the Government of Kerala. The name Kudumbashree in Malayalam language means 'prosperity of the family'. The name represents 'Kudumbashree Mission' or SPEM as well as the Kudumbashree Community Network. What is commonly referred to as 'Kudumbashree' could mean either the Kudumbashree Community Network, or the Kudumbashree Mission, or both.

Kudumbashree was set up in 1997 following the recommendations of a three member Task Force appointed by the State government. Its formation was in the context of the devolution of powers

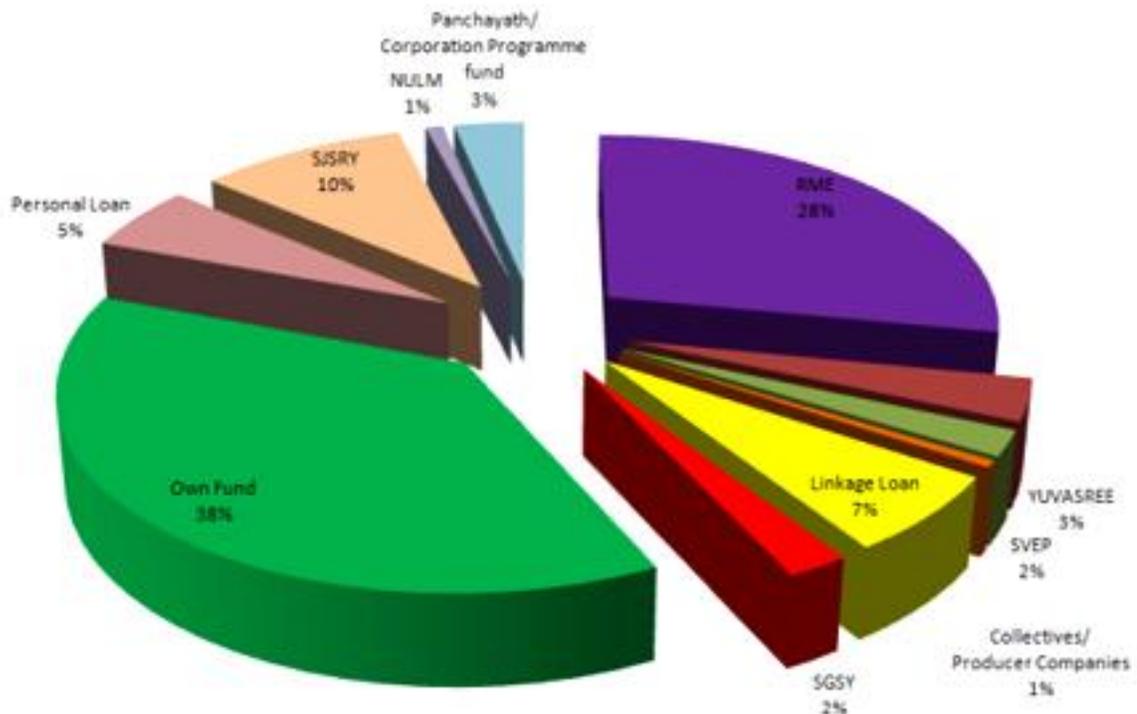
to the Panchayat Raj Institutions (PRIs) in Kerala, and the Peoples' Plan Campaign, which attempted to draw up the Ninth Plan of the local governments from below through the PRIs.

Kudumbashree has a three-tier structure for its women community network, with Neighbourhood Groups (NHGs) at the lowest level, Area Development Societies (ADS) at the middle level, and Community Development Societies (CDS) at the local government level. The community structure that Kudumbashree accepted is the one that evolved from the experiments in Alappuzha Municipality and Malappuram in early 1990s.

Kudumbashree community network was extended to cover the entire State in three phases during 2000-2002. The Kudumbashree network by 15th March 2017 had 2,77,175 NHGs affiliated to 19,854 ADSs and 1073 CDSs with a total membership of 43,06,976 women. Kudumbashree membership is open to all adult women, limited to one membership per family.

In 2011, the Ministry of Rural Development (MoRD), Government of India recognised Kudumbashree as the State Rural Livelihoods Mission (SRLM) under the National Rural Livelihoods Mission (NRLM).

ME started under Various Schemes



Kudumbashree and Micro Enterprises

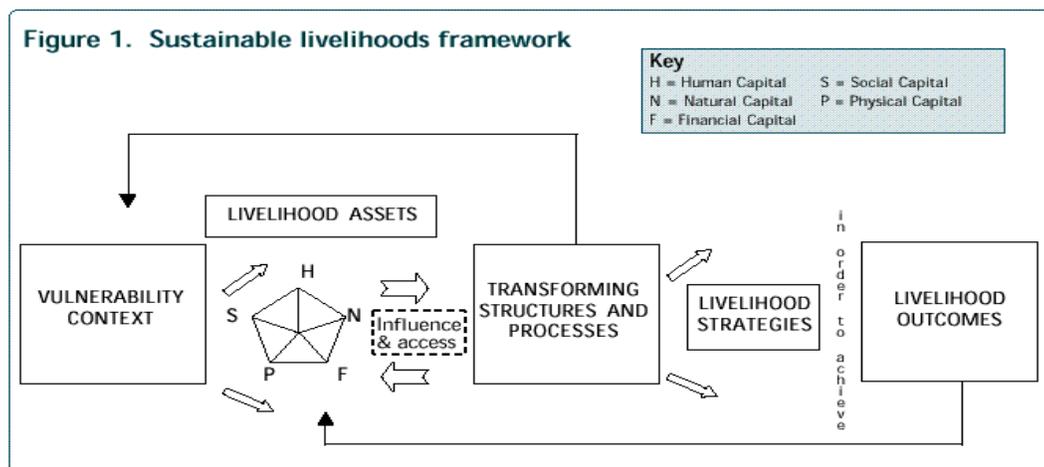
The terms microfinance and microcredit used interchangeably. Both represent to credit transactions and loan fundability's but different in that the former complements credit transactions with savings and insurance. In most instances this discussion will center on microfinance because of its accuracy in presenting the relationships of credit financing institutions and its clients.

Microfinance provides credits for the poor to carry out developmental projects for their better lives instead of expect a trickle-down effect which often, does not reach them. It is my contention that those living in poverty, very much understand their problems better. Given the right resources, they definitely will improve the quality of their lifestyles and improve their standards of living.

Rural youth are usually intact source for improving their livelihoods and altering the skills. One prospect is to empower one's shift from the agricultural employment. Youth are generally more able and willing, as auxiliary income earners, to develop non- traditional skills. In the hopes of using youth as a dynamic resource for development, the Rural Livelihoods government has to develop youth strategy. The broad aim is to equip rural youth with necessary skills through training, to provide employment opportunities, and help to access financial services for those who wish to be self-employed entrepreneurs.

Poverty can be reduced by providing credit along with the inputs such as skill development, training and other support facilities to the poor' (Karmakar, 2008, p. 14). This one will move towards commercial activities thus pavement the way for self-employment. This is likely to generate income base that in turn should empower the people. The surplus income generated from the self-sustaining activities would facilitate the holistic development of the rural poor. Sustainable Livelihood Promotion needs **tactical plans, with sequenced and battered interferences**, in keeping with changes in people's attitudes to working, investing and hiring. They must also be flexible enough to cope with changes in the societal structures and in local policies, and build on and contribute to development plans. Microfinance support and form the fiscal capital of individuals or households, to develop their livelihood chances and sustenance their socio-economic wellbeing. Microfinance has subsequently arisen as a paradigm change to development process.

According Professor Muhammad Yunus '*father of microfinance*' poverty makes poor population to appear stupid and without initiative. If you give them credit, they slowly come back to life, even those who seemingly have no conceptual thoughts, no ability to think about yesterday or tomorrow are in fact quite intelligent and expert in the art of survival. 'Sen classifies a capability as a type of freedom that enables one to choose a lifestyle one wants to live. Sen also suggests that freedom is both the end and the means to development,



'Sustainable livelihood Framework' (development & dFId, 1999, p. 10)

Freedom leads towards empowerment that came through transformation from the state of subjugation by skill orientation and sustainable livelihood. Sustainability in this framework denotes the ability of an individual that enhance through skill development and work together with Micro-finance. 'Microfinance has emerged as a tool 'to extend the same rights and similar services to low income households that are available to everyone else'

Analysis and Conclusion

1.5 billion Young age group 12-24 year's population present globally and in India it is 25.40 crores. It is estimated that population increase globally as well as in India. Globally the contribution in Labour force of South Asia countries is 29%. This generates the crisis for jobs among this productive age group particularly in rural & backward areas because globally as well as in India half of population lives in rural & backward areas. If the politicians, policymakers and institutions not focused on generating employable training /skill development among rural & backward population especially youth, it remain the marginal issue of policy making and youth remain in vulnerable condition particularly like in remote and backward areas of Akampadam, Kalikavu, and Karulai Villages in Nilambur Taluk. The important feature of rural population especially youth is that they have less/not having economic independency. In rural area joint-family households are persisting and proportionately rural youth are lesser people/population in the family. And in division of Labour, the issue gender is needed to look again, because autonomy among women is practically bit biased in Malabar region. Hence it is required to look the policy perspectives concerning social groups and women.

Today, everybody across the world face serious challenges regarding skills and jobs. In the globalized economy, competition has become intensified between firms and industries in developing and developed countries alike, requiring their workers to have higher levels of skills to enable them to engage in innovation, improve the quality of products/services, and increase efficiency in their production processes or even to the point of improving the whole value chain process. 'Despite of development of youth at the national level, regional disparities as inequality still prevail in the society between social groups (SCs/STs) and communities across the region and set-ups i.e. rural- urban '(Jodhka 2014, 29). Even the "programmes aimed at raising general or average well-being do not improve the condition of the least well-off, unless they go to work directly to improve the quality of those people's lives" (Nussbaum 2001, 56).

On national perspective 70 % of the population continue to be rural (Jodhka 2014, 28) and among them majority lives below poverty line (BPL). However there is increase in rural income, still a large number of populations living in rural area are lagging behind (Jodhka, 2014, p. 29). It is well known that rural poverty is far behind in many dimensions as not only encompassing low income but also landlessness, low achievement of education, poor health, no housing and lack of other facilities (Moodie, 2008, p. 455). It is no coincidence that these broad ranges of risk profile directly produce an effect on social and economic well-being of their rural household. It means that poor people's struggle daily to survive for their livelihood (Drèze and Sen 2002, Moodie 2008).

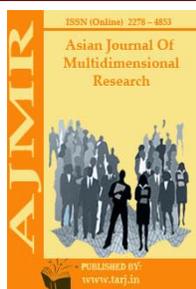
In turn, all these have changed the nature, contents, and kind of skills that industry demands' (Okada, 2012) Skill development is a means to harness the human resource potential of a region by equipping the prospective or the existing members of the workforce with marketable skills through vocational or technical training to requirements.

Developing a channel to procure skills and empowering the every section of the society by providing training and skills through institutional set-up, formulating programmes/policies and linking them only with formal and non-formal fiscal institution is the way of attaining sustainable livelihood and social development. Skill Development in a broader context need to be specific and it should highlight what is needed; why is needed and how it is achieved (i.e. through proper skill development, linkage of youth with MFIs/Microcredit/SHGs etc.). Rural area/ Community-based Skill development programme should acknowledges that after the training programme people should have the solution towards the problems arising in Agrarian social Structure. It also exhibits better standard of living of individuals and growth in HDI, and also a better socio-economic empowerment too. Though Skills should be vendible and pertinent, so it results in creating employable otherwise it drives to be worthless skills that produce skilled unemployed and underemployment.

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**A STUDY ON SKILL DEVELOPMENT AND EMPLOYMENT SHORTAGE
OF TRANSGENDER PEOPLES IN INDIA**

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ABSTRACTS:

Sub theme: Gender and caste issues in skill development

Transgender is an umbrella term for people whose gender identity and expression does not conform to the norms and expectations traditionally associated with the sex assigned to them at birth; it includes people who are transsexual, transgender or otherwise considered gender non-conforming. Transgender people may self-identify as transgender. Transgender persons cannot participate in social, economic, cultural and political activities, nor are they associated with the mainstream social systems and institutions, including health. They face discrimination, humiliation, and deprivations at home; are excluded from their home, school, and employment settings; and have restricted access to service facilities, including health, social and legal matters. Skilling and Livelihood initiatives for Transgender persons, across the country, are largely clustered in the civil society realm and in the private sector, where urban, upwardly mobile transpersons break the barriers because of their education. Limited prospects in formal employment result in begging, prostitution or working with civil society organisations working for the welfare of sexual minorities being the main sources of livelihood. Government programmes, even the ones that list transgender persons as beneficiaries, have been ineffective due to the absence of targeted reach of these programmes within the community. Few of the central and state government schemes, including the National Rural and Urban Livelihood Missions, to provide livelihood opportunities to economically weaker sections of the society include transgender people as a beneficiary group. Corporate organisations with specifically stated policies to employ sexual minorities and corporate social responsibility programmes purposively designed to skill and employ them also open up formal employment opportunities for transgender people in India.

KEYWORD: *Skill Development, Employment, discrimination, Livelihood and Transgenders.*

INTRODUCTION:

India has achieved significant growth and development. It has improved on crucial human development indices such as levels of literacy, education and health. There are indications, however, that not all disadvantaged groups have shared equally the benefits of the growth process. Among these, the transgender community, one of the marginalized and vulnerable communities in the country is seriously lagging behind on human development indices including education. What is appalling is that despite affirmative action (reservation policies, Right to Education, etc.) the disparities remain substantial among the transgender community in India. Majority of the population is uneducated or undereducated thereby excluding them from participating in social, cultural, political and economic activities. Along with teachers' apathy towards transgender community, exclusion from society, poverty, continued discrimination, violence are some of the important factors which can be attributed to the poor participation of transgender persons in educational activities. The life of transgender people is a daily battle as there is no acceptance anywhere and they are ostracized from the society and also ridiculed. They face high levels of stigma in almost every sphere of their life such as health, schools/colleges, employment, social schemes and entitlement. Extreme social exclusion diminishes self-esteem and sense of social responsibility. The community needs to be included in the mainstream development program of the country and be protected from all forms of abuse and exploitation. Transgender is not a term limited to persons whose genitals are intermixed but it is a blanket term of people whose gender expression, identity or behaviour differs from the norms expected from their birth sex. In India, there are no consolidated, large scale efforts to reach the transgender community to enhance their livelihood opportunities. However, there have been disconnected and divergent initiatives from state governments, civil society organisations and private sector towards skill building, employment and supporting entrepreneurship among the community.¹

Transgender persons cannot participate in social, economic, cultural and political activities, nor are they associated with the mainstream social systems and institutions, including health. They face discrimination, humiliation, and deprivations at home; are excluded from their home, school, and employment settings; and have restricted access to service facilities, including health, social and legal matters. Most times, they do not have the rights to enlist as a transgender person beyond male-female dichotomy, and face severe economic deprivation of earning livelihood from mainstream occupations. Stigma associated with transgender identity results in a narrow window of livelihood opportunities for large numbers of the community. Many of them discontinue education as they leave home, and join the 'Guru-Chela' system, engage in sex work and/or begging to ensure the guardianship and protection of Gurus. Skilling and Livelihood initiatives for Transgender persons, across the country, are largely clustered in the civil society realm (dispersed efforts of organisations in different states) and in the private sector, where urban, upwardly mobile transpersons break the barriers because of their education, upward mobility helped on by their class and friendly organisation policies towards sexual minority individuals. Limited prospects in formal employment result in begging, prostitution or working with civil society organisations working for the welfare of sexual minorities being the main sources of livelihood. Government programmes, even the ones that list transgender persons as beneficiaries, have been ineffective due to the absence of targeted reach of these programmes within the community.²

THE SKILLS EMPLOYABILITY AND LIVELIHOOD OPPORTUNITIES:

Transgender persons leave home very early on because their families do not accept them. Many of them are forced out of school because of transphobic bullying and violence. Hence, they do not

finish education and become ineligible to apply for jobs. In addition, some of their beliefs is rooted deep within the specific cultural norms of the transgender community. The idea of adopting full time employment comes as a cultural challenge to many transgender persons, especially from the older generation, who has for long lived on proceeds from begging. The younger transgender people, who join the Guru-Chela system, often feel compelled to beg and follow the norm to ensure the guardianship and protection of the Gurus.

Transgender people have very few stable sources of income. Discriminatory employment practices rarely offer opportunities for transgender person to seek formal jobs. Even when they get a job, stigma and harassment at their work places often cause them to leave work. These render them vulnerable to poverty and predispose them to risky and illegal occupations. Limited prospects in formal employment result in begging, prostitution or working with civil society organisations working for the welfare of sexual minorities being the main sources of livelihood.³

PROBLEM STATEMENT:

- The society has no respect for transgender, they get insulted whenever they go.
- People feel irritated while they give money to transgender.
- They have a life which has no place for respect and self-dignity.
- Family and Relatives used to avoid them.
- They feel harassment, discrimination, prejudice and violence from their own family members, community members, the police and their clients.
- Public toilets are either for men or women and transgender people are not welcome in either, since it is widely believed that they are seeking sex work when they visit public toilets.
- Due to discrimination, the third gender people are not able to receive any formal education. Even if some of them may want to be educated, the schools are reluctant to take them.

AIM & OBJECTIVES OF THE STUDY:

- To know their role in culture religion and social life.
- To Study their opinion about society.
- To identify the socio, economic, legal and status of the third gender people.
- To assess their enjoyment, rights and access to physical material resources.
- To take note of the challenges faced by them and their concerns.
- To identify factors affecting the skills employability and livelihood opportunities for the transgender population.
- To understand the experiences (success and challenges) of the community in accessing skill training and employment opportunities
- To identify for improving skill development and employability of the transgender population

METHODOLOGY:

For this research I shall collect information both from primary and secondary sources. Primary data will be collected by personal interview will be conducted with the help of both open and close ended structured questionnaire. I shall also adopt various feminist methodology like; participants Observation, Case Study, and Oral History methods. For the secondary data I shall depend on books, journals, articles, newspaper, various reports and net searching. Data and literature will also be collected from various secondary sources.

SAMPLE:

The universe of my samples size will be 300 Transgender. On the basis of random sampling 50 Transgender will be selected from each of the 6 districts of Odisha. The selection of the district are done from the point of view of geographical situation. From I have selected, from North Baleshwar district South Ganjam, in West Sambalpur, East from Puri, Khorda & Cuttack District.

HYPOTHESES:

- A transgender person's gender identity does not match the person's sex at birth, so the transgender person is "trapped in the wrong body."
- Identify crisis alienate them from in a in stream of society and make their life painful.
- Their distorted sex life makes them like untouchables in society.
- Transgender are treated us unsociable and discarded from family, and society.

REVIEW OF LITERTURE:

Yogyakarta Principles, (2008), "*Human Rights Violations against the Transgender Community: a Study of Kothi and Hijra Sex Workers in Bangalore*", Indian society is deeply stratified along the axes of class, religion, language, education, which intersect with sexuality to create deeper oppressions. Although hijras have a sort of sanctioned and visible place in Hindu society (especially at weddings, births and festivals), in the contemporary context, it is the gender non conformity of the hijra that has a major impact besides lack of a gender recognition certificate, sexual expression, employment, decent housing, subsidized health care services, and as well as the violence they suffer especially when they choose to take up sex work .⁴

Chakrapani.V, Ebenezer.T, Fernandes.S, and Jonson.M,(1999)), "**High-risk sexual practices among hijras in commercial sex work in Chennai**", *Implications in prevention and control of HIV*, Pub: the International Conference on AIDS, Tamil Nadu, A study conducted in Tamil Nadu on the discrimination faced by hijras in sex work, in the Indian health-care system highlighted that the health care professionals do not know anything about them and do not treat them like other patients. They are often addressed in a disrespectful manner and the staff frequently uses male pronouns which they find very offensive. When the transgenders (called as Aravanis in Tamil Nadu) are reluctant to show their ano-rectal areas, they are subjected to abusive language from the examining physician or the assisting para medical staff. They are admitted to the male ward of the Sexually Transmitted Infections irrespective of their castration status or cross-dressing. Many of them are forced to wear male or ambiguous dress when they are in the male ward. They are also mocked and verbally abused by the co-patients in the ward. Some patients and/or their attendants even sexually harass them and usually other patients and ward staff do not defend them in such situations.⁵

Dr. D. Venkatrama. R., K. S. BEENA M. T. A., (July 2015), "**A Study on Socio- Economic Issues of Third Genders in Tamilnadu**", found that many MTF individuals who disclosed their gender identity at work were fired, demoted, pressured to quit, and subject to harassment by co-workers. If they remained on a job during a transition, they were pressured to have a rapid, complete, and convincing feminine presentation. They also found that MTF people lived full-time as women were vastly underemployed. Clements-Nolle, Marx, Guzman, and Katz (2001) found that FfMs had more education and a higher income than MTFs. Eighty-one percent of FfMs had obtained money in the past 6 months from part-or full-time employment, but only 40% of MTFs had obtained money that way. In Lombardi's study (1999), trans people who had a higher proportion of trans people and

relatives among their close confidantes had fewer depressive symptoms than trans people with smaller proportions of trans people and relatives among their close confidantes. Lombardi compared these findings about the close confidantes of Trans people with results from the 1985.⁶

Aneesh Ms. PhD Scholar, Dept. Of Social Work,(2016), “**Social Exclusion of Physically Disabled Transgenders (M To F) In Kerala**”,*International Journal of Advanced Research(IJAR)*,Pub: Central university of Kerala, Transgender is an umbrella term used to describe people whose gender identity or gender expression differ from their assigned sex (sex that determined at the time of infant's birth). Broadly, anyone whose identity, appearance or behaviour falls outside conventional gender norms can be explained as a transgender. In India, transgender people are visible in public, ridiculed in crude comedy in popular cinemas, shunned and feared but tolerated at rituals where their presence is supposed to be auspicious. They have been „non-citizens“ until very recently, lacking legal recognition, and were inhabitants of a zone where official identification is absent. The effects of this have been devastating for the community. Social and economic benefits are not actually available to them, and also, they cannot participate in any political or socio-economic process which requires an officially endorsed identity. The government's response to the community's demands has been sporadic and piecemeal (Editorial the Third Sex 2013). The transgender community is invisible among the huge population of 1.2 billion in Kerala. There are no situations to estimate their population yet and hence, there is no official estimate of the total population of transgender (TG) community in India. In a country like India, which confirms the gender binary roles of a male or a female, the existence and survival of a third gender are going through tough times and extremely rough paths. Transgender have virtually no safe places because they are thrown away from their own homes and societies. The recently published Report on Human Rights Violations against the Transgender Community (PUCL-K 2003) has documented the kind of prejudice that hijras facing. The report shows how hijras have been boycotted from their families, harassed by police officers, how prejudice has been translated to violence in public and private places, such as police stations, prisons, roads and worst of all hospitals and clinics. The main cause, as understood is that the regressive Indian society at large has been unable to come to terms with their „deviant“ and „nonconformist“ gender identity. This has to lead the hijra and Kothi community to be among the most marginalized and stigmatized sections of our society. In the present time, disabled transgenders are facing double problems from society and family. Most of the families are not aware of the present situation of a transgender and they are not accepting the situation. The majority of the families believed that their child is not normal and they have some mental problems.⁷

RESULT AND DISCUSSION:

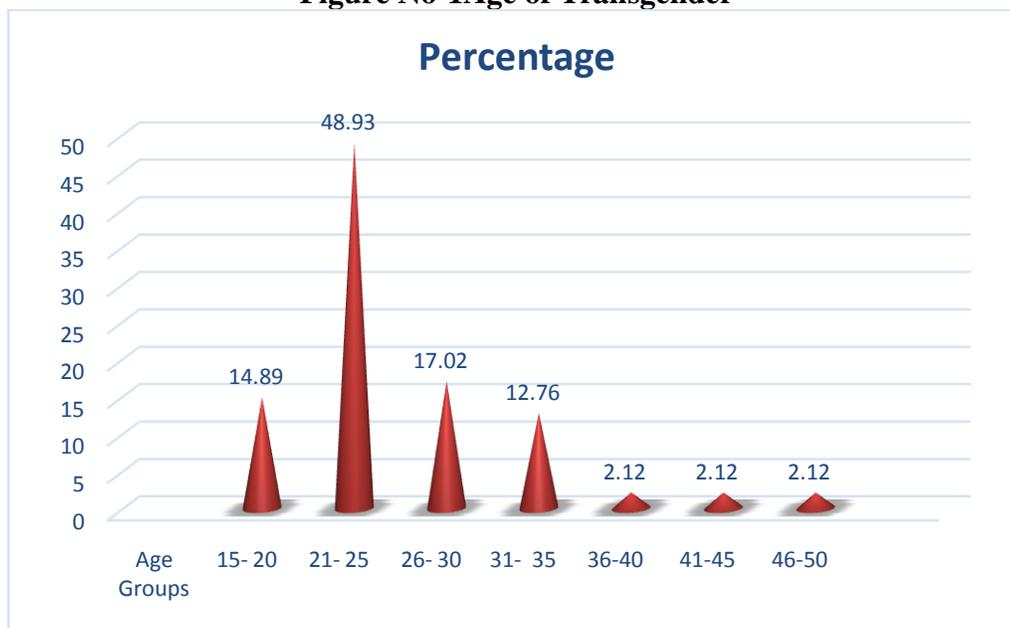
The term transgender' or Transgender person/people/population 'used in this document is being used as an umbrella term to include all individuals who do not conform to rigid, binary gender constructions, and who express or present a departure from social and culturally prevalent stereotypical gender roles. It refers to all gender variant people and describes a wide range of identities and experiences including but not limited to: pre-operative, post-operative and non-operative transsexual people (who strongly identify with the gender opposite to their biological sex); male and female cross-dressers; and men and women regardless of sexual orientation, whose appearance or characteristics are perceived to be gender-atypical. A male-to-female transgender person is referred to as 'transgender woman' and a female-to-male transgender person, as 'transgender man'. The below table presents that age, occupation and educational status of Transgenders life.





TABLE NO-1 AGE OF TRANSGENDER

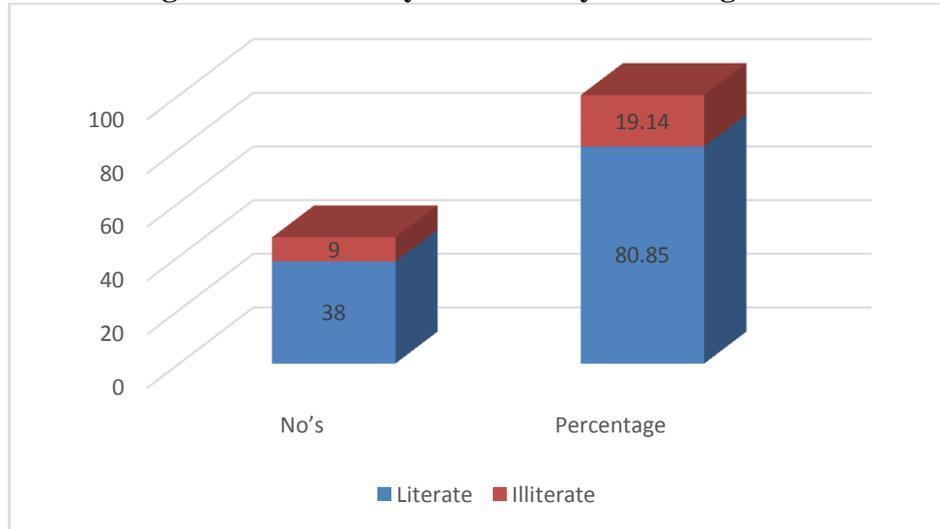
Age Groups	No's	Percentage
15-20	7	14.89
21-25	23	48.93
26-30	8	17.02
31-35	6	12.76
36-40	1	2.12
41-45	1	2.12
46-50	1	2.12
Total	47	100

Figure No-1 Age of Transgender

Our respondent universe sample size 48.93 percentage respondent attained is 47. Maximum no of Age of Transgenders within 21-25 years of age constitutes 48.93 percentage. Only 17.02 percentage Transgenders were found between 26 -30 years, 15-20 years of age group and only constitute 14.89 percentage were found, only 12.76 percentage Transgenders were found between 31 -35 years, similar percentage 36-40, 41-45 & 46-50 we and 2.12 percentage are Transgenders. Figure:1 shows that more than 48.93 percentage of transgenders comes under 21 to 25 age limit rest of them by minimum 2.12 percentage transgenders comes under 36 to 50 age limits, the study revealed that very young people more then become a transgender community in the modern generation.

Table-2 Literacy v/s Illiteracy of Transgenders

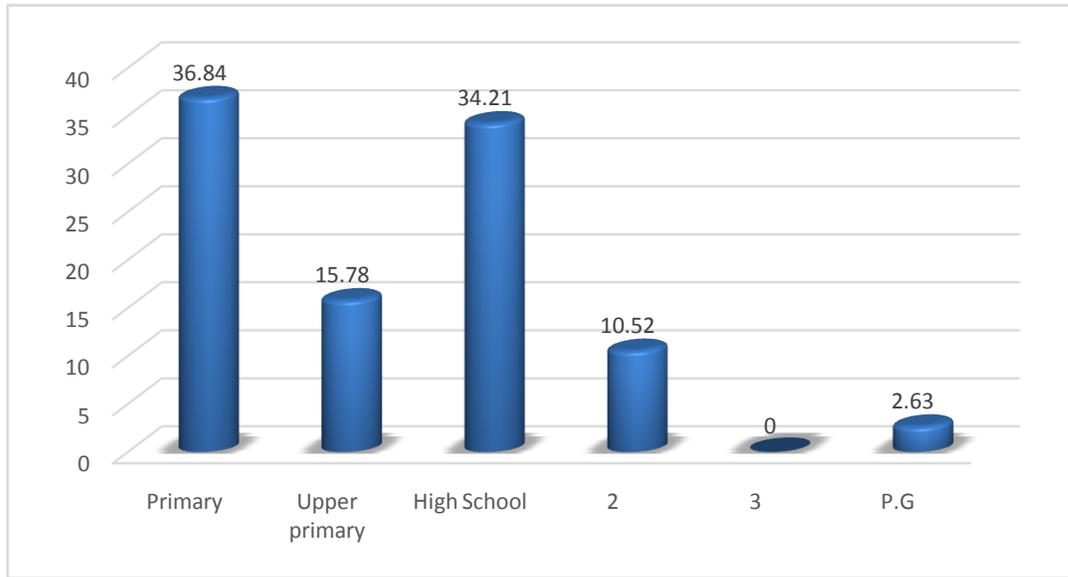
Education level	No's	Percentage
Literate	38	80.85
Illiterate	9	19.14
Total	47	100

Figure No-2 Literacy v/s Illiteracy of Transgenders

Basically, the Transgenders anywhere in India has doing job for collecting money from public place like train, bus stand, and door to door visit, but here somewhere place transgenders going to study in school and they are help to others Transgenders our respondent were mostly literate constituting 80.85 percentage, and 19.14 percentage were illiterate in as respondent of Transgenders. The Indian government did not care about the transgender's community otherwise the state government also not doing any improvement for the transgender's community life. but their education level is day by day became a high, the field visit survey concluded by transgenders literacy are equal to normal people. The figure: 2 shows that same for the table view literate level is high 80.85 percentage rest of them illiterate level is low by 19.14 percentage.

TABLE NO-3 EDUCATIONAL STATUS OF TRANSGENDERS

Literacy Level	No's	Percentage
Primary	14	36.84
Upper primary	6	15.78
High School	13	34.21
+2	4	10.52
+3	0	0
P.G	1	2.63
Total	38	100

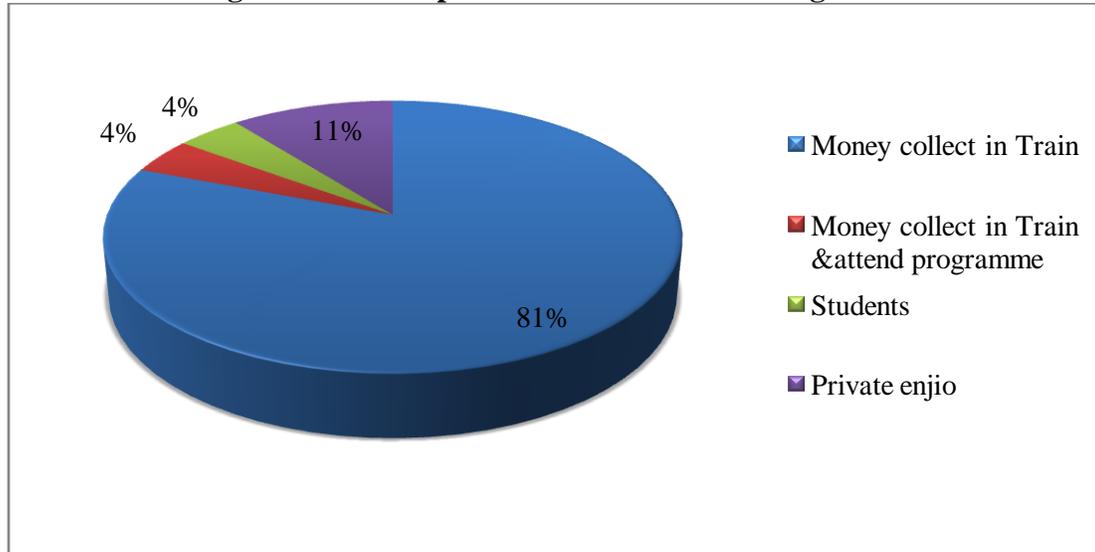
Figure No-3 Educational Status of Transgenders

Odisha is counted as one of the states with a higher transgender population. 5.75 percent of the transgender households of rural India are in Odisha and 1.5 per cent of the urban transgender population in the country is in Odisha. Their distribution in the districts of Odisha is depicted graphically below. Their low educational status and economic impoverishment coupled with gender discrimination is an impediment to social mobility and livelihood opportunities in urban locations. Our respondent was mostly studied up to level primary constituting 36.84 percentage of the total sample, 15.78 percentage studied up to upper primary level, High school level 34.21 percentages studied, +2 level 10.52 percentage are Transgenders studied up to P.G level 2.63 percentage. The figure 3 shows that 36.84 percent of transgenders student going to primary education and 34.21 percent transgenders student going to upper primary very low level student of transgenders going to post graduation study so the beginning is well starting by the transgenders family in this modern era.

TABLE NO-4 OCCUPATIONAL STRUCTURE OF TRANSGENDERS

Type of Work	No's	Percentage
Money collect in Train	38	80.85
Money collect in Train & attend programme	5	10.63
Students	2	4.25
Private NGO	2	4.25
Total	47	100

Figure no-4 Occupational Structure of Transgenders



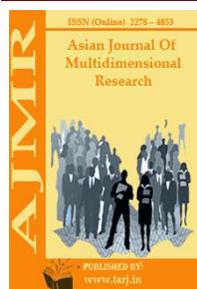
Around 14.5 per cent of the respondents in the statewide online Transgender Survey conducted by the Department of SSEPD in 2017 reported that they have no income and were living in poverty. A major contributor to the high rate of poverty is unemployment. Majority of 69 per cent said that their income was less than Rs. 5000 per month and 16 per cent are found to have a slightly higher income between Rs. 5,000 and 10,000. This income is not assured and is mostly from begging and sex work. Less than 1 per cent of the Transgender population has income more than 20,000 per month. Table.4 shows the occupational status of respondent, Transgender were mostly busy in house work i.e., 80.85 percentage of the total sample. Only 10.63 percentage were Money collect in Train & attend programme, only 4.25 percentages Transgender had Student and private NGO (Non-Governmental Organisation). The transgenders most working place is train, bus stand, public market place and door to door has visit to clapping to beg money. Figure: 4 shows that 81 percent of money collection from train and 11 percent of money collection from private NGO and Each 4 percent of money collection from programme and students. More collection money came from travelling train.

CONCLUSION

In my pilot study, after interacting with many transgender people, we came to know their various problems they are facing in their daily life is really a strong point to consider. They are also a part of our society and they also have the rights to live their life with respect and dignity. Society and Government should settle their problems and take corrective actions to establish them by providing them a respectable source of income. As widows, old age persons get the compensating amount, so T.G deserves to get some sympathetic compensation from government. I have taken this empirical study on "Transgender in Odisha" will Our respondent give like light on their life will from Odisha.

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THE PRESENT SCENARIO FOR GREENING RURAL TRANSFORMATION OF INDIA

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ABSTRACT

Greening the rural economy is central to increasing decent employment opportunities, enhancing resource and labour productivity, and fostering poverty eradication and social inclusion. Through its Green Jobs Programme, the International Labour Organization (ILO) has a growing track record in policy advice, project implementation and institutional development to support its constituents in efforts to turn environmental challenges facing rural economics including natural resource degradation, growing resource scarcity, and the negative impacts of climate change on productive assets, livelihoods and populations - into opportunities for sustainable development. Yet knowledge, policy and implementation gaps remain in moving towards a more systematic and comprehensive strategy that links environmental sustainability issues with all dimensions of the Decent Work Agenda. With its technical expertise, tools and means of action, the ILO is well placed to advocate for and promote greater integration of the principles of decent work and environmental sustainability into.

KEYWORDS: *Integration, Institutional, Comprehensive*

INTRODUCTION

Poverty reduction and economic growth can be sustained only if natural resources are managed on a sustainable basis. Greening rural development can stimulate rural economies, create jobs and help maintain critical ecosystem services and strengthen and strengthen climate resilience of the rural poor. Conversely, environmental challenges can limit the attainment of development goals. The Approach Paper to the Twelfth Five Year Plan notes that "as the economy gains the capacity to grow rapidly, it will come up against the constraint of limitations of natural resources and then need

to exploit these in a sustainable manner Recognizing the national and global imperatives for regenerating natural resources and conserving ecosystems, the Ministry of Rural Development requested UNDP to examine the environmental implications of its schemes and assess the potential of these schemes to deliver green results. The Report defines 'green' outcomes for major RD schemes, reviews the design and evidence from the field to highlight potential green results and recommends steps to improve green results. In the context of this report, greening rural development refers to five broad green outcomes

OBJECTIVES

- Improved natural resource conservation,
- increased efficiency of resource use,
- reduced negative environmental impacts,
- strengthened climate resilience of communities and
- Contribution to climate change mitigation.

These outcomes can be delivered by RD schemes by a) investing in regenerating natural resources, b) mobilizing and developing the capacities of community institutions to utilize natural resources in a sustainable manner and c) aggregating 'small initiatives' in several locations to improve natural capital on a macro scale.

Definitions of rural transformation

While definitions vary, rural transformation is recognised as a process impacting on development with or without interventions. In other words, it constitutes the dynamics in the rural space and does not by itself provide directions for sustainable development. A standard definition of Julio Berdegú that has been prominently adopted by CAADP, takes rural societies as starting point.

Rural Transformation is a process of comprehensive societal change whereby rural societies diversify their economies and reduce their reliance on agriculture, become dependent on distant places to trade and to acquire goods, services, and ideas

Rural Transformation is a process of comprehensive societal change whereby rural societies diversify their economies and reduce their reliance on agriculture; become dependent on distant places to trade and to acquire goods, services, and ideas.

What Is Rural Market ?

Planning Commission of India defines rural as a town having upto 15000 population. The Census of India defines rural as habitation where there is less than 400 per sq. Km. population density and atleast 75% of the male working population is engaged in agriculture, and where there is no municipality or Board. NABARD defines all locations with a population up to 10,000 considered as rural area. Government agencies like IRDA (Insurance Regulatory and Development Authority) and NCAER (National Council for Applied Economics Research) define rural as a village with a population less than 5000 with 75% male population engaged in agriculture. The difference between rural and urban consumers always exists in India. Most of Indian rural consumers are

Dynamics of rural transformation

Dynamics of rural transformation

The complexity of the rural transformation process calls for multi-layered governance and new forms of technical and financial assistance. The international debate on the structural and political changes in rural areas is vivid and ongoing. There are many international working groups and forums, with different constituencies and mandates, that explore the central and unifying role rural transformation plays in the implementation of Agenda 2030.

Following these developments, the Platform's Annual General Assembly in January 2017 convened upon invitation of the European Commission on the topic of the future role of donor agencies and international finance institutions in guiding the process of rural transformation. All Platform activities in the Strategic Initiative Agenda 2030 of the Platform constitute a longer-term exercise in close cooperation with a growing number of institutions and initiatives towards the better informed positioning programmes within the new development framework.

Irrespective of the definitional nuances, there is consensus that rural transformation is a complex and on-going process in the rural space in all countries. The effects of this process extend beyond the transformation of the agricultural sector and even beyond economic transformation and with some quite negative effects in many low- and middle-income countries. However, the direction and effects of these rural transformation processes can be shaped and steered to prevent and mitigate negative effects and produce outcomes that are beneficial for rural populations on a national and subnational level. The process of rural transformation must thus be addressed by a policy agenda aimed at making rural transformation ecologically more sustainable and socially inclusive.

Cross-sectoral policy priorities, programming and governance

Developing adequate policy solutions in a phased approach based on available capacity and finance can be thought of as "ARD+" whereby the plus stands for policy fields that are intrinsically linked to agricultural policies and that have potential synergies that should be exploited to achieve the kind of multi-sectoral and holistic approaches that are needed to address the challenges developing rural areas in the light of rural transformation processes.

Rural Development Schemes in India

The Ministry of Rural Development (MoRD) spearheads the country's efforts to reduce poverty in the rural areas. Until recently, its work was divided among three departments: (i) Department of Rural Development (ii) Department of Land Resources (iii) Department of Drinking Water & Sanitation. In July 2011, the Department of Drinking & Sanitation was converted into a separate ministry, the Ministry of Drinking Water & Sanitation. The MoRD website states, "This Ministry's main objective is to alleviate rural poverty and ensure improved quality of life for the rural population especially those below the poverty line." Towards this end, it sponsors scores of development programmes, big and small, influencing 'various spheres of rural life and activities, from income generation to environmental replenishment.'¹⁴ A small number of programmes of the two ministries – MoRD and MDWS, however, account for a substantial share of the expenditure on rural development. Primarily, these include the following:

1. Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS):

This aims at enhancing the livelihood security of people in rural areas by guaranteeing hundred days of wage employment in a financial year to a rural household whose adult members volunteer to do unskilled manual work. (Budgetary allocation in 2012-13: INR 33,000 billion)

2. National Rural Livelihoods Mission (NRLM):

The basic objective of the National Rural Livelihood Mission is to create efficient and effective institutional platforms of the rural poor that enable them to increase their household incomes through sustainable livelihood enhancements and improved access to financial services. It plans to cover 70 million households living below the poverty line (BPL) in rural India. (Budgetary allocation in 2012-13: INR 3,563 billion)

3. Integrated Watershed Development Programme (IWDP):

The main objectives of the IWDP are to restore ecological balance in a watershed by harnessing, conserving and developing degraded natural resources such as soil, water and vegetative cover, and thereby, help provide sustainable livelihoods to the local people. (Budgetary allocation in 2012-13: INR 2,744 billion)

4. Indira Awaas Yojana (IAY):

This scheme provides financial grants to rural BPL families and the next of kin of defence personnel killed in action for construction of houses and upgradation of existing unserviceable kutcha houses. (Budgetary allocation in 2012-13: INR 9,966 billion)

5. National Rural Drinking Water Programme (NRDWP):

The goal of this scheme is to provide adequate safe water for domestic uses on a sustainable basis. (Budgetary allocation in 2012-13: INR 10,500 billion)

6. Nirmal Bharat Abhiyan (NBA):

The Total Sanitation Campaign, now renamed as the Nirmal Bharat Abhiyan, assists Gram Panchayats to achieve comprehensive sanitation coverage. (Budgetary allocation in 2012-13: INR 3,500 billion)

Defining Green Outcomes:

Greening rural development refers to a variety of activities that regenerate and conserve the natural resource base, innovate and use clean materials, technologies and processes to create environment-friendly products, livelihoods, enterprises and jobs. Greening Rural Development uses green indicators and metrics for monitoring and evaluation of rural development projects and schemes. In the context of this report, greening rural development refers to five broad “green outcomes.

i. Improved resource conservation:

Rural development schemes especially MGNREGS and IWDP focus on regeneration of natural resources. Conserving and regenerating land and water resources enhances their productivity, leading to increased agriculture outputs and improved livelihoods derived from agriculture, forests and pastures. These schemes can assist in reducing run-off and soil losses, recharge groundwater, increase vegetative cover and improve biodiversity, and thereby, augment the productivity of natural resources and ecosystems.

ii. Improved resource efficiency:

Rural development schemes can substantially improve the efficiency of natural resource use in rural livelihoods and essential services. Under IWDP, there is opportunity to support farmer groups to adopt practices that improve efficiency of irrigation water. This can be done through appropriate crop choices, farming techniques, drip and sprinkler irrigation systems and improved field irrigation

methods. Under NRLM, women's self help groups and farmers can be supported on efficient nutrient management by combining chemical inputs with organic inputs. Under MGNREGS, soil erosion can be reduced leading to lower run-off of chemical fertilizers and higher yields per unit of applied chemical fertilizer.

iii. Reduced negative environmental impacts:

Greening Rural Development schemes can potentially reduce the negative environmental fall-out of economic development (pollution, waste generation etc.). Solid and liquid waste management in the Nirmal Bharat Abhiyan (formerly the Total Sanitation Campaign) improves local sanitation and hygiene and thereby, the well-being and health of local residents. In the Indira Awaas Yojana, the use of locally-available resources such as rice husk ash and flyash reduces diesel required to transport manufactured materials over long distances, and thereby, environmental pollution. Organic farming and sustainable harvesting of NTFPs under NRLM and the use of renewable energy for lifting water in NRDWP are other examples.

iv. Strengthened climate resilience of communities:

Greening rural development schemes can potentially enhance the resilience of rural population and production systems, and reduce risks arising from climatic variations and extreme events such as droughts, floods and cyclones. Afforestation, plantations, fodder development and vegetation belts in coastal areas under MGNREGS, IWDP or NRLM build livelihood resilience and improve local communities' coping capacity to potential impacts of climate change. They also increase biodiversity and make the local ecosystems more resilient. Flood control measures under MGNREGS and IWDP enhance resilience in flood-prone areas.

v. Contribution to climate change mitigation:

Large-scale forestry and soil conservation measures can sequester carbon and reduce greenhouse gas emissions. For example, afforestation, plantations and vegetation belts under MGNREGS and IWDP can help sequester carbon and contribute to national and global efforts to address climate change.

Environmental sustainability of economic growth:

The Planning Commission notes in its Approach Paper to the 12th Five-year Plan that "economic development will be sustainable only if it is pursued in a manner which protects the environment. With acceleration of economic growth, these pressures are expected to intensify, and we therefore, need to pay greater attention to the management of water, forests and land²⁷. The State of India's Environment Report India 2009 supports this by observing that "Land degradation is taking place through natural and man-made processes, resulting in the loss of invaluable nutrients and lower food grain production. Loss of biodiversity is of great concern since many plant and animal species are being threatened. The issue of availability of water, which is going to be one of the critical problems in the coming decades, needs to be addressed on priority basis"²⁸.

The 2005 Millennium Ecosystem Assessment estimated that 15 out of 24 of major global ecosystem services have already been degraded. If current environmental challenges intensify, the global Human Development Index in 2050 is likely to be 8 percent lower than in the base case and 12 percent lower for south Asia and sub-Saharan Africa.²⁹ The risks include impact on production in the agriculture and allied sectors, stress induced by rising water scarcity and deteriorating resource

quality. Rural development schemes can contribute significantly to conserving water resources, soil quality and biodiversity.

The Report of the Working Group on Sustainable Groundwater Management submitted to the Planning Commission for the 12th Plan quoting the Report of the Expert Group on Groundwater Management and Ownership of the Planning Commission (2007), states that, “in 2004, 28% of India’s blocks were showing alarmingly high levels of groundwater use. A recent assessment by NASA showed that during 2002 to 2008, India lost about 109 km³ of water leading to a decline in water table to the extent of 0.33 metres per annum.” With 80 percent of drinking water for rural India and 60 percent of irrigation water sourced from groundwater aquifers, this depletion is alarming. Rural development schemes such as MGNREGS, IWDP and the source sustainability component of NRDWP can help arrest and even reverse the decline in groundwater levels in critical regions. This is particularly useful for hard-rock regions where groundwater depletion is at its most acute.

Making public expenditure more effective:

A green focus will enable MGNREGS to effectively deliver on its objective of creating durable assets and strengthening the livelihood resource base of the rural poor. By thus ensuring livelihoods security, MGNREGS will increase labour absorption in natural resource-based livelihoods, and decrease demand for the employment in public works. Livelihoods security for the rural poor will be ensured even while the demand for work under MGNREGS declines. This will limit outlay under MGNREGS in the future.

Green results will be delivered by investing in sustainability of sources for drinking water through NRDWP, MGNREGS and IWDP. This will result in greater longevity for drinking water supply systems and will reduce the number of ‘slipped-back’ habitations. The average number of slipped back habitations targeted for coverage each year in the period 2002-8 to 2009-10 under the NRDWP has been more than 100,00035. The NRDWP invests considerable funds in securing drinking water supply for such habitations. This expenditure can be reduced through green outcomes of rural development schemes. Recognising this, NRDWP has recently increased the allocation for “Sustainability” component from 5 percent to 20 percent of its overall budget. This is for implementing the sustainability measures in rural water supply projects by the states. This underscores the importance of green outcomes (source sustainability) in making NRDWP expenditure effective.

CONCLUSION

While rural consumers in emerging marketing economies offer tremendous potential, yet capitalizing on this potential necessitates the formulation of a well thought out and creative strategy, which must focus on such aspects of marketing, such as the product suitability, relationship building, promotion and distribution. Mere modification of existing urban plans to rural markets would not serve the purpose. The government needs to play a positive role in the development of rural markets in association with the local NGO’s. Improving infrastructure capacities, initiating community development programs, offering better employment opportunities, simplifying credit availability and so forth would make such markets ever more attractive. The future of businesses operating in India lies in rural markets.

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HEALTH STATUS OF TEXTILE LABOURERS IN SANKARANKOVIL MUNICIPALITY OF TIRUNELVELI DISTRICT

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ABSTRACT

The textile industry contributes substantially to the state's economy, beside earning considerable foreign exchange. In every modern state, the government under takes to perform several important function like defenses, communication, public service, public utility project, technological research and the like. Beside, depending on its constitution, it also organizes massive public enterprises nationalizing existing industries including even banking. The cotton industry, like other processing industries, has many hazards. Information from worker's compensation claims indicates that the number of injuries is highest for the hand/finger, followed by back/spine, eye, foot/toes, arm/shoulder, leg, trunk and head injuries. In fact, occupational health and safety are the integral components of the general concepts of health, which is a part of social economic development. Occupation health in one's business, is affected by directly. The objectives are as follows: (i). To study status of textile labourers conditions of handloom and power loom weavers (ii). To analysis the working condition of the prevailing among the handloom weavers, (iii). To examine the various government schemes prevailing and how for the weavers utilising the schemes, This study has been designed as an empirical analysis, and as such field survey method adopted. Data were a collected from the records of the selected through the personal interview data and secondary data.

KEYWORDS: Defenses, Communication, Public Service,

1. INTRODUCTION

The Handloom, Power loom, Spinning, Processing, Garment and Hosiery are the various sectors of textile industry. The textile industry plays a vital role next to agriculture in providing large scale employment to the rural masses in India. Another textile industry producing dust is the manufacture of jute, of which little or nothing is yet known about the respiratory effects, although brief reference has been made to it by Arlidge (1892) and Schilling (1956).

The labour and employment ministry is set to give legal status to domestic workers in the country by formulating a national policy that will ensure minimum wages and equal remuneration for around 47.5 lakh domestic scope of applicable legislations, policies and schemes to grant domestic workers rights that are enshrined in laws for other category of workers. As a part of the policy, the government will set up an institutional mechanism that will provide for social security cover, fair country beside the policy will seek to regulate recruitment and placement agencies to avoid employment relating to minimum wages, protection from abuse/harassment and violence, accesses to social security benefits such as health insurance, materiality benefits and old age pensions as provided by existing and upcoming schemes of central and state government, which may include contribution from employers/workers. (The Economic Time, 2017)

HEALTH IMPACT OF TEXTILE LABOURERS/WEAVERS IN INDIA

The excess mortality did not extend to women in the same jobs, and it was hypothesized that it might have occurred because the occupation concerned included a high proportion of immigration of diabetes is known to be chance or an unrecognized occupational hazard in the clothing industry. In particulars, we aimed to assess whether diabetes might be an occupational hazards among garment and textile workers. The excessive segmentation of the industry, the heavy and inequitably distributed burden of excise and other levies which have steadily become heavier year after year, the inability or reluctance, or both on the part of government to take effective steps to stabilize prices of raw cotton, the inability or reluctance, or both to stop the rampant proliferation of powerlooms, have been recognized as among the principal factors which have under mined the health of the textile mill sectors.

1.1. Objectives

1. To study health status of textile labourers conditions of handloom and powerloom weavers
2. To analysis the working condition of the prevailing among the handloom weavers
3. To examine the various government schemes prevailing and how for the weavers utilising the schemes.

1.2. Research Methodology

This study has been designed as an empirical analysis, and as such field survey method was adopted. Data were collected societies and data were collected interview method. For the data collected textile sector has been such divided into handloom and powerloom. Selection of sample from the primary handloom weavers cooperative societies.

1.3. Data Analysis and Discussion

As a researchers collected information from the sample of 60 handloom and powerloom weavers. After preparing the master table based on the interview schedule, the necessary tables and relevant diagrams were extracted. The study gives much attention to the health condition, working hours and welfare facilities in the working environment of the handloom and powerloom weavers. Two stages sampling units. A sample of handloom weavers 18 respondents and 42 powerloom weavers by

adopting stratified fixed number of random sampling. Stratification was necessary to give representation to all types of societies in the sample. At the same time proportionality was not considered necessary, as the study mainly concentrated on strategies adopted by weavers cooperatives are given in the data. Then all these details are discussed below.

TABLE NO: 4 AGE AND GENDER OF THE RESPONDENTS

AGE GROUP	GENDER		TOTAL
	MALE	FEMALE	
21 -30	6	0	6
31 -40	11	1	12
41 -50	15	4	19
51 -60	8	3	11
61 -70	3	6	9
Above 71	2	1	3
Total	45	15	60

Source : Computed from Primary Data

The above table no.4. explains that 45 (75%) respondents are males and only 15 (25%) are females. Of the total respondent, 10 per cent in the age group between 21 and 30. Forty two out of sixty respondents are in the age group of 31 to 60. Male respondent's outnumbered female respondents as the worker in the industry are mostly male, as the sample was collected in their work spot. Among the female respondents, seven were in the age group of above 61. Twelve old age people aged above 60 are working as the textile labourers in the study area. The reason for continuing their occupation in the old age because their ancestor occupation belongs to textile and its allied activities.

TABLE NO : 7 NATURE OF WORK AND EDUCATION OF THE RESPONDENTS

NATURE OF WORK	EDUCATION				TOTAL
	ILLITERATE	PRIMARY	UP TO HIGH SCHOOL	DEGREE	
Handloom	15	2	1	0	18
Powerloom	9	10	22	1	42
Total	24	12	23	1	60

Source : Computed from Primary Data

The above 42 respondents (70%) nature of work is power loom weavers among then 59 respondents had completed only their school education level. Nine respondents are illiterate and they are working in power loom weavers. In the total 18 respondents are handloom weavers. Eighty teen respondents are had completed in the school education level. Only one degree respondent power loom weavers. Mostly power loom weaver are educated person and working hard to every day. Because all handloom weavers old age and uneducated weavers.

TABLE NO: 13 MONTHLY INCOME AND SIZE OF FAMILY OF THE RESPONDENTS

MONTHLY INCOME	SIZE OF THE FAMILY			Total
	up to 2	3 to 4	5 to 6	
<= 3000	2	2	0	4
3001 – 5000	5	8	0	13

5001 – 7000	1	12	3	16
7001 – 9000	1	9	3	13
9001 – 11000	2	2	2	6
11001 – 13000	1	3	0	4
13001 – 15000	0	2	0	2
19001 – 21000	0	1	0	1
Above 21001	0	0	1	1
TOTAL	12	39	9	60

Source: Primary Data

The table.13 explains that 16 per cent of the respondents are family size of up to 1, 3 to 4 size of 12 members and 5 to 6 members size of 3 and earn to money 5001 between 7000 rupees per monthly income. Then 13 per cent of respondents both two size of family but monthly income difference. Then 4 per cent and both two size of family but various monthly incomes. The 6 respondents size of family members up to 2 and 3 to 4 in two members and same time 9001 – 11000 per monthly income. It is so that one respondent various size of family and monthly income. One respondent 19001- 21000 earn to income. And another one respondents earn amount of 21001 above income per monthly. Then four respondents earn to income less than 3000 per monthly income.

TABLE 15 TYPE OF HEALTH PROBLEMS

Health Problems	No of Respondents	Percentage
Body pain	4	6.7
Back pain	16	26.7
Head ache	3	5.0
Leg pain	15	25.0
Stomach pain	1	1.7
Hand pain	9	15.0
Ear problem	4	6.7
Other	8	13.3
Total	60	100.00

Source : Computed from Primary Data

The above table shows that the health problems of respondents of body pain in 6.7 per cent. The back pain of 16 respondents health problems in 26.7 per cent. Head ache problem of 3 respondents in 5.0 per cent. Leg pain of health problems 15 respondents 25 per cent. The Stomach pain of health problems one respondents 1.7 per cent and another hand pain problem of 9 respondents in problems in 15.0 per cent. The ear problem 4 respondents problems in 6.7 per cent and other problems 8 respondents 1.3 per cent. The Majority of the health problems back pain and leg pain affected in the problems.

TABLE NO. 16 REASONS FOR HEALTH PROBLEM

REASONS	NO OF RESPONDENTS	PERCENTAGE
Over heat	6	10.0
Long working hours	1	1.7
Continuous Standing	22	36.7
Continuous Sitting	12	20.0
Heavy sound	2	3.3

Excess burden of work	8	13.3
Dust Environmental Problems	1	1.7
No	8	13.3

Source : Computed from Primary Data

The table reason of health problems 10 per cent number of 6 respondents over heat affect and 1.7 per cent affect in number of one respondents long working hours. The 22 respondents continuous standing in 36.7 per cent. The continuous sitting problems 20 per cent 12 respondents. Heavy sound, excess burden of work in the 3.3 and 13.3 per cent affect 2 and 3 respondents. Dust environment problems one respondents affect 1.7 per cent. The none of the problems 8 respondents 13.3 per cent. The major problems continuous standing problems very affect the respondents 36.7 per cent.

TABLE NO.: 17 CENTRAL GOVERNMENT HEALTH INSURANCE OF THE RESPONDENTS

CENTRAL GOVERNMENT HEALTH INSURANCE	NO OF RESPONDENTS	PERCENTAGE
NO	53	88.3
YES	7	11.7
Total	60	100.0

Source : Computed from Primary Data

The table .17 explains that (7) 11.7 per cent of the respondents are have a central government health insurance and fifty three respondents are have not a central government insurance and scheme awareness. Any central government scheme no awareness to the people. Registered weavers can any one applied for health insurance. But my study area is not applied for central government health insurance. Some other weavers applied to central government health insurance scheme and insurance.

1.5 SUGGESTIONS AND FINDINGS

- Nearly all the weavers opinion that same short age to involve in the handloom and powerloom weavers in majority reasons for this study
- Importance of morbidities included high level back pain and hand pain 15.0 per cent, Head ache 5.0 per cent, Leg pain 25 per cent and 6.7 per cent of body pain, 6.7 per cent of ear problems, and then 26.7 per cent back pain and 13.3 per cent of the respondents another health problems complaints
- It is suggested to look in to the problems of the handloom and powerloom weavers such as there is nature of employment, ignorance and illiteracy, and how ways, lack of stability or durability and uncertain working hours
- Majority of the weavers reasons to health problems due to continuous standing and sitting. Some weavers another health affected by over heart in the powerloom industry. Health hazards to industry no security and no health insurance to no use available in the industry
- It is suggested to many of the workers in handloom and powerloom weavers. The work is not available for their workers in the weavers failed for all the 365 days in a year. But is under employment that is majority of these weaving working day only 200 day and during the remaining days

- Hand loom weavers any of the respondents or members of guidance ship of weavers. But one guide of master weavers association and powerloom welfare weavers association.

1.6. CONCLUSION

From the study it is concluded that handloom and powerloom weavers in Sankarankovil Municipality in Tirunelveli District are traditional weaving us their primary occupation are in a pitiable condition, awing to poor socio – economic condition. However various unfavorable factors lead to decline on the aspect of socio economic conditions. Majority of them are wage weavers working for more the 8 hours day accompanied by the entire family. Majority weavers working under the control of powerloom master weavers. The finding of the study has been considerably related to the technique to improve the socio – economic conditions of handloom and powerloom industry gives employment to lakhs of people it is thus productive as employment generator in the study areas it focus on development. Powerloom weaving is a note worthy industry that utilizes lakhs of individual in the nation.

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IDENTIFYING THE IMPORTANCE OF FARM BUDGETING AMONG THE AREAS OF PROFESSIONALISM IN PRODUCTION: A FARMERS PERSPECTIVE TO ENHANCE RURAL TRANSFORMATION

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ABSTRACT

Professionalism is the adoption of an effective skill or technique of doing any work in an efficient way that may improve the output or returns in multiple ways. To improve output or returns professionalism can be used in the agriculture sector as well. In the agrarian sector, professionalism can be implemented in different areas of production like soil testing and land preparation, nursery management, plant protection, nutrition management, seeking the advice of experts, farm budgeting, labour management practices, value addition, and post-harvest practices. The paper is an effort to identify the importance of Farm budgeting among the areas of professionalism. In other words, it tries to establish the relative importance of farm budgeting among other areas of professionalism. Farm budgeting is the application of a systematic farm budget that includes all the expenses and income incurred during the farming operation that support farming in multiple ways. The results of the study revealed that farm budgeting is the most effective way of bringing professionalism in the production of agriculture produce, that is the common opinion of the all marginal, small and large category of growers.

KEYWORDS: *Professionalism, Farm Budgeting, Production.*

INTRODUCTION

India is still an agrarian economy where nearly 50% of the population living in the rural areas who are mostly dependent on agriculture and agriculture-related occupations. The prospects of Indian agriculture is not so well as in the case of western countries, where agriculture is a flourishing corporate entity favoring the farmers with lump sum profits. In India, the situation is upended where the agriculture sector and the growers encounter numerous list of challenges. These may include infrastructure and institutional challenges.

Agriculture in India is always a topic of debate due to poor productivity and profitability. The green revolution has increased productivity, but the benefits of the green revolution are least enjoyed by the growers on a much scale. There are numerous efforts undertaken by the government and private organizations to improve the productivity of the agriculture sector and the income of the growers depending on the agriculture sector. Most of the efforts have least reached the beneficiaries in reality or in most cases it has been a blessing to the non-growers or the large-growers. The measures undertaken to support all the category of the growers are limited. In the modern era, there are lots of efforts that have been undertaken to improve the profitability of agriculture, these are more scientific in nature that can help even the marginal growers. One such effort is the application of professionalism in the field of agriculture. The pilot study helped in identifying eight areas of professionalism which included soil testing and land preparation, nursery management, plant protection, nutrition management, seeking the advice of experts, farm budgeting, labour management practices, value addition, and post-harvest practices. The study concentrates on the most effective professional way of doing agriculture.

Professionalism and Farm budgeting

The term professionalism is common in business enterprises where there is the adoption of an effective skill or technique or a new process of doing any work such that the work can be in an efficient and effective way that goes beyond the limit of an ordinary person that helps in improving the output or returns in multiple ways. Professionalism can be of multiple uses if it is applied in the right manner in the right place. Experts suggest that professionalism can be of immense use if it adopted in the right way and it can be applied in any field of activity. Adoption of professionalism in the field of agriculture has also been suggested by many experts to improve the agricultural income. Farm budgeting is the complete plan for performing the farming operation where the financial expenses and the receipts are calculated before the farming operation starts. It is mostly done with the help of a systematic and structured farm budget template where all the expenses are recorded in the expenses schedule to calculate the cost of cultivation. Further, it has space to calculate the total receipts which help to know the profits in the farming operation. It helps the growers in multiple ways like the selection of the best crop that provides the maximum profitability, control over the expenses, perform the farming operation in a systematic order, avoid unnecessary inputs, and procure required quantity of inputs and so on. All these benefits help the growers to reduce the cost of production and enhance profitability.

Objectives of the study

The study was designed with the following objectives.

1. To identify the various methods of implementing professionalism in the production of agriculture produce.
2. To identify the most effective method of implementation of professionalism in the production of agriculture produce.

METHODOLOGY

The study was undertaken in Tirunelveli district of Tamil Nadu in India among chilli growers who grow chilli on a regular basis. A total of 225 samples 75 each from marginal, small and large were selected by applying snowball sampling giving weight to all the blocks in the district on the basis of the distribution of the growers in the area. The opinion of the growers was recorded using an interview schedule. For the purpose of the five-point scale was used to record the opinions of the

growers and the primary data was analyzed using the weighted rank method. The pilot study undertaken helped in identifying the eight ways of adopting professionalism in the field of agriculture, which was put to test to identify the best way of adoption of professionalism.

FINDINGS

The findings of the present study are presented in the below tables.

The below Table: 1 presents the result of the weighted rank of opinion regarding the requirement of professionalism in production among marginal growers that has been derived out of the primary data related to the opinion regarding the requirement of professionalism in production among marginal growers.

TABLE: 1 WEIGHTED RANK OF OPINION REGARDING REQUIREMENT OF PROFESSIONALISM IN PRODUCTION AMONG MARGINAL GROWERS

	1	2	3	4	5		
Area	Strongly disagree	Disagree	Neutral	Agree	Strongly agree	Total	rank
Soil Testing and Land preparation	0	22	102	84	45	253	8
Nursery management	0	10	48	112	130	300	5
Plant protection	0	4	39	108	165	316	4
Nutrition management	0	6	15	100	210	331	3
Seeking advice of experts	0	0	6	124	210	340	2
Farm Budgeting	0	0	6	88	255	349	1
Labour management practice	0	14	39	128	115	296	7
Value addition and post-harvest practice	0	4	57	136	100	297	6

The table: 1 ranks the requirement of professionalism in the stated areas among marginal growers. It inferred that farm budgeting is one of the best ways of bringing professionalism, thus it is ranked first. In the second place, it secured by seeking advice from experts helps the marginal growers, thus it is placed in the second position. Next comes the nutrition management which is one of the important requirements in production and it takes the third place. In the fourth position is held by plant protection. Next one is Nursery management, it is in the fifth place. The very next opinion required in professionalism is the Value addition and post-harvest practices. Thus it is placed in sixth place. Labour management practice takes seventh place. Then the opinions are taken to do soil testing and land preparation happen to be in the eighth position.

The below Table: 2 presents the result of the weighted rank of opinion regarding the requirement of professionalism in production among small growers that has been derived out of the primary data related to the opinion regarding the requirement of professionalism in production among small growers.

TABLE: 2 WEIGHTED RANK OF OPINION REGARDING REQUIREMENT OF PROFESSIONALISM IN PRODUCTION AMONG SMALL GROWERS

Area	1	2	3	4	5	Total	Rank
	Strongly disagree	Disagree	Neutral	Agree	Strongly agree		
Soil Testing and Land preparation	0	10	111	88	55	264	7
Nursery management	0	4	39	112	160	315	5
Plant protection	0	4	21	112	190	327	4
Nutrition management	0	0	15	76	255	346	3
Seeking advice of experts	0	0	0	76	280	356	2
Farm Budgeting	0	0	0	44	320	364	1
Labour management practice	0	8	69	108	105	290	6
Value addition and post-harvest practice	0	0	39	136	140	315	5

The Table: 2 ranks the requirements of professionalism in the stated areas among small growers. Professionalism insists on farm budgeting as one of the best tools that could be used in solving production problems. Thus farm budgeting is ranked the first position. In the second place, professionalism requires seeking advice from experts that help farmers in solving production problems, that is placed second. Next comes the nutrition management and it takes the third place. The fourth position is held by plant protection. Nursery management and value addition and post-harvest practice together occupy the fifth place. Labour management practice take sixth place. Finally, soil testing and land preparation take the seventh position.

The below Table: 3 presents the result of the weighted rank of opinion regarding the requirement of professionalism in production among small growers that has been derived out of the primary data related to the opinion regarding the requirement of professionalism in production among small growers.

TABLE: 3 WEIGHTED RANK OF OPINION REGARDING REQUIREMENT OF PROFESSIONALISM IN PRODUCTION AMONG LARGE GROWERS

Area	1	2	3	4	5	Total	Rank
	Strongly disagree	Disagree	Neutral	Agree	Strongly agree		
Soil Testing and Land preparation	0	2	75	124	90	291	7
Nursery management	0	0	48	148	110	306	6
Plant protection	0	0	12	136	185	333	5
Nutrition management	0	0	9	56	290	355	3
Seeking advice of experts	0	0	0	36	330	366	2
Farm Budgeting	0	0	0	28	340	368	1
Labour management practice	0	2	78	136	70	286	8
Value addition and post-harvest practice	0	0	6	124	210	340	4

The Table: 3 ranks the requirement of professionalism in the stated areas among large growers. Farm budgeting is one of the best tools from a professional point of view in agriculture that is ranked first. In the second place seeking advice from experts is a mark of professionalism. Next comes the nutrition management which is one of the important requirement in production and it takes the third place. The very next requirement from professionalist point of view is the value addition and post-harvest practices which carry fourth place. In the fifth position is the plant protection. Next one is Nursery management it is in the sixth place. The commitment to do soil testing and land preparation happen to take the seventh position. Professionality requirements of labour management practice mean coordinating and occupying the labour who work in the fields that takes the eighth place.

SUGGESTIONS

As per the opinion of the marginal, small and large growers, the adoption and the application of farm budgeting in the field of agriculture is the best way of implementing professionalism which is having numerous benefits. Thus efforts must be undertaken such that the growers are more adaptive to the various areas of professionalism in general and farm budgeting in specific which will help to improve the growers share in the consumer rupee.

CONCLUSION

The study helped in identifying farm budgeting as the best way of implementing professionalism among the pre-identified eight areas of professionalism. Such identification of the areas paves the way for the need for stressing the adoption and the application of farm budgeting that helps the growers in numerous ways especially in enhancing their income. This helps in maintaining agriculture to be profitable as well as sustainable that have the capability to generate additional employment not only in the agriculture sector but also in the related sectors like services and industry.

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IMPACT OF DIGITALISATION WITH SPECIAL REFERENCE TO E-PAYMENT ON RURAL PEOPLE

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ABSTRACT

The Government of India has brought a radical transformation in the economy in November 2016 by demonetizing the currency, which serves the basis towards cashless economy by exerting net banking and digital payment mode. Being transformative, it realizes IT (Indian Talent) + IT (Information technology) = IT (India Tomorrow). The government's initiative of Digital India targets to provide the much needed sense to the people, especially residing in rural areas. But the fact is that all the developments are concentrates on cities and urban areas. The digital literacy and digital mode of payments are far from the people who are illiterate and low income earning groups in backward areas. While India is on the track of digital implementation, it is regretful that, the implementation takes much time to reach the rural areas. The study tries to understand the level of E-literacy awareness among people in rural areas and also assess the level of acceptance and reasons for non acceptance by rural people regarding the extension of digitalization. The data collected from the respondents are properly classified and analysed by applying statistical tools of percentage analysis and Garrett ranking method. The study revealed that the rural people are negatively affected by the digitalization and the vision of cashless economy.

KEYWORDS: *Cashless Economy, Digitalization, E – literacy, Rural*

INTRODUCTION

The launch of digital India initiative is to empower the citizens for the effective deployment of public services through the use of technology. This programme aims at providing global mobile connectivity to avail government services online and making payments and transactions through digital mode. Kerala, being the first digital state declared in 2015, has launched various applications to deliver services to rural citizens and women, by conducting digital literacy initiatives. Hence in coming years the impact of digitalization is expected to be much greater as the economy is moving towards cashless economy.

STATEMENT OF PROBLEM

As India is on the successful track of digitalization which impulse everyone and everything to transform from the traditional system to digital mode in availing public services and transacting the daily business activities. All the developments are focused and centralized in the urban areas. Despite the numerous e-literacy awareness initiatives throughout the nation for extending the benefits of the information revolution to rural and remote areas, still the digital payment system is far away from the rural citizens, as they were being illiterate and low income earning groups. In this circumstance the present study attempts to analyse the impact of digitalization on rural people.

OBJECTIVES

1. To identify the level of E- literacy awareness among rural people.
2. To study the impact of digitalization on rural people
3. To study the level of acceptance by rural people regarding the extension of digitalization
4. To identify the reasons for the opposition of digital payment modes by rural people.

SCOPE OF THE STUDY

The topical scope is confined to the impact of digitalization on rural people with special regard to the e- payment mode. The geographical scope of the study is restricted to the rural people belongs to the kollam district of Kerala state.

RESEARCH METHODOLOGY

The study is empirical in nature based on both primary and secondary data. A sample of 100 respondents was drawn from kollam district through convenient sampling. The required data were collected from the respondents through a structured questionnaire during the period from November 2018 to March 2019. Secondary data was collected from books , journals, websites and related articles. The data collected from the respondents are properly classified and analysed by applying statistical tools of percentage analysis and Garrett ranking method.

DATA ANALYSIS AND INTERPRETATION

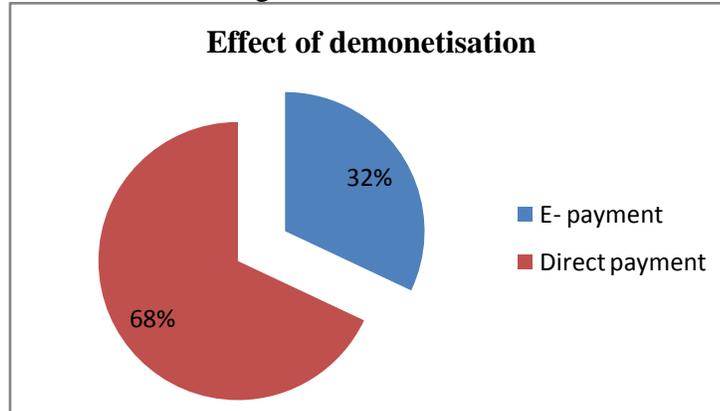
TABLE – 1 E- LITERACY LEVEL OF VILLAGERS

Level of e- literacy	Percentage of respondents
Very high	8
High	10
Moderate	16
Low	20
Very low	46
Total	100

Source: primary data

Of the entire sample surveyed, only eight per cent of villagers have very high literacy level and forty six percent have low aptitude and knowledge in e-transactions.

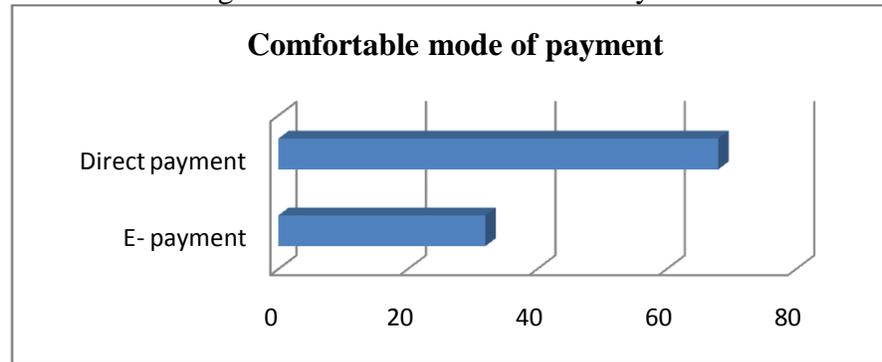
Figure -1 Effect of Demonetization



Source: primary data

The importance of the study is mainly initiated mainly because of introduction of demonetization in the Indian economy. So the study enquired about the effect of demonetization in this ground and 67% expressed a negative view but one third raised a positive sign.

Figure -2 Comfortable Mode of Payment



The figure reveals that only 32% of sample respondents prefer e-payment option and rest of the respondents i.e., 68% considers direct payment system.

TABLE -2 REASONS FOR OPPOSITION OF E-PAYMENT

Reasons	Percent position (100 (Rij -0.5)/Nj))	Garret value	Average score	Rank
Lack of e-literacy	$100(1-0.5)/4 = 12.5$	73	43.26	I
Inaccessibility of devices	$100(2-0.5)/4 = 37.5$	57	5.2	IV
Inaccessibility of internet	$100(3-0.5)/4 = 62.5$	44	8.51	II
Security threats	$100(4-0.5)/4 = 87.5$	27	5.64	III

Source: primary data

The table reveals that the main reason for the opposition of accepting e-payment system and other related matters is due to the lack of e-literacy and followed by inaccessibility of internet facility.

FINDINGS

1. The result of the analysis shows that only 8 percent have very high level of knowledge regarding the e-literacy and 46 percent haven't any e- knowledge.
2. It is found that about 67 percent of respondents expressed a negative view with regard to the effect of demonetization.
3. Out of the sample population, about 68 percent of respondents make their payment through direct payment mode and only 32 percent prefer e-payment mode.
4. It is found that 68 percent of sample villagers reluctant in the system of e-payment due to lack of e-literacy.

SUGGESTIONS

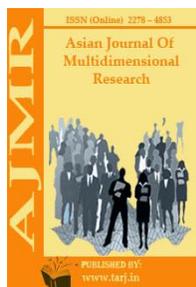
1. Conduct more awareness classes to rural people on e-literacy and need to be educated on basic skills required to operate online transaction.
2. The government should provide leadership and support for the wide spread of digitalization and e-payment also.
3. The authorities should ensure the online transactions are safe and secure like traditional transaction by adopting high security measures.

CONCLUSION

Every nation craves to be utterly digitalized that will empower the society to access the services in an efficient manner. The spur behind the concept of digitalization is to build a participative and transparent system. But the initiative of digitalization is still secluded from the rural citizens as these people lack e-literacy and inaccessibility of internet facility.

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**A STUDY ON CUSTOMER RELATIONSHIP MANAGEMENT OF INDIAN
OVERSEAS BANK IN VALLIOOR BRANCH**

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ABSTRACT

Today, many service sectors such as banks, insurance companies, and other service provider realize the importance of Customer Relationship Management and its ability to help them to acquire new customers and retain existing customers. Banks close relationship with their customers for strong coordination between information technology and marketing departments. It provides a long-term retention of royal customers. This Research paper is based upon the primary and secondary data. This paper provides the findings on Indian overseas Bank and it is helpful to stronger relationship between their customers. The objective of this study is to examine and analyze the importance of Customer Relationship Management in banking and the perception and satisfaction of customer.

KEYWORDS: *Customer Relationship Management, Indian Overseas Bank*

INTRODUCTION

Finance is the life blood of the banking business. Bank got finance from accepting deposit from people. Customer is the king of the banking business. Bank plays a vital role in the day-to-day life of human being. In the today's modern world without banking service is impossible to carry out the business activities. Through CRM we can create better relationship of the customer also to achieve the organisation goals and objectives. The CRM strategies will be dependent on the information. Customer Relationship Management is commonly used by co-operation between bankers and customers and they will focus on maintaining a strong relationship with their customers.

CUSTOMER RELATIONSHIP MANAGEMENT

Customer Relationship Management is the development, maintenance of long-term mutually relationships between customers and the banks. The successful CRM is focus on understanding the needs and desires of the customers. The perfect CRM strategy create mutual understand between banker and customers. It is creating sustainable competitive advantages by being the best at communicating, understanding, believing, and delivering existing customer relationship. It's also creating and keeping of new customers. Many multinational companies entered into CRM banking solution from the year 2000. CRM software create database, which provides the entire customer profile. So the banks are easily focusing on marketing strategy.

IMPORTANCE OF CUSTOMER RELATIONSHIP MANAGEMENT

Customer Relationship Management helps door to door services provided to the customer. The customer can access banking service in anytime, anywhere and any part of the world. All the transactions are recorded in the online, customer can view the statement at any time. There is no chance of errors because statement and transaction are made in online it gives the customer satisfaction.

INDIAN OVERSEAS BANK

Indian Overseas Bank is a major public sector bank in India. IOB have 3,400 branches in India spread over 26 states 3 union territories. IOB has 1,150 branches in Tamil Nadu, 3 extension counters, and 8 branches and offices overseas as 2017. Indian Overseas Bank has an ISO certified in-house information technology department, which had developed the software that its branches used to provide online banking to customers earlier. IOB has a network of about 3,300 ATMs all over India. In 1937, Thiru.M. Ct.M.Chidambaram Chettyar established the Indian Overseas Bank (IOB). IOB has branches in Singapore, Seoul, Bangkok Colombo and Seoul. IOB also is part-owner of a joint-venture bank in Malaysia.

Indian Overseas Bank is a financial institution which performs the functions of accepting deposits from the public and giving loans for business. Indian Overseas Banks provide short term loan and long term loan to the industry. Indian Overseas Bank follows some strategies and technologies for Customer Relationship Management. It is used to build stronger relationship between banks and their customers. A bank will store information that is related to their customers, it is create marketing strategies which are targeted towards specific customers. The CRM strategies will be dependent on the information. Customer Relationship Management is commonly used by co-operation between bankers and customers and they will focus on maintaining a strong relationship with their customers

STATEMENT OF THE PROBLEM

Today's, banks facing an aggressive competition and they have to make efforts to compete in a competitive and uncertain market position. Service sector realized that managing customer relationship is very important their success. Customer relationship management is a strategy that can help them to build better relationships with their customers and maximize their profits and choose better management system. The aim of the study is to identify the benefits of CRM and perception of bank customers.

OBJECTIVES OF THE STUDY

- To analyze the Customer Relationship Management in the Indian Overseas Bank.
- To study the importance of Customer Relationship Management banking sector.
- To assess the perception and satisfaction of the customers with the banks.
- To offer valuable suggestion to improve the customer relations in banking sector in Indian Overseas Bank.

SCOPE OF THE STUDY

The present study is about "A Study on Customer Relationship Management of Indian Overseas Bank in Vallioor Branch". The study is to analyze the perception and satisfaction of IOB bank customers. The present study is to provide a better understanding of Customer Relationship Management in banking.

SAMPLE DESIGN OF THE STUDY

A sample design is a definite plan for obtaining a sample from given population as the researcher cannot be able to collect data from all the customers of IOB in Vallioor. As the population size is large, 50 customers are selected as respondents.

SOURCE OF DATA

Primary data and secondary data were used for the study. The primary data have been collected from the public who have been the customer of Indian Overseas Bank in Vallioor branch.

CUSTOMER SATISFACTION ON THE BASIS OF CUSTOMER SATISFACTION

Customer satisfaction on the basis of Family income of Indian Overseas Bank with the help of chi-square test. The following the table no 1.1

Ho – There is no significant relationship between the income and level of customer satisfaction

H1 – There is a significant relationship between the income and level of customer satisfaction.

TABLE 1.1 CHI – SQUARE TEST

Particular	Value	Df	P- Value
Person Chi-Square	47.044	42	.274

The calculated Chi-square value of level of Preference to customers of Indian Overseas Bank among income group of customer is 47.044. As the P-value is 0.274 higher than 0.05, the null hypothesis is accepted. Hence, it was concluded that there is no significant relationship between income group of customer and level of preference to Indian Overseas Bank.

CUSTOMER RELATIONSHIP MANAGEMENT WITH BANKING EXPERIENCE**TABLE 1. 2**
ANOVA

Level	Sum of Squares	df	Mean Square	F
Between Groups	2866.448	3	955.483	79.906
Within Groups	550.052	46	11.958	
Total	3416.500	49		

CRM acceptance variations among different the experience banking of the customer such a up to 5 year, 6-10 year, 11-15 year, and above 15 year along with the customers are defined in the hypothesis-12, taken up and its outcomes are exposed in the table as the result of one way ANOVA model was conceptualized. From the result of this one way ANOVA model made known in the table-3, It can be inferred that the F value are 79.906, corresponding that the element of CRM practices such as customer response and customer knowledge on every different level of experience in banking of the customers such a up to 5 year, 6-10 year, 11-15 year and above 15 year are found to be not differed significantly at 80 percent of level. For this reason, the hypothesis – 12 is accepted dement of CRM practices at 80 percent level f significant.

The result is evidently confirms that there is significant variation in customer acquisition. Customer value evaluation. Customer information system, customer response and customer knowledge along with the different levels of experience in banking of the customer such as up to 5 years, 6-10 years, 11-15 years, and above 15 years. So these results are recommended that the different levels of experience in banking of the customer are not significantly customer value evaluation and customer experience in the banking sector.

FINDINGS OF THE STUDY

- i. It concludes that 68% of the respondents belong to the age group of 26-35.
- ii. Out of 50 respondents, 30 were female and 20 were male.
- iii. 52% of the respondents have literacy level of graduate.
- iv. Out of 50 respondents, 26% respondents are other workers.
- v. It was found that 22 respondents belong to the income group of below 10,000-20,000.
- vi. 64% of respondents have up to 5 year customer ship with bank.
- vii. The majority 94% of the respondents satisfied through Indian Overseas Bank.
- viii. Customers of Indian Overseas Bank among income group of customer is 47.044. As the P-value is 0.274 higher than 0.05, the null hypothesis is accepted.
- ix. CRM practices such as customer response and customer knowledge on every different level of experience in banking of the customers such a up to 5 year, 6-10 year, 11-15 year and above 15 year are found to be not differed significantly at 80 percent of level. For this reason, the hypothesis – 12 is accepted dement of CRM practices at 80 percent level f significant.

SUGGESTION

1. The bank should adequate attention on customer service, customer's follow up, customer meets. It's help to retention of existing and extension of new customers.
2. Bank give special attention should be provided to new customers. Bank takes appropriate step to be initiated in order to make them to aware and to understand the various services offered by the bank.
3. Customer is a king of the any banks. Employee attitude towards customers are not fully satisfied so the bank manager should arrange proper personality programme for develop their employees attitude and behaviour.
4. Customers' meets should be arranged by banks at regular interval. It is create a better relationship between bankers and customers.

CONCLUSION

This research study of customer relationship management of IOB in Vallioor Branch provides an understanding the quality of service and different customer relationship management activities adopted by IOB. Customer Relationship Management is very important factor in banking business. The factors that influence the better service and CRM activities help to analyse the customer satisfaction. Identifying a new customer is much costlier then retaining the existing customer. So every bank should necessary action to retention of existing customer. Customer retention is possible only one by establishing a good relationship between banker and customers.

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ISSUES AND REFORMS OF SKILL DEVELOPMENT IN INDIA

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ABSTRACT

India is one of the few countries in the world where the working age population will be far in excess of those dependent on them and as per the World Bank, this will continue for at least three decades till 2040. This has increasingly been recognized as a potential source of significant strength for the national economy, provided we are able to equip and continuously upgrade the skills of the population in the working age group. The conceptual framework includes focus on contextual factors such as GDP, population, access to internet, employment in informal sector; factors affecting skill acquisition such as educational attainment, literacy rate, enrolment ratios, vocational programme, participation in apprentices and training; factors affecting skill requirement such as employment share by level of education, occupation, incidence of self-employment, skill use and outcomes in terms of growth in GDP, labour productivity, employment rate, earnings etc. The focus is on identifying skill gaps, changes in earnings and unemployment by education.

KEYWORDS: *GDP, Education, Reforms, Challenge, Employment*

INTRODUCTION

If India wants to become a manufacturing-hub, given its requirement for employment generation to reap the demographic advantage; it must focus on skill development instead of present education system. Since, India's education system has been skewed in favour of formal education focusing on academics; it has done well in services/tertiary sector. As this sector is the most important recipient of formally educated work-force. Manufacturing processes, on the other hand, does not require academic skills to that extent, for majority of work-force. As a result, the people employed in this sector are either uneducated or unskilled as low-end firms can't afford college graduates; or they are over-educated and yet unskilled at the task required, in case of firms that can pay. The education required for manufacturing is very basic that enables a person to read and understand instructions and make basic calculations; while the skills actually required vary from painting, welding, polishing, assembling, packaging, and equipment handling, among others. Thus, a complete overhaul of the existing education system is required.

In recognition of these needs, the Government of India has adopted skill development as a national priority over the next 10 years. The Eleventh Five Year Plan detailed a road-map for skill development in India, and favoured the formation of Skill Development Missions, both at the State and National levels. To create such an institutional base for skill development in India at the national level, a 'Coordinated Action on Skill Development' with a three-tier institutional structure consisting of the PM's National Council on Skill Development, the National Skill Development Coordination Board (NSDCB) and the National Skill Development Corporation (NSDC) was created in early 2008.

The main functions of the PM's National Council on Skill Development are as under:

- To lay down overall broad policy objectives, financing, and governance models and strategies relating to skill development.
- To review the progress of schemes and guide on mid-course corrections, additions, and closure of parts or whole of any particular programme/scheme.
- Coordinate Public Sector / Private Sector Initiatives in a framework of collaborative action.

ISSUES AND REFORMS NEEDED IN SKILL DEVELOPMENT IN INDIA

a) in education system

The current education system does not focus on training young people in employable skills that can provide them with employment opportunities. Today, a large section of India's labor force has outdated skills. With current and expected economic growth, this challenge is going to only increase further, since more than 75% of new job opportunities are expected to be 'skill-based.' Framework for the creation of an efficient education delivery model should include:

• Availability

The capacity of just over four million a year needs to be upgraded substantially in order to meet the targeted skill requirements till 2022. There exist a significant mismatch between the massive populace of unemployed youth and existing vacancies, which leads to low employability quotient of people. It is therefore a critical step to focus on the needs of both learners and the labor market in order to make the requisite kinds of skills available by forging partnerships between public administrators, suppliers of educational services, industry, and civil society. The availability of both physical infrastructure and human resource (teachers) to impart skill-based training forms the basic requirement of a learner, which should be addressed in an effective manner.

• Accessibility

The accessibility of skill-based training faces a huge challenge on account of India's large geographical territory, difficult terrain and varying social economic conditions. Some of the states have limited access to such training. As a result, the population comprises a large unskilled workforce. Significant disparities exist across states in terms of socio-economic factors such as education levels, income levels, and industrial growth, etc. A significant portion of the population below the poverty line cannot afford even basic amenities, leave aside education and training. It is important that there is a focus on the informal sector, which reaches out to the people and livelihood promotion institutions.

• Adaptability

The economic growth over the years has only brought forth the shortcomings of skill development processes. Learners require a national vocational qualification framework that offers vertical

mobility for those pursuing skills and enables learners to shift from skill-based training to academics and vice versa. They need a clear vocational qualification framework for competency standards, affiliation and accreditation. The required framework will integrate skill training with academic standards. A more formalized structure for vocational training will also help elicit greater respect and acceptability for this initiative among the beneficiaries and the society at large.

• **Acceptability**

The skill development programs being imparted to learners should meet their needs in terms of quality of infrastructure (ICT and physical infrastructure), pedagogy and skill delivery methods.

The current education system does not lead to trained young people in employable skills who are open to immediate employment opportunities. With current and expected economic growth, this problem is expected to aggravate as more than 75% of the new job opportunities are expected to be skill-based.

As a result, there is a need to develop an advanced curriculum framework derived from industry best practices. It is equally critical to use these upcoming and widely used learning approaches to design skill development programs in order to train learners with what is relevant and not obsolete.

b) In industry sector

Many firms provide on-job training to their workers. This may take different forms: one, the workers may be trained in the firm under the supervision of a skilled supervisor; two, the workers may be sent for off-campus training. In both these cases firms incur some expenses. Firms will, thus, insist that the workers should work for a minimum-specific period of time, after their on-the-job training, during which it can recover the benefits of the enhanced productivity owing to the training. But the retention ratio is low thus private and Industry Participation in skill development is lacking. There are no incentives for private players to enter the field of vocational education. Present regulations are very rigid. In-service training is required but not prevalent today. There is no opportunity for continuous skill up-gradation. There is a lack of experienced and qualified teachers to train students on vocational skills.

c) Low women participation

Women participation in vocational education and training is especially low as compared to men. There are a few reasons constraining interest/participation may be social and cultural norms and family responsibilities. Women also tend to become discouraged due to such family and social pressures, especially in rural areas. Therefore, in order to increase enrolments, the combined efforts with local NGOs and Panchayats on informing women and their families on the advantages of vocational education, which may lead to employability, is very important. Specifically, women should be targeted by explaining how inculcating income-generating skills and activities within them would subsequently lead to improving their social and economic status.

Thus, there is a need for concerted action in several key areas in order to ensure that skill formation takes place in a demand driven manner. Curriculum for skill development has to be reoriented on a continuing basis to meet the demands of the employers/industry and align it with the available self-employment opportunities. Accreditation and certification system has to be improved. There is a need to establish an institutional mechanism for providing access to information on skill inventory and skill maps on a real time basis. A sectoral-approach is required for the purpose with special emphasis on those sectors that have high employment potential. Standards may be set by the

industry-led sector skill councils which must be made effective during the Twelfth Plan, while the accreditation of certification processes should be done by independent, specialised agencies with certification left to the institutions. Skill Development Centres can be established in existing education and training institutions. This would ensure huge saving in cost and time. A system of funding poor people for skill development through direct financial aid or loan also needs to be put in place. Apprenticeship training as another mode for on-job training has to be re-modeled to make it more effective and up-scaled significantly.

Finally vocational education at the school level and vocational training through Industrial Training Institutes (ITIs) and Industrial Training Centres (ITCs) need significant expansion and overhaul. There is an urgent need to revisit the scheme for upgradation of governments ITIs as Centres of Excellence through the PPP to implement it more effectively during the Twelfth Plan. There is a need for establishing flexible learning pathways integrated to schooling on one end and higher education on the other through National Vocational Education Qualification Framework (NVEQF). Public-Private Partnerships in financing, service delivery, and provision of workspaces and training of trainers should be promoted. Employment exchanges can be repositioned as outreach points. There is a need for removal of entry-barriers to private participation, while putting in place an effective regulatory framework for coordinating the network of Private players, as also for monitoring, evaluating, and analyzing outcomes of various programmes. All these issues have received thoughtful consideration during the Eleventh Plan; now operational details have to be worked out and specific initiatives launched during the Twelfth Plan.

The task of skill development has many challenges in India which include:-

- a) Increasing capacity and capability of existing system to ensure equitable access to all.
- b) Promoting lifelong learning, maintaining quality and relevance, according to changing requirement particularly of emerging knowledge economy.
- c) Creating effective convergence between school education, various skill development efforts of government and between government and Private Sector initiative.
- d) Capacity building of institutions for planning, quality assurance and involvement of stake holders.
- e) Creating institutional mechanism for research development quality assurance, examinations and certification, affiliations and accreditation.
- f) Increasing participation of stakeholders, mobilizing adequate investment for financing skill development, attaining sustainability by strengthening physical and intellectual resources.

CONCLUSION

Skills and knowledge are driving forces of economic growth and social development for any country. Given that developing skills requires huge investments, it is necessary to have availability of real time data on what constraints skill development in a region/area/district/state; identification of sectors where skill development is most needed; how well the skills of individuals match those required in the labour market, and the outcomes of various interventions undertaken thus far. In close collaboration with the World Bank, ETF, ILO and UNESCO. The conceptual framework includes focus on contextual factors such as GDP, population, access to internet, employment in informal sector; factors affecting skill acquisition such as educational attainment, literacy rate, enrolment ratios, vocational programme, participation in apprentices and training; factors affecting skill requirement such as employment share by level of education, occupation, incidence of self-employment, skill use and outcomes in terms of growth in GDP, labour productivity, employment

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A STUDY ON SOCIO ECONOMIC STATUS OF MAT WEAVERS AT PATTAMADAI RURAL

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ABSTRACT

The village arts were able to service because the village artisan lived a corporate life in his own home where there was no external compulsion and where he worked in a free atmosphere assisted of integrated village life economic specialization further development of these occupational castes and traders which become organised into guilds giving the crafts men unemployment security and the opportunity to become an adopt in his field. In 1947 a conference by the government if India declared that decentralized production should be encouraged and development with cottage and small scale industries out this. The resolution passed by the conference. It is this system that has kept alive the cottage under this till today. Hence effectively the tradition of excellence in craftsmanship his developed and the activity to use the materials found in nature has passed down from generation to generation. As results of this, India was known as “the industrial workshop of the world” with regard to cottage Greece which we almost independent of external inference which in its turn was conducive to general welfare of them. With the advent of British power in India condition changed. Trade restrictions were imposed and several steps were taken to destroy the Indian cottage industries. The down of machine age the introduction of large scale industry also dealt further bellows. The demand for the products of the cottage industries also suffered through competition with cheap factory made products cottage industries. However continued to be the chief means of livelihood for large numbers of people in this country.

KEY WORDS: Village, India, Economy.

INTRODUCTION

“Salvation of India lies in cottage”

From the earliest beginning in the known history of India. Cottage Industries and village handicrafts have constituted the central elements in the organic unity and culture of the people. In the numerous and for flung village of the country the colourful standards of tradition and culture were covers in to these unique objects, making of each of them individual elastic, beautiful and artistic. Cottage industries thrived more or less into-self contained units. The pain taking Labours of cottage producers and their unique products found their fullest application and spread out to all the corners of the world.

The conference organized by the recognized, the importance of cottage and small scale industry to the country and is of the view that while the size and nature of these industries make that proper development must remain. The main responsibility with the government should on the provision of organized marketing for them.

STATEMENT OF THE PROBLEM

Village industries face the problem of competition from large and medium scale industries.

Due to that date Rio ration of the cottage industries they face the problem of destruction. In spite of the various programmes mentioned above to promote the welfare of women workers, their standard has not improved much.

Village industries have become more significant during the plan period in realizing the objectives of expended employment, larger production and more equitable distribution. Even the Eighth Five year plan has stressed the significance and importance of cottage industries.

SCOPE OF THE STUDY

In this context this study tries to take out the problems and prospects faced by mat weaving industry.

AREA OF THE STUDY

The study area is pattamadai Town where mat-weaving is pursued mostly by mat weavers.

IMPORTANCE OF THE MAT

Earlier studies on met Weaving Industry are very few Pattamadai mats are world famous and a study of this industry is important, Though agriculture is the main occupation in villages, Cottage industries to villagers. The mat weaving activity is carried out mainly by women, here so a study on their cottage industries with special reference to pattamadai mat weavers

OBJECTIVES

- To study the evolution and growth of village industry.
- To study the role of mat weavers co-operatives society at pattamadai
- To identity the problems of mat-weavers at pattamadai
- To analyse socio-economic status and expenditure pattern of mat weaves at pattamadai
- To suggest the suitable solution for the problems of mat weavers

PATTAMADAI MAT

These famous mats are woven only in this village by men and women of the lebbai muslim community. The first step in the production process is the soaking of korai grass in the waters of the Tamaraparani river. The weaver then splits the grass into fine strants for weavings. The weaving process require a high degree of skill.

It can take a weaver up to two weeks to complete a mat are 50 supply and lustrous as to merit the name of skill mats.

The mats come in a wide range of colours and designs. In addition to the naturally golden colour of the grass both chemical and vegetable colour are used in the weaving mats come in degrees of fines 50 counts, 100 counts, 120 counts, 140 counts. The higher the count, the finer the mat. A two foot by four foot 140 counts mat is enough to be fold and placed in a coat pocket. The pattu mats of pattamadi are traditional marriage gifts for south Indians specially for the Brahmin community.

ROLE OF THE MAT-WEAVERS CO-OPERATIVE SOCIETY:

The analysis which ensures, seeks to bring out in detail the role of the co-operative mat-Weavers society in the development of the mat-Weaving industry. Further this study is to highlight the importance of the society in financing in production, in marketing in sales in sales, and conversion provided, if any.

GENDER WISE CLASSIFICATION

SL.NO	particulars	No.of respondents	Percentage
1	Male	38	76
2	Female	12	24
	Total	50	100

Source: primary data

From the above table it is clear that 76% of the respondents are male, and 24% of the respondents are female.

MONTHLY INCOME

Sl. No	particulars	No. of respondents	Percentage
1	2000	3	6
2	4000-6000	12	24
3	6000-8000	17	34
4	Above 8000	18	36
	Total	50	100

Source: primary data

The above tables shows that 6% of the respondents are earned Rs,2000, 24% of the respondents are earned Rs.4000-6000, 34% of the respondents of the respondents are earned Rs.6000-8000 and 36% respondents are earned 8000.

NATURE OF THE MAT WORK

SLNO	Particulars	No.of respondents	Percentage
1	Mat weaving	26	52
2	Coir weaving	15	30
3	Silk, floor mat waving	9	18
	Total	50	100

Source: primary data

The above tables shows that 52% of the respondents are weave to the mat weaving 30% of the respondents are weave to the coir weaving and 18% of the respondents are weave to the silk, floor mat weaving.

TYPE OF SAVING MAT WEAVERS

SLNO	Particulars	No.of respondents	Percentage
1	Bank	7	14
2	Post office	21	42
3	LIC	8	16
4	Co-operative society	6	12
5	Chit fund	8	16
	Total	50	100

Source: primary data

The above tables shows that 14% of the respondents are saving through the bank 42% of the respondents are saving through the post office, 16% of the respondents are saving through the lic 12% of the respondents are saving through the co-operative society and 16% of the respondents are saving through the chit fund.

SUGGESTIONS

- The co-operative society instead of giving advance for buying the raw materials can supply the raw material itself by buying it in bulk. This can save weavers from paying high rates for the korai guys.
- The co-operative can install more looms and a new working shed to accommodate more mat-weavers
- The demand for the produce can be increased by means of advertisements through mass-media and proper pricing.
- Products can be sold through mobile vans and emporia, stalls in exhibitions in and around the district state and country
- Occupational diseases can be avoided by providing a congenial working atmosphere
- A fixed hour shift with paid on weekly basis will increase both production and prove as an incentive to the members of the co-operative

CONCLUSION

Villages are the back bone of India according to Mahatma Gandhi. Though agriculture is the main occupation in villages cottage industries are the alternative source of employment to villages when agriculture operations are not in a full showing. In our study a detailed is made about the mat of these schemes. Thus their status is not elevated to the expected level also. Various suggestions put forth, can be recommended for their upliftment.

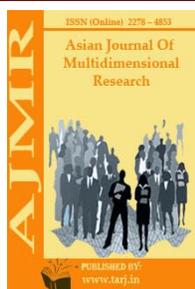
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THE TRENDS AND SKILL REQUIREMENTS IN THE TOURISM SECTOR IN INDIA

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ABSTRACT

Tourism is accepted as one of the profitable sectors that has more than significant positive trends and is considered as a promoter for peace and productivity. At the same time, this sector is known for its high turnover by income, employees, resolute lack of qualified personnel and fastly changing skill needs. As a convincing step the Government of India has to promote tourism by meeting the responsibilities and demanding to scare them, are vital to positive training along with education to cope up with the current needs in the tourism sector. Tourism is commonly and internationally recognized as being one of the economic sectors that has more than significant growth prospects and is characterized as a catalyst for peace and wealth. As a persuasive measure the Government of India has to promote tourism, job oriented education, add basic skills in the job process, meet the tasks and demanding to overawe them are vital to positive training along with education to cope up with the requirements in the tourism sector in India.

KEYWORDS: *Demanding, Responsibilities, Considered*

INTRODUCTION

Tourism is largely and globally accepted as one of the few commercial sectors that has more than important growth forecasts and is characterized as a catalyst for peace and richness. At the same time, this sector is known for its high turnover of employees, determined lack of qualified employees and quickly altering skill requirements.

Trends and Skill Requirements in Tourism Sector

If our country India wants to break the number one tourist target in the sphere, much will be contingent on the quality of the services and the people who supply them. While conferring the trends and skill needs in tourism, it is always stimulating to jump with the facts and figures on the present situation of Indian tourism.

The overall viewpoint for this active sector is, in relation to other outmoded economic sectors, positive and quite hopeful for the approaching years. Tourism is commonly and internationally recognized as being one of the economic sectors that has more than significant growth prospects and is characterized as a catalyst for peace and wealth. Despite the increasing rivalry in general world tourism, India is still considered as one of the most accepted destination. It has the uppermost thickness and diversity of various tourist magnetisms.

If our country India wants to keep this place, the overall tendencies and the skill requirements in tourism are very important. The volume for tourist lodging in India shows variances among inns and campsites. Normally, the accommodation sector controls in most endpoints, except some regions. In the year 2010 there were nearly 20,000 guesthouses in the Indian State. Tourism in India accounts for more than an income of US\$240 billion.

The tourism sector in India creates major portion of the India's external trade in services and creates potential for up 41.6 million employment. Further, this sector is one of the most significant sectors of the Indian economy; the analysis of World Travel and Tourism Council shows that 6.91 lakh crore (US\$240 billion) or 9.2% of India's GDP in 2018 and supported 42.673 million jobs, 8.1% of its total employment.

Although most tourism is still assumed for leisure, 20 % is for commercial purpose. The present trends in Indian tourism have been recognized, signifying that traveler arrivals will increase in the next 25 years as double.

Because of liberalization there is possibility of hike in the increase of age old tourists, the cultural and natural heritage tourism will also develop and will become one of the driving forces. Though, choices by single tourists are personal and complex to outside inspirations.

The antiquity in this respect express that the tourists are sensitive to conflict scenarios and ferocity, health jeopardizes and growing environmental mishaps. The entire policy creating is made even more multipart through the changes in their habits. The revolution of Internet reservation and consequential individual travelling, the tendency to dawn and elastic travel decisions, and the convenience of low-cost air carriers and strengthened option for price benefits makes tourism one of the most unpredictable and active economic sectors.

CONCLUSION

In order to cultivate the benefits the Indian tourism service providers are likely to have the abilities and capabilities like marketing skills, handling electronic devices, business and deliberate arrangement, strategic agreements and sales skills. As a persuasive measure the Government of India has to promote tourism, job oriented education, add basic skills in the job process, meet the tasks and demanding to overawe them are vital to positive training along with education to cope up with the requirements in the tourism sector in India.

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**DEVELOPMENT OF SKILL DEVELOPMENT INDICATORS – THE NEEDS
OF INDIA**

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ABSTRACT

Progress of skill has occur as a main strategy to recognize the potential of demographic advantage of having the youngest labor force with an average age of 29 years in gap with the advanced economies to create human supply for successful country's competitiveness and development. The National Skill Development Mission launched by the Government of India imagine skilling at estimate with rapidity and standards with focus on firming Institutional Training, Infrastructure, Convergence, Training of Trainers, Overseas Occupation, Maintainable Livelihoods and Leveraging Public Infrastructure. The National Policy for Skill development and Entrepreneurship 2018 provide an enabling outline to realize the vision. The National Policy aims to skill and reskill about 400 million by 2022. It's a huge contest seeing that the percentage of the officially trained in India are low at 4.69 per cent of the total labor force compare to other countries like Germany and Korea.

KEYWORDS: *Occupation, Infrastructure, Economies*

INTRODUCTION

The policy outline outlines the examples and enablers to realize the potential of demographic benefit which includes among others speak to ambition and mobilization; quality and relevance; access and outreach with inclusivity and leveraging technology. Given that India has huge and varied informal sector where skill training is generally carried out through individual learning, observation or a transfer of skills from a master craftsman/crafts woman to a trainee, to give a formal credit to skills. Recognition of Prior Learning has been presented to facilitate an estimate of the skills gained by the individual through knowledge, thought and self-learning shadowed by a

certification. The split between the skill requirements of commerce and the ambitions of the youth has broadened prominent to a inconsistent state where industry is looking for skilled labour force and skilled youth are looking for jobs. The latest India skill Report shows, about 48% coming out of educational institutes are employable.

The Skill Development Indicators

Knowledge and Skills are influential forces of economic growth and social expansion for any country. This developing skills requires huge investments and reserves, further it needs the accessibility of real time data on what restrictions skill development in area; identifying the sectors where skill expansion is required; how far the skills of people challenge those required in the labour market, and the consequences of many involvements accepted so far.

The Organisation for Economic Co-operation and Development that established a conceptual framework includes focus on related factors such as Gross Development Product, population, access to internet, employment in informal sector and the domains touching skill achievement such as educational attainment, literacy rate, enrolment ratios, vocational programme, participation in training; factors affecting skill requisite such as employment share by level of education, occupation, incidence of self-employment, skill use and outcomes in terms of growth in Gross Development Product, labour productivity, employment rate, earnings etc. The focus is on identifying skill gaps, changes in earnings and unemployment by education.

Familiarizing from this outline, a trial has been made to develop pointers addressing the challenges in refining the competence of the Indian skill ecosystem in terms of similar skills across sectors/regions. By this we can understand the probable of our youth power. The indicators have been categorized under broad factors like Access, Equity, Quality, Relevance and Finance. The indicators would also help in assessing the consequences of various interventions and to institutionalize a focus on improving results in our country.

CONCLUSION

In the present state of affairs is, it is required that the needs to be ensure that our youth flourish with any modification in the skill provisions in both initial soft skills and skills specific to diverse job roles. Thus, the requirement of the time is to shape the sign that can redirect the policy solutions to address the borders. We must make the policy complete and maintain able symbol to the demographic setting of each state to realize the potential of youth lump and make India skill capital of the world.

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ENVIRONMENTAL SUSTAINABILITY AND URBAN PLANNING

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ABSTRACT

Within a decade, more than half the world's population will be living in cities. The United Nations UN has stated that this will intimidate cities with social disagreement, environmental deprivation and the subside of basic services. The economic, social, and environmental setting up practice of society embodies 'urban sustainability'. It has been planned as antidotes to these negative urban trends. 'Urban sustainability' is a policy with varied origins. Environmental sustainability in development theory 'Environmental sustainability' requires maintaining natural capital as both a provider of economic inputs called 'sources' and an absorber called 'sinks' of economic outputs called 'wastes'. This fallacy holds that what is wrong with the contemporary pattern of international development is simply that it is destroying the environment. This view is superficial in the extreme, however, for it ignores the market forces and social inequalities that are driving environmental degradation.

KEYWORDS: *Environmental Sustainability, Degradation, Inequalities, Urban Sustainability'*

INTRODUCTION

From the days of Malthus, economists have tended to ignore the problem of resource exhaustion. Economists have been worried with the efficiency of resource use. They have been slow in increasing economic model that sufficiently account for resource shortage and pollution. Only rarely have economists worried that some resources may be in short supply and that if these resources are used indiscriminately. These will become exhausted and constrain the very growth for which they are developed. Hence, economic theories explaining long-term growth and technical progress have remained unsettled into the modern era.

Environmental sustainability

In recent decades, global concern has emerged about the non-renewability of natural resources as a factor limiting production and the threat to long-term economic growth caused by environmental destabilization and pollution. Economists have begun to address the question first posed by Malthus

whether exponential growth in population and in resource use but only linear growth in technology and in subsistence is bound to lead to a social catastrophe}in a word, whether the contemporary course of economic development is 'sustainable'.

Environmental sustainability Environmental sustainability in development theory 'Environmental sustainability' requires maintaining natural capital as both a provider of economic inputs called 'sources' and an absorber called 'sinks' of economic outputs called 'wastes'. In the 'source site' the harvest rates, of wealth must be kept within rejuvenation rates. At the 'sink site', waste emission from industrial invention must be prohibited so as to not exceed the capacity of the environment to incorporate them without harm. It has become common place for 'sustainable development' or 'sustainability' to be defined strictly in terms of 'environmental sustainability'. This fallacy holds that what is wrong with the contemporary pattern of international development is simply that it is destroying the environment. This view is superficial in the extreme, however, for it ignores the market forces and social inequalities that are driving environmental degradation.

CONCLUSION

As an interested people we should maintain social synchronization by emphasizing evenhanded resource allocation rather than utilization, by preventive reproduction, and by attacking divisions like race, caste, religion, and gender. Environmental sustainability requires planning that provides for ecological protection in the formative stage of the expansion plan. The happenings which occurred from the developing world cannot be openly translated to cities in the developed world; they do show in a broad sense the types of imaginative policies that any humanity must promote if it is to accomplish 'urban sustainability'.

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SKILL DEVELOPMENT INITIATIVES IN INDIA

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ABSTRACT

Skill can be related to the work performed by the people. If a unit of work is performed by an unskilled person, the actual output would not match the expected output. Thus, skills and competencies play an important role in a person's life. The projection of the skills and competencies helps him to achieve the employability status. The person has to sustain his employability by the process of continuous enhancement of his skills by way of various trainings and workshops. So, skills are essential for the development of a person and the country's economy. This paper deals with the study of the current skill gap scenario prevailing in India.

KEYWORDS: *Continuous, Enhancement, Employability, Prevailing*

INTRODUCTION

Skill can be related to the work performed by the people. If a unit of work is performed by an unskilled person, the actual output would not match the expected output. Thus, skills and competencies play an important role in a person's life. The projection of the skills and competencies helps him to achieve the employability status. The person has to sustain his employability by the process of continuous enhancement of his skills by way of various trainings and workshops. So, skills are essential for the development of a person and the country's economy. This paper deals with the study of the current skill gap scenario prevailing in India.

Skill Development Initiatives in India

The skill growth in India is taken care of by the Ministry of Skill Development and Entrepreneurship (MSDE). The Ministry is accountable for bringing together all skill improvement activities across the country and synchronize it, elimination of increasing divide between

requirement and provision of personnel with adequate skills and industry experience, developing quality professional and methodological training institutions, skill enhancement and enrichment, encouraging new skills and be a catalyst for the workforce to come up with revolutionary and path-breaking ideas. MSDE thus encourages the youth by fostering creativity, innovation in them, which leads to the path of entrepreneurship.

The Ministry aims to march forward efficiently and swiftly to accomplish its vision of a 'Skilled India'. It is supported in this programme by efficient and well-designed organizations as below.

They are National Skill Development Agency, National Skill Development Corporation, National Skill Development Fund, and 33 Sector Skill Councils and 187 training partners under NSDC.

MSDE is a vital component of the government policy based on "Sabka Saath, Sabka Vikaas" and it is committed to an all-inclusive progression of the population, which spans from rural to urban areas. Considering this the MSDE had come with a policy which addresses the entire inhabitants. The strategy is named as "National Policy on Skill Development and Entrepreneurship."

National Skill Development and Entrepreneurship Policy attempts to focus on many issues. It endeavours to create a bond between the world of edification and the world of employment. The result of this bonding is to empower these two different worlds to build a Skilled India. The Mission of "National Policy on Skill Development and Entrepreneurship" policy is to

1. create the need for skill growth across the country.
2. Associating skills with the suitable competencies.
3. Relate and set up a link between the skilled human resources and demands of the industry.
4. Make sure the standards set by the policy match to the international levels.
5. Design an environment which encourages creativity and pioneering ideas, thus leading to the development of a productive, innovative and leading-edge economy.

CONCLUSION

If the "Skill India" mission is implemented efficiently with the help of MSDE, NSDC, NSDA and SSCs, days are not far away when there would exist no gap between supply and demand of skilled workers. The People of India must understand that Skill Development and formal education go hand in hand and it has a big hand in the progression of the economy of the country.

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ENTREPRENEURIAL SKILLS DEVELOPMENT AND HRM PRACTICES

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ABSTRACT

A combined human resource management notion would more include issues like leadership, personnel inspiration and progress, reward as well as concert management. Human Resource Management Practices measures might therefore help incumbents to re-introduce or keep alive some entrepreneurial spirit and act proactively. The importance of this alignment increases with the size of the firm. As wealth is restricted and owners of business are usually they do not have human resource management competences. This will be suitable for new firms to focus on the two most critical functions like acquisition of employees and headship. As our paper is exploratory by nature, it aims, firstly, at reviewing the relationship between entrepreneurship and human resource management. The up-and-coming firms to rapidly grow and be successful, it is suitable for them to think and deal with the other human resource management problems also. Its true that Human Resource Management Practices can be considered one of the core competences of rapidly growing firms.

KEYWORDS: *Incumbents, Entrepreneurial, Rapidly*

INTRODUCTION

The most important goal of firms is to reach and increase their prosperity by all means. Firms can target this goal by growing and therefore by improving their competitiveness on the market: they can enhance their economic efficiency, increase their market share or create new markets (reference). For these purposes firms need to develop new products or services, i.e. to be innovative.

As our paper is exploratory by nature, it aims, firstly, at reviewing the relationship between entrepreneurship and human resource management. The second objective of our paper is to point out the differences and similarities which characterize human resource management in

entrepreneurial and established firms, and therefore highlight the potential function of human resource management in both sustaining growth and fostering entrepreneurship.

Entrepreneurial Skills Development and Human Resource Management Practices

The absolutely necessary function that must be included in the human resource management of a firm is the salary book-keeping, together with the payments for salary taxes and health insurances. However, the capitalist still has to deal with other human resource management functions such as planning, acquiring and especially selecting the personnel. A combined human resource management notion would more include issues like leadership, personnel inspiration and progress, reward as well as concert management. Such a notion needs to be associated or coordinated with the outstanding firm strategies and especially those about product portfolios, marketing and financing.

The importance of this alignment increases with the size of the firm. As wealth is restricted and owners of business are usually they do not have human resource management competences. This will be suitable for new firms to focus on the two most critical functions like acquisition of employees and headship. The up-and-coming firms to rapidly grow and be successful, it is suitable for them to think and deal with the other human resource management problems also. Its true that Human Resource Management Practices can be considered one of the core competences of rapidly growing firms.

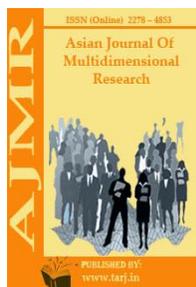
CONCLUSION

Human Resource Management Practices appear to be highly important for established firms, too. Their main problem here is not the lack of possessions. On the other hand the excess of resources may cause a lack of commercial creativity as no pressure for innovation is felt. Human Resource Management Practices measures might therefore help incumbents to re-introduce or keep alive some entrepreneurial spirit and act proactively.

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ENHANCEMENT OF CIVIC AMENITIES THROUGH RURAL INDIA EMPOWERMENT

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ABSTRACT

India is a primarily rural country. Almost 72 per cent of its 1.2 billion people reside nearly in 600,000 villages. However, there is a lopsided equation when it comes to the contribution of the rural populace to the share of GDP. So, even with 70 per cent of the people in rural areas, the contribution of agriculture, which is the mainstay of their gainful and productive economic activity, has been steadily declining. It stood at about 14.2 per cent in 2017/18. The revenue earned from this can go to the local village panchayat, or any other local community, which can be used for further development of the community, like building schools, hospitals, etc., and also maintenance of the renewable energy plant. But all the sources of renewable energy - solar, wind and biomass - lend themselves to the setting up of power projects at a fast pace. The raw materials are all locally available and there is virtually no restriction on their supply. Indeed, each village can have its own power station with the villagers being empowered stakeholders. This off-grid option is feasible for areas that are so remote that it does not make economic sense to connect them to the grid. There are high level policies existing for off-grid and on-grid installations. What is required, in case of on-grid, is for the local government to take up the initiative and propagate the same in its area

KEYWORDS: *Contribution, Lopsided, Off-Grid, Steadily*

INTRODUCTION

With the decline in the contribution of agriculture to the GDP, there have been corresponding fall-outs like increase in rural joblessness and migration to the urban areas. To enhance the status of civic amenities in the rural areas has been one of the ambitious goals of the development process. Apart from raising the standards of living in rural areas, this process is also aimed at preventing

migration to urban areas, as this process also stretches the limits of the infrastructural facilities in cities that are already bursting at the seams.

PURA (Providing urban facilities to Rural Areas)

But this process that has earned an acronym - PURA- has hit a severe roadblock due to energy shortages. Technically, the process of rural electrification has made great strides, but there are issues related to individual connectivity, quality of power and its duration of supply that continue to adversely impact both the quality of life and rural productivity.

Having self-contained villages is an old Gandhian idea, propounded at length by the father of the nation in his concept of gram swaraj or village republics. But it is the advent of solar power technology that has provided the economic feasibility aspect to this route of empowering the rural folk. Though his ideas were formulated in the middle of the 20th century, these have become viable only in the 21st century. Now, the possibility of using renewable sources of energy like solar power, wind and biomass/gas-based power generation can lend an entirely new dimension to the Gandhian concept of village-based rural development and people's empowerment, with the added advantage of harnessing science and technology for humanitarian purposes.

Currently, it takes five to six years for all conventional power projects to get started and there is a further time-lag before the power actually reaches the remote villages. But all the sources of renewable energy - solar, wind and biomass - lend themselves to the setting up of power projects at a fast pace. The raw materials are all locally available and there is virtually no restriction on their supply. Indeed, each village can have its own power station with the villagers being empowered stakeholders. This can be networked into the grid systems of the state-owned or privately run utility wherever feasible or operate as a stand-alone system. Both the models could be self-sustaining with all the advantages of green power and eco-friendly operations.

This route of renewable for empowering rural India has an enormous potential considering that nearly 40 per cent of the 1.2 billion-strong population do not have much of a realistic hope of accessing grid power in the near foreseeable future. The renewable route also offers a fresh avenue of job creation, as the task of operating and maintaining these facilities can be effectively achieved only by locally trained personnel. With self-help groups gaining wider currency in the rural landscape, there is considerable scope to extend the activity of power generation and maintenance to this network of home-grown groups. Over the years, they have inculcated a sense of community participation and financial discipline as well a strong micro financing base.

The renewable route is also becoming increasingly doable as the initial costs of installing the devices are coming down gradually. So, a solar device that would cost upwards of \$2 per watt a few years ago, is now down to 50 cents a watt. In this backdrop, the need of the hour is to put in place a policy framework that enables a tripartite partnership to flourish - the industry, the consumers and the state/regulatory authority.

A creative, forward-looking policy with the right sets of checks and balances and initiatives would not only solve the problem of providing power to rural India, but also in a manner in which the villagers would be empowered from being helpless, literally powerless entities. They would enjoy the benefits of uninterrupted power supply along with some respectable gains from their participation in the power-generation project - solar or bio mass. For them, the transformation from helpless, powerless rural folk living in darkness after dusk to powerful citizens who are also power

producers would be nothing short of a revolution. The Gandhian dream of villages being self-sufficient entities would also be realised.

Now to put in place an action plan, the government can take a two-pronged approach. The first one being "grid connected power" and the second, "off-grid power". In case of grid connected power, the government policy can be to provide power first to the village or community and the balance, if any, to the grid. For this, the local state distribution company (discom) will have to contract with the village or group of villages, at the rate at which the discom will buy power. This rate can be a flat rate for a fixed period of, say, 10 to 15 years. The revenue earned from this can go to the local village panchayat, or any other local community, which can be used for further development of the community, like building schools, hospitals, etc., and also maintenance of the renewable energy plant. Some parts of India have small pilots running on this, but not on a large, organised scale. The challenge with this approach would, however, be that the state distribution or transmission company will have to build the last-mile connectivity till the village, which can be a significant cost.

The second approach is the off-grid option. For this, the government or financial corporations with government backing can give an initial grant to the village or group of villages for an off-grid installation. This off-grid installation can be a solar plant, small water hydro, biomass, etc. Depending on the amount of power produced, each household will have a limited capacity which they can use.

Any usage above the maximum would lead to disconnection of that household from the power being supplied. The advantage here is that this will not only give power that is produced locally, eliminating the need for last-mile connectivity, but it also has the potential to provide employment to local youth. The revenue stream here would be the payment that each village house makes to the panchayat for what they use.

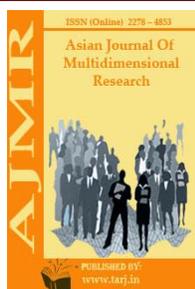
CONCLUSION

In order to limit the usage, prepaid meters can be given to the villagers. The entire logistics can be run by the local panchayat, with the panchayat owning up the security and equipment of the local power station. This off-grid option is feasible for areas that are so remote that it does not make economic sense to connect them to the grid. There are high level policies existing for off-grid and on-grid installations. What is required, in case of on-grid, is for the local government to take up the initiative and propagate the same in its area. However, in case of off-grid, the private sector needs to step up to make the business case and sell the same to local governments with the government supporting with bank financing to the local communities so that the initial capital costs can be covered. With this public and private sector support, rural areas can turn around with non-conventional sources of power.

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INTELLIGENT URBANIZATION – THE INDIAN CONTEXT

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ABSTRACT

Budding the infrastructure of the new cities will require a huge amount of money at the same time it will result in environmental collision in the country like India society leaders are pressed for solutions to congestion, contamination, budget and resource constraint, insufficient infrastructures, and the need for ongoing growth. The key reason for this relocation to urban area is the ease of entrance to key services, such as, healthcare, education, banking and the like. By using system connectivity for communiqué, teamwork, urban development, and other activities, cities around the globe can alter the way in which they bring services to inhabitants, manage the flow of road transfer, operate public transport, and manage real estate wealth. A city of the prospect can naturally capture the twin goals of continued economic development and environmental conservation, by developing plan and infrastructure, while investing capital and talent in intelligent urbanization efforts. Implementation of smart guideline and strategic public private partnership with technology as an enabler will add to the advantage. Improved planning, insight and sensible use of technology will support to attain comprehensive development and maintain it.

KEYWORDS: *Implementation, Comprehensive, Connectivity, Insufficient, Infrastructures,*

INTRODUCTION

The planet is undergoing a major changeover and for the first time in human history. Most of the people in the world live in urban cities. By 2050 in the globe, at least one hundreds new cities will have more than a million inhabitants. As per the United Nations World Population Report, by 2025, 40.50% of India's populace would be living in urban areas. Today, nearly 29 % of India's inhabitants live in urban areas.

Intelligent Urbanization

At the moment, we previously live in a world where most things are linked. Expanding further than the consumer and business and Internet, we are seeing the appearance of the 'industrial Internet'- where not only traditional devices like PDAs and laptops. The system is flattering dangerous to not only business and customers, but to country also. The system is enabling the holistic, intellectual and environmentally maintainable creation and management of city, industry and public services. In the prospect cities that use the system as the stage to plan, build, and manage day-to-day operations will gain important new efficiencies in every feature of community management: pleasing to the eye productivity among workers, civilizing ease of use and access to public services, and creating new model to make income. By using system connectivity for communiqué, teamwork, urban development, and other activities, cities around the globe can alter the way in which they bring services to inhabitants, manage the flow of road transfer, operate public transport, and manage real estate wealth.

Cities that use the system to go earlier and increase their infrastructure investments will be those who not only stay alive challenge but thrive and lead into the future. These cities can change the quality of life for citizens, drive economic growth and get better services and management.

In addition to efficiency, IP platforms will bring down the cost of release of services considerably. Such intellectual urbanization foster maintainable growth. It brings jointly goods, services and associates, and uses clever networking capability to intertwine jointly people, services, group of people, assets, and in sequence into a single enveloping solution. This will have a positive contact on the ways in which citizens' work, exist, be taught and play.

Intelligent urbanization can help to construct the base to connect citizens of all ages and ability promotes wealth and attract a new age group of employees. Governments agencies can be more linked, and better serve the wants of their people while contain costs. Within linked cities, people can be present at yoga or cooking class or access real-time data about their home's liveliness utilization from the console of their living room. Offices can routinely turn on and off worker business application base on usage and inform of peaking power use. Communiqué between health center and patients can be cut down and be enabled anytime and wherever. Real-time connections and teamwork in the learning environment can help to connect students and teachers. Sports education and amusement can arrive at a new level with fans being associated with their preferred teams and with each other in completely new ways. A city of the prospect can naturally capture the twin goals of continued economic development and environmental conservation, by developing plan and infrastructure, while investing capital and talent in intelligent urbanization efforts.

CONCLUSION

From the above discussion, technology is a main venture that will decide the future of cities and their infrastructure. Usage of Information and Communications Technology can be enable over IP for well-organized arrangement and administration of public utilities like power, water, and transport. In turn it will improve their outlay, admission, and quality, making cities and community of the expectations much more maintainable. Implementation of smart guideline and strategic public private partnership with technology as an enabler will add to the advantage. Improved planning, insight and sensible use of technology will support to attain comprehensive development and maintain it.

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URBAN GOVERNANCE AND INDIAN CITIES

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ABSTRACT

India has been between the fastest growing economies in the world for close to 2 decades. Faster growth has obvious inferences for the pace and nature of urbanization. The mixture of rising ambitions and growing middle classes on the one hand and inadequate planning for the inevitable increase in urbanization on the other is creating a situation that is socially, financially, and environmentally unsustainable. The challenge facing India's planners and officials is how to radically improve the quality of life in cities so that they can endure to lodge future growth while ensuring better living environments for their residents and synergetic expansion of the rural sector. The latest available data show deterioration in almost all of the major financial indicators of empowerment for urban local governments in India from their already very low levels. Total municipal revenues constituted only 1.28% of GDP in 2017–2018. Transmission of town planning to municipal governments could be a main device done which urban local governments can solve land worth so that they can go about the business of land zoning and evolving urban infrastructure within a outline of self-financing. The cities of India were authorized within the Indian national framework to take on the trials of urbanization with rapid progression. The Constitution of India originally placed the responsibility for urban expansion on state governments.

KEYWORDS: *Self-Financing, Inadequate, Unsustainable,*

INTRODUCTION

The cities of India were authorized within the Indian national framework to take on the trials of urbanization with rapid progression. The Constitution of India originally placed the responsibility for urban expansion on state governments. In 1992, the 74th Constitutional Change formally documented urban local bodies as the third tier of government and mandated that state governments

transfer to local governments a set of tasks under the 12th Schedule, assigning to them the accountability for purposes such as urban planning, including town planning; regulation of land use and construction of buildings, roads, and bridges; the provision of water; public health; and sanitation and solid waste management. As a result, answerability now rests with the urban local bodies but it is not backed by either satisfactory finances or the capacity for planning and management (a well-known problem. State governments have an significant role to play not only in shifting functions, funds, and officials but also in providing an enabling atmosphere through legislative and institutional improvement, whereas the Government of India can only provide strategic management.

The present situation

The latest available data show deterioration in almost all of the major financial indicators of empowerment for urban local governments in India from their already very low levels. Total municipal revenues constituted only 1.28% of GDP in 2017–2018. In addition to the lack of financial devolution, there is a lack of financial autonomy both in mobilizing resources and in setting user charges to cover costs. Property tax rates and exemptions are typically set by the state government; this is a major source of revenue for the local government, and the urban local bodies are at the mercy of the state government. There have been instances of exemption limits raised and/or tax rates lowered before state elections; for example, in Punjab, Haryana, and Rajasthan. In addition to the need for reforming the property tax regime through setting up a property tax board and better methods of assessment, valuation, and collection of property tax with the help of geographic information systems and other information technology tools, there is a general need to add a municipal finance list in the constitution that should specify taxes that are exclusively the domain of local governments. Any increase in user charge, even if it is to cover costs in the delivery of public services, also typically has to be approved by the state government.

CONCLUSION

The local administrations do not have real control to set user charges. Transmission of town planning to municipal governments could be a main device done which urban local governments can solve land worth so that they can go about the business of land zoning and evolving urban infrastructure within a outline of self-financing. In addition to making income, solving land value can hypothetically act as an inducement for more effectual land use, which would outcome in condensed cities. But town planning task has not been moved to urban local governments in most of the states.

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**ECONOMIC STATUS OF RURAL PUBLIC SCHOOLS AND PRIVATE
SCHOOLS IN INDIA**

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ABSTRACT

India holds an important place in the global education industry. There is still a lot of potential for further development in the education system. Rural education is important not only for the enhancement of life quality of the rural community, but also for the overall progress and development of the country. Rural schools traditionally have played a central role in their communities. Besides providing for basic education, they often have served as a cultural center in the community. Athletics, drama programs, music, and other social activities conducted at schools have played a vital part in rural community life and identity formation dating back to the 19th century. Government schools are not as good and private schools are expensive. Drop-out –rate of the secondary level is extremely high in Villages. The Panchayati Raj or village council has been playing an increasingly significant role in the progress of education in rural areas across the country.

KEYWORDS: Athletics, Drama Programs, Panchayati Raj, Rural community, Village

1. INTRODUCTION

India has the second largest education system in the world after china. India is home to the largest numbers of illiterate people in the world. Education is a dynamic process that starts from birth. Rural development generally refers to the process of improving the quality of life and economic well-being of people living in relatively isolated and sparsely populated areas. However, changes in global production networks and increased urbanization have changed the character of rural areas.

Every village is not provided with school which means that students have to go to other villages to get education. Owing to this parents usually do not send their daughters to school, leading to a failure in achieving rural education in India. Poverty is another setback,

Government schools are not as good and private schools are expensive. Drop-out –rate of the secondary level is extremely high in Villages.

Quality related issues are far powerful than poverty Education and text books should be made interesting. For rural students textbooks related this culture, this traditions and values should also be there so as to create their interest in studies.

There is a different between city and village student not in terms of brain or development but their initial environment, skills, learning ability availability of infrastructure and access to different but how it is going to be taught would make the difference.

2. Objectives

1. To analyze the economic status of public and private schools in rural India
2. To analyze the performance of rural school sector in India.

3. METHODOLOGY:-

The paper is based on secondary sources obtained from economic survey Government of India. The detailed information was collected from State Report Cards, DISE 2015-16 and a data sheet was proposed. The simple statistical tool of mean has been used to analyze of rural public and private schools in India.

4. India's Education Sector:

The unsatisfactory gain of the economic growth results due to alleged Misappropriation of funds meant for the scheme, mismanagement, lack of seriousness among the implementing authorities, diversion of funds, lack of awareness among the parents of poor children, etc.

The food served under mid-day meal scheme in rural schools is also of inferior quality. Besides that, the recent Public Report on Basic Education [PROBE] report reflects that physical infrastructure of rural schools is far behind the satisfactory-level, with 82 percent of the schools are in need of renovation. Books are often unavailable, and teacher absenteeism tends to be high. But these emerging issues which are jeopardizing the progress of rural education, are being addressed and there are positive signs that the emphasis in major government programmes such as the Sarva Shiksha Abhiyan is shifting focus from universal enrolment to universal retention and quality. Attention is also being given to the governance of schools with the formation and functioning of Village Education

Committees and more transparent processes for managing school resources. In recent years, it has also been noticed that the Panchayati Raj, or village council has been playing an increasingly significant role in the progress of education in rural areas across the country. On the other hand, in last few years, the number of qualified teachers in rural schools has increased because of the increased efforts by the government and private groups towards improving the country's overall educational status as well as towards upgrading and ensuring professional training of school teachers.

The next most challenging situation is to boost the access in rural areas to secondary education, particularly for girls, Scheduled Caste, Scheduled Tribes, and minorities as well as to ensure

availability of technical and vocational education and skills. At this level of the education system the private sector is growing rapidly and playing an imperative role of service provider.

5. Comparison of rural government school and private school:

➤ Little improvement in ability to read, do sums

Reading ability: Students of private schools showed a little improvement in their ability to read, whereas the students of government schools showed no sign of improvement in comparison to previous year. The proportion of children in class III who can read class I books increased slightly—from 38.8 per cent in 2012 to 40.2 per cent in 2013—and this increase was seen in private school students. However, the percentage of government school students of class III who could read class I text books was only 32 per cent in 2013, almost same as in 2012.

In Jammu and Kashmir and Punjab, students are more improvement in comparison to others since 2009.

➤ Basic arithmetic

The gap between students of private schools and government schools in their ability to do basic arithmetic has also been increasing. In 2009, the gap was nearly 14 per cent but in 2013 it increased to nearly 26 per cent. In 2010, at least 33.2 per cent children of class II in government schools could do subtraction, as compared to 47.8 per cent in private schools. In 2013, only 18.9 per cent class III students in government schools were able to do basic subtraction or more, as compared to 44.6 per cent of class III children in private schools.

In government schools, nearly 21 per cent students of class V can do division of lower class whereas it is nearly 40 per cent in private schools.

Nationally, there is no change observed in ability of solving two-digit subtraction by borrowing by standard III students, and is taught in class II.

In 2013, over 40 per cent of government school children in class V in three states—Himachal Pradesh, Punjab and Mizoram—could do three-digit by one-digit division problems.

➤ Attendance

The attendance of students of upper primary has been declining whereas attendance of teachers has showed no change. Teacher attendance in both primary and upper primary schools is at 85 per cent. But student attendance shows a slight decline, especially in upper primary schools from 73.1 per cent in 2012 to 71.8 per cent in 2013.

➤ Steady rise in private school enrolment

The number of rural students enrolling in private schools has increased by more than 10 per cent in the past seven years. In the age group 6 to 14, there has been a steady increase in private school enrolment from 18.7 per cent in 2006 to 29 per cent in 2013. The increase in private school enrolment in the last year was, however, very small, from 28.3 per cent in 2012 to 29 per cent in 2013.

There are wide variations in private school enrolments across rural India. In Manipur and Kerala, for instance, more than two-thirds of all children in the 6 to 14 age group are enrolled in private schools. But less than 10 per cent students in this age group are in private schools in Tripura (6.7 per cent), West Bengal (7 per cent) and Bihar (8.4 per cent), although the enrolment numbers have

grown substantially since 2006. Between 2012 and 2013 Kerala showed the highest percentage point increase in private school enrolments among children aged 6-14.

➤ **Private tuitions**

The proportion of children in classes I-V who receive some form of private input in their schooling (private school, private tuition or both) has increased from 38.5 per cent in 2010 to 42 per cent in 2011, 44.2 per cent in 2012 and to 45.1 per cent in 2013. Families are spending around Rs 100 on a child. Private school students are also paying similar amount but they also pay between Rs 101 and Rs 200 for private tuition. Nationally, the proportion of children in classes I-V who take paid private tuition classes increased slightly, from 21.8 per cent in 2012 to 22.6 per cent in 2013. For classes VI-VIII, the increase was from 25.3 per cent to 26.1 per cent.

6. Education for Rural People in India:

Education plays a paramount role in the process of economic development. Besides being instrumental in development, it is also an end in itself because it helps people lead better lives.

❖ **Economic Reasons:**

In contrast to the belief of self-sufficient village economies, which mainly constituted the economic life of the pre-modern communities, the economy of the present-day people has a national basis. Globalization has further helped this national economy to become an integral part of the single world economy. Thus, a village as part of national economy produces industrial, agrarian and other commodities, both for the national and international markets.

The Difference between Public and Private Schools:

- ❖ **Funding and tuition.** It's no secret that private schools can cost a significant sum of money. The cost of private high school can be tens of thousands of dollars – easily. This can be much higher in more competitive places, such as New York. The funds a school has can also impact what kinds of technology they have to offer students to learn on.
- ❖ **Religion and faith-based learning.** Many private schools implement religious practices into their curriculum. This is commonly seen in Catholic schools across the United States, where students are expected to attend mass and observe the other practices and holidays. Many parents send their children to schools that don't align with their personal beliefs, because the quality of education is so good.
- ❖ **Teaching methods.** Along with the ideas of religion, or absence of faith in public schools, we can see differences in teaching methods as well. Some public and private schools implement different teaching styles, depending on who is in charge. This can affect whether students sit at individual desks or tables, and other differences as a result of a particular instructional method.
- ❖ **Private schools can have longer days.** Because of the extra religion component, private schools can result in longer days for students. Private schools still need to cover the same curriculum standards as public schools, and want to offer a wide variety of courses, which can mean an extra hour or so on top of the school day.
- ❖ **Salaries and jobs for educators.** A few years ago, The Atlantic ran a story about the difference in pay for private school teachers vs. public school teachers. According to the story, private school teachers were paid around R.s.36,000 per year, compared to the average pay for public

school teachers, which was 'nearly Rs 50,000.' Salary and job growth is also related to where you live and other factors. So do your own research for this one.

- ❖ **Public schools more affected by local politics.** Let's face it, some districts are budget-strapped, and have to run more efficiently than others. Sometimes politics affects the public school districts more than private schools. By not relying on tax payer funds, they have more freedom in this regard. This is one often-used argument for why private schools are better sometimes – or more predictable.
- ❖ **What about charter schools?** There is a growing movement for charter schools in the United States. Some of these schools have been a successful, even according to government reports. But there are others that are used as warnings. If you have charter school options in your city, you need to do your homework to make sure it's a quality choice.
- ❖ **Class sizes.** We have all heard time and time again about over-crowded public school classes. Private schools often tout the benefit of lower class sizes, since they have greater ability to control the number of students they accept. This is one of those private school vs. public school statistics you can probably find plenty examples of.
- ❖ **Admissions procedures.** Here's one obvious difference that we can't fail to mention: Public schools have to accept everyone, but private schools technically do not have to. They can have test requirements, and other forms of assessment before granting admission.

TABLE-1: STATE WISE NUMBER OF RURAL SCHOOL IN INDIA (2015-16)

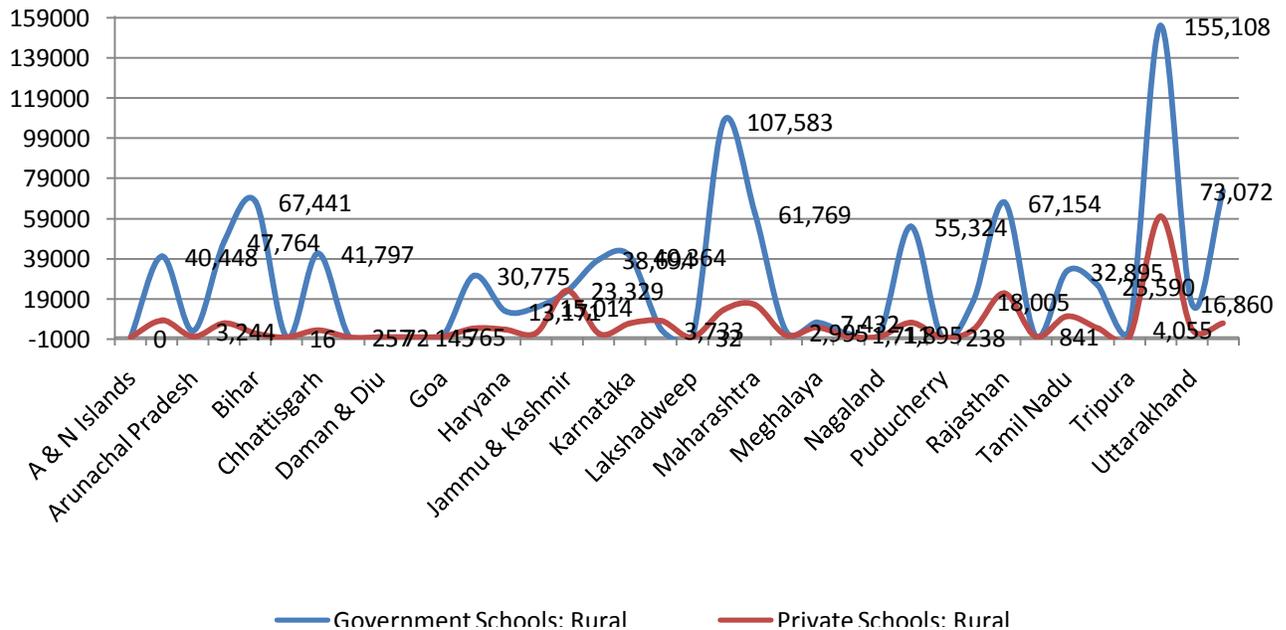
S. No	State	Government Schools: Rural	Private Schools: Rural	Total Rural Schools
1	A & N Islands	307	44	351
2	Andhra Pradesh	40,448	8,427	48,875
3	Arunachal Pradesh	3,244	337	3,581
4	Assam	47,764	6,999	54,763
5	Bihar	67,441	2,108	69,549
6	Chandigarh	16	1	17
7	Chhattisgarh	41,797	3,633	45,430
8	Dadra & Nagar Haveli	257	33	290
9	Daman & Diu	72	11	83
10	Delhi	145	83	228
11	Goa	765	384	1,149
12	Gujarat	30,775	4,492	0
13	Haryana	13,171	4,038	17,209
14	Himachal Pradesh	15,014	2,258	17,272
15	Jammu & Kashmir	23,329	23,329	46,658
16	Jharkhand	38,694	1,872	40,566
17	Karnataka	40,364	7,089	47,453
18	Kerala	3,733	8,217	11,950
19	Lakshadweep	32	0	32
20	Madhya Pradesh	107,583	13,672	121,255
21	Maharashtra	61,769	16,202	77,971

22	Manipur	2,995	1,115	4,110
23	Meghalaya	7,432	4,942	12,374
24	Mizoram	1,711	480	2,191
25	Nagaland	1,895	446	2,341
26	Odisha	55,324	7,271	62,595
27	Puducherry	238	140	378
28	Punjab	18,005	3,831	21,836
29	Rajasthan	67,154	21,886	89,040
30	Sikkim	841	340	1,181
31	Tamil Nadu	32,895	10,564	43,459
32	Telangana	25,590	4,541	30,131
33	Tripura	4,055	232	4,287
34	Uttar Pradesh	155,108	60,214	215,322
35	Uttarakhand	16,860	4,253	21,113
36	West Bengal	73,072	7,156	80,228

Source: State Report Cards, DISE 2015-16

The above table explains that the state wise number of rural school in India during the year 2015-16. In the year total number of rural government schools and private schools is 969,120 and 226,148 respectively. In the state Uttar Pradesh depends on the highest number rural government schools and private schools is 155,108 and 60,214. The state of U.P. has continued to make investment over the years in all sectors of education and has achieved significant success in overcoming general educational backwardness and illiteracy. U.P. is ranked amongst the first few States to have successfully implemented the Education for all policy.

Figure-1: State wise number of rural school in India (2015-16)



7. The learning deficit government schools and private schools

The deficit is across government and private schools. Traditionally, students in private schools have fared better than their government school counterparts, but that's a relative situation.

For example, while 40% of Class VIII students in government schools can do simple division, the figure is 54.2% in private schools. But this success rate is three percentage points below that of 2012 and the same as in 2014.

“Private school students are believed to have better family background, both in economic and education front.

8. Learning levels improving in government schools:

The gradual improvement in some segments and in some states the reading ability among Class V students in Kerala jumped 10 percentage points in 2018 from that in 2016. In Himachal Pradesh, the growth is nearly 8 percentage points and in Chhattisgarh and Odisha it is around 7 percentage points between 2016 and 2018. Still, data from states such as Jharkhand, West Bengal, Gujarat, Rajasthan and Tamil Nadu shows a marginal dip in the same criterion for the same cohort.

9. Private education

According to current estimates, 80% of all schools are government schools making the government the major provider of education. However, because of poor quality of public education, 27% of Indian children are privately educated. With more than 50% children enrolling in private schools in urban areas, the balance has already tilted towards private schooling in cities; even in rural areas, nearly 20% of the children in 2004-5 were enrolled in private schools. According to some research, private schools often provide superior results at a multiple of the unit cost of government schools.

The situation has been almost static in the last five years. While 30.9% of students in the 6-14 age groups were in private schools in 2018, the figure was 30.6% in 2016 and 30.8% in 2014. This is less than a percentage point growth since 2014. In Rajasthan and Uttar Pradesh, there is a two percentage point drop in private school enrolment. In Gujarat, Bihar, Jammu and Kashmir, it has risen by a similar margin. Private school dependence in Manipur (70.4%) and Haryana (55.3%) is much higher than the national average.

10. ASER 2018 reached 596 districts in rural India:

A total of 354,944 households and 546,527 children in the age group 3 to 16 were surveyed. Schooling levels: enrollment and attendance

■ **Overall enrollment (age 6-14):** For more than ten years, since 2007, the enrollment of children for the age group 6 to 14 has been above 95%. The proportion of children (age 6-14) who are not enrolled in school has fallen below 3% for the first time and stands at 2.8% in 2018.

■ **Girls out of school:** In 2006, the all India proportion of girls in the age group 11 to 14 who were out of school stood at 10.3%.

In that year, 9 major states had out of school figures for girls (age 11-14) above 10%. In 2018, the overall proportion of girls in the 11 to 14 age group out of school has fallen to 4.1%. This figure is more than 5% in only 4 states. Further, ten years ago in 2008, nationally, more than 20% of girls in the 15 to 16 age group were not enrolled in school. In 2018, this figure has decreased to 13.5%.

■ **Private school enrollment:** The period 2006 to 2014 saw a year-on-year increase in the proportion of children (age 6-14) enrolled in private school. In 2014, this figure stood at 30.8%. Since then private school enrollment appears to have plateaued for this age group. The percentage of children (age 6-14) enrolled in private school was 30.6% in 2016 and is almost unchanged at 30.9% in 2018.

The national average hides changes in private school figures across states. There has been a decline in private school enrollment of more than 2 percentage points over 2016 levels in Rajasthan, Uttar Pradesh, and Kerala. An increase of more than 2 percentage points over 2016 is visible in Jammu and Kashmir, Himachal Pradesh, Bihar, and Gujarat. Most states in the north-east, other than Mizoram, see an increase in private school enrollment between 2016 and 2018.

School observations as part of the ASER survey, one government school with primary sections is visited in each sampled village. Preference is given to a government upper primary school (Std I-VII/VIII) if one exists in the village. In 2018, ASER surveyors visited 15,998 government schools with primary sections. 9,177 were primary schools and 6,821 were upper primary schools. This represented an increase of almost 13.6% over the number of upper primary schools visited in 2016.

The large increases in the number of sampled villages with upper primary schools were visible in Haryana, Uttar Pradesh, Assam, and Madhya Pradesh. ASER 2018 43 Small schools

■ Nationally, in 2018, 4 out of 10 government primary schools visited had less than 60 students enrolled. This number has increased every year over the last decade. It was 26.1% in 2009, 30% in 2011, 33.1% in 2013, 39.8% in 2016, and stands at 43.3% in 2018.

■ This decade-long pattern of year-on-year increase in the proportion of small schools is seen in Himachal Pradesh (from 58.1% in 2009 to 84% in 2018), Chhattisgarh (from 19.3% in 2009 to 40.7% in 2018), and Madhya Pradesh (from 18.1% in 2009 to 49.6% in 2018).

11. CONCLUSION

India being an agricultural country, with 80% population residing in rural areas, there is Much stress on education for rural development but still Quality assurance mechanism has failed to stop malpractices in education. At the same time regulatory bodies have been accused of corruption, there is a lack of self sustained models.

The Government of India is aware of the plight of education sector and has been trying to bring reforms at all levels. One of the approaches is to develop a coherent and comprehensive policy which aims at infusing excellence. Rural India happens to be the root of our country. In order to strengthen the roots, it is important to feed it adequately with education. If we are able strengthen the roots; reaping the fruits shall not be far behind. Enlightening the minds of rural population will pave the way for our nations growth in world scenario.

The educated agrarian society of India with strong value system will be able to leave an everlasting footprint.

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A STUDY ON JOB SATISFACTION OF BANK EMPLOYEES (WITH SPECIAL REFERENCE TO INDIAN BANK-TIRUNELVELI CITY)

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ABSTRACT

The study of job satisfaction among Bank employees is important because there are various aspects of the job that are highly attractive and lead to satisfaction and aspects of the job that lead to dissatisfaction. Positive aspects include the opportunity to work in Bank and employees to accomplish common goals, developing banking background and the ability to work with coworkers. It is important to identify which factors contribute to job satisfaction as well as those that may lead to job dissatisfaction to assure that the manager ship is attractive to potent. There are many variables that have been hypothesized to be a result of job satisfaction or dissatisfaction. It is an established fact that the success of any organization depends on the satisfaction of its work force. The aim of this study is to determine that bank employees are satisfied with their job and also to identify those factors that are of high concern to bank employees regarding their satisfaction.

KEYWORDS: *Job Satisfaction; Bank Employees; Work Environment; Promotion.*

INTRODUCTION

Human life has become very complex and completed in now-a-days. In modern society the needs and requirements of the people are ever increasing and ever changing. In this era of competitive world, success of any organization depends on its human resource. Banks are no exception to this. The employees of the Bank are valuable assets to the organization. If they are highly satisfied they produce more and it is profitable for the organization. So in this competitive environment it is necessary to know the employees views toward their job and to measure the level of satisfaction with various aspects job satisfaction.

Efficient human resource management and maintaining higher job satisfaction level in banks determine not only the performance of the bank but also affect the growth and performance of the entire economy. So, for the success of banking it is very important to manage human resource effectively and to find whether its employees are satisfied or not only if they are satisfied, they will work with commitment and project a positive image of the organization. If they are highly satisfied

they produce more and it is profitable for the organization. Job satisfaction is a general attitude towards one's job, the difference between the amount of reward workers receive and the amount they believe should receive. Employee is a back bone of every organization, without employee no work can be done. So employee's satisfaction is very important. Employees will be more satisfied if they get what they expected, job satisfaction relates to inner feelings of workers.

DETERMINANTS OF JOB SATISFACTION:

Job satisfaction can be influenced by a variety of factors e.g. the quality of one's relationship with their supervisor, the quality of physical environment in which they work, degree of fulfillment in their work etc. Numerous research results show that there are many factors affecting the job satisfaction. There are particular demographic traits (age, education level, tenure, position, marital status, and years in service) of employees that significantly affect their job satisfaction. Satisfying factors motivate factors while dissatisfying ones prevent. Motivating factors are achievement, recognition, job responsibility, promotion and the factors related to the job itself for personal development. Motivating factors in the working environment result in the job satisfaction of the person. Job security is the strong factor which results in job satisfaction. People who state their job is secure have a much larger probability of reporting themselves happy with their work.

OBJECTIVE OF THE STUDY

To study the job satisfaction of employees in relation to working conditions

To analyze the job satisfaction of employees in relation to promotion.

To identify and suggest some measures for improving the satisfaction level of the bank employees

NEED AND SCOPE OF THE STUDY

From the literature reviewed the lacuna was identified that promotion and work environment plays a vital role for job satisfaction of the employees. The present study is focused on the analysing the Job Satisfaction of Bank Employees whose Work Culture is different to other type of employees. This study also aimed to analyse the various factors which positively impact the job satisfaction of employees. The study can be further extended to educational institutions also

LIMITATIONS OF THE STUDY

- 1) This research was conducted in a limited area.
- 2) The sample size was confined only to 50 respondents.
- 3) Satisfaction level to environment factor may differ from person to person.
- 4) Measuring human attributes is complex.

REVIEW OF LITERATURE

According to Dr. M.G.Varshney and Sangeeta Malpani (Feb2014) have been suggested the levels of job satisfaction of SBI employees in udaipur and rajsamand districts and the factors contributing to job satisfaction. Finally the research concluded that dimensions and degree of job satisfaction of bank employees of Udaipur and rajsamand are not uniform and there is no single dimension.

Ankita Sharma et al., (Aug. 2014) investigated the level of job satisfaction of public sector bank employees in district Hamirpur. The research concluded that increase in level of salary of

employees, performance appraisal system, promotional strategies, training and development program improves overall satisfaction of employees.

According to Vrinda N.N. and Nisha Ann Jacob (Feb. 2015) studied the impact of job satisfaction on job performance. This study investigated the most satisfying event of an employee in the job, why employees stay and leave the organization and also the determination of job satisfaction. The study concluded that job satisfaction and performance was found to be even higher for professional jobs than for less complex jobs.

FACTORS DETERMINING JOB SATISFACTION

Compensation/salary

Compensation can be defined as the monetary benefit given to the employees by the company for their services given to the company.

Supervisor support

It is one of the important factors for employee retention. It is defined as the extent to which leaders care about their employee's welfare and value their contributions. A leader with high supervisor support is one that makes employees feel appreciated, heard and cared about.

Working environment

The working conditions include office space, equipments, comfortable chairs, air conditioning, tools etc. when working environment is good for an employee, then his/her productivity level automatically goes up. Job security

Job security is the chance that a person or an employee will keep his or her job; a person with the job would have a little possibility of becoming unemployed if his/ her job has an elevated level of job satisfaction.

Employee empowerment

Empowerment involves giving employees the autonomy to make decisions they go about their daily activities so empowerment enhances the motivation of employees to go through their goals grooming their performances that satisfaction regarding their jobs.

Promotional policies•

Fair promotional policies in any organization become their foundation of growth. When an employee gets fair promotion, which is generally based on his true assessment, he gets a type of recognition, and hence, increases his job-satisfaction. Promotions increases employee's perceptions of the quality of their job and thereby enhance both their satisfy action and commitment.

Organizational commitment•

Organizational commitment is an important organizational subjects as committed employees benefit their organizations, and displays various favorable organizational outcomes. Maintenance of organizational commitment is a viable organizational goal. A variety of factors have been identified that shape organizational commitment. Such factors include job- related factors, employment opportunities, personal characteristics, and positive relationships.

Promotion

Promotion is one of the sensitive issues in every employee's life. Through promotion an employee get recognition of his or her performance and is motivated to continue in this way. According to Pigors and Myers, promotion is an advancement of an employee to better job, better in terms of greater responsibilities, more prestige or status, greater skill and specially increased rate of salary. From another viewpoint, promotion is a movement to a position in which responsibility and prestige are increased. Promotion involves an increase in rank ordinarily. Again promotion is regarded as a change that results in higher earnings; but increased earnings are essential in a promotion. A promotion can be both horizontal and vertical. In horizontal promotion, an employee is promoted from lower level to higher level where as on the other hand, in vertical promotion an employee is promoted from lower level to higher level or sustains at the same level with more responsibilities only by changing his or her department.

CONCLUSION

This study concentrated on Job Satisfaction of Indian Bank employees and analysed the Job satisfaction's two main parameters - Work condition at bank and Promotion in bank. Job satisfaction was analysed threadbare with respect to designation, work experience and educational qualification of respondents. The insights gained by this differential analysis have brought out areas of improvement and has given a clear path to personnel managers to improve Job Satisfaction among Indian Bank employees. The study has a broader appeal and can be extended to other banks and financial institutions to gain helpful insights into Job Satisfaction of the employees.

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EMPHASIS ON WOMEN FARMERS FOR RURAL TRANSFORMATION –A STUDY

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ABSTRACT

Women all over the world play a crucial role in the development and management of their families. From early ages of history the gender role differential exists in the management of household affairs. Women, according to the previous norms of our society are meant for looking their children and also to serve their best the needs of other members of the family. Women constitute, roughly, half of the total population. The society however, does not always permit equal status to women with men. It is alleged that to most society including our own, women are exploited by men in various ways. There is a wide spread belief both among men and women that the women have a natural instinct for the management of home. This paper main focused the current socio-economic status of farm women in the study area, and to study the level employment and income generated by the farm women of the study area.

KEYWORDS: *Population, Socio-Economic, Focused, Management, Constitute, Roughly, Instinct*

INTRODUCTION:

Women all over the world play a crucial role in the development and management of their families. From early ages of history the gender role differential exists in the management of household affairs. Women, according to the previous norms of our society are meant for looking their children and also to serve their best the needs of other members of the family. Women constitute, roughly, half of the total population. The society however, does not always permit equal status to women with men. It is alleged that to most society including our own, women are exploited by men in various ways. There is a wide spread belief both among men and women that the women have a natural instinct for the management of home.

The policy seeks to ensure that women farmers get enhanced access to resources such as credit, technology and training at a time when migration of men from rural to urban areas growing. The

Economic Survey has proposed an agricultural policy aimed at integrating women as active agents in rural transformation.

Women represent one of the crucial development forces in the world. **As per the world economic profile, they form 50 per cent of the world population, contribute 60 per cent of working force ,making up to 30 per cent of the official labour force and contribute 50 per cent in the food production.**

Agriculture is still the single largest livelihood system in Asia, employing nearly 60 per cent of the work force. It is not only the main source of employment, income and food for over 70 per cent of the population, but it is also the main ‘culture’ for rural families. It is reported that 79 per cent of rural women are involved in agriculture of which 36% are cultivators and 43 % work as agriculture labourer. That woman play a significant and crucial role in agriculture and allied fields, is a fact long taken for granted and also ignored. By and large they have remained “invisible workers”. Because of low “visibility of their contributions, they are not regarded as equal partners in the developmental process. (Lipi Das,S.K .Mishra 2006)

When women move forward, the family moves, the village moves and the nation moves. It is essential as their thought and their value systems lead the development of a good family, good society and ultimately a good nation Empowerment of women also requires participation and co-operation of men as they benefit by having educated mothers, wives, daughters and sisters. The economic empowerment will allow raising women's self awareness, skill development, creative decision making and it may also lead to produce better citizens and a new and modern India. And hence, if a nation to be developed, it becomes possible only with the development of its women as they agents occupying majority in population and contributing more towards GDP.

Women in India

Women constitute about 50 percent of the total population of India. The vast majority of the women live in rural areas. Nearly 84 per cent of all economically active women in India are engaged in agriculture and allied activities. Agriculture, the single largest production endeavour in India, contributing 25 per cent of GDP is increasingly becoming a female activity. Agriculture sector employs 80 per cent of all economically active women in the country as compared to 63 per cent of men. It is estimated that there are 75 million women in dairying as against 15 million men and 20 million in other livestock activities as compared to 1.5 million men. The following table enlighten us with the statistical details to justify the fact that majority of Indian women live in rural areas.

Trends in primary and service sectors: 1991-2011

Category	Gender	1991	2011	Change
Cultivators	Persons	23.4	18.4	(-) 5
	Males	26.4	18.2	(-) 8.2
	Females	17.6	18.7	+ 1.1
Agricultural labour	Persons	32.6	31.2	(-) 1.4
	Males	26.1	23.6	(-) 2.5
	Females	45.2	45.4	+ 0.2
HHI-House Hold Industries	Persons	3.3	5.2	+ 1.9
	Males	2.8	3.4	+ 0.6
	Females	4.3	8.7	+ 4.4

Other Workers	Persons	34.9	45.2	+10.3
	Males	44.1	54.8	+10.7
	Females	16.9	27.1	+10.2

Source: Compiled from Census data.

While both men and women in Tamil Nadu are found more in agriculture than in manufacturing and services, **the agricultural labour force is on the whole more feminine.**, while the labour force in manufacturing and services is more masculine.; for example, in the manufacturing and service sectors women constitute only 25 percent of technical and professional workers (1991), a slight increase from 20.5% in 1981. Among administration and managerial workers, women's share was 4.4 percent in 1991, up from 2.3 percent in 1981. On the other hand, women constitute more than 50 percent of the agricultural force. Along with this segmentation, there is differential valuation of work, with women's work being valued less than that of men. Such segmentation of tasks is also common in the manufacturing and tertiary sectors. In the service sector, women are, for example, found more in low-end jobs such as domestic works, teaching, nursing and secretarial service, while the high-end tasks like advertising etc. are carried out by men. The same is true of manufacturing where women are found in lower jobs such as beedi manufacturing, manual labour in cotton textiles, garment making, cashew nut processing, fish and food processing and the match industry.

It is only through systematic and effective Human Resource Development system that 'ordinary' women can be converted into 'extraordinary performers. Therefore it needs more attention to-day, particularly in Tamilnadu. And hence it is the time to speak aloud on Empowerment of women.

Training:

Training has emerged as a potential tool to influence the operational behaviour of millions of persons in the world in their respective vocations. The purpose of training is to achieve a change in the behaviour of those being trained. Training aims to increase interpersonal effectiveness, allowing individual to work better with other people.

The three main areas involved in training are **skills knowledge and attitudes.** According to **Shama (2003)** training is to help in narrowing down the gap between expected level of performance and actual levels and performance among the trainees the study shows that training seeks to change individual behaviour. This change in behaviour occurs through a process and training is a means that brings out this change. Training is a formal procedure used by an organization government or voluntary, to facilitate the personals effective functioning so that their resultant behavior contributes to the attainment of the organizations goals and objectives.

Training is not a one-time activity but an ongoing and continuous process where action-relation is the core ingredient. Training has to be built on the belief, that woman, irrespective of caste, class, age, literacy, and skills have the potential to think, to create and change their situation. Training brings about a change in the self image of women, awareness of their inner strength, helps them in making valuable contributions to society, enables them to take on new roles, and to develop the use of questioning and enhances their decision making skills. Training for empowerment places great stress on the creation of an atmosphere of learning.

Thus training becomes a major component for change. It helps women to identify their skills and potentials.

Objectives of the study:

To understand the current socio-economic status of farm women in the study area.

- To study the level employment and income generated by the farm women of the study area.

METHODOLOGY

The present study is a special attempt to scrutinize the empowerment of farm women in Tirunelveli District. The present study utilized both primary and secondary data. Primary data have been collected from the selected sample respondents using face to face interview method by interview schedule. As the study is attempted to assess the empowerment of farm women particularly those who are involved in the watershed development programmes in Tirunelveli District, to observe the data from the respondents Random Sampling Method has been administered and the ultimate sample size is 400 farm women. The collected data have been computerized and prepared as simple and cross tables, used to percentage. Secondary data for this study have been collected for the period of one decade from the documents published by various institutions; periodical magazines, journals, newspaper, and websites which includes, main workers, marginal workers, cultivators, agricultural labors, and women agricultural labour for different state and different regions.

The study involves both primary and secondary data. Primary have been collected for the period 2015 and 2018. And the secondary data have been collected for a period of 10 years i.e. 2008-2018.

Income generation:

The total annual income of each sample respondents is useful in this investigation. The same is classified into rs 10,000 to 30,000 and 30,001 to `rs 50,000 necessary particulars are tabulated below:

Caste wise Distribution of Sample respondents by Total annual income before being benefited by the WDP

Caste of the respondents	Total annual income before		Total
	farm	Non-farm	
BC	257	2	259
	(99.2)	(.8)	(100)
MBC	84	6	90
	(93.3)	(6.7)	(100)
SC/ST	34	17	51
	(66.7)	(33.3)	(100)
Total	375	25	400
	(93.8)	(6.3)	(100)

(Figures in the parentheses indicate the percentage to respective totals)

Source: Computed from primary data

Table 5.17 reveals that 93.8 percent out of 400 samples have an annual total income between Rs 10,000 and Rs 30,000 each. In total 99.2 percent BCs; 93.3 percent MBCs and 66.7 percent SC/STs are found in the income group of ` 10000 – 30000 respectively .2 BCs -0.8 percent, 6 MBCs - 6.7 percent and 17 SC/STs - 33.3 percent have an annual total income of 30,001 to 50,000 respectively in their corresponding totals.

The situation has improved considerably after being involved in the WDP.

Knowledge through Farm – based Training:

Training programmes and orientation opportunities enhance ones awareness and inspire greatly. Necessary data are tabulated duly:

TABLE 3 FARM – BASED TRAINING

Caste of the respondents	Training attended		Total
	Yes	No	
BC	236	23	259
	(91.1)	(8.9)	(100)
MBC	49	41	90
	(54.4)	(45.6)	(100)
SC/ST	30	21	51
	(58.8)	(41.2)	(100)
Total	315	85	400
	(78.8)	(21.3)	(100)

(Figures in the parentheses indicate the percentage to respective totals)

Source: primary data

Table 3 shows that out of the total 400 samples, 315 (78.8 percent) have attended training. 21.2 percent have not attended training.

Among BCs 91.1 percent; SC/STs 58.8 percent and MBCs 54.4 percent respectively have attended training. Other have not.

In this context, BC members show an encouraging trend followed by SC/STs and MBCs.

Decision Making Index (DMI) =

$$\frac{\text{Decision making score obtained by farm wom}}{\text{Maximum possible score of farm women}} \times 100$$

The farm women were classified into the following categories according to the score of Decision Making Index

- Low decision Making-----score up 12
- Medium Decision making----- score up 14 to 30
- High Decision making-----Score 20 and above

Farm women with no enrichment in decision –making through the above consider 12 factors was given zero score. If they are enriched with just participation through 12 factors one score was given. And the experience gained and the knowledge acquire through the above mentioned 12 factors were carried out.

It was viewed that farm women under observation have positive bearing upon the decision-making. It is evident from the primary data collected that the farm women were found to have better empowerment than before being the beneficiary of watershed Development Programme. It is justified from the calculation of the Decision Making Index that the farm women with lower Decision Making 213 before enriched with the scheme. But it was considerably decreased to 165 after being benefited through the scheme. It is delighted to note that there were 98 farm women with medium Decision making and 89 with High Decision making before benefited by the scheme.

But a remarkable increase was found in both categories and increased to 132 and 103 respectively. Successfully on at least any one of the farm activity were given two score.

Decision Making Index (Before)

Low Decision Making	-	213
Medium Decision Making	-	98
High Decision Making	-	89

Decision Making Index (After)

Low Decision Making	-	165
Medium Decision Making	-	132
High Decision Making	-	103

The Karl Pearsons Coefficient of Correlation formula (Gupta,1997) was employed to find out the correlation between the socio economic factors and decision making which is as under:

$$r_{xy} = \frac{(\sum^{xy}) - \frac{(\sum^x)(\sum^y)}{N}}{\sqrt{\left\{ \left[\sum^{x^2} - \frac{(\sum^x)^2}{N} \right] \times \left[\sum^{y^2} - \frac{(\sum^y)^2}{N} \right] \right\}}}$$

The t test is used to test the significance of an observed correlation coefficient (Gupta, 1997).

$$t_{cal} = \frac{r\sqrt{n-k}}{\sqrt{1-r^2}}$$

When, n=no. of observations and k = parameter, but here k=2.

For the betterment of women folk and in recognition of her contribution in agriculture and its allied field

- Women working in the rural economy and the informal sector are to be formally recognized and her labor work may be accounted in monetary terms.
- Steps are to be taken to ensure the access of poor rural women to land, agricultural and livestock extension services and support mechanisms and facilities.

There is a need to ensure that women do not become overwhelmed by schemes and programmes focused at them and are not persuaded to participate simply for short-term incentives (wage labour), but are able to make informed choices about what is best for them and their families. That remains the big challenge. The empowerment of women thorough activities that bring them sustainable economic independence and provide them with a 'voice' can help to shift the socio-economic cultural and political norms which prevent the effective implementation of legislation which supports their right to land and property and the status that goes with those rights.

CONCLUSION:

Economic independence of women would accelerate the improvement of the status of women. Government would endeavor to give joint title to husband and wife in the development activities involving transfer of assets. This would be taken up for implementation to start within programmes like distribution of land and house sites and beneficiary oriented economic units.

Social space for women may be credit in public for a will help them increase their confidence and capacity to participate effectively. These opportunities are, in turn, linked to two potential drivers of growth: agriculture and urban centers.

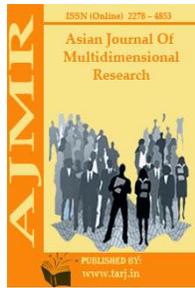
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**ENHANCING EMPLOYABILITY SKILLS OF MANAGEMENT STUDENTS
– A STUDY**

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ABSTRACT

Trade and industry sectors want their potential employees assessed in various ways. It is done to evaluate the candidates' abilities matching the desired work profile. However, most often the grudge is skill deficit or skills mismatch. There are two dimensions to the problem of skill mismatch in India. First, education in India is disconnected from the benchmark of the industry and the expectations of employers, accentuating the problem of unemployment in the country. Second, skill mismatch has led to under-utilisation of education and skill. Skills have become an integral part of boosting capabilities and enhancing employment opportunities which are instrumental in building the economy and improving the society. With the tremendous impact of technology on the labour market marked by continuous change, the work environment has also become more complex, requiring new skills. The importance of advanced skill sets and quality resources has increased tremendously in the last decade. Employability not only helps us land in a desired job and grow as an individual, but also benefits the workforce and a country's economy. Against this backdrop, the present paper attempts to study the employability skills of students who pursue degree in management studies.

KEYWORDS: *Employability, Education, Skill Development, Management*

INTRODUCTION:

In today's dynamic business era, augmenting employability skills in management education is considered as a major challenge by all the educational institutions. Management education focuses on developing a broad range of managerial knowledge and abilities. More emphasis is given to the performance of the candidates on the job and this requires a set of skills that match the job. Basic purpose of any business school is to impart the business ability, which will help students for their employability and entrepreneurship. After completing management education, getting employment,

is a must for the management graduates. Employability has been one of the main issues haunting management institutes. The reputation of the management institutes in this context, badly affect than the students of that institute. The recently-released annual India Skill Report 2019 shows that MBA courses have lost some of their appeal with employability dropping 3 percentage points over the last year. Skills have become an integral part of boosting capabilities and enhancing employment opportunities which are instrumental in building the economy and improving the society. The importance of advanced skill sets and quality resources has increased tremendously in the last decade. Employability skills include a set of learning's, understandings and personal attributes derived from knowledge in an educational or working platform to ensure a candidate's capability to offer effective performance at workplace. These transferable skills, which have developed in a person, can be developed in one area and transferred to other areas of work.

REVIEW OF LITERATURE:

E Nagaraju and Y.Subbarayudu (2017), in their study entitled Assessment Of Employability Skills- A Study With Reference To Management Graduates In Andhra Pradesh , Studied the level of employability skills of management graduates in different management colleges of the state Andhra Pradesh. The data were collected conveniently from a sample of 160 MBA student respondents with a structured questionnaire. For the data interpretation, the statistical techniques viz., correlation and multiple regression analysis is carried with help of SPSS. The study resulted that Management graduates hold Team lead and communication skills at the high level, higher-order thinking, decision making, analytical and personal qualities at the moderate level and Technical skills and Planning & control skill at low level.

T. Selvam and J. Henry Rozario (2016) in their study entitled Employability Skills of Students from Management Studies in Rural Colleges of Tirupattur Taluk, Vellore District, Tamil Nadu, India, focused on the employability skills of students who pursue degree in management studies from rural colleges located in Tirupattur Taluk, Vellore District, Tamil Nadu. The study attempted to understand the various levels of skills for employability with special reference to rural colleges. It was noted that 50% of the respondents had high level of employability skills and The findings of the study may be useful to the authorities of higher educational institutions, governments and skill development agencies to design an activity or programme to improve the levels of employability skills of the rural MBA students.

Gowsalya, Dr. Ashok Kumar (2016), in their study titled A Study on Identification of the Employability Skills Level among Arts and Science College Students in Namakkal District, Tamil Nadu analysed the employability skills and its implication in the Arts and Science college students. The major objective of the study is to find the relationship between employability skills and Parents Education. This study also gives suggestion for the appropriation of the employability skill among the college students. The sample respondents taken from Arts and Science College students from different institution in and around Namakkal district of Tamil Nadu. SEM Model has been applied for the study. Employability skills of the parents can set out the key choices and decisions which young people face in their employment and provides the suggestions on research methods and explore their options for developing the employability skills required for success.

Statement of the Problem:

Management education in India has gained prominence in the last one or two decades. Going by the trend, there is mushrooming growth of institutions engaged in imparting management education to the younger generation. But, employers are complaining that they are not finding employable

candidates among the job-seekers. B-schools fail to teach young job aspirants the skills desired by employers, popularly referred to as Employability Skills (ES) that include soft skills, technical skills, conceptual skills, life skills and 21st century readiness skills. There is huge gap between academic knowledge and experience required at real working life. The focus should not only give to higher education and skill development programs, but to skill development as a whole.

Objectives of the study:

To ascertain the employability skills required for management students

To analyse the reasons for lack of employability skills.

METHODOLOGY:

The present study is based on both primary and secondary data. Primary data has been collected with the help of schedule. Descriptive study has been used for the study. The study is based on the survey of the respondents i.e. management students, for which 120 students has been selected by convenience sampling method. Secondary data has been collected from journals, magazines and websites. Garrett Ranking and Factor Analysis have been employed for analysing the collected data.

Analysis and Interpretation:

To ascertain prominent skills required for management students, factor analysis is employed. In order to ascertain whether data are fit for employing factor analysis, Kaiser-Meyer-Olkin (KMO) and Bartlett's Test of Sphericity have been employed.

The result of KMO and Bartlett's Test is found greater than 0.70. Hence, the collected data are fit for employing factor analysis. Further, the large values of Bartlett's sphericity test (2729.14, df: 28, Sig=0.000) and KMO statistics (0.968) indicate the appropriateness of factor analysis.

TABLE 1: KMO AND BARTLETT'S TEST

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.802
Bartlett's Test of Sphericity	Approx. Chi-Square	2729.14
	Df	28
	Sig.	.000

(Source: Output of Analysis)

TABLE 2: EMPLOYABILITY SKILL FOR MANAGEMENT STUDENTS

Skills	1	2	3	4
Problem Solving	0.036	-0.014	0.012	0.974
Communication	0.861	0.068	-0.032	-0.022
Leadership	-0.075	0.148	0.652	0.276
Interpersonal Skills and Emotional Intelligence	0.865	-0.032	0.041	0.041
Analytical	-0.067	0.182	-0.723	0.205
Learning	0.054	0.652	-0.181	-0.013
Teamwork	0.001	-0.548	0.031	-0.075
Decision- making	0.004	0.682	0.428	-0.090
Eigen Values	1.564	1.421	1.172	1.025

% of Variance	19.321	17.653	15.692	12.907
Cumulative % of Variance	19.321	37.015	52.654	64.638

(Source: Output of Analysis)

Four factors are identified by locating Eigen values greater than unity. Employability Skill requirements for management students have a component loading of 0.7 and above are said to be significant skills. From the rotated component matrix it can be seen that “Communication” and “Interpersonal Skills and Emotional Intelligence” have a component loading of 0.7 and above. Hence, these two variables form first factor. In the second factor, “Learning”, and “Decision-making” are found to be significant. In the third factor, “Leadership Skills” are found to be significant. In the Fourth factor, “Problem-solving” are found to be significant. Factor one contributes to a tune of 19.321 per cent towards Skill requirements for management students. The other factors contribute namely, 17.653, 15.692 and 12.907 towards the employability skills. The total cumulative percentage of by these eight factors towards employability skills is 64.338 per cent.

TABLE 3: REASONS FOR LOWER EMPLOYABILITY SKILLS

Reasons	Garett Mean Score	Rank
Outdated Curriculum	55.5	III
Lack of practical application	49.8	V
Lack of industry exposure	61.3	I
Lack of skill based education	57.3	II
Wrong career choice	39.5	VI
Lack of training	51.2	IV

Source: Field Survey

From the table, it is inferred that Lack of industry exposure is ranked first with the mean score of 61.3, followed by Lack of skill based education ranked second with the mean score of 57.3, followed by Outdated Curriculum with the mean score of 55.5, Lack of training with the mean score of 51.2, Lack of practical application with the mean score of 49.8. Wrong Career Choice is ranked last with the mean score of 39.5

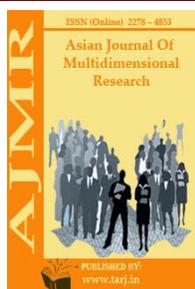
RECOMMENDATIONS AND CONCLUSION:

Employability of a candidate largely depends on their assets in terms of the knowledge they have acquired, the skills they practice and the attitude they possess. The role of colleges and universities can be very crucial in developing commercial and employability skills of a candidate. Skills such as leadership qualities, management abilities, technical skills, client management and interpersonal skills can increase the chances of getting recruited. Instead of wasting resources on training a new employee, organizations today are willing to hire competent employees. Institutes and colleges can contribute in a big way to develop competitiveness by implementing personalized career building approaches in today’s market context. There is a need for keeping a balance between the components of employability and personal candidature. There is a need for supplementing employability with good academic records. Overcoming relevant deficits of employability by taking concrete measure will ensure a sustainable brighter career for any management student. Employability Skills of the management graduates considered properly. The management institutes should start continual Training/Workshop programs for familiarizing the students about the current need and market expectations by the different employers of different sectors. Practical internship should ensure that students carryout their training in industries related to their fields. Graduates should seek professional trainings from professional bodies to learn the standards of adequate skills.

Neuro Linguistics techniques can be adopted to shape behaviour and mapping techniques can be adopted to generate the desired skill development. Soft skills are must to enhance the career in today's world of work but unfortunately very few educational institutes have realized this. Focus should be more on the industrial training, live projects, mentorship programs with industry experts and interest alignment. Self-awareness and personality development helps the students to be authentic and successful. Most importantly students should be given the career guidance at an early stage to identify their strengths and discover their areas of passion before deciding a career.

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WATER-ETHICS AND REVIVAL OF INDIGENOUS WATER-RESOURCES IN CONTEXT OF AGRICULTURE: AN ANALYSIS WITHIN BANDA DISTRICT OF BUNDELKHAND REGION

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ABSTRACT

In contemporary scenario of water-scarcity in global world, there is a region called Bundelkhand in Uttar Pradesh within India. Most of the time, it is bound to face water-crisis in every aspect of its lives in most of its region especially during summer and failure of monsoon. Since history of this region has been very rich in terms of water resources in this region especially during Chandela and Bundela dynasty, but now this region became force to face many crisis situations with regard to the water issues like in agriculture & in everyday's lives basic needs also. This paper is an attempt to highlight the importance of indigenous ethical principles of everyday life in tackling the issues of water-scarcity in context of Banda district of Bundelkhand region. This paper is an attempt to focus on the issue of water scarcity in Banda district of Bundelkhand region and how with the help of implementation of water-ethics in everyday life, to revive the indigenous cultural values regarding water-resources, the regional population of this area can be able to tackle this problem easily. But for making this dream come true a proper awareness among these regional populations is necessary, with the help of voluntary organizations and NGOs, this goal can be achieved. This paper is based on secondary sources of literature.

KEYWORDS: *Indigenous Water-Harvesting System, Western System Of Production, Agriculture, Water-Scarcity, Water-Ethics.*

INTRODUCTION:

UNESCO has organized a commission named 'commission on the ethics of scientific knowledge and technology' (COMEST), in 1998, this has been formed a group on the ethics of freshwater use, which has published its report named as 'the ethics of freshwater use: a survey two years later' in 2000 (Groenfeldt 2017; 07). Then later on in 2004, many more reports on various aspects have been published in context of water-ethics. Cultural values of any local society in accordance with the local environmental needs are called as ethics (David 2017). Ethics related with water is an

important issue need to be focused on present scenario which can contribute more towards management and governance of water for irrigation in any specific region. Issue of water-ethics focused on the coordination of rights of indigenous peoples and eco-system management of regional/local ecology. Sustainable management of water with the implementation of water-ethics can spread easily and make aware to the regional peoples with regard to the overexploitation of water. After introduction of irrigation canals, in agricultural scenario, indigenous values related with agriculture have been started changing. Following this, after introduction of modern tools & techniques and adaptation of new way of cultivation, tendency of exploitation and overexploitation of water resources has been increases and indigenous/conventional water-resources began to become extinct. Water-ethics is a need to bring a change in the behaviour pattern of using water and should be formulated such as considering the well being of nature and ecological necessity (Leopold 1970; cited in Groenfeldt 2017) of that region. Water-ethics will be helpful, in deciding preference of those values for indigenous peoples, what they needed more to secure their demand of basic needs with regard to water for long time. Policies related with water should be formulated in the accordance of regional specificity and local environmental needs. Hence role of cultural values/ethics are of crucial importance, to promote these local environmental policies. Water Ethics is an important issue in contemporary global scenario because as David Groenfeldt (2017) has said that water ethics has the potential to “solve” the water crisis. Water crisis is not the result of scarcity of water rather it is a manifestation of weak, bad, or ignored ethical principles (Groenfeldt 2017) and also it is the consequence of lack of moral obligations towards the environmental resources of an individual. In today’s global world which is identified as a consumer society, use of water increases rapidly in every sphere of daily life from agriculture to the industry, but protecting hands are very little for saving it. One thing we should clear here that there is a difference between ‘use of water’ and ‘consumption of water’. For example, if we are providing water to a plant, it cannot consume all the quantity of water for its growth rather few amount of water used by plant in photosynthesis process and few amount of it absorbed in ground and few drops vaporized in atmosphere. The consumed amount of water is that which vaporized in atmosphere because it can’t get back in any form (Groenfeldt 2017; 12). Hence there is an alarming need to manage the use and consumption of water. For fulfilling this task, as UNESCO’s project report in 2000 showed the importance of ethical principles in tackling the problem of water scarcity, there is a need to return back to the indigenous ethical principles used by the regional peoples in ancient time in favor of local environment and local needs of people.

This paper is an attempt to highlight the importance of indigenous ethical principles of daily life in tackling the issue of water-scarcity in context of Banda district of Bundelkhand region. This paper is an attempt to focus on the issue of water scarcity in Banda district of Bundelkhand region and how with the help of implementation of water-ethics in everyday life, to revive the indigenous cultural values regarding water-resources the regional population of this area can able to tackle this problem easily. But for making this dream come true a proper awareness among these regional populations is necessary, with the help of voluntary organizations and NGOs, this goal can be achieved. This paper is based on secondary sources of literature.

Peculiarities of Bundelkhand:

It is necessary here to understand the peculiarities of this region because of it one can understand that how much important in this region to follow the water-ethics to maintain the ecological balance in this region. Bundelkhand is a region spread over southern Uttar Pradesh and North Madhya Pradesh. Since longtime this region is highlighted not only at national level but also at international

level because of frequent occurring drought here. In comparison to the eastern Uttar Pradesh, cultivators of this region produce only two seasonal crops in a year i.e. Rabi & Kharif. In some places, at the waterside, Zaid also produced but ratio to overall produce is very less in comparison to other seasonal crops. Since a long time, this region becomes a symbol of 'insecurity' and 'migration', because of the failure of agriculture in most seasons.

At 2016, in news papers, national and international level, this area is shadowed in the headlines, because administration has to arrange water and sent through rail in terrible summer at the month of May & June. In 2016 only United Nations had put the theme 'WATER & JOBS' of *World Water Development Report*; Bundelkhand forced to face same constraints badly with in this region. One side the problems related with water is spread here like drought, flood, water scarcity in some regions and other side migration, unemployment and other everyday lives' problem related with agriculture directly or indirectly affected people adversely and their day to day basic needs also. However to understand the basic problems of this area, it is necessary to understand the geographical specifications of this region although many studies have found that for prevailing water-crisis many social and cultural factors are also responsible rather only geographical conditions (1998, 2014).

Topography of Bundelkhand is such as that sufficient water of rainfall cannot utilize fruitfully because more than 20% of this region is plateau area and formed with granite rocks creates obstacles for ground water recharging. Most of the rain falls here within four months only i.e. June, July, August, and September. Most of the rain falls within few hours can't get enough time to penetrate into soil (1998; 03). The major problem of this region is not just insufficient rainfall but the lack of proper arrangement of water-harvesting systems. Except this degradation of ancient rich environment and traditional water-harvesting resources is another major cause of the water related problems lies in this region (1998, 2014).

This region is very rich in terms of water-resources. The main problem exists when monsoon fails and in summer tanks/ponds, rivers became dry. The only means left here for water-use whether for everyday use or agricultural use is groundwater not only in rural areas but in urban areas also. Due to availability of multiple high pressure pumps in market without any restriction the depletion of groundwater table increase very rapidly. Another specificity of this region is that after a frequent gap, flood necessarily covers the most part of this region here in which far-flung villages of this region submerged. In spite of that ground water depletion and availability of water in everyday life are two major problems affect the agriculture as well as livelihood of the villagers.

Banda:

The district Gazetteers (2015) showed that district name is derived from Bamdeo (a sage contemporary of Ram). Bamdeo is said to have had his hermitage at the foot of a hill later called Khuda Banda, the name by which locality of the town is still known. The district largely consists of irregular uplands with outcrops of rock intermingling with marshy lowlands, frequently under water in the rainy season. The general slope of the district is from south-west to north-east. The district is located in the Jhansi division of Uttar Pradesh and lies between Lat. 24degree 53'N and 25degree 55'N and Long. 80degree 07'E and 81degree 34' E. it is bounded in the north by the district of Fatehpur, in the east by the Allahabad in the west by the district of Hamirpur, and in the south by Rewa, Satna, Panna and Chhatarpur, the district of Madhya Pradesh.

Yamuna, Ken, Baghain, Paisuni are some major rivers of this region and many other tributaries also flow across this district like Chandrawal in this district. The rivers of the district belong to the

Yamuna system and consist of the Ken, the Baghain, the Paisuni and their numerous tributaries. The course of all the streams is from south to north, with the exception of the Baghain which flows obliquely across the district from south-west to north-east. Many villages have suffered from its destructive action since its tendency of cut into its southern bank.

It is one of seven districts; locate in Bundelkhand part of Uttar Pradesh. The total population of this district is 1, 799, 410. Rural population is 84.7% and urban population is 15.3%. There is a decadal growth rate in population is 19.8% within that rural decadal growth rate is 21.2% and urban decadal growth rate is 13.0%. Total area of this region is spread in 4,408 sq km. Rural area covers 4347.72 sq km and urban area covers 60.28 sq km. Banda district has population density of 408 persons per sq. km. There are only 37 uninhabited villages out of total 694 villages in the district. The district has 8 towns. There are 319,963 households in the district. The average size of households in the district is 5.6 persons. There are eight blocks within Banda district; these are Jaspura, Tindwari, Badokhar Khurd, Baberu, Kamasin, Bisanda, Mahuva and Naraini.

Blocks	Length of canals	Govt. Tubewells	Pukka Wells	Ground Level pump sets	Shallow Tubewells				Medium tube wells	Deep tube wells
					Electrically	Diesel	Others	total		
Jaspura	8	109	351	10	89	679	10	778	11	49
Tindwari	116	151	0	116	179	1008	15	1202	63	476
Badokhar Khurd	288	46	99	194	175	1766	15	1956	141	345
Baberu	229	72	63	70	45	1694	10	1749	80	176
Kamasin	65	52	607	85	47	1438	10	1495	50	81
Bisanda	179	10	361	50	73	1630	10	1713	43	27
Mahuva	166	18	623	276	147	1744	10	1901	29	81
Naraini	142	2	2822	333	166	2206	4	2376	13	29
Total for (2015-2016)	1193	460	4926	1134	921	12165	84	13170	430	1264
Total for (2013-2014)	1193	460	4926	1134	921	12165	84	13170	425	1237

Table 1(b): Sources and means of irrigation Block wise in Banda district for 2015-2016 (Source: Sankhiyikiya patrika 2016)

As one can analyze from above table that major sources and means of irrigation in every block of this district is government and private tubewells, except one or two blocks where no. of pukka wells is no less in numbers than number of tubewells. These sources of irrigation generally help in fulfilling the present needs of people at the cost of exploitation of environmental resource (water).

History of its rich ancient indigenous water-harvesting system:

There is a folklore prevailing in the name of Bundelkhand. At 11th century a rajput raja attempt to boon his life to mountain goddess. When he try to struck his body with his sword, then few drops of blood fall on land to see that goddess became pleased and gave him blessings consequently his name became 'Bundela'(who offers blood) and his kingdom became peaceful and prosperous. In his kingdom, due to networks of tanks/ponds and dug wells many other traditional resources prosperous agriculture prevailed here at that time (1998; 06). Chandela and Bundela both dynasties were very prosperous in terms of water resources in indigenous forms of tanks/ponds, bawadis, step wells and many more others. After coming of Britishers, due to establishment of industries and adaptation of western culture system these indigenous forms of water-harvesting system became extinct. Many studies shows that due to such kind of geographical conditions and topology surface water restoration is very necessary in this region rather than depending on the groundwater resources (1998). Hence revival of this indigenous system of water resources is necessary and awareness about importance of these traditional resources among regional people is more necessary than that.

Importance of Water Ethics in favor of revival of indigenous system of water-harvesting system:

'Ethics' refers to "the discipline dealing with what is good and bad and with moral duty and obligation" (2017; 04). Ethics is what we do or how we respond to our concept of water as dangerous or beautiful (ibid). Carolyn Merchant (2010) categorized ethics in terms of whose interests are being prioritized and gave three categories of ethical intention i.e. 1. Egocentric (self-interest 2. Homocentric (utilitarian social interest) & 3. Eco centric (pure-environmentalism) (cited in Groenfeldt 2017, pp.06). Carolyn also concluded that there is a need of hybrid of homocentric and Eco-centric ethics, which she terms as 'partnership ethics', a moral consideration of both humans and other species.

Groenfeldt (2017) has correctly said that the real water ethics awareness has come not from scholars or any other professionals but from indigenous peoples (pp.07). Cultural values of a society and issue of water management in that society both are deeply correlated. Water-crisis is caused by behaviors of individuals driven by ethics, current unsustainable patterns of water behaviour and policies could be reformed by changing the ethics that promote those behaviors (2017; 08). By using Ethics as a practical tool one can change the existing forms of unsustainable behaviour pattern and able to fulfill the gap of what we really want for our future and what we really do in present (Groenfeldt 2017; pp.10). Before the western adaptation of production, traditional farmers know very well how to meet the needs of water for their crops without more water supply options (like canal, tubewells etc) but now the contemporary farmers have more options for irrigation from canals to the tubewells operated by diesels and electricity. The water is all time available for those farmers who have access to these modern techniques and those are deprived who can't afford to these modern tools and techniques and have to pay for every drop of water. These emerging situations of water-stress create social conflict at regional level (Priscoli et al 2004; 29). The farmers, who have full time availability of this resource (water), why do they think or want to take any initiative to manage the use of this resource without any restriction of anyone on them. While they have more options available with them for access to this resource (water). There is an alarming need to revive those indigenous techniques of traditional cultivators in accordance with local environment among modern cultivators, so that they became aware and able to enhance their skill in everyday life and able to restore the traditional water-harvesting systems like ponds/tanks, step

wells, jal mandir etc again. Modern unsustainable pattern of behaviour only allows people to exploit the resources (water) for fulfillment of their individual benefits but one has to think beyond their individual benefits now in favor of local environmental needs.

In Bundelkhand, like everywhere, in Banda also due to adaptation of western system of production and prevailing system of irrigated agriculture and lack of awareness about indigenous water-harvesting system among regional people situation of water-scarcity became more adverse in this region. The study conducted by Bharatendu Prakash et al 1998 showed the importance of traditional water resources in tackling the problem of drought, flood and water-scarcity in this region. This study focuses on the importance of revival of traditional regional cultures with regard to water and provides many suggestions like need to prevent overexploitation of groundwater, motorized tubewells disallowed for irrigation purposes and need to spread awareness of traditional cultures of Jal-Mandirs, Bavadis, and Tanks/Ponds among new generations of this region which they have forgotten due to adaptation of western life style and western production system. In this region due to such geographical conditions and topography there is a need to preserve surface water system rather than depending on groundwater system. This method of restoration of surface water of rain and floods etc with the help of indigenous technologies not only fruitful for groundwater recharge in this area but rather also provide water to fulfill many other needs of everyday life as we heard that in this region many cattles die due to lack of proper feeding and drinking water.

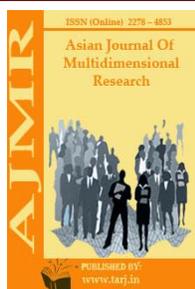
CONCLUSION:

The true potential and solution of this region lies in the revival of traditional ethical principles of this region followed by people religiously at that time before adaptation of western production system. In fulfillment of greed that exist behind this motive to get the more and more production from land we pushed in that path where we forget about the environmental needs of the specific regions and just involved blindly exploited these environmental resources (like water, land, tress etc). One should immediately awake and take initiative to avoid the imitation of these false models which are not suitable for the local environmental needs and also local peoples' needs. The people of this region can't come out with this problem easily but slowly can push off themselves with this crisis situation but with the adaptation of participatory and responsible approach with in their community (Priscoli et al. 2004; 22).

To complete this task, as Groenfeldt(2017) has said that one has to be more careful about those ethics are practiced by people in everyday life and has evaluative approach so that they can able to do favorable change in these practices . This awareness can bring among peoples with the help of media, mass communication, policy formulations and with the help of local/regional voluntary organizations or NGOs. Voluntary organizations able to deeply understand the priorities and needs of regional people (Alice Aureli 200; 29), they can help far better in this task, to spread awareness of traditional cultures of themselves. In recent conference of "ICFFM" Kisans at national level presented a 18 points demand letter and raise their voices to include these points in 2019's election manifesto by every political party, in which they include this point also that "provide electricity to the farmers free of cost". I totally disagree with this point because it will create negative consequence more than positive consequence that free of cost electricity means "more and more exploitation of groundwater".

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CONTRIBUTION OF RURAL SECTOR IN INDIAN ECONOMY

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ABSTRACT

India is predominantly a rural country with two third populations and 70% workforce residing in rural areas. Rural economy constitutes 46 percent of national income. Despite the rise of urbanisation more than half of India's population is projected to be rural by 2050. Thus growth and development of rural economy and population are a key to overall growth and inclusive development of the country. Traditionally, agriculture is the prime sector of rural economy and rural employment. The transition in composition of output and occupation from agriculture to more productive non-farm sectors is considered as an important source of economic growth and transformation in rural and total economy. However, no serious attempt has been made to analyse and understand the transition in India's rural economy. Economic studies on rural India have focused mainly on changes in rural employment, by gender and at broad sectoral aggregation between agriculture and non agriculture. The present study examines long term changes in (i) sectoral composition of rural output and employment, (ii) their relationships and implications for output growth and employment and (iii) income inequalities across sectors and between rural and urban sectors. The findings of the study are used to suggest strategy for future development of India's rural economy.

KEYWORDS: *Economy, India, RNFS, Employment, Agriculture and Environmental*

INTRODUCTION

This paper brings together the empirical evidence available on the changes that have come about in the rural economy of Tamil Nadu between 1950 and 1975 with a view to seeing their inter-

relationships and broader implications for social change. Its chief findings are that the rural scene in Tamil Nadu is far from static, and that the rural areas have experienced a new dynamism unknown in the past. The changes have however been induced changes, frequently brought about as a result of decisions taken outside the rural areas. While some of these changes have been in the desired direction, others have not been. The negative aspects of these changes include the tendency for the small farmers to become progressively pauperised, the decline in the real wages of agricultural labourers, and the continuance and increase of mass poverty. In other words, while there has undoubtedly been 'development' in rural Tamil Nadu, such 'development' has only generated growth and affluence for the few and poverty and insecurity for the many.

This paper discusses changing contribution of rural areas in India's total output and employment. We have also documented the changes in rural-urban distribution of output and employment in various economic activities. This provides empirical evidences on the performance and changing composition of rural output and employment, the rural areas have witnessed negative growth in employment in spite of high growth in output. This paper explores the reasons for growth in jobs not keeping pace with the growth in output. It dissects the performance of different sectors and explains the asymmetric changes between output and employment and examines the disparity in worker productivity between rural and urban areas, between farm and non-farm sectors in rural areas, and between agricultural labours and cultivators in agriculture sector.

UN-ORGANIZED LABOUR AND SOCIAL SECURITY

The unorganized labour forms about 93% of the total workforce in India. This sector is likely to expand in the years to come. "As agriculture work opportunities continue to shrink, the informal sector will grow rapidly". To cope up with such expected trends, strategies are needed to promote labour intensive and capital saving technologies, and a simple but broad based Social Security System will have to be developed to improve quality of employment in a scenario where migrant workers will be rapidly growing. "The informal sector is informal in terms of the length of the working day, the sources of earning, and the right and securities of those who work there. And these informalities by and large work largely against the workers in that sector. There is no more telling example of this than millions of child labourers in the Country". He has defined full employment under Indian condition as follows: "Full employment in the Indian context should mean that all Indian Citizens will have opportunities for employment under these conditions. The natural first step in the process is to offer wage employment opportunities to all at a legally stipulated minimum wage".

INDIAN ECONOMY GROWTH RATE & STATISTICS

India has emerged as the fastest growing major economy in the world and is expected to be one of the top three economic powers of the world over the next 10-15 years, backed by its strong democracy and partnerships.

Market size

India's GDP is estimated to have increased 7.2 per cent in 2017-18 and 7 per cent in 2018-19. India has retained its position as the third largest start-up base in the world with over 4,750 technology start-ups.

India's labour force is expected to touch 160-170 million by 2020, based on rate of population growth, increased labour force participation, and higher education enrolment, among other factors.

Village electrification in India was completed in April 2018. Universal household electrification is expected to be achieved by March 2019 end. The Government of India released the maiden Agriculture Export Policy, 2018 which seeks to double agricultural exports from the country to US\$ 60 billion by 2022.

STRUCTURAL CHANGES IN THE INDIAN ECONOMY

The past experience of most of the developing countries including India shows that the design of their development policies have been premised on the conceptual framework that development as a process of structural transformation from being predominantly rural, agrarian and subsistence economies is becoming predominantly urban, industrial and capitalist economies. The stylized, historical evidence-based models of explanations were the basis for the policy framework of these countries. As is now too familiar, these received theories explain that as the economies grow, the structure of production changes in a manner where the share of agriculture declines progressively and the share of industry increases until it reaches almost half, and this is followed by an expansion of the share of services. Similarly, the changes in the workforce structure follow a symmetrical shift from agriculture to industry and then to services. Spatially, there will be a shift in production and employment from rural to increasingly urban locations.

SPATIAL DIMENSION AND RURAL INDIA

Though India has grown to be a lower middle income country, and has become one of the fast growing large economies in the world, it remains as one of the poorly urbanized economies in the world. The spatial dimension, which would reveal that almost 70 percent of its population and 75 percent of its workforce are still working and living in rural areas. At the turn of the Twenty-first century, almost half of the world's population was living in urban areas and there is a continuing rapid movement of population towards urban areas. But India, with one of the slowest rates of urbanization, and with a rural population of 842 million, which is already larger than China's rural population (725 million), will remain the home for the largest rural population in the world even in 2050, even if India's urbanization reaches 65 to 70 percent. True, that there are observations that peri-urbanization is increasing all over rural-urban space in India, and there are no official statistics that measure or cover the extent of peri-urbanization in India and that small towns, especially 'census towns' have shown much faster growth during the last decade and probably accelerate urban growth in future.

LIBERALIZATION, GLOBALIZATION AND RNFE IN INDIA

There is wider discussion of opportunities and threats to RNF activities in the era of globalization. The opportunities are associated with the upgrading of technology, improvement in labour productivity and expanding market, opening up more RNFE. The threats arise from large quantity requirements, and the quality standards, which pose the risk of excluding undercapitalized rural enterprises on which rural poor rely. For instance, India's protection, trade barriers, reservation for small scale industries and handicrafts, which protected women and poor households working in low productivity industries, may be threatened by the cheap imported goods. But in recent years, in countries such as India and China the new forces of globalization appear to be stimulating the urban-led rural transformation. "The tantalizing new evidence from India" shows that the correlation between agricultural growth and growth of non-farm income and employment has become weaker in many rural areas. The rising wages and rents in urban areas has started more of rural-urban commuting, temporary migration and urban to rural subcontracting. A large survey in Tamil Nadu shows that rural non-farm activities draw more rural households and many

employment opportunities are stable with higher wages drawing more educated youngsters. It is observed that rural growth was the most important factor in reducing rural poverty, national poverty, even urban poverty. Rural growth has been important for reducing rural poverty but urban growth is a major driver for decreasing urban poverty, national poverty and even rural poverty.

While women are barely transiting, RNFE is drawing more younger males with education moving from agriculture to non-agriculture. Based on the NCAER (ARIS-REDS) panel data that covers 250 villages across 99 districts in 12 states, Binswanger-Mkhize shows that self-employment in non-agricultural sector far from being distress driven is tending to be a source of new opportunities. Households in non-farm employment doubled from 10 percent to 20 percent, and non-farm self-employment component earnings increased faster than agricultural incomes. Income data for non-farm household's shows, distress is not the main driver of its expansion but it is the most dynamic source of income growth, including for farmers. Farms are diversifying not only in agricultural production but also to more remunerative self-employment in the non-farm sector, while farming is increasingly tending to be more productive; but the tendency is towards part-time farming, which indicates the growing importance of multiple sources of income with an increasing share of non-farm contribution both in income and employment. Farm and non-farm rural labour markets are more integrated and are also integrated with urban labour markets, but to a lesser extent. Non-farm wages are higher than farm wages.

Growth of non-farm activities, and employment in it, is not only in more favourable agro-climatic zones but also in less favoured zones. With this significant movement of rural labour from farm to non-farm activities and migration from rural areas to cities, especially by male workers, to relatively higher wage work has led to tightening of the labour market. Thus labour scarcity has emerged as one of the major constraints to increasing agricultural production in India. This has several implications on agriculture in terms of rise in farm wage along with other rising input costs pushing cost of production. The labour market also witnessed some structural transformation such as the near disappearance of bonded and attached labour, changing contractual arrangement of rural labour; casual labour is predominant but increasingly shifting from daily wage to contractual work with increasing bargaining power of labour.

Some of the policy implications are listed below:

- Rural economy is at the threshold of rapid shift to non-farm activities. Interventions are suggested to improve productivity in both farm and non-farm activities
- Improvements in rural infrastructure is becoming mandatory
- Growth of small-towns, increasing rural-urban communities directed the need for strengthening rural-urban connectivity
- Rural-Urban Migration is Increasingly Opportunity Driven, not distress driven – Government interventions are recommended to ensure security, safety and social protection to migrant labour

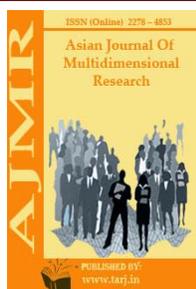
CONCLUSION

We may conclude that the objective of full employment or at least near full employment should be given top priority by the Govt. of India, while framing its economic policy. We cannot now pursue a policy of "Jobless Growth" any longer. This may lead us to a conflict between, a moderate inflation with full employment (with rising fiscal deficit), or low fiscal deficit accompanied by high rate of unemployment; out of these two options, the former is certainly preferable to the latter. To achieve this goal we may have to amend the Fiscal Responsibility and Budget Management Act. It says, "The fear that budget deficit would cause inflation has been empirically groundless in India. A

similar fear is voiced at times that a full employment policy would tighten the labour market to such an extent that it would trigger of inflation through higher wag.

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AN ECONOMIC STUDY OF DROP-OUTS OF GIRLS FROM HIGHER SECONDARY SCHOOLS AND RURAL TRANSFORMATION WITH SPECIAL REFERENCE IN AMBASAMUDRAM TALUK

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ABSTRACT

Women's access to education has been recognized as a fundamental right. The benefits of education are manifold. Educating women results in improving productivity, income, and economic development, as well as a better quality of life, notably a healthier and better nourished population. At the same time, it is clear that education empower women, providing them with increased autonomy in every sphere of their lives. The degree and nature of family support are determined by such factors as a stressful/unstable home life, socio-economics, minority membership, siblings' completion of parents and primary language other than English" (Horn, 1922) Technique Data were collected through personal visit to the homes of school children for collection of primary data, interview schedule will be used. The interview schedule will be prepared keeping in view of the objectives of the study. School teachers, mothers of dropout children, child labour were also interviewed for more information.

KEYWORDS: *Fundamental, Providing, Empower Women,*

INTRODUCTION

The Primacy of Women's Education – “If Government by the initial exclusion of the masses accentuated the segregation of the masses from the privileged few, by their initial restriction of their (educational) efforts to the male population, they brought a line of division where it had never existed before, within the household” – **R.K.Arun**

• Growth of Higher Education

India has a long tradition in learning and higher education was imparted mostly through family lines or gurukul traditions. British education policy got a clear direction following the minutes of Lord Macaulay in 1835. Lord Macaulay favoured educating the “elite” and made a vigorous plea for spreading western learning through the English language (Kaur 2003) The British also, at times appeared to show concern for the education of the masses. But the fact is that education, particularly higher education, remained, by and large, the preserve of the elite.

Even with great strides in the expansion of education, the enrolment in higher education today would be less than nine persons per thousand populations. Vast numbers of aspiring youth do not have access to education start right from the primary level and become more acute at the secondary level and even more so at higher levels of education.

Dropout Negative Capability in Education

A dropout is considered, a student who for any reason other than death leaves school before graduation without transferring to another school.

Dropping out of school is a well documented social problem and often present daunting circumstances for adolescents. Dropping out is also associated with delinquency, and low school achievements.

One of the major reasons for children being kept out-of-school was the lack of education of parents. The public report on basic education (popularly referred to as the PROBE report) sought to find reason for dropouts. It was found that parent's attitudes to towards education have a major effect on education. It seems that when either of the parents is illiterate or especially when women are illiterate, they move willing to send their children, especially girls to the school.

“The huge dropout rates, however, indicate that children, girls more often than boys, are needed for other activities stands such as looking after other siblings, domestic work and help with farm work. Parents play a crucial role in keeping young people in school. The degree and nature of family support are determined by such factors as a stressful/unstable home life, socio-economics, minority membership, siblings' completion of parents and primary language other than English”(Horn, 1922)

The girls who are denied educational opportunities disproportionately as compared to boys suggest clear cut discrimination in household behaviour. Parental and social attitudes in most Indian cultural context tend to perpetuate the stereotypes of girls being transient members of family's n their journey to marriage and boys being the main stay of support to ageing parents. The subordination of the adult women in the household runs parallel with a subordination of the girl child, socializing the latter into pre – ordained role that she will assume as an adult.

To use **Amarthiya Sen's** facilities phrase, “the capabilities of girls will be severely restricted by the denial of education. If restricted by the fact that illiterate girls will become illiterate women”

One way to empower women would be to bring them out of the limiting boundaries of the household into the wider world of social and political relations. In order to equip women to deal as men do with that external world, education plays an important role.

REVIEW OF LITERATURE

R.M.Ray (1985) conducted a survey study of the compromises and conflicts found in the world of working women in general. He stressed the fact that human resources development that cannot be ignored by any functional government and society.

Nirmala Banerjee (1989) has analysed the tempo and trend in women's employment during the decade between 1971-81 with a macro perspective. The suggestions and recommendations made by the author seemed to be purposeful and encouraging.

Objectives

1. To identify the drop-out rate from Higher Secondary Schools in the study area.
2. To suggest a few recommendations to stop / reduce the drop-out from schools.

METHODOLOGY

The Tirunelveli District known to be "Southern Oxford" focus the problem of dropout of its children. It is a truth that cannot be denied but it is quite interesting to identify the reasoning factors for dropouts and to go for finding the true picture behind. This picture of uses known us light on the dropout of Higher Secondary School children in the study area.

The study helped to Primary data will be collected from the sample respondents through well structured interview schedule and Questionnaire. Secondary data will be collected from schools records, journals, magazines, News papers, Government Gazettes, internet etc. Technique Data were collected through personal visit to the homes of school children for collection of primary data, interview schedule will be used. The interview schedule will be prepared keeping in view of the objectives of the study. School teachers, mothers of dropout children, child labour were also interviewed for more information. In addition to this, informal discussion will also be held with head of the family or other members of the family so as to cross check the information.

A Preliminary interview schedule will be constructed and administered to 300 household. Then, the interview schedule will be pre-tested by administering them to ten respondents, at least selected for the study to judge the arrangement of questions, wording, format sequence, and the like. They will be redrafted in the light of their comments. Pre structured interview schedule will be used to collect the primary data. Relevant secondary data and useful information may be downloaded from the appropriate websites in the internet.

Ambasamudram Urban & Rural Population

Description	Urban	Rural
Number of households	67,559	49,139
Total Population	2,45,245	1,82,786
Population (%)	49.01%	50.62%
Male Population	1,20,194	90,253
Female Population	1,25,051	92,533
Sex Ratio	1040	1025
Literacy (%)	79.1%	73.17%

(Sources: www.censusindia2011.com)

It is found from table that Ambasamudram Urban & Rural Population are description from number of households in urban area 67,559 in rural area 49,139 and Number of Total Population in urban area 2, 45,245 (49.01%) in rural area 1,82,786 (50.62%) and number of Male population in urban area 1,20,194 in rural area 92,533 and Female Population and Number of Sex ratio in urban area 1040 in rural area 1025 and number of Literacy rate in urban area 79.1% in rural area 73.17%.

FINDINGS

- In Ambasamudram Taluk Literacy rate in urban area 79.1% and rural area 73.17%. Male population in urban area.

Suggestion

- Reduction in the dropout rates of children at the elementary level, primary level, and higher secondary level.
- Developing minimum standards of educational attainment in elementary schools, primary school, and higher secondary school to ensure quality education.
- Increasing the literacy rate in rural area through government scheme.

CONCLUSION

Higher education will be a key driver in an increasingly globalized and knowledge-driven world and we need to increase the enrolment rate in higher education. This will require a massive expansion in the university system which must be combined with effort to create competitive world class institution of higher education.

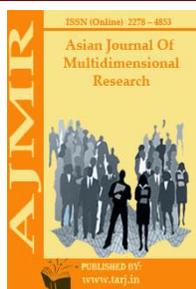
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**EMPLOYMENT OPPORTUNITIES BY MSMEs IN INDIA-ANALYTICAL
STUDY**

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ABSTRACT

Entrepreneur is one of the essential inputs in the economic boom and development of a country. U.S.A. like India, where in mixed economic system exists, this is where state and private entrepreneurship co-exist, the small commercial sectors and enterprise are left within the arms of private marketers. The micro small and medium entrepreneurs assist in the improvement of economic system by using growing employment, which in flip results in eradication of looming troubles like unemployment, nearby disparities and poverty of the USA. Entrepreneur is someone who innovates and come out with over all trade via increasing the same old of dwelling for the betterment of the society through making an investment and taking lot of threat. Micro Small and Medium scale industries has been gambling a totally critical role within the social and economic improvement of the us of a. They are considered as the principle indicator for the monetary improvement of growing us of a like India. It has considerably contributed to the overall increase in terms of Gross home product, employment generation, earnings distribution, rural improvement, poverty eradication, exports and regional stability. It's far one of the most vital sectors of the Indian economy in terms of employment era and presenting strong entrepreneurial base.

KEYWORDS: *Employment, MSMEs, Opportunities,*

INTRODUCTION

Increase and Improvement of MSMEs is important for healthy growth of our economic system. The principle targets in the back of creating MSMEs are the creation of job possibilities boom standard of living, local stability, mobilization of local abilities and capital and so forth... It has contributed

most significantly for the improvement and advertising of first era establishments. Promotion of Small scale industries has been one of the most important strategies for monetary development of the growing countries considering that 1950s. MSMEs are able to faucet latent sources and makes use of indigenous assets for generating goods and services. They act as a backbone or an engine for the monetary boom and development of the United States of America. it is anticipated that during terms of fee, the MSME area bills for about forty five % of producing outputs and forty % of the entire exports of the u . s.. Employment distributed is about 595 lakh men and women in over 261 lakh organizations for the duration of the u . s.. There are over 6000 products starting from culture to excessive-tech objects that are being synthetic with the aid of MSMEs in India.

REVIEW OF LITERATURE

Micro, Small and Medium Enterprises (MSMEs) have been unable to achieve the competitiveness that would allow them to drive the manufacturing sector and overall economic growth, employment and poverty reduction. This is because of their lack of awareness of the market and resources, as well as the problems that MSMEs face in assessing adequate financing and business development services. Bankers are reluctant to lend to MSME Units because of the high transactions costs and perceived risks of lending in the face of insufficient credit information, inadequate credit appraisal and risk management skills, poor repayment records and low market credibility of MSMEs.

- **Sanjeev Mantri (Sep 2008)¹** in his article entitled “ICICI Banks to Expects SME Advances Business to Grow by 20 Per Cent”, loit the tremendous potentiality by establishing personal contact with small industrialists
- **Ganeshan (2009)²** in his article entitled “Institutional Finance for Small-Scale Industries-An overview”, points out that the role of public sector banks in the small-scale sector is not confined merely to the provision of finance in the article.
- **Haseeb Drabu (2010)³** in his article entitled “Banks Need to Change Lending Model to Promote SMEs”, points out that the Public Sector Banks need to change lending model to promote SMEs”.
- **Kanishka Gupta (2011)⁴** in an article entitled “MSMEs Cash-Strapped”, examined that the main problem of MSMEs are accessing adequate and timely financing in competitive terms particularly long-term loans, which have been exacerbated by the current global finance.

Objectives

The main objective of the present study is to analyze the role of MSME sector in generating employment in India.

METHODOLOGY

The present study is based on secondary data. The secondary data are collected from the website of the Ministry of Small and Medium Enterprises, the government of India and Final Report, fourth All India Census of MSME 2017-2018: Registered sector. The study is based on fourth census MSME sector and highlights the Role of MSME sector in India.

MSME-An Overview

The initiatives taken from the government enable the MSME to enhance their competitive strength, address the challenges of competition and avail the benefits of global Market. Enactment of the Micro, Small and Medium Enterprises (MSMEs) Development Act 2006, operative from October

2006 is an important landmark in the development of the sector. It provides the first-ever legal framework for recognition of the concept of enterprise (comprising both manufacturing and services), and integrating the three tiers of these enterprises. Under the Act, enterprises have been categorized broadly into those engaged in

(i) Manufacturing, and (ii) providing services. Both the categories have been further classified into Micro, Small and Medium enterprises, based on gross investment in plant and machinery for manufacturing enterprises, and in equipment in case of enterprises providing or rendering services, as shown in the Exhibit.

INVESTMENT LEVEL OF MSMEs

ENTREPRISES	MANUFACTURING	SERVICE
Micro Enterprise	Upto Rs.25 Lakhs	Up to Rs.10 Lakhs
Small enterprises	Above Rs.25 Lakhs to 5 Crores	Above Rs.10,00,000 to Rs.2 Crores
Medium Enterprises	Above Rs.5 crores to 10 Crores	Above 2 crores to 5 Crores

Source: Secondary Data

TABLE – 1 DISTRIBUTION OF MSME EMPLOYMENT IN RURAL AND URBAN AREAS

Area/sector	Micro	Small	Medium	Total working enterprises (in lakh)	Share (%)
Rural	489.30	7.88	0.60	497.78	45
Urban	586.88	24.06	1.16	612.10	55
All	1076.19	31.95	1.75	1109.89	100

Source: Final Report, fourth All India Census of MSME 2017-2018: Registered sector.

Table -1 depicts the distribution of running businesses and employment in rural city areas. City areas with 612.10 lakh of working companies accounted for 55 percent of the whole running establishments in MSME area. Employment in city area is 56.27 lakh individuals, accounting for 60.45 percentage of overall employment in MSME sector. Whereas rural regions located 497.78 lakh running businesses that is, 45 percentage of working organisations in MSME zone. Employment in Rural place is 36.82 lakh individuals, accounting 39.55 percent of general employment in MSME quarter.

TABLE – 2 DISTRIBUTION OF EMPLOYMENT BY SECTOR WISE

Sector	Rural (In lakh)	Urban (in lakh)
Micro	489.30(94.94)	586.88(70.19)
Small	7.88(4.89)	24.06(25.17)
Medium	0.60(0.17)	1.16(4.64)
Total	497.78(100)	612.10(100)

Source: Final Report, fourth All India Census of MSME 2017-2018: Registered sector.

Table- 2 depicts the distribution of operating corporations and Employment by way of sectors. Micro sector with 489.30 lakh working businesses, accounted for 94.94 % of general operating MSMEs and with 586.88 lakh employment, accounting for 70.19 percentage of general MSMEs.

The micro enterprises dominate in phrases of quantity of operating organizations and employment. The small and medium sectors bagged 7.88 lakh and 0.60 lakh working firms, accounting 4.89 % and 0.17 % of working enterprises in MSME quarter respectively.

TABLE – 3 DISTRIBUTION OF EMPLOYMENT BY TYPE OF ACTIVITY IN MSME SECTOR

Activity	No. of Enterprises (In lakh)	Employment (In lakh)
Manufacturing	186.56(67.10)	173.86(86.83)
Repair and Maintenances	160.64(16.13)	226.54(6.75)
Services	150.53(16.77)	211.69(6.42)
Total	497.53(100)	612.09(100)

Source: Final Report, fourth All India Census of MSME 2017-2018: Registered sector.

Table: 3 suggests the Distribution of organisations and employment through type of hobby within the MSME zone. the manufacturing businesses dominate in terms of number of organisations and employment, while compared with other two activities. number of businesses in production pastime is 186.56 lakh accounting for sixty seven.10 percent, employment with 173.86 lakh humans accounting for 86.83 percentage from the full MSMEs area.

FINDINGS

1. Micro sector with ninety four.ninety four percent of organizations of registered MSME sector become the most dominant phase in terms of variety of businesses. This sector also accounted for the most important and very dominant percentage of employment (70.19 %) of registered MSME sector. accordingly micro sector was a totally vital phase of MSME area in terms of quantity of corporations and employment.
2. City areas had a bigger proportion of registered MSME sector in comparison to rural areas in appreciate of two principal parameters inclusive of quantity of organizations and employment. Employment in Rural location is 36.82 lakh people, accounting 39.fifty five percentage of overall employment in MSME sector.
3. Under the type of activity based distribution the producing establishments dominate in phrases of quantity of businesses and employment whilst in comparison with restore and maintenances and carrier activities.

CONCLUSION

The MSMEs has a awesome privilege of low investment with high ability to create employment technology. It also helps in removing regional imbalances by way of dispersal of industries in rural regions. The Indian economic system can sit up for a prosperous future in MSME sectors. mainly, micro companies, which notably play a primary role in employment generation and produce forth the entrepreneurship at grass root stage. Those sectors have to take delivery of pre-eminent function and ought to be pampered extensively. these enterprises are labour intensive and require much less capital, enables in removing socio-economic problems like unemployment, underemployment, poverty and regional imbalances. This region need to get right infrastructure and other help from the government for correct promoting and deve



ENTREPRENEURIAL SKILL DEVELOPMENT

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ABSTRACT

According to J.B.Say, a leading economist, "An entrepreneur is the economic agent who unites all means of production, the labour, the capital or land and earns profit. He has compared entrepreneur with a farmer." Through various laws, the government tries to regulate and control entrepreneurs. The regulatory institutions give clearance for construction of factories, supply of power, tax reliefs, concessions, etc. Identification of potential entrepreneurs through research and scientific methods has to be done. These agencies can play a major role in promotion of new entrepreneurs which results in the entrepreneurial growth. Thus they motivate the individuals to start their enterprises. These institutions help the entrepreneurs in modernisation, diversification, growth, additional financing, and quality testing, providing information and marketing. In this role, both government and non-government agencies try to promote entrepreneurship by awareness building, encouragement, motivation, guidance, etc. The entrepreneurial spirit is encouraged by publicity and promotional efforts.

KEYWORDS: Tax Reliefs, Concessions, Encouragement, Motivation, Entrepreneurial

INTRODUCTION

OBJECTIVES

1. To study the socio-economic status in entrepreneurial development
2. To study the role of government and non-government agencies in promoting entrepreneurship in India
3. To offer suitable suggestions for the improvement of entrepreneurship

Entrepreneurship in India

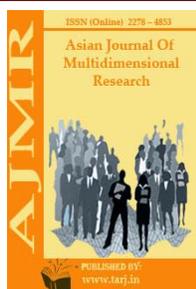
In India, there are three types of roles played by government and non-governmental agencies. They are:

1. Promotional
2. Supportive; and
3. Regulatory

In this role, both government and non-government agencies try to promote entrepreneurship by awareness building, encouragement, motivation, guidance, etc. The entrepreneurial spirit is encouraged by publicity and promotional efforts. The various Entrepreneurial Development Programmes (EDPs) fall in this category. The objective of the role of these agencies is to attract people to start on their own. Identification of potential entrepreneurs through research and scientific methods has to be done. These agencies can play a major role in promotion of new entrepreneurs which results in the entrepreneurial growth.

Various agencies lend support in establishing and managing enterprises. There is obviously an overlap between promotional, supportive and developmental roles. The supportive roles help in promotion, maintenance and development of entrepreneurship. For example, take the case of industrial estates. The tax concessions of various states motivate individuals to become entrepreneurs. Also, some of the institutions such as State Industries Promotion Council of Tamilnadu (SIPCOT) play multiple roles. They lend financial support in the form of loans at concessional rate of interest, offer Sales Tax, Income Tax holiday etc. Thus they motivate the individuals to start their enterprises. These institutions help the entrepreneurs in modernisation, diversification, growth, additional financing, quality testing, providing information and marketing. These services are providing to new as well as existing entrepreneurs by various institutions such as, SIDBI, SIET, NABARD, KVIC, etc.

After the promotional and supportive roles, the need for regulation and control emerges. Through various laws, the government tries to regulate and control entrepreneurs. The regulatory institutions give clearance for construction of factories, supply of power, tax reliefs, concessions, etc. For example, providing land, factory shed, water and power, providing reservations for small and tiny sectors, under Factories Act, Shops and Establishments Act and Sick Industries Corporation Act, etc. All regulatory institutions have their policies and programmes to provide necessary help and support to entrepreneurs. However, there is a lot to be desired in the support provided by these organisations.



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**RURAL TRANSFORMATION THROUGH BANKING SECTOR: A STUDY
OF GOVERNMENT SCHEMES**

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ABSTRACT

The present paper is an attempt to understand the various schemes taken by the government for rural banking sector in India. In this regard secondary data is being considered. This paper discuss about different schemes of 'Rural Banking' aimed at rural development. Our focus, in particular, would be concentrated on whether the policy driven branch expansion into unbanked locations has helped to connect rural people with Banking Industry and has it been successful in fulfilling the financial needs of rural people.

KEYWORDS: *Rural Banking, Government Schemes, Rural development, Branch Expansion, Priority Sectors, Commercial Banks.*

INTRODUCTION

AN OVERVIEW

Indian banking sector has a rich history and heritage. Banking is a business in financial intermediation where one group of people deposits money with the bank and other group utilize the same money by availing loan from the bank for income generating activities. The growth of an economy largely depends on the level of economic development. The performance of the financial sector adds value in terms of overall economic growth that a country aims at. Traditionally, the role of banking sector was restricted to provide finance to the needy sectors but lack of access to the finance sectors often created obstacles for the desired growth level. In most of the

developing countries, access to finance is a problem. As is usually seen, bank lending is clearly biased to those borrowers who provide collaterals and therefore considered bankable. Due to scarcity of funds, credit starved people often borrow from unorganized players at usurious rates. With changing times, demand for certain other types of financial products have also emerged slowly. India is a developing economy where all the sectors have not yet been able to derive benefits of banking services which would have helped a rapid growth of the economy.

The banking system provides a cash management system to its customers in the form of various services. People have confidence in banks and therefore they deposit their hard earned money in banks. The banking system has a past history. It has undergone through a series of changes. But the core of banking remains the same. Although, the basic purpose of banks is to provide credit, today it is able to play a greater financial role where the banks have transformed themselves as financial supermarket. With changing demand of the customers, the product offerings of banks have also seen lots of changes. Thus, along with dispensation of credit and deposit taking services, the banks have also started providing other major financial products like insurance, mutual funds, shares etc. so as to increase their reach and meet the growing demand of customers. Technology also started playing an important role so as to provide better value added services to its customers.

The basic functions of a bank can be summarized as follows:

- To provide safety to the savings of customers
- To create credit and increase supply of money
- To encourage public confidence in the financial system
- To mobilize the savings of public
- To increase its network so as to reach every segment of the society
- To provide financial services to all customers irrespective of their level of income
- To bring in social equity by providing financial services to every stratum of the society

The banking sector in India has expanded rapidly under a liberalized environment. The supervision of RBI has also generated confidence among general public. The system is so strong that the global financial turmoil of 2008 failed to unsettle the Indian banking industry. A robust regulatory framework of Indian banking has helped to maintain India's growth momentum. The Government of India has adequately addressed the need of the banking sector for the development of society as well as various sectors. As a result of this, some of the sectors like MSME, agriculture and allied sector and non allied sectors etc. Are now able to secure finance to maintain the profitability and face the market competition.

But, somehow the Indian banking sector's presence and impact in rural and semi-urban areas has been lackluster. Villages of India have remained largely unbanked. Such financial exclusion is a huge problem. Indian banking therefore can be termed as "Class Banking", i.e., mainly serving the needs of well heeled. The Government of India is now trying to correct this anomaly and orient Indian Banking in to "Mass Banking". Traditionally, the people who are excluded from formal financial system are dependent heavily on local moneylenders to meet their financial requirements at usurious rates and this often becomes a kind of financial exploitation. This becomes an accepted norm for poor people. The failure of formal banking system to reach this group of people is not a good sign and this needs certain policy interventions. Previously, the governments as well as RBI, with the help of National Bank for Rural & Agricultural Development

(NABARD) had introduced the concept of microfinance. The concept was not new in the world of financial markets. In India, it went on to become a new avenue to meet the financial requirements of the poor and extremely poor, who are otherwise, treated as unbankable by organized formal financial sector players. But the penetration through microfinance may not be able to uplift the socio economic status of the people. This forced the decision makers to think alternatively. And the resultant idea eventually was the concept of financial inclusion. The process has been able to generate the much needed financial boost for the poor. The programme has been able to help the transformation of banking from “Class Banking” to “Mass Banking” in a great way. The implementation of Pradhan Mantri Jan Dhan Yojana (PMJDY) is the latest initiative in this regard. The programme has been able to rope in a substantial number of people under the formal banking system but the success of the programme is not beyond any doubts. Rural banking and financial inclusion may be treated as synonyms as the majority of the rural population is still not included in the inclusive growth. Therefore the concept of financial inclusion becomes a challenge for the Indian economy. Financial inclusion empowers improved and better sustainable social and economic development of the country. It helps in the empowerment of the underprivileged, poor and women of the society with the mission of making them self-sufficient and well informed to take better financial decisions.

OBJECTIVES OF THE STUDY

- ✓ To understand various schemes taken by the government for the development of rural banking.

METHODOLOGY OF THE STUDY

The present study is based on secondary data. For the purpose of the study various libraries visited and websites and reviewed.

GOVERNMENT SCHEMES

The Concept of priority sector lending with all its new dimensions has come to be recognized as “Social Banking”. Under Social Banking emphasis is on mass lending and the credit policy is consciously reoriented to meet the increasing needs and aspirations of the poor and down trodden in order to raise their standard of living. Main objective here is to make sure that more credit flows towards agricultural, small transport operators, retail trade, cottage, village & tiny industries, small scale industries etc. Agriculture being the back bone of Indian economy, Government has sponsored many schemes in

1. Swaranjayanti Gram Swarozgar Yojana (SGRY)
2. Prime Minister Rozgar Yojana (PMRY)
3. National Scheme For Liberation And Rehabilitation Of Scavengers And Their Dependents (SLRS)
4. Khadi & Village Industry Commission(KVIC)
5. Scheduled Caste Development Corporation (SCDC)
6. Pradhan Mantri Jan Dhan Yojna (PMJDY)
7. Bhamashah Yojna (BY)

SWARANJAYANTI GRAM SWAROZGAR YOJANA (SGSY)

The new rural poverty alleviation programme known as Swaranjayanti Gram Swarozgar Yojana (SGRY) was launched by the Government of India on 1.4.1999 by restructuring the six programmes:- Integrated Rural Development Programme(IRDP), Training for Rural Youth for Self employment(TRYSEM), Development of Women & Children in rural Area(DWCRA), Supply of Improved Tool kits to Rural Artisans(SITRA), Ganga Kalyan Yojana(GKY), Millions Wells Scheme(MWS)

Salient features of the Scheme:-

1. Identifying the eligible beneficiaries with involvement of Gram / Local authorities in a transparent manner.
2. Providing freedom to Branch Managers for satisfying themselves about the beneficiaries and activity proposed to be financed.
3. Lending to individuals or group (SHGs) and selecting beneficiaries from BPL families by a team of three members (Bankers, Development Officer, Sarpanch)
4. Provision for training (Basic orientation and skill development) in the scheme. The Basic orientation programme is mandatory. Skill development training has to necessarily be undergone by the Swarozgaries wherever needed as assessed by Technical Line Department and Financing Bank.
5. Individuals or groups below poverty line whose income does not exceed 11,500/- sponsored by DRDA reserve quota for SC / ST – 50 , Women- 40 & Disabled 3 .
6. Security norms for individual loans up to Rs. 50000/- and group loans till Rs. 3 lakhs are assets created out of bank loan which would be hypothecated to the bank as a primary security. For loans in excess of the above units, in addition to primary security collateral security in the form of third party guarantee, assignment of LIC policies, marketable securities or deeds of other property etc. might be obtained.
7. Subsidy will be at 30 of project, subject to a maximum Rs. 7500/- . In respect of Sc / ST it will be 50 of the project subject to maximum of Rs. 10000/- . For SHGs the subsidy will be 50 of the cost of the project , subject to a ceiling of rs. 1.25 lakhs . There will be no monetary limit on subsidy for irrigation projects.

Prime Minister Rozgar Yojana (PMRY):-

The unemployed youth in our country have tremendous potential. Given the right opportunity they can contribute towards economic development of the nation. The Prime Minister Rozgar Yojana (PMRY) implemented since 2nd October 1993, aims at providing sustained employment to educated unemployed youth.

The scheme has many outstanding features which have been modified and improved over the years. Some of the revised features are as follows:-

1. Age:- for all educated unemployed 18-35 years in general with 10 years relaxation for SC / STs , ex servicemen, physically handicapped and women.
2. Educational qualification:- Minimum qualification for this scheme is 8th Pass. Preference for those trained in government recognized / approved institution for a duration of at least six months.
3. Family Income:- The family income should not exceed Rs. 10000/- per annum.

4. Residence: - he should be permanent resident of the area for at least 3 years.
5. Defaulter: - He should not be defaulter of any nationalized bank / financial institutions/ co-operative bank. Further a person already assisted under other subsidy linked government schemes would not be eligible under this scheme.
6. Activity Covered: - All economically viable activities including agricultural and allied activities excluding raising crop etc.
7. Project cost: - Rs. 2 lakh for business sector, Rs. 5 lakh for other activities. Loan to be of a composite nature. If two or more relevant persons join together to form a partnership project cost up to Rs. 10 lakh is covered.
8. Subsidy and margin money:- In this scheme subsidy will be limited to 15 of the project cost, subject to ceiling of Rs. 12,500/- per borrower. Margin money varies from 5 to 16.25 of the project cost. It depends on the nature of project.9. Collateral:- No collateral for project up to Rs. 1 lac per borrower.
9. Rate of interest & Repayment schedule:- Normal Bank rate of interest will be charged under this scheme. The repayment may range between 3 to 7 years after an initial moratorium as may be prescribed by the bank.
10. Reservation: - In this scheme preference will be given to the weaker sections including women. The scheme envisages 22.5 reservation for SC/ ST and 27 for other backward classes.(OBC).

National Scheme for Liberation And Rehabilitation Of Scavengers And Their Dependents (SLRS):-

The aim of the scheme is to liberate scavengers from their obnoxious occupation of manually removing night soil and filth and provide them with dignified occupations. The scheme comes under “weaker section” under priority sector. The rehabilitation consists of subsidy, margin money and bank loan. The project cost may be up to Rs. 50000/- . Subsidy is 50 of project cost with maximum of Rs. 10000/- and margin money is Rs. 7500/- coming from SC Development Corporation. Bank loan would be Rs. 32,500/-. Loan up to 6500/- shall be considered under DRI scheme. Rate of interest on loan is as per RBI directives. As far as possible loan should be disbursed in one installment. Security will be only hypothecation of assets created out of loan, subsidy and margin money. Under this scheme the repayment of loan can be made between 3 to 7 years inclusive of grace period of 6 months.

Khadi and Village Industry Commission (KVIC):-

Khadi and Village Industry Commission – with the aim of creating more employment opportunity in rural areas the Khadi Gram Udyog Commission has initiated a margin Money Bank Finance Plan since 1996-97 . This plan has following purposes:-

1. The economic aim of helping in the manufacture of things that can be sold in the market.
2. The wider aim of fostering a feeling of self reliance and strengthening village self government in the rural people.

The Margin Money Bank Plan is only for setting up village industries and there is a provision of giving 25 to 30 of subsidy upon the sanctioning of loan. The main features of this scheme are as follows:-

1. The scheme provides for various cooperative committees like, individual, Khadi gramudyog etc. to arrange for loans from the bank's in area with population of twenty thousand and where per capita permanent capital investment is not more than 100000/-.
2. The loan must be applied for on a Performa which should be submitted to the district Industry officer (Khadi) or the gramudyog publicity officer panchayat committee.
3. Twenty five percent Margin Money will be paid to general category applicants and SC , ST , and OBC applicant will be given 30 Margin Money.
4. The general category applicant must put in 10 of his own money whereas SC, ST, OBC candidates must invest 5 of their own money.
5. The general category applicant will be sanctioned 90 of the loan and SC, ST, OBC, candidates will get upto 95 the loan amount.
6. The Margin Money will be given only one loan amount.
7. The aim of this scheme is to provide self- employment and subsidy to rural entrepreneurs. In this scheme loan will be provided for rural industrialization and employment generation. The loan can be taken upto 9 years. Under this scheme repayment schedule will be based on cash accruals. No Collateral security would be taken.

Caste Development Corporation (SCDC):-

The corporation has mainly two schemes which are being implemented in the rural areas. Subsidy is payable in each scheme. The important conditions for each scheme are as follows:-

The applicant must belong to the Scheduled caste. He must belong to a BPL family, which means that his annual income should be less than Rs. 20000/-. He must be 18 years of age and should not have received any grant or benefit from any other scheme of the corporation and he should not be having loan or any other financial liability towards any bank or financial institution. The Maximum amount of subsidy payable under all schemes initiated in the rural areas by the corporation is Rs. 10,000/- but this would be payable on the basis of 50 of cost of the unit or Rs 10,000/- whichever is less.

Pradhan Mantri Jan Dhan Yojna (PMJDY):-

This scheme was launched by Prime Minister Narendra Modi on 28th of August 2014. The scheme has been launched with a target to provide "Universal access to banking facilities." Under this scheme:-

- Account holders will be provided zero balance bank A/c with Ru pay debit card in addition to accidental insurance cover of 1 lakh.
- Those who open account by January 26, 2015 above 1lakh they will be given life insurance cover of 30000.
- After 6 months of opening of bank A/c. Holders can avail Rs 5000 Overdraft from the bank.
- with the introduction of new technology by National Payments Corporation of India a person can transfer funds, check balance through a normal phone which was earlier limited to just smart phones.

- Mobile banking for the poor would be available through national unified USSD platform for which all banks and mobile companies have united.
- A monitoring mechanism/MIS would be brought in place for online monitoring. As a tool for ensuring proper coverage of villages.
- Adequate publicity though would be needed to be carried on different tiers like Central, State, District levels. As there is a need to spread Brand awareness & Sensitization.
- Financial Literacy and Credit Counseling – Established adequate number of Financial Literacy Centers and mechanisms to increase financial literacy among the financially excluded sections.

Other Advances for priority Sectors:-

- 1. Educational Loans:-** This will include loans and advances to individuals for educational purpose, but will not include advances granted to institutions.
- 2. Pure consumption Loans under composite loan scheme to weaker sections for following purposes with certain and aggregate finance not exceeding Rs. 1000/- per family.**
 - General Consumption
 - Medical Expenses
 - Educational Needs
 - Marriage
 - Religious Ceremonies
 - Birth / Funerals
- 3. Housing Loans for construction of houses.**
- 4. Loans to SC / ST and weaker sections for housing purposes i.e. Construction / acquiring of houses directly or through any Government agency.**
- 5. Advances to SC / ST organizations and other state sponsored corporation for the purpose of purchase and supply of inputs or for marketing of outputs are also treated as priority sector lending. The benefit of such lending should reach the individual members of these organizations.**
- 6. Loans to self help groups and non-government organizations sponsoring SHGs.**

CONCLUSION

In the end it can be concluded that rural banking plays a vital role in providing credit and other financial services to the poor. Thus it helps in raising the standard of living of rural people and contributes to social development as a whole. Government has taken many initiatives for the development of rural banking. This is just the beginning and a lot of work still needs to be done as development of rural people is synonymous to social development of the nation as a whole. It is a well known fact that in India, while one segment of the population has an access to assortment of banking services encompassing regular banking facilities and portfolio counselling, the other segment of underprivileged and lower income group is completely deprived of basic financial services. This in turn is effecting the overall economic growth of the country.

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**A STUDY ON FACTORS INFLUENCING ENTREPRENEURIAL SKILLS
AMONG COLLEGE STUDENTS IN TIRUNELVELI DISTRICT**

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ABSTRACT

The main aim of the study is to examine the factors influencing the entrepreneurship skills among college students in Tirunelveli district since the possession of these skills has become imperative in the 21st century. This study is conducted among college students in Tirunelveli District. This study helps to know the entrepreneurial skills of college students. The study can direct those concerned or interested to make preparation to help the youth of the country, especially those who are leaving higher institutions to develop entrepreneurial thinking after finding out the gap. The study can also help policy makers to make policies that favour entrepreneurship and develop entrepreneurship oriented society. The present study is based on both primary data and secondary data. Primary data was collected through questionnaire. Questionnaires were distributed to the students of various colleges in Tirunelveli District. Simple random sampling method was used. The total number of sample respondents was 75 college students. The secondary data were collected from various publications, different journals, articles related to the subject under study, websites, magazines and other materials. It is found that inadequate university programs do not prepare for entrepreneurship has been selected as first problems associated with entrepreneurial skills with a mean score of (65.43) and afraid of competition and taking risks in business are ranked last problems associated with entrepreneurial skills with a mean score of (35.48).

KEYWORDS: *Entrepreneurial Skills, College Students, Entrepreneurship and Competition*

INTRODUCTION

Students of today's generation are the future entrepreneurs of the country. Entrepreneurship is perceived to bring economic welfare and may contribute significantly in nation's future wealth. Many college students are unable to find jobs appropriate with the degree they finished.

Entrepreneurship creates jobs which consequently generate more opportunities. From the very young to very old, people are starting new business at a rapid rate. One cause of the sudden increase of new entrepreneurs is the current trend of professionals who leave their companies to start putting their own businesses. Today, youngsters are exhibiting great intention in setting up of an enterprise. It is crucial to identify these youngsters early and to cultivate their entrepreneurial energy.

STATEMENT OF THE PROBLEM

The high level of unemployment and its associated social ills have been traced to poor entrepreneurship and skills development among college students. This is manifested in a number of deficiencies that these graduates exhibit in their work places such as: lack of entrepreneurial and problem solving/decision making skills; inadequate technical skills; and ignorance in the use of modern equipment. This requires college students to acquire knowledge in the various aspects of entrepreneurship skills. The problem of the study, therefore, is to examine the entrepreneurship skills among college students in Tirunelveli district since the possession of these skills has become imperative in the 21st century.

SCOPE OF THE STUDY

This study is conducted among college students in Tirunelveli District. This study helps to know the entrepreneurial skills of college students. The study can direct those concerned or interested to make preparation to help the youth of the country, especially those who are leaving higher institutions to develop entrepreneurial thinking after finding out the gap. The study can also help policy makers to make policies that favour entrepreneurship and develop entrepreneurship oriented society.

OBJECTIVES OF THE STUDY

- (i) To identify the factors influencing entrepreneurial skills among college students in Tirunelveli District.
- (ii) To know the problems associated with entrepreneurial skills among college students in Tirunelveli District.

METHODOLOGY

The present study is based on both primary data and secondary data. Primary data was collected through questionnaire. They were distributed to the students of various colleges in Tirunelveli District. Simple random sampling method was used. The total number of sample respondents was 75 college students. The completed questionnaires were further checked for completeness and accuracy and only completed questionnaires were taken for the study. The secondary data were collected from various publications, different journals, articles related to the subject under study, websites, magazines and other materials.

LIMITATIONS OF THE STUDY

- ✓ Due to limited period of time, the data were collected from a small sample size of college students.
- ✓ The sample for the study was based on convenience and may not necessarily be representative of all the college students.
- ✓ There is the tendency that some college students might have been responding in a socially desirable way which would tend to bias results against finding.

ANALYSIS AND INTERPRETATION**Factors influencing Entrepreneurial Skills**

In order to apply factor analysis, the basic assumption to be fulfilled is the factorability of the correlation matrix. KMO measures of sampling adequacy and the Bartlett's test of sphericity determine the factorability of the correlation matrix. The results of the calculation are presented below.

TABLE 1 KMO AND BARTLETT'S TEST FOR FACTORS INFLUENCING ENTREPRENEURIAL SKILLS

Kaiser-Meyer-Olkin measure of Sampling Adequacy		0.940
Bartlett's Test of Sphericity	Chi-Square	6582.669
	Degrees of freedom	496
	Significance	0.000

Source: Computed Data

High value of Kaiser – Meyer – Olkin (KMO) test of sample adequacy (0.940) indicates the correlation between the pairs of variables explained by other variables and thus factor analysis is considered to be appropriate in this model. The Bartlett's test of sphericity chi-square indicates the population correlation matrix. It is an intensity matrix. The test of statistics for sphericity is based on X^2 test, which is significant. The value is 6582.669.

Findings of the KMO and Bartlett's test reveals that the factor analysis can be rightly employed in this context as evidenced through a higher KMO Measure (0.940) and a significant Bartlett's test result. Hence factor analysis is attempted. Analysis of factors influencing entrepreneurial skills is made through rotated factor matrix which reveals that there are eight major factors influencing entrepreneurial skills. The findings of the rotated factor analysis on the factors influencing entrepreneurial skills are presented in Table 2.

TABLE 2 ROTATED FACTOR MATRIX FOR FACTORS INFLUENCING ENTREPRENEURIAL SKILLS

Factors	F1	F2	F3	F4	F5	h^2
Best opportunities	.713	.083	.092	.029	.060	.386
High Confidence	.664	.139	.151	.032	.087	.542
Innovativeness	.660	.208	.126	.052	.002	.511
Adventurous	.639	.281	.203	.026	.075	.457
Finding new ways of answering	.620	.235	.134	.060	.124	.436
Not discouraged but ready for a tough course	.139	.606	.148	.009	.112	.517
Not studying for the exams only	.252	.596	.110	.026	.080	.983
Interest in extracurricular activities	.002	.591	.212	.053	.011	.998
Participating in all seminars conducted in the college from various departments	.170	.199	.575	.146	.055	.630
Not keeping quiet when the exploration of course, teacher in not clear	.169	.066	.572	.091	.115	.524
Accepting leadership	.116	.087	.546	.052	.026	.513
Encouraging others when they are in need	.324	.119	.537	.088	.002	.540

Boldness and Self-confidence to face problems	.119	.095	.105	.617	.028	.478
Forgetting little happiness to achieve goal	.112	.274	.091	.585	.255	.413
Attending coaching classes	.039	.093	.202	.530	.336	.553
Trying again till succeed	.373	.277	.333	.520	.010	.431
Ready to give up the studies if needed	.360	.038	.206	.045	.768	.355
Finding alternative solution for solving problem	.051	.189	.148	.024	.640	.883
Not missing competitions	.255	.091	.141	.108	.575	.888
Encouraging others when they are in need	.378	.092	.005	.245	.520	.403

Extraction Method : Principal Component Analysis

Rotation Method : Varimax with Kaiser Normalization

Source : Primary Data

The above table exhibits the rotated factor loading for the twenty statements (variables) of factors influencing entrepreneurial skills. It is clear from table that all the twenty statements have been extracted into five factors.

TABLE 3 FACTORS INFLUENCING ENTREPRENEURIAL SKILLS – FACTOR WISE ANALYSIS

Sl. No	Factors	Eigen Value	Percentage of Variance	Cumulative Percentage of Variance
1.	Entrepreneurial Innovation	5.560	19.340	19.340
2.	Perseverance and Hard work	3.196	17.241	36.581
3.	Leadership and Motivating Ability	2.779	12.166	48.747
4.	Need for Achievement	1.888	10.868	59.615
5.	Risk taking ability	1.832	7.724	67.339

Source: Computed Data

The first two important factors influencing entrepreneurial skills are entrepreneurial innovation, perseverance and hard work since its eigen values are 5.560 and 3.196 respectively. The per cent of variation explained by these two factors are 19.340 and 17.241 per cent respectively.

Variables in Entrepreneurial Innovation and its Reliability

The entrepreneurial innovation factor consists of five variables since their factor loading in this factor are higher than the other factors. The overall reliability of the variables in this factor has been estimated with the help of cronbach alpha. The results are given in Table 4.

TABLE 4 ENTREPRENEURIAL INNOVATION FACTOR

Sl. No	Variables	Factors Loading	Communality	Cronbach's Alpha
1.	Best opportunities	.713	.386	0.747
2.	High confidence	.664	.542	
3.	Innovativeness	.660	.511	
4.	Adventurous	.639	.457	
5.	Finding new ways of answering	.620	.436	

Source: Computed Data

The factor loading of the variables in the entrepreneurial innovation factor varies from 0.620 to 0.713. The communality value is identified as higher in the case of having confidence even while doing a job for the first time since its communality value is 0.542. The included five variables in entrepreneurial innovation factor explain it to an extent of 74.70 per cent since its Cronbach Alpha is 0.747.

Variables in Perseverance and Hard Work Factor and its Reliability

The factor loading of the variables in perseverance and hard work factor and its communality values are drawn from the factor analysis. The overall reliability has been tested with the help of Cronbach Alpha. The results are given in Table 5.

TABLE 5 PERSEVERANCE AND HARD WORK FACTOR

Sl. No	Variables	Factors Loading	Communality	Cronbach's Alpha
1.	Not discouraged but ready for a tough course	.606	.517	0.739
2.	Not studying for the exams only	.596	.983	
3.	Interest in extracurricular activities	.591	.998	

Source: Computed Data

The factor loading of the variables in the perseverance and hard work factor varies from 0.591 to 0.606. The higher communality value is noticed in the case of interest in extracurricular activities, since its value is 0.998. The included variables in perseverance and hard work factor explain it to an extent of 73.90 per cent since its Cronbach Alpha is 0.739.

Variables in Leadership and Motivating Ability Factor and its Reliability

The factor loading of the variables in leadership and motivating ability factor, its communality and Cronbach alpha is given in Table 6.

TABLE 6 LEADERSHIP AND MOTIVATING ABILITY FACTOR

Sl. No	Variables	Factors Loading	Communality	Cronbach's Alpha
1.	Participating in all seminars conducted in the college from various departments	.575	.630	0.730
2.	Not keeping quiet when the exploration of course, teacher in not clear	.572	.524	

3.	Accepting leadership	.546	.513	
4.	Encouraging others when they are in need	.537	.540	

Source: Computed Data

The included four variables in leadership and motivating ability factor explain it to an extent of 73.00 per cent since its Cronbach Alpha is 0.730. The factor loading of the variables vary from 0.537 to 0.575. It reveals that the highly correlated variable in the leadership and motivating ability factor is 'Participating in all seminars conducted in the college from various departments' since its factor loading is 0.575. The higher communality is noticed in the case of 'Participating in all seminars conducted in the college from various departments' since its value is 0.630.

Variables in Need for Achievement Factor and its Reliability

The factor loading of the variables in need for achievement factor, its communality and Cronbach alpha is given in Table 7.

TABLE 7 NEED FOR ACHIEVEMENT FACTOR

Sl. No	Variables	Factors Loading	Communality	Cronbach's Alpha
1.	Boldness and self-confidence to face problems	.617	.478	0.728
2.	Forgetting little happiness to achieve goal	.585	.413	
3.	Attending coaching classes	.530	.553	
4.	Trying again till succeed	.520	.431	

Source: Computed Data

The included four variables in need for achievement factor explain it to an extent of 72.80 per cent since its Cronbach Alpha is 0.728. The factor loading of the variables vary from 0.520 to 0.617. It reveals that the highly correlated variable in the need for achievement factor is 'Self-confidence and Boldness of face problems' since its factor loading is 0.617. The higher communality is noticed in the case of 'Attending coaching classes' since its value is 0.553.

Variables in Risk taking ability Factor and its Reliability

The factor loading of the variables in risk taking ability factor, its communality and Cronbach alpha is given in Table 8.

TABLE 8 RISK TAKING ABILITY FACTOR

Sl. No	Variables	Factors Loading	Communality	Cronbach's Alpha
1.	Ready to give up the studies if needed	.768	.355	0.725
2.	Finding alternative solution for solving problem	.640	.883	
3.	Not missing competitions	.575	.888	
4.	Encouraging others when they are in need	.520	.403	

Source: Computed Data

The included two variables in risk taking ability factor explain it to an extent of 72.50 per cent since its Cronbach Alpha is 0.725. The factor loading of the variables vary from 0.520 to 0.768. It reveals that the highly correlated variable in the risk taking ability factor is 'Ready to give up the studies if needed' since its factor loading is 0.768. The higher communality is noticed in the case of 'Not missing competitions' since its value is 0.888.

TABLE 9 PROBLEMS ASSOCIATED WITH ENTREPRENEURIAL SKILLS – GARRETT RANKING ANALYSIS

Sl. No	Problems associated with entrepreneurial skills	Total Score	Average Score	Rank
1.	Inadequate qualified teachers with suitable professional experience	3209	42.78	IV
2.	Difficult to secure the financial support necessary to start a business venture	3910	52.13	III
3.	Inadequate university programs do not prepare for entrepreneurship	4907	65.43	I
4.	Afraid of competition and taking risks in business	2661	35.48	V
5.	Lack of self confidence and encouragements	4513	60.17	II

Source: Computed Data

It is seen from the result obtained through Garret Ranking for the problems associated with entrepreneurial skills, inadequate university programs do not prepare for entrepreneurship has been selected as first rank with a mean score of (65.43), lack of self confidence and encouragements are ranked second with a mean score of (60.17), difficult to secure the financial support necessary to start a business venture are ranked third with a mean score of (52.13), inadequate qualified teachers with suitable professional experience are ranked fourth with a mean score of (42.78) and afraid of competition and taking risks in business are ranked last with a mean score of (35.48).

SUGGESTIONS

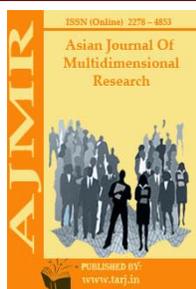
- ✓ The study suggested that the students need to be given updates through entrepreneurial workshops and conferences in various fields to establish the new venture in the future.
- ✓ The government has to extend more support in diverse areas to entrepreneurial activities.
- ✓ Integrate entrepreneurship related programs and activates in the established curriculum across different subjects so that it may add value to all degree courses.

CONCLUSION

The curriculum should be totally restructured if students will be made to acquire skills that will enable them to have access to the wide variety of entrepreneurship jobs and indeed make a career in information management. This requires educators to re-skill and cope with the new requirements so as to advance the profession to greater heights and retain its relevance and identity in a rapidly developing information society. With this, it has become crucial for the government to provide financial help to colleges all over the country to develop the essential infrastructure required to give hands on experience to students.

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HANDICRAFT SECTOR AND EMPLOYMENT GENERATION FOR THE RURAL YOUTHS IN INDIA

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ABSTRACT

Handicraft is our national heritage and despite its substantial contribution to the Indian economy in terms of employment and income, there is near total lack of information on the artisans. Handicrafts constitute an important segment of the decentralized/unorganized sector of our economy. Originally, started as a part time activity in rural areas, it has now transformed into flourishing economic activity due to significant market demand over the years. Handicrafts have big potential as they hold the key for sustaining not only the existing set of millions of artisans spread over length and breadth of the country, but also to increasingly large number of new entrants in the crafts activity. Presently, handicrafts are contributing substantially in employment generation and export. The sector, which is highly dispersed and unorganized, offers tremendous opportunities for sustainable employment, particularly in the rural areas. However, they lack access to the much-needed capital as well as suffer from absence of any governmental support for their welfare and well being. Handicraft artisans are spread throughout the country. The rural segment accounts for 78.2% units and 76.5% artisans. The proportion of household sector is much higher in rural areas compared to the non-household sector.

KEYWORDS: Artisans, Rural India, Handicraft, Employment.

INTRODUCTION

The terms “handicrafts” encompasses a wide range of artefacts. The informal sector which includes handicrafts has been described by the international labour organization (ILO) as a part of economic activity characterised by certain features like reliance on local available resources and skills, family ownership, small-scale operations, labour, intensity, traditional technology, skills generally acquired outside the formal school system, unregulated and competitive markets.

One of the best definitions of handicrafts is that adopted by UNESCO-UNCTAD /WTO (ITC) at Manila, 6-8 October 1997 during a symposium on crafts, which is

“Artisanal products are those produced by artisans, either completely by hand or with the help of hand tools or even mechanical means as long as the direct manual contribution of the artisan remains the most substantial nature of artisanal products derives from their distinctive features, which can be utilitarian, aesthetic, traditional, religiously and socially symbolic and significant “

Handicrafts are a part of the country’s rich cultural heritage and play a significant role in the national economy. The Handicrafts sector enjoys a special significance in the country’s economy in terms of employment generation as well as earning of foreign Exchange through exports. It plays a significant role in the country’s economy and provides employment to more than 7.3 million people; mostly from rural and semi-urban areas. Based on historical trends, the Handicrafts sector is expected to grow by 16 percent during 2013–17 and by another 16 percent during 2017–22.

Handicrafts are one of the key export segments of India trade with significant contributions coming from Tamil Nadu. Handicraft sector of Tamil Nadu is faced with several problems such as unorganisable marketing and inadequate market information, inadequate supports mechanism for product development, power interruptions and other infrastructural deficiencies, inadequacy of raw material at appropriate prices lack of mechanism for dispersal of technology for enhancing productivity, final finishing and lack of investment for fulfilling international requirement and a general poor image of the country as a supplier of quality goods with consistency.

OBJECTIVE AND METHODOLOGY

Main objectives of this paper To study the overview of Indian handicraft sector rural youths employment generation and government of India promoting schemes. This research work used only secondary information regarding Handicraft sector information, for the purpose. The secondary data collected from the Reports of the office of development commission (Handicraft). Ministry of Textile and Reports of the planning commission, Reports of Government of Tamil Nadu handicraft development and books, journal, various websites.

OVERVIEW OF INDIAN HANDICRAFT SECTOR:

The Handicrafts Sector plays a significant & important role in the country’s economy. It provides employment to a vast segment of crafts person in rural & semi urban areas and generates substantial foreign exchange for the country, while preserving its cultural heritage. Handicrafts have great potential, as they hold the key for sustaining not only the existing set of millions of artisans spread over length and breadth of the country, but also for the increasingly large number of new entrants in the crafts activity. Presently, handicrafts contribute substantially to employment generation and exports. Constraints: The Handicraft sector has, however, suffered due to its very nature of being unorganized, with the additional constraints of low capital, poor exposure to new technologies, absence of market intelligence, and a poor institutional framework. **No. of Artisans:** As per census

of Handicrafts being conducted in the 11th Plan the major highlights are as under: Total: 68.86 Lakhs, Male: 30.25 Lakhs, Female: 38.61 Lakhs.

Demographic Profile of Artisans:

Male	43.9 %
SC	20.8%
ST	7.5%
OBC	52.4%
General	19.2%

EMPLOYMENT PROMOTING GOVERNMENT SCHEMES:

Handicrafts constitute an important segment of the de-centralized/unorganized sector of our economy. It is mainly a rural based sector which has its reach in backward and in-accessible areas. Originally, handicraft started as a part time activity in the rural areas, however it has now transformed into a flourishing economic activity due to significant market demand over the years. Handicrafts have big potential as they hold the key for sustaining not only the existing set of millions of artisans, but also for increasingly large number of new entrants in the crafts activity. Presently, handicraft sector is contributing substantially towards employment generation and exports but this sector has suffered due to its unorganized nature along with additional constraints like lack of education, capital, and poor exposure to new technologies, absence of market intelligence and poor institutional framework. At present, the office of Development Commissioner (Handicraft) is implementing the following seven schemes for promotion and development of handicraft sector:

- (i) Baba Saheb Hastshilp Vikas Yojana
- (ii) Design and Technology Up-gradation
- (iii) Marketing Support and Services
- (iv) Research and development
- (v) Human and Resource Development
- (vi) Handicrafts Artisans Comprehensive Welfare Scheme Background
- (vii) Infrastructure and Technology Development Scheme.

Baba Saheb Hastshilp Vikas Yojana (AHVY) is a cluster specific scheme, the remaining schemes cut across clusters dealing with specialized interventions. Further, a synergy is missing between the various schemes which results in overall dilution in expected outcome. Under the existing format, the AHVY scheme envisaged sanctioning of a project to one implementing agency and it was entrusted with the responsibility of undertaking all the specialized interventions. Experience shows that one implementing agency normally does not have the expertise to execute the various specialized interventions such as design development, skill upgradation, technology support, marketing and infrastructural support. Furthermore, there is another basic flaw in the scheme as it envisages 'one shoe fits all' approach which is not in sync with reality as the needs and strengths of each cluster are unique.

This requires a change in the scheme design by adopting 'a need based cluster specific' approach. Therefore, it is proposed that an annual action plan will be prepared in advanced by earmarking cluster specific interventions to be carried out in a time-bound manner in the following year and implemented either departmentally or through various expert agencies. The following three pronged

approach will be adopted to put the sector on high growth trajectory as well as preserving existing cultural heritage:-

- I. Promoting premium handicrafts products for the niche market.
- II. Expansion of production base for utility based, life style and mass production handicrafts products.
- III. Preservation and protection of heritage/ languishing crafts.

Exquisite master-piece handicraft items with substantially high artistic content should command a higher price in the market. Such high-premium medium- volume handicraft products should be positioned in the niche market through strong promotional and advertisement efforts with development of “Handcrafted in India” mark which will create the willingness in customers to pay a much higher price. Growth of such products will be ensured through selection and training of young promising artisans with imaginative and artistic skills by the top-class master-craftsperson to facilitate the transfer of traditional skills. Direct e-sales of such products with suitable marketing, sourcing and logistic arrangements should result in many times higher incomes for the artisans and thus arresting the large scale migration of artisans to other jobs.

These heritage crafts can also be modified or re-designed to meet the requirement of the present market demand and thereby preserving them. The lack of proper processes and systems for identification, documentation and mapping of all crafts and clusters is still a major challenge which will be addressed by carrying out studies and surveys. The languishing crafts will be given additional design, training and marketing support so that crafts are revitalized. Promotion of handloom and handicraft will be linked with tourism keeping in view the potential for foreign as well as domestic tourists, whose number has been increasing steadily, due to higher disposable incomes and increase in the size of the middle class in the country.

The National Handicraft Development Programme for development and promotion of Handicrafts Sector will have the following three components: i. Ambedkar Hastshilp Vikas Yojana ii. Marketing Support iii. Research and Development

CONCLUSION

Indian handicraft industry one of the important role in impact in Indian economic. Indian handicraft sector one of main part in Indian export sector. During the period, the exports of Woodwares, Embroidered & Crocheted goods, Shawls as Artwares, Zari & Zari goods and Agarbatties & Attars showed the increasing trends of 8.97%, 2.42%, 31.40%, 42.99% and 7.71% respectively. Handicrafts decreased by 15.93%, 4.74%, 4.84% and 14.50% in rupees terms respectively. In USD terms exports of Woodwares, Embroidered & Crocheted goods, Shawls as Artwares, Zari & Zari goods, and Agarbatties & Attars showed the increasing trends of 13.42%, 6.60%, 45.61%, 49.22% and 11.96% respectively? Handicrafts showed negative growth by 12.64%, 0.91%, 1.05% and 11.08%. Overall decrease in the rupee term was 5.59% and decrease in the US \$ term was 1.80%.

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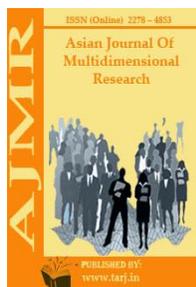
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**FARMER'S MARKETS IN TAMIL NADU: INCREASING OPTIONS FOR
RURAL PRODUCERS, IMPROVING ACCESS FOR URBAN CONSUMERS**

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ABSTRACT

Indian agricultural marketing system is traditional where the producer gets less and the consumer dominates. There is a long chain of middlemen in the marketing system. This paper describes the impact of farmers' markets on the livelihoods of the most vulnerable key groups: on the production side, small and marginal farmers and especially farming women; among traders, vegetable headload vendors; and on the consumption side, the residents of low-income urban neighborhoods. It draws on research conducted in three study locations, each consisting on one farmers' market and three feeder villages. The markets were located in three urban centres: Madurai, Tamil Nadu's second largest city with a population of over one million; Tirunelveli, another large centre which, like Madurai, is under the administration of a City Corporation. The three low income neighborhoods were all in Madurai, but with differences in terms of distance from the markets and in whether the settlement was well-established or recent, and therefore with possibly higher levels of insecurity in incomes and tenure. The next section provides some background information on the conventional vegetable markets and the farmers' market initiative.

KEYWORDS: *Farmers' Market, Urban Neighborhoods, Rural Producers, Urban Consumers.*

INTRODUCTION:

Food is perhaps the most important commodity linking rural producers and urban consumers. Because of its significance, it also attracts a number of other actors, including traders, ranging from

large wholesalers to petty traders and street vendors and, most crucially, the state. Since Independence, food has remained an extremely important issue on the Indian policy agenda. National policies address primarily the production and distribution of food grains through the Public Distribution System but, since the mid-1990s, a new generation of state-level initiatives deals specifically and exclusively with the production and marketing of fresh vegetables and fruit.

FARMERS MARKET (UZHAVAR SANDHAI) IN TAMIL NADU:

Agriculture occupies a very important role in the growth of economy of our country, which is also the backbone of the economic system. India is primarily an agricultural country. The prosperity of the Indian economy is dependent on the course of agricultural production. Of course, agriculture contributes a major share of the national income of India. In India, agriculture meets almost the entire food requirements of the people. Agriculture also provides fodder to sustain livestock whose number runs to several crores.

In the field of agriculture, marketing determines the value of the agricultural product in terms of money and delivers them to the final customer. Most of the farmers sell their produce through village level markets, fairs, Mandies, Co-operative Societies etc. In the above process of agricultural marketing, the middlemen exploit farmers as well as consumers. In order to eliminate the middlemen between farmers and consumers, the Government of Tamil Nadu introduced the new concept, namely “UZHAVAR SANTHAI” in 1999.

Generally, the middlemen and wholesale businessmen purchase the Agricultural products from the farmers at a lower price. They also get the commission from the farmers for the transactions made. In turn, fresh vegetables and fruits purchased at the lower price from the farmers are sold out to retail businessmen at higher price and the retail businessmen sell those Agricultural Products further at higher price to the consumers. As a result, the farmers get only the lower price for their produce whereas the consumers have to pay higher price for the same produce. Hence, the Government of Tamil Nadu has introduced an alternate scheme of marketing, which is known as “UZHAVAR SANTHAI” in order to derive more benefits to the farmers as well as consumers.

REVIEW OF LITERATURE:

The following reviews of related literature on uzHAVAR sandhai, rythu bazaar, direct marketing, Farmer's market, marketing channels, Price spread in vegetable marketing, and Marketing efficiency of agricultural product.

2013 - Selvaraj M., Shakeel - Ul - Rehman (2013), “Factors Influencing Customer Preference towards Uzhavar Sandhais (Farmers' Market) in Namakkal District Tamil Nadu”

2015 - Elangovan A., Yazhini S. “Direct Agricultural marketing - A study of Uzhavar Sandhai (Farmers' Market) in Salem District”

OBJECTIVES:

- ❖ To eliminate middlemen and traders from the marketing of vegetables in the farmer's markets.
- ❖ To maintain stability in the prices of fresh vegetables and fruits.
- ❖ To give full satisfaction to the farmers and public.
- ❖ To promote awareness of and provide training on the preservation and packing of perishable fresh vegetables and fruit.

METHODOLOGY:

The Secondary data has been collected from various articles, journals, annual report, manuals etc.

THE IMPACT OF FARMERS' MARKETS ON SMALL-SCALE PRODUCERS:

Access to markets is essential for increasing agricultural production and farmers' incomes. This is especially the case for small producers who because of limited volumes and seasonal fluctuations in their production, often find it difficult to enter marketing systems dominated by large traders. However, access to markets is not the only factor affecting farmers: other assets, such as land, water, labour and access to roads and transport networks are just as important. Agricultural production patterns in much of Tamil Nadu have changed in the past decade, following semi-drought conditions and increases in migration and non-farm employment in the rural areas. Due to limited water availability, made worse by the lack of public investment in irrigation tanks and canals since 1991, even large landholders have switched to horticulture on a reduced portion of their farms. Farmers' markets, with their focus on vegetables, therefore respond to current changes in farming practices in many areas of Tamil Nadu.

FARMERS' MARKETS AND LOW-INCOME CONSUMERS:

Most farmers' markets in Tamil Nadu are located in high- or middle-income neighborhoods. This, together with the importance given to adequate parking facilities in the construction of the markets, suggests a bias in favour of middle- and higher-income consumers. It is certainly true that attracting and retaining these types of consumers is important for the continuing commercial success of the markets. At the same time, it is likely that the nutritional status of low-income groups would benefit more from access to lower-priced fresh vegetables, than that of higher-income groups who already have access to a wider range of options. Three key factors affect urban low-income groups' access to food markets, and are also relevant to farmers' markets. These are: accessibility of retail outlets; affordability of the food sold; and acceptability of the food in relation to taste, personal or cultural preferences, preparation time and the need to buy additional items for cooking, such as oil. Food practices are affected not only by income but also by whether this is earned on a weekly or daily basis. Households relying on daily earnings are also less secure, since this is usually linked to casual jobs such as construction work, or to jobs such as head load vending or tricycle pulling where earnings can fluctuate widely from one day to another. These are also the types of employment which provide the lowest earnings, adding to households' financial insecurity. Households which rely on weekly earnings are better able to plan their food expenditure and to save by buying some items in bulk. Weekly wages are linked to better-paid and relatively more secure jobs.

CONCLUSIONS:

Since the change in state government in Tamil Nadu in 2001, the farmers' markets initiative has lost its prominence on the policy agenda, and administrative, institutional and political support has been dwindling. There were indeed numerous shortcomings in how the initiative was conceived and implemented. This is perhaps not surprising given the short preparation time and the top-down approach which did not include any form of consultation with farmers and with urban-based consumers. However, with the increasing popularity of similar initiatives in other with farmers and with urban-based consumers. However, with the increasing popularity of similar initiatives in other Indian states and in many other parts of the world, important lessons can be learnt from the Tamil Nadu experience.

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**FINANCIAL ASSISTANCE AND INCENTIVES TO INNOVATIVE
ENTREPRENEUR BY CO-OPERATIVE BANK IN INDIA**

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ABSTRACT

In spite of having a large publicly funded science and technology infrastructure and a sizeable education base, India has not been able to realize its innovative potential due to a fragmented innovation ecosystem. The government of India has taken many initiatives towards strengthening the innovation ecosystem, the most important of which are: i) the establishment of the National Innovation Council, whose mandate is to coordinate various innovation-related activities, and ii) the new Science, Technology and Innovation Policy 2013, which is intended to promote entrepreneurship and science-led solutions for sustainable and inclusive growth. With a focus on this new policy initiative, this paper describes the current innovation ecosystem, and it discusses the efforts made by the government towards the promotion of innovation for entrepreneurship development and sustainable growth by providing such financial assistance. With the implementation of this new policy the early indications are that India is poised to take a big leap towards innovation-led growth.

KEYWORDS: Financial Assistance, Innovation, Entrepreneurship Development.

INTRODUCTION

Entrepreneurship development is one of the mechanisms adopted by the Government of India towards the creation of job opportunities. The government's assumption is that support for innovation will enhance entrepreneurship development, which will in turn accelerate economic growth.

This paper provides the necessary background to place the current innovation ecosystem within the Indian context, highlights some of the related challenges facing India today, and describes efforts made by the government towards the promotion of innovation for entrepreneurship development.

The Indian Context

The people of India, especially the young, crave employment. There is a limitation to employment opportunities offered by the various sectors of economy, but the government does provide employment guarantee programs. However, these programs are targeted at providing basic needs and tend to provide labour-intensive jobs that have no link with innovation. There is a realization that, "to sustain rapid growth and alleviate poverty, India needs to aggressively harness its innovative potential, relying on innovation-led, rapid, and inclusive growth to achieve economic and social transformation". The innovative potential of the young Indian population, if supported through an effective innovation ecosystem, holds potential for developing entrepreneurship and providing the growth and job opportunities that India needs.

Co-operative Movement in India:

The success achieved by many co-operative societies in western countries made the Government to think that the co-operative movement was the solution to relieve the hardships of the farmers and the weaker sections of the society. Sir Frederick Nicholson was deputed to European countries to study the working of the co-operative societies there and to suggest measures for the introduction of co-operative movement in India. On his recommendation the co-operative movement was introduced in India by the enactment of the co-operative societies Act of 1904. Under this Act it was possible to establish only credit co-operative societies. In 1912 the Government passed another Act to facilitate the formation of Non-credit co-operative societies. Though the initiative is taken by the Government to introduce co-operative movement, it acquired popularity among people soon. At present a large number of different types of co-operative societies are functioning throughout India.

Objectives of the Study:

- To study different areas of banking functions in credit management
- To check out the financial stability of the bank
- To study about proper allocations of funds such as providing loans, various investment borrowings.

METHODOLOGY:

The study is based on secondary data. Secondary data was collected from annual reports and also existing manuals and like company records balance sheet and necessary records.

India's national innovation system

The current national innovation system in India is a vast and complex system comprised of knowledge producers such as science and technology institutions, academia, and innovating

individuals and knowledge users (e.g., industry-production/services in the public and private sectors). Various governments in India have given priority to science, technology, and innovation, and therefore India has evolved a large publicly funded R&D structure. There are various councils and research structures under various ministries, which cater to different research areas and which are distributed around the country. Examples are

- Indian Council of Agricultural Research (ICAR): established in 1929; 99 institutes and 17 research centres
- Indian Council of Medical Research (ICMR): established in 1911; 30 laboratories
- Defence Research & Development Organisation (DRDO): established in 1958; 48 laboratories

The role of government to support and encourage innovation development to entrepreneurs

- 1. Create incentives for risk capital.** Establish policies (e.g. reduced capital gains taxes) and programs (e.g. matching funding with the private sector such as the SBIR from the US government) to ensure the availability of risk capital.
- 2. Establish incentives for small and large businesses to co-innovate together.** Create a tax and IP incentive for large businesses to invest, partner and support the innovations created by small businesses. Small businesses need the size and scale of large businesses to bring their ideas to market while at the same time, large businesses need the breakthrough innovations coming from small businesses.
- 3. Encourage entrepreneurs to invest in R&D.** Eliminate the negative incentives such as the US governments AMT that wipes out any R&D tax credit for most small businesses.
- 4. Build leverage into innovation programs.** Establish incentives (reduced red tape, special infrastructure investment, hiring and training incentives, etc) to invest in common areas thereby creating an ecosystem of participants (university, investors, entrepreneurs, large businesses).
- 5. Commit to graduating workers prepared for the creative/innovation economy.** Embed creativity and innovation training into each subject taught in the classroom. Make creativity/innovation just as important as the other core subjects. What are some examples of the skills that students need to learn?

Current Challenges

The author's view of the key challenges faced by India's innovation ecosystem and entrepreneurship in general are listed and described below:

- 1. *Fragmented policy and policy implementation:*** There has been no comprehensive policy focusing on innovation and entrepreneurship so far. Also, the mechanisms to operate existing, fragmented policies were not uniform, which resulted in gaps in understanding and failure to achieve the desired effects of such policies.
- 2. *Inadequate funding of R&D:*** Little national funding is available for R&D: from 2011 to 2012 it was only 0.88% of gross domestic product (NSTMIS, 2013). Consequentially, even less funding is available to the academic and R&D institutions. Out of the total R&D expenditure incurred in the country, about 63% of the expenditure is incurred by the government itself and the total R&D expenditure incurred by industry altogether is equivalent to the amount just one global multinational spends on its in-house R&D (NSTMIS, 2013).

3. **Difficult and lengthy funding procedures:** Although funding is available from banks and public sources the procedures for accessing such funding are often complex, cumbersome, lengthy, and bureaucratic, in other words, not conducive to innovation and entrepreneurship. Moreover, despite these difficult and lengthy procedures, the system seeks immediate returns. However, the returns from innovation are often uncertain, late, or not quantifiable immediately.
4. **Non-conducive education system:** The general education system is still too focused on grades and careers and is not oriented toward innovation and entrepreneurship. This situation is further worsened by the inherent problems of lack of infrastructure and good facilities in the educational institutions; delays in the funding system; and delays in the funds or other support reaching innovation projects. While industry craves solutions to their problems, the academic institutions are generally too busy performing routine academic exercises, churning out educated manpower that is often ill suited to either innovative industries or entrepreneurship. However, exceptions to this general view include a few high-end academic institutions such as Indian Institutes of Technology and similar institutions.
5. **Poor infrastructure facilities in villages:** Basic infrastructure facilities such as electricity, Internet, roads and rail, and even the availability of a skilled workforce, are not evenly distributed in India and often weak in smaller cities or towns and rural parts of the country. Thereby, there is less scope for innovation and entrepreneurship to flourish in such areas. In most cases, innovators and entrepreneurs must travel long distances – at their own expense – to receive mentorship or other support.

CONCLUSION

It can be concluded that the business performance of DCCBs in Warangal District has been increasing year by year from the observation of financial statements of the bank. In case of deposits the trends in deposits are observed to be increasing and lending advances is also increased but the rate of increase fast. Its increasing levels are slow. It can also be understood that the performance trend of share capital reserves etc are also increasing but at less percentage not even above 10% only the working capital has a remarkable increase.

The overall performance is averagely considered as satisfactory. Therefore it is concluded that DCCBs are working satisfactorily but financial results are still to be increased by creating and promoting awareness about bank facilities to rural people and moreover due to illiteracy and low educational levels rural people may not understand the long procedures or formalities in bank. Therefore it is suggested to provide assistance to people to complete banking formalities or to reduce lengthy procedures in Banks.

The main initiatives are provision of funds and removing the sluggishness in the ecosystem for innovations by improving linkages and making it vibrant in a comprehensive way. The policy is in place; now, its success depends on its implementation. Sometime will need before conclusions can be drawn about the policy's ultimate effects on the growth path. However, the new direction reflects strong growth aspirations and resonates with the zeal and zest of the youth who wish to journey on the risky path of innovation-based entrepreneurship.

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**A CRITICAL LOOK AT EMPLOYMENT SKILLS IN THE CONTEXT OF
CONTEMPORARY SOCIOECONOMIC CONDITIONS**

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ABSTRACT

This research paper analyses the most needed work skills and qualities for men and women in the context of contemporary social and economic conditions. It is carried out in Tuticorin and Tirunelveli districts of Tamilnadu. For that, opinion from 70 college professors was sought. This sample of respondents will have equal gender representation with 35 males and 35 females. Non-random convenience sampling was employed to identify them. Skill or quality that is imperative for employers and employees is analysed with male-female differentiation of respondents. This reveals whether gender of a professor influences his or her opinion to see things in a different way. Multiple variable analysis of variance is the statistical tool employed to analyse data structure. Nevertheless, this paper is highly qualitative in the sense that it lays emphasis on macro social and economic issues. Men and women are scandalised overwhelmingly by desolating macro conditions. They are not desperately after skills development. Only if the environment transforms for good, which however is highly unlikely, skills and qualities will have their true meaning and efficacy. Likewise, concept of employability should not be applied to the employee alone but also to the employer. The question of whether the employer deserves to be an employer who merits subservience arises as much as whether the employee deserves to be an employee who exhibits subservience. Any study sidestepping this cause-effect dimension is the zenith of absurdity that only furthers the desolation.

KEYWORD: *Skill, Employee, Employer, concept, Employability, cause-effect.*

INTRODUCTION

This research paper analyses the most needed work skills and qualities for men and women in the context of contemporary social and economic conditions. It is carried out in Tuticorin and Tirunelveli districts of Tamilnadu. For that, opinion from 70 college professors was sought. This sample of respondents will have equal gender representation with 35 males and 35 females. Non-random convenience sampling was employed to identify them. Skill or quality that is imperative for employers and employees is analysed with male-female differentiation of respondents. This reveals whether gender of a professor influences his or her opinion to see things in a different way. Multiple variable analysis of variance is the statistical tool employed to analyse data structure. Nevertheless, this paper is highly qualitative in the sense that it lays emphasis on macro social and economic issues.

Region's Socioeconomic Background

Tuticorin and Tirunelveli districts once had vibrant community based vocations and industries. The region was of serenity and peace that lived in its rural ventures. From rice to salt, palm products to seafood, masonry to handicraft, it remained front runner to the output of many goods and services of value and utility. Bulk of economic wealth in the districts was generated by way of such tiny, small and medium industries and vocations. Lately however, this vocational system has found itself devoid of labour, resources, money and patronage owing to the onslaught of commercial endeavours. It is partially attributable to pernicious effects of unrestrained liberalisation and corporatism. Cardinal reason is the rapacious human mindset when it comes to utilising nature and resources. A clique of deviants with blessing from State power on one side and vile apathetic masses on the other have corrupted and destroyed almost everything good and moral. Therefore, balance of entire trade and commerce and pursuant social orientation have transmuted, that from production based venture system to, or, in favour of, academic, technical and service based sectoral mercantilism.

Thus, decimation of productive vocational system is the bitter fruit brought upon the land and people under the banner of liberalised development. Every industry or occupation degenerated into ruthless return maximisation endeavour. Came along with them were, controversial materials and methods such as production boost and optimisation, questionable practices such as price fixation and manipulation, unethical policies such as recycling of unsold lots, and unfair competitive models such as subdual of competitor as if mortal enemy. With the complete inversion of spiritual, social, economic and occupational values, human life narrowed down to the savage pursuit of money, power and pleasure with inordinate extravaganza on one side and stinging impoverishment on the other. The mass of rural entrepreneurs, mostly farmers, craftsmen and artisans, are uprooted from their traditional sources of livelihood. Transfer of this population from both agricultural and non-agricultural sectors to corporate, industrial and service sectors, together with the weakening of the middle classes, has lead to the creation of an indignant subhuman class for the first time in history. Many fall upon the truth that custom is replaced by contract, cooperation by competition, intimate neighbourhood by impersonal anonymity, mutual help by exploitation, security of joint family by seclusive insecurity, and abundance of nature, resources and vocations by filth, penury and unemployment. Breakneck pressure on land, water and resources now makes such lines of vocations and industries uneconomic and undignified. Unfortunately, all this happen dreadfully under the aegis of the State by the excuses of law and order, development, national security, government policy, equality, liberty, modernism, and like colourful terms. It seems conditions have gone to the point of no return.

Four issues namely unbridled corporatism, unwieldy bureaucracy, state lavishness, and skewed development remain as root causes of all these, that mock at the very foundations of justice in society and economy. They are analysed here.

Unbridled corporatism

Most of corporate products are pernicious, let alone useless. In the event of their being useful, come with attached stings like much inflated cost, dependence for usage and maintenance, and forced addiction or enslavement. Corporate relevance upon economy is rather minimal as in every nation, predominant of wealth is generated by diligent men and women under community vocational systems. Evils the corporates commit upon humankind far outweigh their rationale for existence, from consuming resources that are otherwise meant for local communities and vocations to polluting society and environment by harmful drugs, chemicals, weapons, effluents and more. Their talk of optimality and effectiveness is only for them to eat up labour and resources, put everything into their insatiable mouth, and make more money out of blood and thin air.

A typical Indian corporate has neither technology nor responsibility. It, under State support, meanders in gullible countries around the world to amass technology components of third rated quality for throwaway prices. It assembles them at their industry line, albeit with knowhow from the same gullible component and technology providers. Then they multiply the already-inflated cost with some unimaginably higher multiplier arising in their caprice of mind, and fix it as price. When there is no one to take their products, there is a standby called “government”. It takes their manufacture in bulk in yet another level of inflated price, and as the consummate malevolence, provides them a service contract for prolonged period at an unimaginable price tag. An evil State is the benefactor and protector of corporate rapacity, patronising them with moral and financial support by its muscle and fire power. If the nation-state is symbolised as a female hog, corporates are one of its rapacious sucklings.

Unwieldy bureaucracy

Indian governance structures are characteristically different from that in other nations. Most nations take forward the ideology of dominant native race. Unlike that, Indian one is built on Hindu nationalism, but carefully camouflaged under a secular cloak. Bureaucrats, especially civil servants, remain the backbone of this system. Putin, when needed to end presidency in 2012, vehemently stated that he could not simply hand down the country to bureaucrats (Russia Today, 2013). Thus, positions of authority demand uncompromising dedication which if at all comes only after certain age by way of long-suffering and experience, both in work and family. Taking the case of Indian civil services, in 2001, the then Planning Commission published a report that these Group 1 services did great disservice to nation (Undated issue of The Hindu in 2001). It lamented that they did not at all serve the purpose they had been created for. That report was thrown into dustbin. Starting from a humble position, gradually learning work and virtues, and simultaneously suffering hardships and battles at home, one attains capability to take authority in his late 50's. Instead, men and women in their 20's or 30's, when placed in such highly powerful positions, would deflower it by their ignorance and carnality. After a passing of time, and in the confluence of detrimental effects, the administration gets rotten to the core, which already is. How can clearing of this exam automatically assure that a person has become an able administrator? Who can prove there is very high correlation between the passing of this exam and the certainty of work diligence afterwards? It is squarely to the contrary. Clearing it gives a false sense of achievement which breeds superiority and exclusivity. That is why Indian civil servants are the most corrupt, most inefficient, yet most

arrogant. Getting past a two-stage examination and interview provide them with inordinate invulnerability and freewill. They have totally corrupted and destroyed the nation.

State hypocrisy

Government is now an elite employer. Its extravaganza and lavishness knows no bounds. Its doling out of four or five times higher an amount as salary and benefits to its subjects in contrast to self-financing or private institutions for a job demanding the same educational qualification, work specification, and skill level is just a top branch. Clandestine, prioritised, and non-formal swallows are the tree of lavishness itself. To be an elite employer, employer need to be elite, whose earnings should far surpass expenditure? For example, a Company has technology that no one else can match, which it enhances year by year, and is able to sell out all its production out of that technology even for a premium, then it is surely an elite employer. Nvidia Corporation producing graphics chipsets, Almaz Antey producing anti-missile systems, and Airbus Industries producing commercial aircraft are examples. In that sense, elite salary is justified. In the case of government, nothing like this exists. It only collects money from people under the rationale of governance. Afterwards, it unforgivably expands the scope of revenue collection by many satirical terms like tax, duty, excise, toll, cess, and the like, only to put almost everything into its insatiable mouth.

Method of entering that domain is another hypocrisy. It is based on exams and quotas. In the recruitment process, creativity, innovativeness and diligence are outrightly discarded. Instead, meritoriousness and pursuant selection are ensured to be based on remembering of names and dates, ability to manipulate numbers and symbols, picking of correct one from confusing lookalikes, and many other absurdities, which are more suitable for women. Adding insult to injury is the compulsory job quota for women. That is, wilfully giving passmark to the failed one and taking away the chance of the meritorious. Many meritorious men and women are ignominiously defeated in the race. It burns the society's fabric by inequality and injustice.

Skewed development

A concerted effort is being undertaken to remove virtue out of everything and in lieu paint anything by monetary or sensual colour. Innocence, charity, frugality, chastity, forgiveness, and the like become weaknesses, but salaciousness, immodesty, raw force, defrauding, compromising behaviour, and the like become strengths. Imperious state is worshipped in its muscle and firepower. Under its development model, it wilfully neglects socially vital areas like agriculture, healthcare and education, but promptly swarms military, police, revenue and taxation with personnel, and allocate inordinate resources. Local production, which reflects local demand, is decimated by the enforcement of bureaucratic, legal, administrative and non-formal hurdles. Technology is used as a weapon of submission. When all this come to pass, once proud entrepreneurs and skilled workmen are driven out towards one of the three conditions - to end up in a vicious cycle of never-ending debt and ignominy, migrate desperately to cities for avenues of survival, or settle helplessly in employments of peripheral, secretarial nature.

Afterwards, price of essential commodities skyrocket, their quality greatly compromised, and availability made vulnerable by market and speculative forces. Conversely, inessential and pernicious products flooding the market destroy environment, health, culture, harmony, savings and everything. Productive lands leave way to constructions of every kind of filth, and productive vocations leave way to ventures of speculative and intermediary trade. Crass mercantilism kills community orientation. In the end, only corporate coolies, governmental slaves, and institutional farmhands thrive under the ruling elite and its stooges. Serpents slither through the cobweb of laws,

but insects get entrapped. Thus, once proud workman or woman ending up in cities and urban centres blink to the reality of ignominious worthlessness. A small vendor or not-so-skilled workman happening to be a house owner in that metropolitan area, otherwise as worthless as a domestic ass, becomes superior to a professor or doctor who need to live as a tenant in the house of that “owner”. Power distance, worth difference, and value gap that otherwise naturally exist among persons, occupations and industries, and are crucial to maintain social order, are forcefully levelled to provide a fake equality. Thus the lowest of the lowest and the wickedest of the wickedest gain control over learned and holy people.

Skills and qualities needed the most for today’s social and economic environment - An analysis

In the context of such social and economic deterioration, an attempt is made to seek opinion from 70 college professors within Tuticorin and Tirunelveli districts, 35 males and 35 females, as regards skills and qualities needed the most for today’s social and economic environment. Four skills and qualities are identified and explained below.

- Technical, vocational

Ability to complete or execute job in a line of work. Also, inclination to constant stream of learning, self-correction, and course change.

- Tactical, interpersonal

Ability to exhibit flexibility and adaptability in work behaviour and relationship, and accept things in an empathetic and beyond-ego manner.

- Educational, conceptual

Ability to see things strategically in a bird’s view with support from acquired education and learning, and employ it for the discernment of present and future.

- Ethical, moral

Ability to display fortitude, long-suffering, and acceptance in personal and work environment. Employer is to be an exemplary employee beforehand, and employer is to be a prototype future employer.

Respondents are not required to rank the four skills and qualities. Instead, they are to choose the most exigent one in contemporary environment. It is done both for employer and employee. For, an employer not being in the true sense of employer, but demands unquestioned and blind subordination with his or her usurped riches and power, and also exhibits imbecility in work virtues is as offensive as an employee without real workmanship but full of fraud and sloth. Thus the true sense of being a workman applies equally to the employer and employee alike. God created every men equal in the way that anything, like becoming an employer or employee, should be earned in a honest and equitable manner. Claiming exclusivity or superiority, often fake, by ulterior means and methods is abomination.

Naturally thus the question evolves as: “Which skill or quality is required the most for employer and for employee? (Select only one among four)”. Table 1 has opinion summary classified by target group and gender.

TABLE 1 - SKILLS AND QUALITIES NEEDED THE MOST FOR TODAY'S SOCIAL AND ECONOMIC ENVIRONMENT - OPINION SUMMARY

S. No.	Skill / quality	For employer			For employee		
		Male	Female	Total	Male	Female	Total
1.	Technical, vocational	4	6	10	11	9	20
2.	Tactical, interpersonal	4	9	13	6	13	19
3.	Educational, conceptual	17	14	31	5	7	12
4.	Ethical, moral	10	6	16	13	6	19
Total		35	35	70	35	35	70

(Source: Primary Data)

Table reveals that educational and conceptual skills are imperative than any other species of skills for employers. Male and female professors by and large converge in this. Females begin to diverge from male counterparts after that. While male professors regard ethical and moral qualities as another imperative, female professors put tactical and interpersonal skills ahead of it.

Table further reveals that gender driven priorities vary more intensely in the case of employees. While male professors see ethical and moral qualities as the most pressing virtue for employees, females see tactical and interpersonal skills as the need of the hour. Not only that, females relegate ethical and moral qualities to the least important domain.

In summary, male and female professors see the four skills and qualities needed the most for today's social and economic environment in entirely different ways. However, essence and quality of such variation are assessed by multiple variable analysis of variance. Table 2 has test results.

TABLE 2 - SKILLS, QUALITIES NEEDED THE MOST FOR TODAY'S SOCIAL AND ECONOMIC ENVIRONMENT - DIFFERENCE BY GENDER

Employer:				
1. Individual Significances	A	A	A	A
	1	2	3	4
F	0.46	2.37	0.51	1.28
P	0.50	0.13	0.48	0.26
2. Combined Exact Significance	Indicator	df (N)	df (D)	P
Wilks' Lambda	0.25	4	66	0.00
Pillai Trace	0.79	4	66	0.00
Employee:				
1. Individual Significances	A	A	A	A
	1	2	3	4
F	0.27	3.62	0.39	3.62
P	0.60	0.06	0.53	0.06
2. Combined Exact Significance	Indicator	df (N)	df (D)	P
Wilks' Lambda	-0.58	4	66	0.00
Pillai Trace	1.71	4	66	0.00
Description:				
1. A ₁ , A ₂ , A ₃ and A ₄ are the four skills or qualities such that,				

- A - Technical, vocational
1
- A - Tactical, interpersonal
2
- A - Educational, conceptual
3
- A - Ethical, moral
4

2. df (N) is Degrees of Freedom for Numerator.
3. df (D) is Degrees of Freedom for Denominator.

(Derived Data)

Table reinforces the highly conflicting viewpoint between male and female professors in identifying the most essential skill or quality needed for employers and employees in contemporary social and economic conditions. Their dissonance, irrespective of whether they rate for Employer or Employee, is stronger in second and fourth attributes, “Tactical, interpersonal” and “Ethical, moral”. In the first and third attributes, although it is not a case of divergence, it is not concordance either, wherein intensity of difference is not adequate to take it toward significance. Rather, collective influence of four attributes pulls data structure to the domain of high significance. Nevertheless, their difference is bare and naked in the case of Employee as Wilks’ Lambda goes into negative domain and thrusts Pillai Trace to acquire a value of more than unity, only to underscore that opinion variance in any of the four skills or qualities is more than fully explained by gender differences. Thus gender qualities substantially influence the professors’ identification of skills and qualities crucial to survive in today’s social and economic environment.

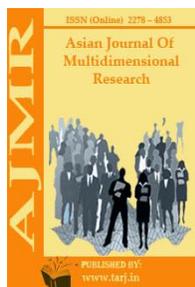
CONCLUSION

Men and women are scandalised overwhelmingly by desolating macro conditions. They are not desperately after skills development. Only if the environment transforms for good, which however is highly unlikely, skills and qualities will have their true meaning and efficacy. Likewise, concept of employability should not be applied to the employee alone but also to the employer. The question of whether the employer deserves to be an employer who merits subservience arises as much as whether the employee deserves to be an employee who exhibits subservience. Any study sidestepping this cause-effect dimension is the zenith of absurdity that only furthers the desolation.

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CONSUMER ATTITUDE TOWARDS IN GREEN FOOD

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ABSTRACT

Consumers' food consumption patterns are changing rapidly. Consumers are becoming more concerned about the food they consume. They tend to consume food that is nutritious, healthy, safe and friendly to the environment and animals. Thus, the green concept is now steadily being disseminated among consumers in conjunction with the sustainability and conservation of agricultural development. Green foods refer to foods that are safe for consumption, fine in quality and are nutritious in meeting the principle of sustainable development. From the last decade onwards people became more concerned about their health as a result of which they are using more of green products. Green products can be stated as having less of an impact on the environment and are less damaging to human health than conventional products, and hence are also called as sustainable or environment friendly products. Green products are produced from recycled components, (i.e., the decomposition of residues of food and food products instead of chemical fertilizers) are manufactured in a more energy-conservative way, or are supplied to the market with more environmental friendly way.

KEYWORDS: *Green Food, Greenconsumer, Green Product.*

INTRODUCTION

Green foods industry is one of the fastest growing sectors of the food industry in the last decade. Green food includes food products obtained from a farming system which avoids using synthetic fertilizers, pesticides, hormones, genetically modified organisms and irradiation. The purpose of Green farming is to enhance the natural biological cycles and to meet minimum animal welfare standards (Lockie et al., 2004). Generally, farming system used for green food production makes use

of the benefits of modern scientific methods and state of the art technologies to offer a more sustainable solution to food production (Institute of Food Science and Technology, 2005). In order to qualify a product into Green food, certain guidelines and restrictions are developed by various private and government organizations from different countries. For example, genetically-modified organisms and antibiotics are strictly prohibited in Green standards for animal husbandry and only 30 additives are permitted in certain conditions (Soil Association, 2000).

The intention of consumers to purchase Green foods has been an interesting study area and number of researchers has conducted several studies in understanding what motivates people to purchase Green food products

LITERATURE REVIEW

Anderson and Cunningham (1972) who were the pioneers in profiling green consumers characterised them as individuals that not only intend to satisfy their personal needs, but also are concerned about the welfare of society and the environment, belonging to a socio-economic class above the average and professional occupations of recognition and status. Green consumers have been found differing in their profiles across countries (Chan, 1999; Diamantopoulos et al., 2003).

Green consumer behaviour is the behaviour of an individual who considers environmental or social issues while making purchasing or non-purchasing decisions. Green consumerism is often discussed as a form of 'pro-social' consumer behaviour (Wiener and Doeshler, 1991).

Behaviour that is socially conscious or socially responsible (Antil, 1984) that involves an 'environmentalist' perspective (Schlossberg, 1991) and may thus be called 'environmentally concerned consumption' (Henion and Wilson, 1976).

A classic definition (Henion and Wilson, 1976) describes them as 'environmentally concerned consumers'. Under the broad definition of green consumerism, consumers voluntarily contribute to environmental interests by making rational decisions in their purchase, usage and disposal (Pettit and Sheppard, 1992).

OBJECTIVES OF THE STUDY

- To understand the concept of green marketing.
- To study the CONSUMER ATTITUDE TOWARDS green FOOD.

METHODOLOGY

We collect this data from secondary sources such as magazines, Books, and Internet

Green food

The National Organic Program (run by the USDA) is in charge of the legal definition of organic in the United States and does organic certification. Green food production is a self-regulated industry with government oversight in some countries, distinct from private gardening. Currently, the European Union, the United States, Canada, Japan and many other countries require producers to obtain special certification based on government-defined standards in order to market food as green within their borders. In the context of these regulations, foods marketed as green are produced in a way that complies with green standards set by national governments and international green industry trade organizations.

There are 10 most important reasons why green is important:

1. Green farming techniques improve the soil.
2. Green foods are free of genetically modifies organism.
3. Green foods are not irradiated.
4. Biodiversity is improved.
5. Green farming does not use synthetic pesticides.
6. Water is not contaminated by chemical run off from conventional farms.
7. Reduced reliance on chemical and agribusiness cooperation is better for the farmers.
8. Animal cruelty.
9. Organically raised animal animals are not given antibiotics.
10. We pay the cost way or another.

Green food industry in India:

India today is on the threshold of angreen revolution and Indian green Food industry though at a nascent stage, has experienced steadfast growth in past few years. The country's budding green food market is transforming into world's fastest growing green food market backed by a shift in consumer behavior and spending patterns.

Trends in the Industry

- A. green Food Stores
- B. New Varieties on offer
- C. Rising Investments
- D. Marketing Techniques

CONCEPTUAL FRAMEWORK OF THE STUDY

According to the Theory of reasoned action (Ajzen, 1980), intention is considered as the best predictor of actual behavior because it is the desired behavior of the consumer. In addition, attitude towards behavior is regarded as a solid influence on intention. Attitude contains all of the consumer's belief about the behavior and the following consequences of the behavior. Attitude determines final decisions in the consumers buying behavior.. The proposed framework believes that the consumer attitude towards purchasing Greenfood products is strongly influenced by three variables namely Health Consciousness, Environmental Factors and Safety Considerations. The proposed model for purchase intentions of green food products is shown in

Health Consciousness

- A Health consciousness consumer intends to purchase Greenfood products based on the perceived belief that green food products have better health benefits.

Environmental Factors

- An Environmental factors concerned consumer intends to purchase green food products based on the perceived belief that green food products can offer benefits to the environment in many ways.

Safety Considerations

- A consumer who considers safety first, intends to purchase organic food products based on the perceived belief that green food products can improve the safety factors in food consumption.

Green Consumers and Green Products

In general, green product is known as an ecological product or environmental friendly product. Green product as the product that will not pollute the earth or deplore natural resources, and can be recycled or conserved. It is a product that has more environmentally sound content or packaging in reducing the environmental impact. In other words, green product refers to product that incorporates the strategies in recycling or with recycled content, reduced packaging or using less toxic materials to reduce the impact on the natural environment.

Green Food Marketing Concept

Green food is a different complex environmental and other factors as stated above. These factors include: environmental pollution; pesticide contaminations; the desirability of maintaining good health for the population of both farmers and consumers the need to produce safe and nutritious food for the world's most populous nation; the goal of raising farm incomes; the excesses and eco-blowback of the so called "Green Revolution"; the desire to keep farmers on the land and stymie the drift of the workers to the cities; the bad press and image of food in the local and the international market; and so called "green barriers". Green Food certification serves as a reassurance to both domestic consumers, and to international food manufacturers sourcing ingredient. The benefits of Green Food are multi factorial. Currently there is a substantial gap between rural-dweller and urban-dweller incomes, and this can be a potential source of social unrest, and creates an incentive for rural to urban migration. In addition to this, Green food reduces chemical input costs, and delivers a 10% to 50% price premium to producers without sacrificing productivity, and can thus serve to increase farmers' incomes. On top of this, green food goes some of the way to resolving many problems and challenges and benefits that accrue to ultimately accrue to the world.

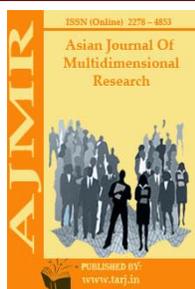
Food Categories Available for Consumers

Three different types of food in terms of environmental friendliness and safety of consumption, owing to different standardization systems in place. normal, green and organic. Normal food has measurable standards of quality and sanitation, yet these relate only to the primary production stage. Green food implies planting or breeding under zero environmental pollution conditions, and processing according to normal sanitary standards. Caught between the two, organic food develops slowly due to its unclear market positioning. Overall, while it might be questionable to claim that normal food is absolutely safe, this is not the case with green and organic food. Consequently, the terms green and organic are used consumers interchangeably to simultaneously cease their environmental and safety concerns. According to the other category stated in literature, there are three food categories that carry certification, and thus have some claim to being eco-food or eco-labeled food. Two of these are, Green food and Hazard-Free food, and the third, Organic food, is

certified to international standards. The Organic food sector is jointly overseen by the Ministry of Agriculture (MOA) and the State Environment Protection Agency (SEPA).

CONCLUSIONS

The awareness about green food products is increasing among the people and their intention to buy green food is shaped by various beliefs. Their actual buying behavior is direct result of strong intention and attitudinal values towards the benefits of the green products. An attempt has been made in this study to analyze what motivates consumers to purchase green food products. The scope of the study was delimited to understand the impact of only three variables namely health consciousness, environmental factors and safety considerations in the purchasing decisions of consumers buying green food products.



MIGRANT TAMIL WORKERS IN KERALA- A STUDY ON EMPLOYMENT SKILLS AND SOCIAL INTEGRATION OF WORKERS WITH SPECIAL REFERENCE TO KOLLAM DISTRICT

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ABSTRACT

Movement of people from their home to another city, state or country for a job, shelter or some other reasons is called migration. Nowadays, many people decide to migrate to have a better life. Employment opportunities are the most common reason due to which people migrate. Except this, lack of opportunities, better education, construction of dams, globalization, natural disaster (flood and drought) and sometimes crop failure forced villagers to migrate to cities. People who move from one place to another in search of work or shelter are called migrants. Most of the times migrants people are not skilled or educated therefore they usually employed as daily wagers. Migration helps in improving the quality of life of people and It helps to improve social life of people as they learn about new culture, customs, and languages which helps to improve brotherhood among people. In recent years Kerala has been experiencing a large influx of migrant workers from different parts of India. Higher wages, large employment opportunities and shortages of local labourers make Kerala a lucrative job market for workers from outside the State. The study was entitled as "Migrant tamil workers in kerala- a study on social integration with special reference to kollam district" The present study aims to explain the employment skills, socio-economic condition and the problems of Tamil workers in Kerala. This article also tries to study the reasons behind their migration to Kerala, especially to kollam district.

KEYWORDS: *Migration, Employment Skill, In-Migrant***INTRODUCTION**

Migration has been the single-most dynamic factor in the otherwise dreary development scenario of Kerala in the last quarter of the twentieth century. Kerala is approaching the end of the millennium with a little cheer in many people's homes, a major contributing factor for which has been migration. Migration has contributed more to poverty alleviation in Kerala than any other factor, including agrarian reforms, trade union activities and social welfare legislation. Kerala state had a long history of in migration which was mainly from the neighbouring south Indian states, particularly from Tamil Nadu. The flow of migrants from Tamil Nadu started in the sixties and reached its peak in early 1990s. Migration has been a livelihood strategy for millions of rural poor in India for decades. Low wages, limited and irregular employment opportunities, failed crops, family debts and drought have been some of the major reasons that have pushed many people to leave their homes in search of jobs in Kerala too. Kerala offers the best wage rates in the country in the unorganised sector. Sustained job opportunities, comparatively peaceful social environment, relatively less discriminatory treatment of workers, presence of significant others, direct trains from native states, the ease with which the money they earn can be transferred home and the penetration of mobile phones cutting short the distance from homes influenced the migration to Kerala. The high minimum wages with comparatively better living conditions in Kerala often motivates migrant workers, as the wages are often double or even more than three times than wages obtained in other major cities in India.

Employability Skills can be defined as the transferable skills needed by an individual to make them 'employable'. Along with good technical understanding and subject knowledge, employers often outline a set of skills that they want from an employee. These skills are what they believe will equip the employee to carry out their role to the best of their ability. Most of the workers coming to the kerala from other states for employment do not poses the employment skills like, Communication, Problem solving, etc.

In migrants are people who migrate to another part of the same region or country. In recent year Kerala is witnessing large inflow of migrant workers from different countries of the states such as Tamil Nadu, West Bengal, Orissa, Assam etc. Tamil workers can be seen engaged in hard, difficult and hazardous jobs in every nook and corner of Kerala. They are an important source of manual labour in the state, which faces severe shortage of manual labourers in the midst of mass unemployment and highest wage rates among the states of India. Severe shortage of manual labourers and high wage rate in the midst of mass unemployment is considered as a paradoxical feature of the labour market of Kerala as well as that of the state economy. Tamil workers provide cheaper manual labour to various activities in Kerala. They work in fields and farms, construction sites, quarries, factories and industrial firms, hotels, business as well as commercial firms as skilled and unskilled workers. Tamil workers have influenced wage rates and availability of work to native workers in certain areas. The present study deals with social and economic conditions of Tamil workers who came to Kerala for employment. They engage in almost all activities as engaged by native workers. They undertake various activities at lower wage rates irrespective of nature or status of the work. They are ready to undertake dangerous, hazardous, hard, difficult and filthy occupations, which are rejected by natives. In this way they help and contribute to the economic development of the state by providing the required labour force and thus have an important position in the economy of the state.

SCOPE OF THE STUDY

The geographical scope of the study is confined to kollam district only and has been undertaken to analyse the factors influencing Tamil workers towards migrating to kerala.

OBJECTIVES

1. To study the reasons behind the migration of Tamil workers to Kerala, especially to kollam district.
2. To analyse the satisfaction of Tamil workers towards the employment opportunities in Kerala
3. To examine the key issues faced by Tamil workers in their working environment.

RESEARCH METHODOLOGY

This study is designed as a descriptive one and makes use of relevant information collected from both primary and secondary sources.

SOURCES OF DATA

Both primary and secondary data sources were used for carrying out the Study. Primary data were collected with the help of a structured questionnaire. While, Secondary data obtained from periodicals, journals, magazines, newspapers, websites, books, District labour office (Kollam) and other reference material.

SAMPLING DESIGN

The sampling technique followed in this study is Convenient Sampling, which is a classification of non Probability Sampling which is used to select the respondent from the available population. Thus a sample of 120 Tamil workers in Kollam district was considered for the study.

TOOLS FOR ANALYSIS

The data collected were classified and analysed based on the objectives of the study. For analysis statistical techniques like percentages, tables and chi-square test were used. The chi-square test was applied to examine the significance of variation in the opinion among the Tamil workers.

HYPOTHESIS

H01: There is no significant relationship between issues faced by workers and satisfaction of workers towards migrating to kollam district

H01a: There is significant relationship between issues faced by workers and satisfaction of workers towards migrating to kollam district

H01: There is no significant relationship between the level of income and satisfaction of purchasing eco friendly products among tourists.

H01a: There is significant relationship between the level of income and satisfaction of purchasing eco friendly products among tourists.

RESULTS AND DISCUSSIONS**TABLE: 1 DEMOGRAPHIC PROFILE OF THE RESPONDENTS**

Particulars		No of respondents	Percentage (%)
Marital status	Married	77	64.17
	Unmarried	43	35.83
Gender	Male	86	71.67
	Female	34	28.33
Age	Up to 30 years	58	48.33
	31 – 40	36	30
	41 – 50	20	16.67
	Above 50 years	6	5
Occupation	Construction Field	50	41.67
	Trade and Agriculture sectors	22	18.33
	Cashew Industry	20	16.67
	Hotels and Tea shops	16	13.33
	Quarries	12	10
Monthly income	Up to 5000	30	25
	5001-10000	65	54.17
	10001-15000	15	12.5
	Above 15000	10	8.33
Educational Qualification	Illiterate	56	46.67
	Matriculation	52	43.33
	HSE	5	4.17
	Others	7	5.83

Source: Primary data

Interpretation

The above table shows that Majority 64.17% are married rest 35.83% are unmarried. Majority 71.67% of the respondents are male and 28.33% of the respondents are female. As regarded to age majority 48.33% belong to the age group of up to 30 years. So it can be inferred that the young people are migrating to kollam due to unemployment. About 30% of respondents are in age group of 31-40. Respondents in the age group of 41 to 50 years are 16.67%. 5% respondents are in the age group above 50 years. As regards to occupations majority 41.67% of the respondents are working in Construction Field, 18.33% of the respondents are working in Trade and Agriculture sectors, 16.67% of the respondents are working in Cashew Industry, 13.33% of the respondents are working in Hotels and Tea shops and 10% of the respondents are working in Quarries. Among the respondents 25% are having a Monthly income up to Rs 5000, Majority 54.17% of the respondents have monthly income of Rs.5001- Rs.10000, 12.5% of the respondents have monthly income of Rs.10001-RS.15000, 8.33% of the respondents have monthly income above Rs.15000. Among the respondents majority 46.67% are illiterate. 43.33% of respondents are passed their Matriculation level; only 4.17 % of the respondents are having Higher Secondary level of education, about 5.83% of the respondents belongs to other category like diploma, polytechnic etc

TABLE 2 NUMBERS OF YEARS LIVING IN KERALA

Number of years Living In Kerala	Frequency	Percent
Less than 1 year	12	10
1 to 2 years	18	15
2 to 3 years	22	18.33
More than 3 years	68	56.67
Total	120	100

Source: Primary data

Inference:

From the above table it is seen that 10 % of respondents are living in kerala for a period less than one year, Among the respondents, 15% of the respondents are living in kerala for a period between one to two years, 18.33% of the respondents are living in kerala for two to three years, Majority 56.67% of the respondents are living in kerala for more than 3 years.

TABLE 3 FREQUENCY OF SENDING REMITTANCES TO HOME BYWORKERS

Number of years Living In Kerala	Frequency	Percent
Monthly	17	14.17
Once in 2 to 3 Months	18	15
Once in 3 to 4 Months	27	22.50
Once in a year	58	48.33
Total	120	100

Source: Primary data

Inference:

From the above table it is inferred that Majority 48.33% of workers are sending money to home once in a year only as they save their money and send as an amount in bulk. About 14.17% of workers are sending money on monthly basis.15% of workers is sending money once in two to three months. And 22.50 % of the respondents are sending money once in three to four months.

The following table shows the Reasons of respondents towards migrating to Kerala, especially to Kollam district. The ranks assigned by the respondents are converted into scores using Likert's scaling technique.

TABLE 4 REASONS OF MIGRATION TO KERALA

Sl. No.	Opinions	SA	A	N	D	SD	Total	Rank
1	High Wage Rate	102	18	0	0	0	120	I
		510	72	0	0	0	582	
2	Better Employment Opportunities	59	46	9	6	0	120	II
		295	184	27	12	0	518	
3	Accumulate Savings And Repayment Of Debts	63	42	7	5	3	120	III
		315	168	21	10	3	517	

4	Better Standard Of Life In Kerala	49	43	12	16	0	120	IV
		245	172	36	32	0	485	
5	High Health Indices	36	49	0	20	15	120	V
		180	196	0	40	15	431	

Source: Primary data

Inference:

Above table shows that the most important reason for migration was the high wage rate prevailing in Kerala compared to other states with (582 score) and stood as First Position. The second and third Position went respectively for Better Employment Opportunities (518score), and Accumulate Savings and Repayment of Debts (517 score).This was followed by Better Standard Of Life In Kerala (485 score) as reason for migrating and stood the fourth position, and High Health Indices(431score) stood the sixth position.

TABLE: 5 KEY ISSUES FACED BY WORKERS WHILE MIGRATING TO KOLLAM DISTRICT

Key issues	No. of Respondents	Percentage (%)
Language Barriers	50	41.67
Food And Accomodation	50	41.67
Cultural Differences	8	6.67
Exploitation From Native Workers	8	6.67
Unaware Of Employee Beneficial Schemes	4	3.32
Total	120	100

Source: Primary data

Interpretation

Above table reveals that majority 41.67% of the respondents are facing the problems like language barriers, food and accommodation related issues respectively while migrating to kollam district. About 6.67% of the respondents face the problems like cultural difference and exploitation from native workers respectively,3.32% of the respondents are not aware about the beneficial schemes they are about to get from employer.

TABLE: 6 SATISFACTIONS AMONG WORKER WHILE MIGRATING TO KERALA

Satisfaction level	No. of Respondents	Percentage (%)
Satisfied	70	66.67
Dissatisfied	50	33.33
Total	120	100

Source: Primary data

Interpretation

From the above table it is clearly understood that 70% of the respondents were satisfied towards migrating to Kerala for the purpose of employment and the remaining 50% of the respondents were not satisfied towards migrating to Kerala.

CHI SQUARE TEST & TESTING OF HYPOTHESIS

H01: There is no significant relationship between the level of income and satisfaction of workers towards migrating to Kerala.

TABLE: 5 OBSERVED FREQUENCY – LEVEL OF INCOME AND SATISFACTION

Income level	Satisfied	Dissatisfied	Total
Up to 5000	20	30	50
5001-10000	25	10	35
10001-15000	17	5	22
Above 15000	8	5	13
Total	70	50	120

Source: Primary data

Interpretation

By applying Chi-Square test on the observed data the significance of the data found and tested hypothesis. The critical value of χ^2 is $\chi^2_{0.05,3} = 7.815$ where degrees of freedom =3. The calculated χ^2_{cal} value for the above table is $\chi^2_{cal} = 12.685$. At 95% confidence level, the χ^2_{cal} is more than the $\chi^2_{critical}$, therefore the null hypothesis is rejected and concluded that there is significant relationship between the level of income and satisfaction of workers towards migrating to Kerala.

H01: There is no significant relationship between issues faced by workers and satisfaction of workers towards migrating to Kerala.

TABLE: 7 OBSERVED FREQUENCY - KEY ISSUES FACED BY WORKERS WHILE MIGRATING TO KERALA AND LEVEL OF SATISFACTION

Key issues	Satisfied	Dissatisfied	Total
Language Barriers	20	30	50
Food And Accommodation	40	10	50
Cultural Differences	5	3	8
Exploitation From Native Workers	3	5	8
Unaware Of Employee Beneficial Schemes	2	2	4
Total	70	50	120

Source: Primary data

Interpretation

By applying Chi-Square test on the observed data the significance of the data found and tested hypothesis. The critical value of χ^2 is $\chi^2_{0.05,4} = 9.488$ where degrees of freedom = 4. The calculated χ^2_{cal} value for the above table is $\chi^2_{cal} = 18.171$. At 95% confidence level, the χ^2_{cal} is more than the $\chi^2_{critical}$, therefore the null hypothesis is rejected and concluded that there is significant relationship between Key Issues Faced By Workers And level of Satisfaction towards migration.

MAJOR FINDINGS

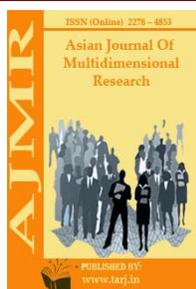
- Majority 64.17% of the respondents are married.
- Majority 71.67% of the respondents are male.
- Majority 48.33% of the respondents belong to the age group of up to 30 years.
- Majority 41.67% of the respondents migrating to Kerala are working in Construction Field.
- Majority 54.17% of the respondents have monthly income of Rs.5001- Rs.10000
- Majority 46.67% of the respondents are illiterate.
- Majority 56.67% of the respondents are living in Kerala for more than 3 years.
- Majority 48.33% of workers are sending money to home once in a year.
- High wage rate prevailing in Kerala is major reason for migration with (582 score) and stood as First Position.
- Majority 41.67% of the respondents are facing the problems like language barriers, food and accommodation related issues while migrating to Kerala.
- Majority 70% of the respondents were satisfied towards migrating to Kerala for the purpose of employment.
- It is found that there is significant relationship between the level of income and satisfaction of workers towards migrating to Kerala.
- It is found that there is significant relationship between Key Issues Faced by Workers and level of Satisfaction towards migration.

CONCLUSION

The Kerala state has now become a thriving job market for workers hailing from other regions in the country, owing to multiple factors discussed earlier and it continues to do so in the ensuing period. Kerala will inevitably have to depend on migrant labour and is likely to experience heavy in-migration of labour even from other regions of India which is not so prevalent nowadays, provided that if the existing socio-economic and demographic situation persists. Since, this is inevitable, the only best way before the state is to prepare well in advance to receive and accommodate such migrant labour to lead a comfortable life in a hassle free environment, so that it would definitely play a vital role in further strengthening and sustaining the growth trajectory of not only Kerala's economy but also the states of origin. Migration in Kerala began with demographic expansion, but it won't end with demographic contraction. Kerala has still time to develop itself into an internally self-sustaining economy. The prevailing cultural milieu of Kerala in which its people believe that anything can be achieved through agitation and any rule can be circumvented with proper political connections, must change and be replaced by a liberalised open economy with strict and definite rules of the game. migrant workers may be satisfied with earning a higher wage than can be earned at home, their willingness to underbid local wages will have an effect on the long-term position of workers in Kerala. In short, these workers are sacrificing their long-term class interests in return for short-term individual gains.

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ENTREPRENEURIAL SKILLS DEVELOPMENT IN PLANT PATHOLOGY

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ABSTRACT

Mushroom cultivation, Organic methods of crop disease management, mass multiplication of bio control agents with low cost inputs are the technologies improve the Entrepreneurial Skills Development in plant pathological science. Currently, the plant diseases are managed by application of chemical fungicides. The indiscriminate use of chemical fungicides resulted in environmental pollution and ill health to biotic community as a whole. Biological management of plant pathogens by the use of antagonistic microorganisms is a potential non-chemical means and is known to be cheap and effective. So, low cost carrier materials such as composted manure, fly ash enriched bio fungicide are used for the disease management with low cost inputs. Also, the production of Panchakavya, Navakavya, Dasakavya are the organic products increases the beneficial microbial colonization which leads to crop disease management and improve the plant growth characters. Besides, another one entrepreneurship is Mushroom cultivation which gives the profitable income to the Youth and Self-Help Group of rural people.

KEYWORDS: *Mass multiplication, Bio control agent, Composts, Mushroom cultivation*

INTRODUCTION

Agro-industries given the several employment opportunities to the rural youth and many Self Help Group of our Country. Technical cooperation and capacity-building services are needed for improving these sectors and also sustainable protection life will be provided to rural people. Entrepreneurship, value chains and market linking are terms that are being used more and more when talking about farming sectors. Many small, marginal farmers and extension workers

understand that there is little future for farmers unless they become more entrepreneurial in the way improve their income sources. They have the potential to recycling of each and everything of Agricultural wastages. The Agricultural extension workers gives the explanation about the various recycling processes of Agricultural wastages.

The farmers are faced several issues in developments of Progressive entrepreneur farmers level. They are the commodities are market related risk, financial issues. Lack of technology, low bargaining power from input to selling and current needs of this society. This paper explains about the various Entrepreneurial Skills Development in plant pathological science. From Mushroom cultivation, Organic methods of crop disease management, mass multiplication of bio control agents are the technologies improve the Entrepreneurial Skills Development in plant pathological science.

Mushroom cultivation

Mushrooms are a fleshy, macroscopic, achlorophyllous, spore-bearing fruiting structure of a fungus belonging to division of Basidiomycota division. Mushroom types are Oyster, Button, Milky mushroom species are cultivated in India. Mushroom, a wonderful human diet for all age people. It contains enormous nutritional and medicinal properties. India has great scope of commercial mushroom cultivation by recycling paddy waste for higher income generation. The Youth, SHGs and Village farmers starts the mushroom cultivation with low cost inputs. Various State Agricultural Universities and ICAR institutes given the monthly wise training programme for arrange the low cost mushroom cultivation unit and Spawn preparation units (Sharma *et al.*, 2007).

Rice, Wheat and bajra as a substrates used for mushroom production for higher profit. In general, the season wise, around 650-700 spawn packets (200 g/packet) per month were produced with in the small unit. Most of the spawn pockets will be sell in Market and remaining used for mushroom cultivation. The farmers earn Rs. 35-50, 000 per monthly wise with in the small mushroom unit. If the marketing opportunities are more means the farmers get more profit from this cultivation. Now a days new technologies point of view production of liquid spawn production technology gives more yield and reduces the contamination effect.

Nutritional characters of Mushroom

- Good quality of proteins
- Crude protein and crude fibre
- Vitamins and Minerals
- Antifungal, Antibacterial and Antiviral properties
- Applicable food for both diabetic and blood pressure patients
- Reduces the cardiovascular diseases

Materials required for Mushroom cultivation

- Pure culture
- Spawn
- Compost – Button Mushroom cultivation
- Casing materials

- Mushroom house and cropping room
- Environmentally controlled conditions

Problems facing for Mushroom cultivation

- Poor quality of spawn or unavailability
- Lack of consumer awareness about mushroom
- Financial problem
- Marketing problem
- Pest and diseases of Mushroom
- Post-harvest losses and their quality

Entrepreneurship Opportunities

- Commercial cultivation of locally available mushrooms
- Post-harvest processing
- Mushroom marketing
- Mushroom compost production unit
- Establishment of spawn production unit

Organic product preparation for plant disease management

Panchakavya

Panchakavya is a combination of five products obtained from the cow, which is used in traditional medicine extensively. These are cow dung, cow's urine, cow's milk, cow's curd and ghee. Scientists are rediscovering the value of the unique combination of the five products of the cow. *Panchakavya* is a single organic input, which can act as a growth promoter and immunity booster. It has a significant role in providing resistance to pest and diseases and in increasing the over all yield. In 1950, James F. Martin of USA made a liquid catalyst (living water) from milking cow, using dung, sea water and yeast and it was capable of greening degraded land (Vivekanandan, 1999). *Panchakavya* was found to have the properties of both fertilizers and bio pesticide (<http://www.cowindia.org/>).

While preparing *Panchakavya* the clockwise and anticlockwise stirring of *Panchakavya* stock solution creates a depression, which facilitates a cosmic ray link. When the cosmic energy is allowed through a living system, it eliminates the imbalance in physical, chemical and biological process along with physiological aspects. The basic elements for the growth are harmonized by this energy which refreshes the growth process (Sundaraman, *et al.*, 2001). The rural community action centre at Kodumudi, Tamil nadu conducted experiment by adding fifteen organic material to normal *Panchakavya* and reported that tender coconut water, sugar cane juice and banana fruits added potency to *Panchakavya* by enriching its organic property (Natarajan, 2002). Natarajan (2002) revealed that among the plant growth stimulants defined *Panchakavya* was found to be the best in enriching the biological efficiency of crop plants and the quality of fruits and vegetables.

Ramachandra Reddy and Padmodaya (1996) reported that *Panchakavya* spray had controlled the wilt of banana. Natarajan *et al.*, (1999) reported that *Panchakavya* reduced the disease incidence of *Helminthosporium oryzae*. Vivekanandan (1999) observed that two per cent *Panchakavya* sprayed on 25 DAS and 45 DAS was effective in enhancing the growth and yield of rice and *Panchakavya* advanced the paddy harvest by 10 days. *Panchakavya* was found to activate soil and protect plants from diseases (Upendra Shenoy *et al.*, 2000). Foliar spray of *Panchakavya* on chillies produced dark-green coloured leaves and new growth within ten days (Sridhar *et al.*, 2001). *Panchakavya* spray with Agnihotra (fumigation in the field) recorded the least population of wet worms and the late blight disease incidence was also reduced (Selvaraj, 2003). Numerous reports on the control of plant diseases with *Panchakavya* applied to foliage are available in the literature (Natarajan, 1999; Natarajan *et al.*, 1999; Natarajan, 2001 and Upendra Shenoy *et al.*, 2000). Some of the diseases controlled are Rice Sheath blight (Natarajan *et al.*, 1999), Chilies anthracnose (Natarajan, 2001) and Black gram root rot (Gomathynayagam, 2001). The development of resistance due to *Panchakavya* spray on different crops was reported by earlier workers in rice against brown leaf spot (Natarajan, 1999). In Turmeric against rhizome rot (Surendra kumar *et al.*, 2003). Pulses against root rot (Sampath kumar *et al.*, 2005).

Panchakavya spray not only checked the disease incidence but also significantly influenced the grain yield. The earlier reports of Pathak and Ram (2002) and Balasubramanian (1999) clearly showed that *Panchakavya* influenced the growth and yield characters. The macro and micro nutrients present in *Panchakavya* might be attributed to the positive influence of the treatments in controlling the disease. Like wise Navakavya, Dasakavya preparation are the important organic liquid fertilizer which increases the plant growth and suppression of pest and diseases.

TABLE 1 ECONOMICS OF RICE CROP DUE TO APPLICATION OF ORGANIC FERTILIZER FOR DISEASE MANAGEMENT

Sl. No.	Particulars	Control treatment (in Rs /Acre)	Best treatment (in Rs /Acre)
1	Cost of cultivation (Seed, labour charges, Fertilization, plant protection, Irrigation, Land revenues etc.)	23,000.00	23,000.00
2	Foliar spraying of <i>Panchakavya</i> cost	----	1400.00
3	Foliar spraying charges (<i>Panchakavya</i> – Own sprayer)	----	2400.00
	Total cost of cultivation	23,000.00	26800.00
1	Return from paddy (Rs. 15 / Kg)	37500.00	72000.00
2	Return from rice straw	3,500.00	6,500.00
3	Total return	41000.00	78500.00
4	Net return	18000.00	50700.00
5	Benefit cost ratio	1: 1.782	1:2.93

Biological control of Plant disease management (Mass multiplication of Bio control agents)

Indian Agriculture contributes about 29 per cent of the Nations income through about 70 per cent of the population engaged in it. India has moved from chronic food surplus in the last few decades. Even though the synthetic pesticides contributed greatly in the increase of food production indirectly by controlling insects and pathogens, its side effects like Phytotoxicity, long persistence

period, Carcinogenicity and positive effects cautioned the environment and so some of them (DDT;BHC and Mercury compounds) have been totally banned in several countries and almost 50 chemicals are yet to be banned. Indiscriminate use of synthetic pesticides causes adverse effect on human beings and mammals. According to a study by Centre for Environment and Agriculture (CE&A) India, it may be a myth calling crop protection chemical (CPC) as a prime culprit for increase in cancer cases in India (2018). Blood samples draw to test for diabetes from the village residents of Pudukottai district, Tamil Nadu and reported that the residents who consumed organo phosphorus pesticides laced agricultural produce were showed blood glucose level and leads to diabetes and also reported that insecticide laced water fed to a group of mice showed increase the blood glucose level (reported from Madurai Kamaraj University, 2018). In 2019 March 10th a tragic incident, pesticide allegedly dumped in the field Villupuram, Tamil Nadu led to death of 13 cows after the animals consumed them (Cuddalore Edition, Daily Thanthi March 12th, 2019) and 56 cows died due to feeding of the corn field which was laced with pesticide like hydrogen cyanide for nearly 20 days after the crop was cut at Daida village, Guntur, Andra Pradesh during 10th April 2018.

Normally fungicides are primary means of controlling plant diseases. But the use of chemical fungicides is under special scrutiny for posing potential environmental threat as the indiscriminate use of chemical fungicides resulted in environmental pollution and ill-health to biotic community as a whole. Even if acceptable fungicides are applied the pathogen often develops resistance and produce new biotypes. The increased consumer preference for healthy agricultural products and environmental risks associated with chemical residues in food are the major driving forces for the search of new safer control methods. Biological management of plant pathogens by the use of antagonistic microorganisms is a potential non-chemical means and is known to be cheap and effective.

Mew and Rosales (1986) reported that both fluorescent and non-fluorescent bacteria inhibited the mycelial growth of *Rhizoctonia solani* in vitro and suppressed the sheath blight under greenhouse conditions. *In vitro* assays conducted by Anuratha and Gnanamanickam (1987) revealed that *Pseudomonas fluorescens* restricted the growth of *Xanthomonas campestris* pv. *oryzae*. Seed treatment and spray inoculation with the bacteria reduced 60 per cent incidence of rice bacterial leaf blight under field conditions.

Sakthivel and Gnanamanickam (1987) reported that *P.fluorescens* reduced 42 per cent of sheath rot and 12 per cent grain discolouration caused by *Sarocladium oryzae*. Vasanthadevi et al. (1989) reported that fluorescent and non-fluorescent bacteria effectively inhibited rice sheath blight pathogen, *R.solani* under in vitro, greenhouse and field experiments. Under greenhouse conditions rice sheath blight (*R.solani*) was effectively controlled by *P.fluorescens* (Gnanamanickam et al., 1992). Vidhyasekaran (1996) reported that the application of rhizosphere bacteria as biocontrol agents for crop protection is an important alternative to the use of chemical fungicides. *In vitro* efficacy of *P.fluorescens* against *Macrophomina phaseolina* isolates from black gram and sesame were studied by Jayashree et al. (2000), Gupta et al. (2001), Shanmugam et al., (2001) and Chandrasekhar (2003). The *P.fluorescens* strain Pf1 and Pf27 afforded maximum germination, vigour index and dry matter production of rice plants and inhibited the growth of *R. solani* (Jayalakshmi et al., 2003). The bio control agents or bio inoculants or bio protectants or bio fungicides or bio regulators are such as *Trichoderma* species or *Pseudomonas* species are highly inhibit the growth of plant pathogens and improve plant growth characters.

Enrichment of farmyard manure (EFYM) with *Trichoderma*

Enrichment of FYM should be done in a shaded place in the field. One hundred kg of fully decomposed FYM is spread out on the ground and a little water is sprinkled over it. One kg of *Trichoderma* culture on sorghum grains was uniformly sprinkled on the FYM and thoroughly mixed with a spade. Then, the FYM is made into heaps and covered with a plastic sheet. The heaps are kept for 15-20 days with intermittent mixing. After 20 days, the FYM would be completely enriched with *Trichoderma* and can be used in the field or nursery beds. This method highly used for the management of root rot and nursery diseases. The youth, SHG people and farmers are produced the mass multiplication of bio control agents through the training programmes were given by State Agricultural Universities and Indian Council of Agricultural Research Institutes.

Coir compost, animal manure compost, mushroom compost, weed composts, crop residue composting which will be used for soil borne diseases. The compost manure generally increases the soil beneficial microbial population and increases the competitive saprophytic ability occur in between the pathogen and bio inoculants. Finally, the plant pathogens are suppressed and increases the root colonization of beneficial microbes which leads to improve the plant growth activity.

CONCLUSION

Now a days, Plant diseases can be managed by application of Agro-chemicals. The indiscriminate use of chemical fungicides resulted in environmental pollution and ill health to biotic community as a whole. So, there is a need to development of sustainable approach without affect the environment and at the same time improve the plant growth characters. In this connection organic liquid components, mass multiplication of bio fungicides are the suitable components for plant disease management as an alternative of chemical fungicides. Also, these products are low cost products which is the easily available technology made. So, the rural people easily produce them and get their profitable amount with maintaining their sustainability. Another one important self-entrepreneurial Skills Development is Mushroom cultivation by rural youth and self-help group women. But all these above techniques point of view, training and technologies are required for these people. The final conclusion is creation of awareness in rural people and technology based training programmes are required for improvement of Entrepreneurial Skills Development in Plant Pathological science.

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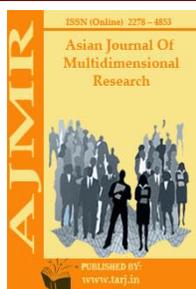
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CAUSES AND CONSEQUENCES OF MIGRATION OF PEOPLE FROM RURAL AREA TO URBAN AREA WITH SPECIAL REFERENCE TO TUTICORIN DISTRICT

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ABSTRACT

Human migration is the movement by people from one place to another with the intentions of settling, permanently or temporarily in a new location. The movement is often over long distances and from one country to another, but internal migration is also possible; indeed, this is the dominant form globally. The main aim of this study is to analyse the causes of migration from rural area to urban area in Tuticorin District. Both primary and secondary data were used for the study. 50 people who migrated from Tuticorin District to various part of Tamilnadu were selected as sample by using convenient sampling techniques. Primary data were collected by using internet survey. Primary data were analyzed by using percentage analysis, mean score, chi – square test, F-test, etc. The main findings of the study is the reason for migration is to searching for the job and most of the people in Tuticorin District migrated to Chennai. This is suggested that having large population in migrated place puts too much pressure on natural resources, amenities and services. So the government should take necessary step to prevent the natural resources.

KEYWORDS: Migration – Migrants- Rural Area – Urban Area- Impact – Causes

INTRODUCTION

Human migration is the movement by people from one place to another with the intentions of settling, permanently or temporarily in a new location. The movement is often over long distances and from one country to another, but internal migration is also possible; indeed, this is the dominant form globally. A person seeking refuge from political, religious, or other forms of persecution is usually described as an asylum seeker. The distinction between involuntary and voluntary migration difficult to make and partially subjective, as the motivators for migration are often correlated. The World Bank estimated that, as of 2010, 16.3 million or 7.6% of migrants qualified as refugees. This number grew to 19.5 million or 7.9% of all migrants by 2014. At levels of roughly 3 percent the share of migrants among the world population has remained remarkably constant over the last 5 decades. Nomadic movements are normally not regarded as migrations as the movement is generally seasonal, there is no intention to settle in the new place, and only a few people have retained this form of lifestyle in modern times. Temporary movement for the purpose of travel, tourism, pilgrimages, or the commute is also not regarded as migration, in the absence of an intention to live and settle in the visited places.

FRAMED OBJECTIVES

The following objectives are formulated in order to analyze the “Causes and Consequences of Migration from Rural area to Urban area in Tuticorin District.

- ❖ To identify the causes of migration from rural area to urban area
- ❖ To know the impact of migration among migrants in Tuticorin District.
- ❖ To exhibits the problems faced by the migrants in Tuticorin District.
- ❖ To give suitable suggestions to improve the socio – economic status of the migrants.

STATEMENT OF THE PROBLEM

This research work aims to make an in–depth study by addressing the following research issues:

1. What are the causes of migration from rural area to urban area?
2. How the migration impact on the life of migrants?
3. What are problems faced by the migrants?

HYPOTHESES OF THE STUDY

The authors formulated the following hypothesis for testing the significance of the objectives.

- ❖ H_0 : There is no significant relationship between educational qualification and problems faced by the respondents due to migration.
- ❖ H_1 : There is a significant relationship between educational qualification and problems faced by the respondents due to migration.
- ❖ H_0 : There is no significant difference between age of the respondents and problems faced by the respondents due to migration.
- ❖ H_1 : There is a significant difference between age of the respondents and problems faced by the respondents due to migration.

APPLIED METHODOLOGY

Both primary and secondary data were used for the study. 50 people who migrated from Tuticorin District to various part of Tamilnadu were selected as sample by using convenient sampling techniques. Primary data were collected by using internet survey. Secondary data were selected by

using various magazines, books, websites etc. Primary data were analyzed by using percentage analysis, mean score, chi – square test, F- test, etc.

ANALYSIS AND INTERPRETATION

TABLE: 1 DEMOGRAPHIC PROFILE OF THE RESPONDENTS

S.No	Age	No of the Respondents	Percentage
1	Below 30	7	14
2	30 – 40	27	54
3	40 – 50	10	20
4	Above 50	6	12
TOTAL		50	100
S.No	Educational Qualification	No of the Respondents	Percentage
1	UP TO 10 th	10	20
2	HSC	10	20
3	Graduates	24	48
4	Post Graduates	6	12
TOTAL		50	100
S.No	Gender	No of the Respondents	Percentage
1	Male	45	90
2	Female	5	10
TOTAL		50	100
S.No	Occupation	No of the respondents	Percentage
1	Private employee	20	40
2	Government employee	6	12
3	Own Business	16	32
4	Others	8	16
TOTAL		50	100

Source: Primary Data

From the above table it is reveals that majority of the respondents (54%) were belonging to the age group of 30 – 40 years. Majority of the respondents (48%) were graduates. Most of the respondents (90%) were male. And majority of them (40%) were private employees.

TABLE 2 REASON FOR MIGRATION

Sl. No.	Reason	No. of Respondents	Percentage
1	Searching for Job	24	48
2	Settled with family	6	12
3	To get high salary	12	24
4	Family situation	7	14
5	Natural Disaster	1	2
Total		50	100

Source: Primary Data

The above exhibits that, out of 50 respondents, 48% of the respondents told that, the reason for migration is to searching for the job and 2% of the respondents told that the natural disaster is the reason for their migration.

TABLE 3 MIGRATED PLACE

Sl. No.	Place	No. of Respondents	Percentage
1	Chennai	24	48
2	Coimbatore	12	24
3	Madurai	6	12
4	Salem	3	6
5	Others	5	10
	Total	120	100

Source: Primary Data

From the above table it was found that, 48% of the respondents are migrated to Chennai from their village and 6% of the respondents are migrated to Salem from their village.

TABLE 4 REASON FOR SELECTING MIGRATED PLACE

Sl. No.	Reason	No. of Respondents	Percentage
1	Better Services	22	44
2	Good Climate	2	4
3	Reasonable Cost	6	12
4	Higher Employment	18	36
5	Others	2	4
	Total	50	100

Source: Primary Data

From the above table it is reveals that out of 50 respondents 44% of the respondents are selecting migrated place because of better service and 4% of the respondents selecting migrated place because of some other reason like High income and easy assessable etc.

TABLE 4 RESPONDENTS' OPINION ABOUT IMPACT OF MIGRATION

Sl.No	Statements	SA	A	MA	DA	SDA	Mean Score
1	Reduce unemployment/ Give more Jobs	12	26	6	5	1	3.86
2	Improving quality of the life	23	17	5	4	1	4.14
3	Improve social life of the people	7	12	15	12	6	3.16
4	Children gets better opportunities for education	12	26	5	7	-	3.86
5	Increase in Productive Assets	5	8	10	12	15	2.52

Source: Primary Data

From the mean score analysis, it reveals that, most of the respondents are agreed that the migration reduce unemployment. It reveals from the mean score value of 3.86. Majority of the respondents are agreed that the migration improve their quality of life. It found from the mean score value of 4.14. Most of the respondents are moderately agreed that the migration improve their social life. It exhibits from the mean score value of 3.16. Most of the respondents are agreed that the through migration their children get better opportunities for education. It reveals from the mean score value of 3.86. Most of the respondents are moderately agreed that migration increase their productive assets. It shows from the mean score value of 2.52.

TABLE 6 PROBLEMS FACED BY MIGRANTS IN URBAN AREA

S.NO	Particulars	NO OF THE RESPONDENTS	PERCENTAGE
1	Yes	29	58
2	No	21	42
TOTAL		50	100

Source: Primary Data

From the above table, it found that 58% of the respondents are facing problems due to migration and the remaining 42% of the respondents are not facing any problem due to migration.

FINDINGS OF THE STUDY

From the detailed analysis the followings are the main findings of the study

- ❖ Majority of the migrants (54%) were belonging to the age group of 30 – 40 years.
- ❖ Majority of the migrants (48%) were graduates.
- ❖ Most of the migrants (90%) were male.
- ❖ Majority of migrants (40%) were private employees.
- ❖ It reveals from the analysis, majority of the respondents (48%) of the respondents told that, the reason for migration is to searching for the job.
- ❖ Most of the migrants (48%) are migrated to Chennai from their village. It reveals that Chennai is act as a most attractive migrated place in Tamilnadu.
- ❖ Most of the migrants (44%) are selecting migrated place because of better service.
- ❖ Most of the respondents are agreed that the migration reduce unemployment. It reveals from the mean score value of 3.86.
- ❖ Majority of the respondents are agreed that the migration improve their quality of life. It found from the mean score value of 4.14.
- ❖ Most of the respondents are moderately agreed that the migration improve their social life. It exhibits from the mean score value of 3.16.
- ❖ Most of the respondents are agreed that the through migration their children get better opportunities for education. It reveals from the mean score value of 3.86.
- ❖ Most of the respondents are moderately agreed that migration increase their productive assets. It shows from the mean score value of 2.52.
- ❖ Majority of the migrants (58%) are facing problems due to migration.
- ❖ Most of the migrants are facing problem due to increase competition by migration.
- ❖ From the Chi square analysis, it found that, the calculated value (10.75) is more than the table value (3.845). So H_0 was rejected. Thus it is concluded, there is a significant relationship between age of the respondents and problem faced by them due to migration.
- ❖ From the ANOVA it is found that there is a relationship between educational qualification and problem faced by them due to migration. So the null hypothesis is rejected.

SUGGESTIONS

- ❖ The loss of a person from rural areas, impact on the level of output and development of rural areas. Thus it is suggested to rural migrants they can return to their home town in order development of rural area as well as their own.
- ❖ From the analysis it was found that due to migration in urban areas increases competition for the job, houses, school facilities etc. So the migrants should enhance their skill in order face the competition.

- ❖ Having large population in migrated place puts too much pressure on natural resources, amenities and services. So the government should take necessary step to prevent the natural resources.
- ❖ It is difficult for a villager to survive in urban areas because in urban areas there is no natural environment and pure air. They have to pay for each and everything. So the rural people must aware all those aspects before their migration to urban areas.

CONCLUSION

Nearly two decades later, compounding issues around the world have led to over 65 million people displaced abroad or within their own borders—the most ever recorded by the United Nations Commission on Human Rights (UNHCR). In recognition of the complexity of this issue and the millions of people displaced around the world. Thus in this research, the authors have made an attempt to study about the causes and consequences of migration of people from rural area to urban area. Tuticorin district is taken for the study. From the analysis it was found that most of the people are migrated for searching for job, get high salary etc. Finally it is concluded that, Many opportunities and attraction of big cities pull large numbers of people to big cities. Migration can have positive as well as negative effects on the life of the migrants. So migrants may increase the positive and reduce the negative impacts due to migration by proper awareness.

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**Asian Journal of
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UGC APPROVED JOURNAL



A STUDY ON LOGICAL THINKING ABILITY OF COLLEGE STUDENTS AND GOVERNMENT SCHEMES SUPPORTED TO SKILL DEVELOPMENT IN INDIA

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ABSTRACT

The technological advancements lead the need of skills in all work. The logical thinking is required for college students to successful in their academics. The logical thinking is being open mind with more possibilities. According to Dr. Karl Albert sequential thought is the fundamental of logical thinking. Logical thinkers make conclusion based on what they observe and analyze. The employers prefer candidates with more logical ability because it is necessary from cooperative executive to sales floor job. According to NASSCOM 6 million people require in cyber security by 2022 but there is lack in skills. The study aims to determine the different aspects of logical thinking and to access the level of logical thinking among college students. As digital transformation in education sector is rapid and transform quickly Tiruchy district was chosen. The study reveals that digital learning, blogs, chat rooms, learning game will improve the logical thinking ability of college students. The design of curriculum based on logical skills will improve logical ability of students. The students should read detective novels and crime stories. Watching detective movies will enhance logical thinking. The study overviews the government schemes like PMKVY, SWAYAM and SHEYAS.

KEYWORDS: Logic, Logical thinking, Cognitive Skills, College Students

1 INTRODUCTION

1.1 Back ground of the study

The increasing technology has created impact in every sector. The robotics and automation has reduced the job opportunities. Over 60% of Indian people are in working age. India is one among large producer of engineers. In India over 3300 engineering colleges were present. Tamil Nadu has more number of engineering colleges. In India only 7% of engineering students are employable. As per aspiring mind report 95% of engineers in India are not suitable for software development job and only 4.77% could able to write logic for programs. Only 6 % engineering graduates were taken by top 10 IT companies. There is large skill gap between skills expected by the employee and the skill really the student possess. Employers have preferred people who possess good logical thinking capability due to their decision taking skill is depend on fact. According to Dr. Karl Albert sequential thought is the fundamental of logical thinking. Logical thinkers make conclusion based on what they observe and analyze. The logical thinkers prove their decision based on facts. Colleges have to give attention to build creativity, improve problem solving skill. E learning acts as a tool to develop logical thinking skills. In e learning students get opportunity to solve problems on situation, games and projects.

1.2 Statement of problem

Logical thinking is necessary for the student's everyday life for solving problems in class room to face real world problems. It is needed for the students to understand subjects. Logical thinking is foundation for maths. The students are not able to conclude what they observe. Due to lack in logical skills student are less employable. As it is necessary from cooperative executive to sales floor job. When a student does not have good logical skill, their answers will be I don't know and their programming ability will be low.

The study aims to determine the types of logical thinking skills and to access the logical skill of college students

1.3 GOVERNMENT SCHEMES SUPPORTED TO SKILL DEVELOPMENT IN INDIA

Pradhan mantra kaushal vikas yojana

The scheme was launch in 2015 with the aim to train 24 lakh youth of India. It is relaunched as PMKY2.0 in 2016 with the aim to train 10 million youth by year 2020. In PMKY1.0 more than 19 lakh youth were trained. The total of 49973 students trained in 2016-2017, and 1594183 in 2017-2018. The training cost is sponsored by government. The target group is school collage drop outs and unemployed.

SWAYAM

It is the e learning platform launched by government of India in 21st march 2016. It covers school, graduate, engineering and other professional courses. More than 39 lakh people have enrolled, 60,000 learners had complete the courses. In Academic year 2018-2019 courses provided by SWAYAM is 1082 and 25, 57,118 people registered. Target group is anyone from anywhere but no fees for Indian citizens only.

Scheme for higher education youth apprenticeship and skills (SHEYAS)

It is the scheme launched by government of India with the aim to provide industry apprenticeship to students who complete their graduation in April 2019. The objective of the program is to cover 50

lakh students by 2022. It connect student with employer. The stipend is 6000 per month. More than 9000 employers posted 2 lakhs vacancies in SHEYAS portal. The target group was students in degree course.

1.4 Research objective

1. To study the various aspects of logical thinking ability
2. To access the logical skills of the college students
3. To understand steps to improve logical skill
4. To study the various government schemes to enhance the skills of the student.

1.5 Scope

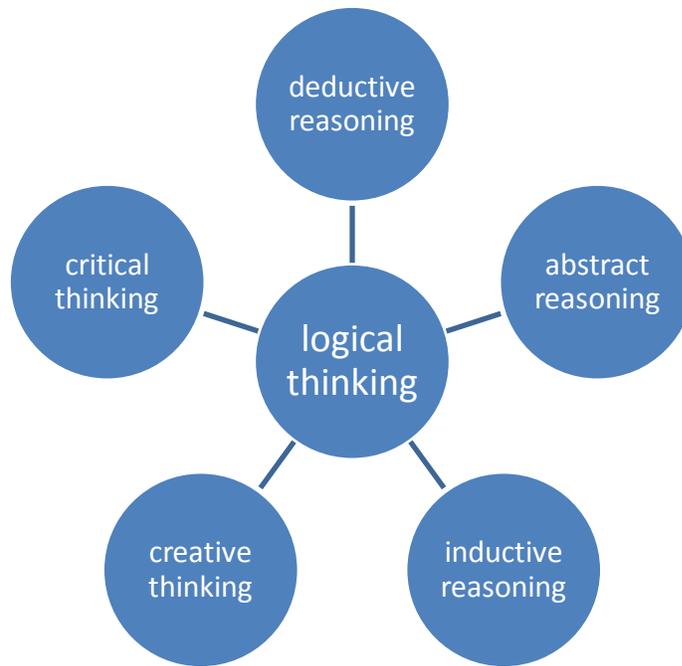
1. The study covers the different aspects of logical thinking skill such as critical thinking, deductive reasoning, abstract reasoning, creative thinking and inductive reasoning
2. It helps teachers to identify the logical thinking skills of the student.
3. The study helps the students to increase their academic achievement and improve their logical thinking skill
4. The Tirchy district was chosen rapid and digitalization in education

2 LITERATURE REVIEW

Logical thinking consists of the ability of using number effectively, find out separations between concepts, classifying, providing systematic solutions to problem, generalizing, providing hypothesis, testing and simulating (Demirelo 2003). The development of logical thinking abilities had considered interest in the educational world. Educational environments are critical, support creative thinking, are enriched with collaborative learning activities and here students are active and be benefit from own experiences while assuming knowledge should be organize to improve logical thinking (seld bakir et al 2015). The important factor which affects student achievement is logical thinking capacity (Lawson et al 2007). The self-regulatory solution is arrived by analyzing, interpreting, evaluating and inference depend on logical judgment (facione 1990)

2.1 Conceptual framework

The conceptual framework defines the different aspects of logical thinking skills. The types are critical thinking, deductive reasoning, abstract reasoning, creative thinking and inductive reasoning



The reasoning is divided in to three sub factor they are sequential, inductive, qualitative (carrol 1993). Six reasoning capacity is present in concrete and formal operation level they are correlational, conservation, proportional, probability, variable, combinatorial reasoning (fah 2009). The students think more possibilities. The students in formal operational level have good cognitive ability related to reasoning (rahman et al 2016). The resoners conclusion is showcasing the properties of resources they used, if they had high reasoning ability they were consistent with good knowledge (henry et al 2014). The important variable of academic achievement is reasoning skill. The computer simulation will improve reasoning skill (Mehraj, bhat 2016). It shows that given suitable pedagogical design like online course will improve higher order learning (morin et al 2014).

3 METHODOLOGY

The questionnaire of the study has two sections demographic and questions to access logical reasoning. The questions to access logical reasoning are taken from BIX India website. The questions were based on critical thinking, abstract reasoning, deductive reasoning and inductive reasoning categories. The related questions were adopted without any changes. The demographic sections have details like age, gender. Simple random technique was chosen. Based on digital transformation in education sector Tirchy district was chosen. The sample frame has 5 collages. The sample size is 163 students. The data was analyzed through SPSS. T test and anova test is used.

3.1 Hypothesis

- 1 There is no relationship between logical thinking of the students and their learning mode.
- 2 There is no relationship between logical thinking of students and how long they start use internet
- 3 There is no relationship between logical thinking with respect to the purpose they use internet
- 4 There is no relationship between logical thinking of students and for what they use internet in collage

5 There is no relationship between logical thinking of students and their library visit

4 DATA ANALYSIS AND DISCUSSION

The following section has the behavioral profile of the students and results of the test

Variable	Categories	Frequency	Percentage
Learning mode	Traditional	121	74.2
	Digital	42	25.8
How long using internet	before std 5	12	7.4
	frm 5-7	9	5.5
	8-10	30	18.4
	11-12	39	23.9
	Collage	73	44.8
Use internet in collage	online test and quizzes	38	23.3
	email or texting	23	14.1
	social media	30	18.4
	learning game	13	8.0
	computer coding program	59	36.2
Visit library	at least once a week	59	36.2
	once every 3 week	29	17.8
	once a month	40	24.5
	once every 6 months	13	8.0
	once a year	22	13.5
Mostly use internet	chat rooms	10	6.1
	file sharing	6	3.7
	Blogs	4	2.5
	Gaming	20	12.3
	web browsing	37	22.7
	social media	42	25.8
	Reading	20	12.3
	News	7	4.3
Music	16	9.8	

Table 1: Behavioral profile of the respondents

The respondents of the survey were 163. Where 74.2% students practice traditional education, 44.8% students start use internet from collage, 36.2 % students use internet in collage for computer coding and visit library at least once a week , 25.8% students mostly use social media.

4.2 Digital learning increases logical thinking

The method of learning and learning materials will be different in traditional and digital learning. So there will be difference in logical thinking of students with respect to learning mode. To determine relationship between online and traditional learning T test was used.

Null hypothesis: There is no relationship between logical thinking of the students and their learning mode.

	learning mode	Mean	Std. Deviation	T value	P value
Logical thinking	Traditional	2.41	1.054	7.200	.000**
	Digital	3.71	.864		

** denotes 1% level of significant

Table 2: T test to determine the relationship between learning mode and logical thinking

Since p value less than .01 null hypotheses is rejected at 1% level of significance. Hence it is concluded that there is difference in logical thinking of the students with respect to their learning mode. In e learning the students get opportunity to solve authentic and situational problems which improves logical thinking ability.

4.3 Student who start to use internet from std 5-7 has high logical skill

The thinking level of students is varying with respect to age. So there will be difference in logical thinking of students and how long they start use internet. To determine relationship between logical thinking of students and how long they start use internet Anova test was used.

Null hypothesis: There is no relationship between logical thinking of students and how long they start use internet

	How long using internet	Mean	Std. Deviation	F value	P value
Logical thinking	before std 5	3.17 ^{ab}	1.115	2.977	.021*
	frm 5-7	3.44 ^b	.882		
	8-10	3.10 ^{ab}	1.029		
	11-12	2.67 ^{ab}	1.199		
	Collage	2.49 ^a	1.156		

Note: 1 * denotes 5 % level of significant

2 Different alphabets denotes significance at Duncan Multiple Range Test (DMRT)

Table 3: Anova test to determine relationship between logical thinking skills with respect to how long they using internet

Since p value less than .05 null hypotheses is rejected at 5% level of significance. Hence it is concluded that there is difference in logical thinking of students and how long they start use internet. The students who start using internet during 6-7 standards possess high logical skill than student who start use internet from collage. In this stage student start to think systematically and find logical relationship and the curiosity level of the student is high.

4.4 Blogs gaming chat room increases logical thinking

The usage time and purpose of using varies from internet applications. So there will be difference in logical thinking with respect to the purpose they use internet. To determine relationship between logical thinking of students and the purpose they use internet Anova test was used.

Null hypothesis: There is no relationship between logical thinking with respect to the purpose they use internet

	Mostly use internet	Mean	Std. Deviation	F value	P value
Logical thinking	chat rooms	3.40 ^b	.966	2.367	.020*
	file sharing	3.17 ^{ab}	.753		
	Blogs	3.25 ^b	.500		
	Gaming	3.25 ^b	.910		
	web browsing	2.78 ^{ab}	1.228		
	social media	2.38 ^{ab}	1.168		
	Reading	2.80 ^{ab}	1.105		
	News	2.71 ^{ab}	1.254		
	Music	2.13 ^a	1.088		

Note: 1 * denotes 5 % level of significant

2 Different alphabets denotes significance at Duncan Multiple Range Test (DMRT)

Table: 4 Anova test to determine relationship between logical thinking skills with respect to purpose they use internet

Since p value less than .05 null hypotheses is rejected at 5% level of significance. Hence it is concluded that there is difference in logical thinking of students the purpose they use internet. The students who use chat rooms, blogs and gaming possess good logical thinking skill. Online forum, student community will improve their enquiring and responding skill which need deep thinking. Playing virtual games will foster their decision making skill.

4.5 Learning game improves logical thinking

The internet usage in classroom varies for purposes. So there will be difference in logical thinking of students and for what they use internet in collage. To determine relationship between logical thinking of students and for what they use internet in collage Anova test was used.

Null hypothesis: There is no relationship between logical thinking of students and for what they use internet in collage

	Use internet in collage	Mean	Std. Deviation	F value	P value
Logical thinking	online test and quizzes	2.82 ^{ab}	1.036	2.456	.048*
	email or texting	2.70 ^{ab}	1.222		
	social media	2.47 ^{ab}	1.137		
	learning game	3.62 ^b	1.193		
	computer coding program	2.68 ^a	1.151		

Note: 1 * denotes 5 % level of significant

2 Different alphabet denotes significance at Duncan Multiple Range Test (DMRT)

Table: 5 Anova test to determine relationship between logical thinking skills with respect to purpose they use internet in collage

Since p value less than .05 null hypotheses is rejected at 5% level of significance. Hence it is concluded that there is difference in logical thinking of students and how long they start use internet. The students who are playing learning game will have good logical thinking skill. The learning game needed quick thinking capacity.

4.6 Times of visit library has no impact on logical thinking

Students learning capacity and their curiosity learning differ in how much time they visit library. So there will be difference in logical thinking of students and times they visit library. To determine relationship between logical thinking of students and times they visit library Anova test was used

Null hypothesis: There is no relationship between logical thinking of students and times they visit library

	Times visit library	Mean	Std. Deviation	F value	P value
Logical thinking	at least once a week	2.81	1.238	1.169	.327
	once every 3 week	2.48	1.122		
	once a month	3.00	1.132		
	once every 6 months	2.69	1.032		
	once a year	2.50	1.058		

Table: 6 Anova test to determine relationship between logical thinking skills with respect to times they visit library

Since p value greater than .05 null hypotheses is rejected at 5% level of significance. Hence it is concluded that there is no difference in logical thinking of students and how many times they visit library

5 FINDING

The logical thinking of the students of the traditional learning method is lesser than e learning. In e learning the students get opportunity to solve authentic and situational problems which improves logical thinking ability. Digital learning enables students to solve problem via games. The students can able to find questions of problem and able to find solution clearly through videos

The students who start using internet during 6-7 standards possess high logical skill than student who start use internet from collage. At this age level student think of abstract concept that is think possibilities. In this stage student start to think systematically and find logical relationship and the curiosity level of the student is high. The students were advanced in presentation, animation and using spread sheet.

The students who use chat rooms, blogs and gaming possess good logical thinking skill. The utilization blogs will enable individual autonomy in learning. Chat room gives real time online chat which will help the students to get assistance from other students or professors. Online forum, student community will improve their enquiring and responding skill which need deep thinking. Playing virtual games will foster their decision making skill.

The students who are playing learning game will have good logical thinking skill. The learning game needed quick thinking capacity. The students need to think logically to solve problem and requirement of analysis skill is high. The learning game motivates the students and provide students real time scenario. It allows the students to get new skills.

6 CONCLUSIONS AND RECOMMENDATION

Nowadays employers prefer the people who have high logical skill ability. The logical thinkers think open mind with more possibilities. The study aims to determine the types of logical thinking

and to access the logical thinking ability of the college students. The study reveals that digital learning, blogs, chat rooms, learning game will improve the logical thinking ability of college students. The students who start using internet during 6-7 standards possess high logical skill than student who start use internet from collage The design of curriculum based on logical skills will improve logical ability of students. The students should read detective novels and crime stories. Watching detective movies will enhance logical thinking. The students should play logic games, puzzle, crossword will cause the student brain to think more. The socialization of the students improves logical thinking because they learn others from a lot.

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WOMEN ENTREPRENEURSHIP AND ITS EMPOWERMENT IN DEVELOPING THE ENTERPRISE

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ABSTRACT

A women as an entrepreneur is economically more powerful than as a mere worker, because ownership not only confers control over assets but also gives her the freedom to take decision. Women are becoming more personally and economically empowered through business ownership or entrepreneurship development. Women entrepreneurship is gaining importance in India in the wake of economic liberalization and globalization. With the growth of trading class in the society during past centuries, women started learning basic business skills and acquired formal entrepreneurship knowledge to start-up their own business venture. The challenges and opportunities provided to the women of digital era are growing rapidly that the job seekers are turning into job creators. They are flourishing as fashion designers, interior decorators, beauticians, exporters, publishers, garment manufacturers and still exploring new ventures of economic participation.

KEYWORDS: *Flourishing, Manufacturers, Entrepreneurship*

INTRODUCTION:

Since, the on-set of human civilization women have been forced to depend on male members for their very survival. They have never been treated at par with men till recent centuries. Gradually, with the improvement in living standard and female literacy rate, women started reducing their reliance on male members for living by selling surplus home grown grains and vegetables for earning money. With the growth of trading class in the society during past centuries, women started learning basic business skills and acquired formal entrepreneurship knowledge to start-up their own business venture.

The specialists in economic development have considered entrepreneurship development as a possible approach to empowerment of women. A woman as an entrepreneur is economically more powerful than as a mere worker, because ownership not only confers control over assets but also gives her the freedom to take decision. Participation of women in economic activities is now emerging as a universal phenomenon. Alternatively stated, women are increasingly joining the world labour market and also assuming the role of entrepreneurs all over the world. In India too, significant changes in women's rate of participation in the economy are taking place with the pace of liberalization and privatization sweeping across the country. The role of women as entrepreneurs and economic workers are already visible, the enterprising women are relatively a new breed of women in India.

Objectives of the study:

The purpose of this study is to know the preference to own start up business and sources of fund and its status of repayment of loans and to identify the various source of technology used in business and to enhance the skills for running an enterprise..

METHODOLOGY

The data collected for the analysis were both primary and secondary. Questionnaire method of primary data collection was adopted. A random of 180 members was selected using convenient sampling method to collect the primary source of data.

Area of the study:

Based on the discussion with the respondents, the researcher constructed a questionnaire. Then it was pre-tested and necessary changes were incorporated and distributed among the women entrepreneurs in Thoothukudi.

Hypotheses:

- There is no significant relationship between the source of start-up fund and status of repayment of loan
- There is no significant relationship between marital status and preference to own start business
- There is no significant relationship between age and kind of technology used in business.
- There is no significant relationship between educational qualification and skill for necessary for running enterprise.

Data analysis and interpretation:

- 53.9 percent of the respondents belong to the age group of 31-40 years, 27.2 percent of the respondents belong to the age group of 25 to 30 years.
- Most of the respondents are Postgraduates.
- 66.1 percent of the respondents have availed loan from bank, 27.8 percent have taken loan from their relatives and friends while 6.1 percent of the respondents have received their start-up fund from Micro- finance institutions.
- 49.4 percent of the respondents have repaid their loan in full, 41.7 percent of the respondents have made partial repayment, while 8.9percent of the respondents are yet to repay their loan.
- The association between educational qualification and skill necessary for running enterprise by the respondents. Since the p value at 5% level of significance is .432 ($p < 0.05$), the null hypothesis is accepted. Therefore, it is concluded that there is no significant relationship between educational qualification and skill necessary for running enterprise.

- The association between age and kind of technology use in business since the p value at 5% level of significance is .003 ($p < 0.05$), the null hypothesis is rejected. Therefore, it is concluded that there is significant relationship between age and kind of technology use in business.
- The association between Source of start-up funds and Status of repayment of loan by the respondents. Since the p value at 5% level of significance is .023 ($p < 0.05$), the null hypothesis is rejected. Therefore, it is concluded that there is significant relationship between source of start-up funds and status of repayment of loan.
- The association between marital status and preference to start own business by the respondents. Since the p value at 5% level of significance is .003 ($p < 0.05$), the null hypothesis is rejected. Therefore, it is concluded that there is no significant relationship between marital status and preference to start own business.

CONCLUSION:

Women are becoming more personally and economically empowered through business ownership or entrepreneurship development. Women entrepreneurship is gaining importance in India in the wake of economic liberalization and globalization. The policy and institutional framework of developing entrepreneurial skills, providing vocational education and training has widened the horizon for economic development of women. The challenges and opportunities provided to the women of digital era are growing rapidly that the job seekers are turning into job creators. They are flourishing as fashion designers, interior decorators, beauticians, exporters, publishers, garment manufacturers and still exploring new ventures of economic participation. If the women entrepreneurs get adequate support and encouragement from family, society, government and financial institutions, such positive effort can open, new avenues for them and increase the marketability and profitability of business owned by them and they can emerge as very successful entrepreneur.

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ENTREPRENEURIAL SKILLS DEVELOPMENT – A STUDY

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ABSTRACT

The concept of entrepreneurial and its theory have evolved over more than two centuries. However, in the long transition during which a society evolved from tribalism to self sustained economic strand of the social fabric changed their pattern and their relationships. So also, the concept of entrepreneurship in plural and socially stratified societies like. India is more difficult and intriguing. However, in this work an attempt is made to brief out the ideas and philosophies of various authorities on the vital and dynamic concept like entrepreneurship.

KEYWORDS: *Innovation, Entrepreneurial Skills Development, Customer, Venture, Job, Business*

INTRODUCTION

Entrepreneurship can be currently regarded as part of a strategy to boost the economy. It can be undertake as a challenging task, either internally within organizations, either externally, by the creation of new businesses that are sustainable are sustainable in a market and in a complex economic environment. Examples are studies on the importance of entrepreneurship in truncation economies Thus, it is considered that entrepreneurship associated with two different aspects. Creation and development of business/innovative companies- entrepreneurial Development of a function in an innovative way- entrepreneurial In the context of this article, the focus will be in the first part, associating entrepreneurship to the creation of innovative businesses

METHODOLOGY:

In this study I have used secondary data. The data was collected through internet journals and books.

OBJECTIVES OF THE STUDY

- ❖ To Know the importance of entrepreneurial skills development
- ❖ To Know the type of the entrepreneurial skills development
- ❖ To Know the advantage of entrepreneurial skills development
- ❖ To Know the disadvantage of entrepreneurial skills development

DEFINITION OF ENTREPRENEURIAL

Basically, entrepreneurship development is basically the process of improving the skill set as well as knowledge of the entrepreneurs. This can be done through various methods such as classroom sessions or training programmes specially designed to increase the entrepreneurial acumen. Another definition of this term could be the process of enhancing the capacity to develop, manage and organize a complicating thing with big word and sophisticated terminologies, let us understand it simply. The process of entrepreneurship development is nothing but helping the entrepreneurs develop their skill through training and application of that training. It instills in them the quality of making better decisions in the day business activities.

ADVANTAGES OF ENTREPRENEURIAL.

IT GIVES A GREAT AMOUNT OF FREEDOM

If you are working for boss and a company, you need to meet all their requirement and only have very little freedom on the job. On the other hand, if you start your own demands and set your own schedule. You dictate everything you do, giving you a level of freedom that you will not see when you are employed.

IT CAN BE EXCITING

Entrepreneurship can be very exciting, with many entrepreneurs considering their ventures highly enjoyable. Every day will be filled with new opportunities to challenge your determination, skills and abilities.

IT ALLOWS YOU TO SET YOUR OWN EARNINGS

Of course, you will be the one setting your own wage and making investments when you own the business. The work that you do would be for something you own, which can be a huge advantage compared to when you are working as an employee for a certain company.

IT OFFERS FLEXIBILITY

As an entrepreneur, you can schedule your work hours around other commitments, including quality time you would spend with your family.

DISADVANTAGES OF ENTREPRENEURIAL

IT REQUIRES YOU TO DEDICATE A HUGE AMOUNT OF TIME

One big challenge in starting your own business is the amount of time you have to dedicate to it. Remember that entrepreneurship is not easy, and for it to be successful, you have to take a level of time commitment that many people are just not willing to make. And even if you are able to enjoy flexibility in your work schedule when your venture does become successful, you will still have to dedicate a substantial amount of time to growing the business.

IT CAN BE DIFFICULT TO COMPETE WITH OTHER BUSINESS

It is very important for an entrepreneur to stay competitive this means that you have to differentiate your business from other in your niche in order to build a solid customer base and, finally, become profitable.

IT DOES NOT GUARANTEE 100% SUCCESS

Entrepreneurship would make your dreams come true, which does not often happen with traditional employment, but you need to make some sacrifices to make it happen. You should know that this type of venture does not guarantee

IT COMES WITH UNPREDICTABLE WORK SCHEDULES

One major drawback of being an entrepreneur is that more work and longer hours will be required from you than being an employee. While you want to become your first know the amount of effort, time and investment to make your venture successful. Even though there is a lot of rewards coming from it, it also has certain downsides.

TYPES OF ENTREPRENEURIAL SKILL DEVELOPMENT

Based on their working relationship with the business environment they are functioning in, various type of entrepreneurs can be found. The chief categories are these four type of entrepreneurs.

INNOVATION ENTREPRENEURS

This type of an entrepreneur is more interested in introducing some new ideas into the market, organization or in the nation. They are drawn towards innovations and invest a lot of time and wealth in doing research and development.

IMITATING ENTREPRENEURS

These are disparagingly referred to as copy cats. They observe an existing successful system and replicate it in a manner where all the deficiencies of the original business model are addressed and all its efficiencies retained. These entrepreneurs help to improve an existing production process and can offer suggestions to enhance the use of better technology.

FABIAN ENTREPRENEURS

These are entrepreneurs that are very careful in their approaches and cautious in adopting any changes. They are not prone to sudden decisions and try to shy away from any innovations or change that doesn't fit their narrative.

DRONE ENTREPRENEURS

These are entrepreneurs who do not like a change. They are considered as 'old school'. They want to do business in their own traditional or orthodox methods of production and system. Such people attach pride and tradition to even outdated

IMPORTANCE OF ENTREPRENEURIAL SKILL DEVELOPMENT

Entrepreneur is the dynamic process of creating incremental wealth and innovating things of value that have a bearing on the welfare of an entrepreneur. It provides civilization with an enormous amount of goods and services and enhances the growth of social welfare.

GROWTH OF ENTREPRENEURSHIP

Entrepreneurship the advent of new venture particularly small ventures in order to materialize the innovative ideas of the entrepreneurs. thus the growth or establishment of small enterprises the specific contribution of entrepreneurship in very economy of the statistics that in USA economy nearly half a million small enterprise is established every year. Our country is not an exception in this regard.

CREATION OF JOB OPPORTUNITIES

Entrepreneurship firm contributed a large share of new jobs. It provides entry level jobs so necessary for training or gaining experience for unskilled workers. The small enterprises are the only sector that generates a large portion of total employment every year. Moreover, entrepreneurial ventures prepare and supply experienced labor to the large industries.

INNOVATION

Entrepreneurship is the incubator of the innovation. Innovation creates disequilibria in the present state of order. It goes beyond discovery any does implementation and commercialization, of innovation 'leapfrog' innovation, research, and development are being contributed by entrepreneurship. Thus, entrepreneurship nurses innovating that provide new ventures, product, technology, market, quality of good ect. To the economy that increases gross domestic product and standard of living of the people.

IMPACT ON COMMUNITY DEVELOPMENT

A community is better off if employment base is diversified among many small entrepreneurial firms. It promotes abundant retail facility, a higher level of home ownership, fewer slums, better, sanitation standards and higher expenditure on education, recreation, and religious activities. thus, entrepreneurship leads to more stability and a higher quality of community life.

THE CONSEQUENCE OF BUSINESS FAILURE

The collapse of large industry almost has irresistible damage to the development of state and to the economy and to the financial condition of the relevant person. The incumbent lost their jobs. Suppliers and financial institution face a crisis of recovery. Customers are deprived of good, services, and the government losses taxes. This could not happen in the case of failure of entrepreneurship.

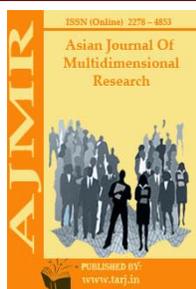
POLITICAL AND ECONOMIC INTERGRATION OF OUTSIDERS

Entrepreneurship is the most effective way of integrating those who feel disposed and alienated in to the economy. Minorities, migrants, and woman are safely integrated into entrepreneurship that will help to develop a well composed plural society

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ECONOMIC STATUS AND HEALTH HAZARDS OF CONSTRUCTION WORKERS IN AMBASAMUTHIRAM BLOCK AT TIRUNELVELI DISTRICT

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ABSTRACT

Construction industry is one of the stable growing industries of the world and in India it is the largest economic activity after agriculture. Throughout the world, over 90% of construction workers are male. In some developing countries, the proportion of women is higher. Construction workers are at a greater risk of developing certain health disorders and sickness than workers in many other industries. The purpose of this study was to identify and highlight the Economic Status and Health Hazards of Construction Workers in Palayamkottai Block at Tirunelveli District. The aim of the study is to find out the economic status of construction workers in Palayamkottai block at Tirunelveli district, to examine the Health hazards of construction workers in Palayamkottai block at Tirunelveli district, to suggest the recommendations for uplift the status of construction workers. The study based on primary and secondary data. The paper includes Health hazards of construction workers in Palayamkottai block at Tirunelveli district, government policy measures and suggestion for improvement of the construction workers in Palayamkottai block at Tirunelveli district. The study concludes that different types of skin diseases are present among construction workers that might be attributable to exposure to hot humid working environment.

KEYWORDS: *Construction Workers, Health Hazards, Problems, Status, Labour, Government Policy.*

I. INTRODUCTION

The Construction sector is important in gross capital formation activity in the country's economy. However, construction work is one of the most hazardous sectors where health risks are significant due to dusts, noise, chemicals, manual handling, vibrating tools, excessive loads, and lack of safety awareness. The risk factor of skin cancer/ sunburn depending on skin type is well established. Low back pain is another major problem of construction workers. Different types of hazardous working conditions, environmental stress conditions, lack of use of personal protective equipments (PPEs), prolonged maintained of harmful working postures, low level of awareness on health hazards and poor hygiene practice, etc., are jointly affecting the health conditions of the workers. In addition, various socioeconomic factors such as poverty, poor diet, various communicable diseases, poor sanitation, lack of education, ill-paid, etc., are also responsible for their poor health.

II. Scope of the Study

The study focused on Economic status and problems of women construction workers in Ambasamuthiram in Tirunelveli City. Tamil Nadu is the southernmost State in the Indian sub-continent. It covers a little over 1, 30,000 sq.km. Representing about four per cent of India's geographical area. In the State of Tamil Nadu, there are more than 20 lakhs workers engaged in the activity of building construction. Construction industry employs a larger number of workers in the unorganized sector.

III. Objective of the Study

- To find out the economic status of women construction workers in Ambasamuthiram in Tirunelveli city.
- To examine the problems faced by women construction workers in Ambasamuthiram in Tirunelveli city.
- To suggest the recommendations for uplift the status of women construction workers.

IV. METHODOLOGY

In this study Economic Status and Problems of Women Construction Workers in Tirunelveli City based on Primary and Secondary data. In this study 100 samples are collected. Primary data collected by the respondents through questionnaire method. Secondary method of data collection from various books, journals, newspapers, government publication reports, etc. Tools of analysis Garrett Ranking technique were used for this study.

V. REVIEW OF LITERATURE

Morena et al., (2013) in their paper reveals that it is important to critically analyze the concept and to highlight the distinctive elements of youth mentoring, in the construction industry. The aim of this paper is to look at the experiences, challenges and problems contributing to mentoring of young graduate's construction employees within construction companies. It will indicate whether or not young graduates' construction workers are they being mentored or not, are they involved in any form of mentoring, within their construction companies. This study will examine mentoring of young graduates within organizations, whether they are being mentored or not in the construction industry, as compared to their non-mentored employees; within their companies, it will look at the important characteristics of mentors, potential negative outcomes or problems in mentoring of young

graduates and the implications of cultural divide in relation to gender and race, are they being mentored the same or not, this will report more job and career satisfaction, and express lower turnover than their non-mentored counterparts, furthermore it will examine the ways in which mentoring contributes to producing motivated young construction workers within the industry.

Uwakweh, (2015) in his article reveals that increasing construction worker productivity by treating workers as unit of production is flawed because labour is not interchangeable. The human resource approach provides a better framework on how to motivate workers. The conceptual model based on the Expectancy theory of worker motivation is presented with explanation on how it may be used. Research studies available on worker motivation are based on developed countries, thus, this paper explains the research necessary to understand motivating workers in developing countries.

Angel D (2017) has analyzed that the workforce in the unaccounted sector in India was classified as four divisions. They were in terms of occupation, nature of employment, particularly distressed categories and service categories. In adding up to these four divisions, there exist a large section of unorganized labour force such as cobblers, hamals, handicraft artisans, handloom weavers, lady tailors, physically handicapped self employed persons, rickshaw pullers, auto drivers, sericulture workers, carpenters, tannery workers, power loom workers and urban poor.

VI. RESULT AND DISCUSSION

The socio – demographic and economic details are collected from the respondents and problems of domestic workers are given the following tables. Garrett ranking techniques are used for ranking the problems of domestic works in work place.

TABLE 1: SOCIO – DEMOGRAPHICS OF THE RESPONDENTS

S.No	Factors	Particulars	No of Respondents	Percentage (%)
1.	Age	Up to 25 years	20	26
		26-35 years	26	26
		36-45 years	32	32
		Above 46 years	22	22
2.	Religion	Hindu	100	100
		Muslim	0	0
		Christian	0	0
3.	Community	SC/ST	66	66
		BC	10	10
		MBC	24	24
4.	Marital Status	Married	64	64
		Unmarried	06	06
		Widow	22	22
		Divorced	08	08
5.	Education	Illiterate	72	72
		1 st to 5 th Standard	20	20
		6 th to 10 th Standard	08	08
6.	Family Type	Joint family	36	36
		Nuclear Family	64	64
7.	Family Size	Less than 3 members	18	18
		3 to 5 members	44	44

		More than 5 members	38	38
8.	Residence Area	Village	68	68
		Town	28	28
		City	04	04
9.	House facility	Own house	62	62
		Rental House	36	36
		Leasing	02	02
10.	Housing type	Pucca	58	58
		Thatched	22	22
		Concrete	20	20
11.	Drinking Water	Own tap	64	64
		Common tap	36	36
12.	Toilet Facility	Own toilet	66	66
		Common toilet	24	24
		Open space	10	10
13.	Drainage facility	Underground drainage system	56	56
		Surface drainage system	18	18
		No drainage system	26	26
14.	Mode of Cooking	Wood	14	14
		Kerosene	72	72
		Gas	14	14

Sources: Primary Data

The above table clearly shows that 32 percent of the respondents are in the age group of 36 – 45 years and 26 percent are from the age group of 25-36 years. This states that the woman in the family had the more responsibility of their family. All the respondents are from Hindu religion. No other religion woman enters into this job in this study area. Majority of the respondents (66 percent) are from the SC/ST category and 24 percent of them are from most backward class community. 64 percent of the respondents are married whereas 11 percent of them are widow and they are running their family with their own income. They did not have any financial support from anybody other than their income. More than two third (72 percent) of the respondents are illiterate while 08 of them are completed their higher secondary school. On regards of the family type, 64 percent of the respondents are on the nuclear family and rest of the respondents was in the joint family. 44 percent of the respondents are had a minimum of 3 member and a maximum of 5 members in their family. 68 percent are living in village.

About the facilities in the respondent's house, 62 percent of the respondents are living in their own house. Among them 58 percent of them are living in the pucca houses where as 22 percent of the respondents are living in the thatched houses. This includes all the respondents who are in their own houses as well as in the rental houses. Of the total respondents, 64 percent of them are having the facility of drinking water in their houses. 66 percent of them are having the toilet facility and 74 percent of them are having the drainage facility in their houses. 72 percent of the respondents are using gas connection as their mode of cooking.

TABLE 2: ECONOMIC STATUS WISE DETAILS OF THE RESPONDENTS

S.No	Factors	Particulars	No of Respondents	Percentage (%)
1.	Salary Time Period	Weekly	06.	06.
		Monthly	94	94
2.	Monthly Income	Rs. 3000 – 6000	24	24
		Rs. 6001 – 9000	74	74
		Rs. 9001 & Above	02	02
3.	Monthly Family Income	Rs. 3000 – 6000	04	04
		Rs. 6001 – 9000	52	52
		Rs. 9001 & Above	44	44
4.	Standard of Living after joining work	Improved	70	70
		Not Improved	30	30
5.	Household Expenditure	Rs. 3000 – 6000	24	24
		Rs. 6001 – 9000	68	68
		Rs. 9001 & Above	08	08
6.	Monthly Saving	No Savings	70	70
		Rs. 1001 – 2000	20	20
		Rs. 2001 – 3000	10	10
7.	Household debt	Rs. 3000 – 6000	30	30
		Rs. 6001 – 9000	20	20
		Rs. 9001 & Above	50	50

Sources: Primary data

Table 2 shows that 94 percent of the respondents are getting their salary in monthly basis. 74 percent of them are earning income between Rs.6001 to 9000 and their family members other than the respondents earn a maximum of up to Rs 9000 per month. 70 percent of the respondents are opined that their economic statuses are improved because of this domestic work. 68 percent of the respondent's family incurred a nominal expenditure of Rs. 6001 to 9000 per month. 35 respondents are says no saving. All the respondents are borrowing money from other sources like employer, co-workers and from money lenders. Of them 50 percent of respondents are borrowing between Rs. 9001 & above per month.

TABLE 3: WORK PLACE HEALTH HAZARDS PROBLEMS OF THE RESPONDENTS

Sl.No	Factors	Weighted average Garret score	Rank
1.	Work place injures	48.35	IV
2.	Respiratory problems	50.68	II
3.	Occupational skin diseases	54.07	I
4.	Musculoskeletal disorders	49.21	III
5.	Others	47.71	V

Sources: Primary Data

From the above table shows that, Palayamkottai block in Tirunelveli district, 'Occupational skin diseases' (54.07%) was found to be the major health hazards problem among the construction workers and it was assigned the first rank. It was followed by 'Respiratory problems' (50.68%), 'Musculoskeletal disorders' (49.21%), 'Work place injures' (48.35%), and last one 'others' (47.71%) were assigned second, third, fourth and fifth rank respectively.

VII. FINDINGS OF THE STUDY

In the current study more the half of the respondents were above the age of 36. This clearly states that these women have got a vital place in her family. All the respondents belong to Hindu religion. Two third of the respondents were fell into the SC/ST category. Majority of the respondents (64 percent) were married. On regards to educational level, most of the respondents (72 percent) were illiterate. 64 percent of the respondents were preferring nuclear family than the joint family. 44 percent were having the average family size, that is, 3 to 5 members in their family and 38 percent of the respondents were having above average family size, that is, more than 5 members in their family. More than two third of the respondents (68 percent) were coming from village to this town for doing domestic work. 62 percent of the respondents were residing in their own house and the rest of the respondents were living in rental houses. More than half of the respondents, that is, 58 percent of them were living in the pucca house in this study area. 64 percent of the respondents were having the drinking water facility, 90 percent of them were having toilet facility and 74 percent of them were having drainage facility in their houses 72 percent of the respondents were using LPG as their mode of cooking. 94 percent of the respondents were earning monthly and 74 percent of them were earning between Rs.6001 to 9000 per month. 70 percent of the respondents opined that their socio-economic statuses were improved after this domestic work. On regards of the household expenditure, 74 percent of them were having a nominal expenditure of rs.6001 to 9000 per month. 70 percent of the respondents are says no savings. All the respondents were borrowing from various sources and 54 percent of them were borrowing between Rs.9000 & above. This study reveals that Palayamkottai block in Tirunelveli district, 'Occupational skin diseases' (54.07%) was found to be the major health hazards problem among the construction workers and it was assigned the first rank. It was followed by 'Respiratory problems' (50.68%), 'Musculoskeletal disorders' (49.21%), 'Work place injures' (48.35%), and last one 'others' (47.71%) were assigned second, third, fourth and fifth rank respectively.

VIII. Suggestions

- Fixing wages to keep space with other pain work in unorganized sectors.
- The labour market for construction workers is imperfect and buyer dominated. Therefore, the workers have little bargaining power. The only remedy is to organise them is trade unions. However, many are not aware of the benefits of union. A few who are members of unions have gained noting not even the benefits of welfare schemes, not to speak of fair wages.
- The government has already formulated several welfare schemes for the benefit of manual workers, including construction workers. Results of this study show that the benefits have not reached the need. So, the schemes must be reviewed and operational guidelines be issued.
- Skilled workers are economically well off. Therefore, promotion of skill will help the construction workers. This can be arranged by special training centers for construction workers.
- It is also necessary to give top priority for literacy and family welfare drives, because large families are also seen as a cause of low standard of living, especially among unskilled workers.
- Government should give awareness programme for health hazards of women construction workers.

IX. CONCLUSION

The status of construction workers is not fully satisfactory in study area. The government must take necessary steps for construction workers to solve the problems of unemployment and low standard of living. Local medical schools and occupational health institutes should be encouraged to study the health of construction workers. there should be adequate implementation of health and safety

regulations; workers need to be educated on risk taking behavior and health and safety procedures and protocols need to be put in place. Lack of education and opportunities are the major reasons for their unorganized condition. Therefore they are not able to improve their economic conditions. If they are united and organized there is likelihood that their status in the society will be improved.

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**A STUDY ON MARKETING THE PRODUCTS OF SHGs AT
CHERANMAHADEVI RURAL**

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ABSTRACT

The self-help group (SHG) concept in India was implemented in 1992 through banks all over the country. In India SHGs have been formed generally around specific production activities and often they have promoted savings among their members and used such resources to meet the emergent credit needs of the members of the group. Since such SHGs have been able to utilize savings from groups that were not expected to have any savings and also to effectively recycle the resources generated among the members, their activities need serious attention as a possible complementary mechanism for meeting the credit needs of the poor. Formation of self-help groups amongst women will embolden three C's strategies (collective corrective and community based) for uprooting the existing social evils against women. Further, the massive problem of rural unemployment and underemployment can only be solved through self-employment. Self-help emphasizes self-determination, self-reliance, self-production and self-empowerment by mobilizing internal resources of the persons, the group or the community.

KEYWORDS: *Poverty, Saving, Employment.*

INTRODUCTION

Women in India have been traditionally suppressed and particularly women who belong to the economically and socially weaker sections of society have been even more repressed. All the provisions in the constitution and the spate of legislation enacted to empower women in the post-independence India have not been adequate to set women free from their traditional bondages, liabilities and restrictions. Till recent times, women's participation in the decision-marking processes, especially in the rural areas has remained very marinal.

As per the 2001 census, there were 496.4 million women representing 48% of India's total population in the country. Hence it is very important that women are empowered and that their capacities are enhanced through a process of imparting literacy to them, educating them in the areas of legal rights, health, contraceptive care, poverty mitigation, participation in the panchayat raj institution and the political processes of the country.

The globalization process has mixed results for women. The increased internationalization and competition cause female intensive sectors to develop expand.

Three important strategies have been worked out for empowerment, which are essentially multi pronged. One is capacity building, second legislative and the third organizational strategies, which enable women to come out of their isolation, use their collective strength to gain control over self, economic and socio-political resources. One such outcome of these strategies is the formation of Self-Help Groups (SHGs).

STATEMENT OF THE PROBLEM

Business concerns have several objectives. Among them economic objective is very important. Economic objectives have been the core objectives of business firm from early times. These objectives may be classified into (a) profit (b) creation of more customers and (c) innovation for better stability and income. Without customers, business makes no sense and the business activity can be sustained only if large customers buy the products and services of the enterprise. In the same manner SHGs can be sustained only if there is an economic important place in all stages of economic life, from simple barter economic to the present day, it was not as complicated as it today. The task of marketing has become more exciting and challenging.

SCOPE OF THE STUDY

The study aims to find out how the marketing strategies are applied by the SHGs. So it will indicate whether or not the existing practices are to be altered. The study aims at measuring level of profitability or performance and the level of satisfaction of representative's member of SHG. The study also reveals the problems faced by SHGs and provides suggestion to solve the problems.

OBJECTIVES OF THE STUDY

The objectives of the study are as follows:

- To study the growth of SHGs in cheranmahadevi.
- To evaluate the marketing practice of the SHGs to promote sale of their products/service.
- To evaluate the service provided by government and non government agencies to the SHGs.
- To determine the socio-economic factors of marketing the product.
- To recapitulate the finding of the study and to offer suggestions to solve the problems and difficulties faced by the SHGs.

HYPOTHESES

- There is no relationship between the satisfaction of members and socioeconomic factors of the members in the SHGs.
- There is relationship between the satisfaction of members and socioeconomic factors of members in the SHGs.

SELECTION OF SAMPLE SHGS

Data regarding number of SHGs year wise and block wise were obtained from Mahalir Thittam office cheranmahadevi. However in the course of pilot study the researcher found that not all SHGs were having continuous existence of 5 years nor were actively functioning. Further, it was found that there SHGs doing economic activity without bank loan and also SHGs not doing any economic activity even after getting loan but is prompt in repaying loan. Besides there were member carrying on activities individually and not as a group though availing financial assistance in the name of SHGs.

In view of the constraints expressed above, the researcher had to adopt judgments sampling method for selecting SHGs. One hundred SHGs were selected from the

- ❖ Getting financial assistance under SGSY
- ❖ Getting financial assistance under NABARD
- ❖ Using only revolving fund.

SAMPLING TECHNIQUES

Sampling is the process of selecting a few from a bigger group to become the basis for estimating or outcome regarding the bigger group. Sampling design is the yearly design set of objects technically called me sampling design used in the study is random sampling.

SAMPLE SIZE

This concern which is considered for this study self help. Group the sample takes for me study is 50 the method adopted for selecting the sample was simple random sampling.

FINDINGS

- 44% of respondents to Housewife
- 34% are respondents to High School
- 80% are respondents to Group Nature of Unit
- 28% are respondents to Other Products
- 20% are the respondents to Low Capital Investment
- 52% are the respondents of Individually
- 44% are the respondents of 4 to 8 Hours
- 38% are the respondents of 2000 – 5000
- Natures of bank linked with 26% are respondents are other bank.
- 66% are respondents of Group Loan
- 60% are respondents of Below 50000
- 64% are respondents of Below 10%
- 58% are respondents of Below 50000
- 66% are respondents of Permanent
- 52% are respondents of Domestic Market
- 28% are respondents of Directly to Customer
- 36% are respondents of Motorcycle
- 34% are respondents of One
- 26% are respondents of Exhibition
- 28% are respondents of variable price on production cost
- 38% are respondents of Direct selling in different

- 33% are respondents of Indifferent
- 60% are respondents of Strongly Agree

SUGGESTION

- Inadequate financial resources and working capital is one of the main constraints faced by SHG units in cheranmahadevi credit can solve the capital constraints to undertake the income generation activities of SHGs that can solve the un-employed problems and lead to eradication of poverty so the credit policy of banks and financial institutions must be extended to the SHGs.
- A uniform and lower interest rate should be charged on loan to the SHGs banks and government should take positive steps towards this.
- Adaption of innovation technologies is essential to enhance production value added products should improve the profitability of the self-help groups.
- To improve the price of products, product designing and modification should be based on locally available resources and skills which suit area specific and location specific requirements.
- The SHGs concentrated in the rural areas need to improve their product promotion and market research. The agencies should provide more marketing support in the rural areas.

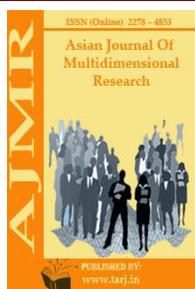
CONCLUSION

To concluded women self help group is a successful concept and it contributed to the economic betterment and development of women as aimed by our government.

Thus we can concluded that all self help groups must select the right products, qualified persons for proper management proper training for prompt production government assistance for facing the marketing problem. It is quite necessary to train them effectively for getting awareness in the marketing potential area.

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SKILL DEVELOPMENT IN THE INFORMAL SECTOR

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ABSTRACT

Over the years, Botswana has been demonstrating a strong interest in the informal economy as one of the routes towards building sustainable livelihood. Commonly referred to as the informal sector (IS) the informal economy provides opportunities for the absorption of poor and less educated people who cannot find employment in the formal economy. The IS is also a destination of choice for those who opt to venture into entrepreneurship and choose not to seek formal employment as well as those with jobs in the formal economy but seek to augment their income through some activity in the IS. A number of studies by the Central Statistics Office (CSO) were carried out with the aim of developing a comprehensive understanding of the IS. These studies have confirmed the growth of the IS in Botswana and clarified the nature of its diverse activities across all economic sub-sectors, especially in retail, manufacturing and service sectors. Like in other countries, the IS is dominated by young, less educated and poor people, mainly women in both urban and rural areas. This study was initiated by the Botswana Training Authority (BOTA) and contracted to Global Consult. It was commissioned to examine the skills used in the informal sector, assess their magnitude and impact as well as establish their potential benefits for contributing to sustainable livelihood growth. The study aimed to produce a list of competencies, including indigenous skills that would promote growth in citizens standard of living.

KEYWORDS: *Entrepreneurship, Competencies, Sub-Sectors*

INTRODUCTION

Since first recognized in the early 1970s, the informal sector of Sub-Saharan Africa has become a growing source of employment for large numbers of youths, but also older workers pursuing entrepreneurial goals and others adjusting to structural changes in the region's employment (Bangasser 2000, Liimatainen 2002, ILO 2002a, Johnson and Adams 2004, Becker 2004, Haan 2006, Fox and Gaal 2008). Initially viewed as a safety net for those unable to find employment in the modern sector, the image of the informal sector has begun to change with time and the

education of those entering it. More workers have begun to view it, not as a temporary stop while searching for employment in the formal wage economy, but as a preferred destination offering opportunities to those wanting to become entrepreneurs.

Measuring the informal sector

The ILO first introduced a statistical definition for the informal sector in a January 1993 Resolution adopted by the 15th Conference of International Labour Statisticians (ILO 2002a). The attention given the measurement issue was generated by interest in the size of the informal sector and its contribution to national income and economic welfare. A decade later, this interest has grown to include the increasingly precarious nature of employment in the formal sector, joining that in the informal sector, as previously secure jobs and benefits are being threatened by growing global competition. The result has been an effort to derive a broader definition of informal employment. This was reflected in a subsequent Resolution adopted in December 2003 by the 17th Conference of International Labour Statisticians (Hussmanns 2004). Interest in the two concepts – employment in the informal sector and informal employment – has driven efforts to define and measure the informal economy.

Objectives and Scope of the Project

The main aim of the study was to provide the facts or evidence upon which to formulate an integrated IS skills development strategy. The strategy would serve as the framework and springboard for supporting livelihood growth among the rural and poor members of society especially the youth and women. Further, the study was commissioned to assist BOTA to put in place strategies to enable the IS operators to receive excellence awards; move the vocational skills training system into a demand-driven system; and strengthen the capacity of BOTA to execute its mandate more effectively. A summary of the more specific terms of reference for the study is as follows:

- a) Establish existing skills, their magnitude in the informal sector and their economic benefits.
- b) Identify training needs required in the informal sector and areas for further research and BNVQF awards development.
- c) Determine the nature of investment in skills development for the informal sector.
- d) Develop integrated IS skills development strategy with an outline of the cost and implications of implementation.
- e) Propose ways of how investment in skills development could be used to enhance work conditions in the IS
- f) Identify existing policies and programmes that encourage investment in developing skills for higher productivity in the IS.
- g) Recommend the role that BOTA could play in the development of skills for the IS.

The Conceptual Framework

Just how are these concepts defined? The conceptual framework adopted in defining employment in the informal sector and informal employment uses a building-block approach that disaggregates total employment along two dimensions: type of job and type of enterprise. Labor force surveys have been a primary source of data for measuring informal sector employment and informal employment. These surveys are conducted on a regular basis in most countries and are used to

produce data on the two concepts by adding additional questions pertaining to the informal sector and informal employment (Husmanns 2004). Household surveys identify informal production units and then administer “enterprise” modules as part of the household survey thus adopting a mixed household and enterprise survey approach to measurement of employment in the informal economy. The two-step mixed survey approach is considered superior in coverage to using separate household or enterprise surveys (Roubaud and Razafindrakoto 2007).

Within the household survey, the type of job held in the informal sector covers the self-employed, own account workers, contributing family workers, paid workers, and members of producers’ cooperatives. In the absence of an enterprise module, the self-employed, own account and contributing family workers are sometimes used as a proxy for informal sector employment. Where an enterprise module is used, informal sector enterprises are defined as unincorporated private production units owned by individuals or households producing at least some non-agricultural goods or services for sale or barter. Their size in terms of employment is below a certain threshold determined by national circumstances, but often defined as under 10 workers. These enterprises are not registered under specific forms of national legislation and may be separated into production activities that are legal, legal but underground, or illegal.

A profile of informal sector employment

The ILO’s 2002 report provides a glimpse of those employed in the informal sector. Table 1, drawn from the ILO report, presents informal sector employment using national definitions for countries reporting from Sub-Saharan Africa. The variation in this table of the percentage employed in the informal sector reflects the differences in national definitions. The share of informal sector employment varies from nearly 20 percent in Botswana to over 90 percent in Mali where agricultural employment is included in the national definition. Though not reported here, the share of informal employment in rural areas tends to exceed that in urban areas. Considerable churning of employment in the informal sector is noted in South Africa by Devey, Skinner, and Valodia (2006) with slightly over 44 percent employed in the informal sector in September 2003 continuing to work in the informal sector in March 2004.

Self-employed workers, most of whom are own-account workers and unpaid family workers, are considered the major component of the rural and urban informal sectors. Becker (2004) estimates that 70 percent of the informal sector is comprised of those who are self-employed with the percentage rising to 81 percent if South Africa is excluded. The number of self-employed in non-agricultural

Nature and Sources of Data

The aim of this study is to evaluate the impact of skills development training offered to Informal sector operations in Nigeria. To achieve this evaluation we chose to utilize qualitative and Some degree of quantitative research method, using in-depth interview a research Techniques the main reason for this research method is because of the complex Nature of informal sector activities in Nigeria. The need to evaluate how skillsdevelopment programme have benefited the selected respondents and the meaning theyattach to it could best be arrived at through the use of in depth interviews. The researchtechnique was chosen for the collection of data from about 160 the first setof interviews involved 84 state organizations, and 76 non-state respondents organization. That The secondset covered ex-participants or beneficiaries of 5 selected non-state programme in the

orderto determine their employment and income profile.The questions to the first set of respondents solicited for a wide range of information andcovered the following:

- Full Name of Agency:
- Local Address of Agency:
- Type(s) of Activity by Agency:
- When Agencies commenced operations in the Area/Nigeria
- Geographical Coverage:
- The major goal of the Organization:
- Description of programme intervention activities initiated in the area:
- The objectives of each programme:
- Who are the target beneficiaries:
- The sources of funding agencies activities:
- The amount available to the agency in the current year (2008):
- The amount spent on the programme in the last two preceding years:
- The potential capacity of each programme activity:

Data Collection

The data collection exercise took place between January and February 2009. One monitor, four principal investigators and sixteen research assistants covered the six statesand FCT for theinvestigation. The field work provided the opportunity to gatheropinions, observations and personal accounts from the following categories ofstakeholders:

- Federal ministries and parastatals involved in skills development for theinformal sector
- State ministries and agencies in six states involved in skills development forthe informal sector.
- Non-Governmental organizations that have created and/or conducting Informal sector training
- Private agencies Associations and individual training providers for the Informal sector.
- Young and adult beneficiaries (ex-participants) of selected programmes.

Rivers State Ministry of Local Government, Chieftaincy and Community Affairs,

The Rivers State Ministry of Local Government, Chieftaincy and Community Affairs is the superintending authority over the local government councils. The Ministry organizes regularly technical and vocational training in order to impact the state" s youth with relevant skills to enable them secure employment or set up their own businesses.

Rivers State Ministry of Education Port Harcourt

The Rivers State Ministry of Education in addition to its formal education programme also runs skill development programme for the informal sector participants. The skills development of the programme includes, adult literacy, technical and vocational training and education.

Rivers State Ministry of Agriculture, Port Harcourt

The main goal of the ministry is to co-ordinate all agricultural efforts, develop rural economy and protect the environment. In addition to its main functions, the ministry also runs skills and acquisition programmes in the area of technical and vocational education for the youths who may be interested in agricultural activities.

National Board for Technical Education (NBTE), Kaduna

National Board for Technical Education is a Principal organ of Federal Ministry of Education specifically created to handle all aspects of technical and vocational education falling outside university education. In addition to providing standardized minimum guide curricula for technical and vocational education and training (TVET), the Board supervises and regulates through an accreditation process, the programmes offered by technical institutions at secondary and post secondary levels. It is also involved with the funding of polytechnics and monotechnics owned by the Government of the federation.

Office of the Special Adviser on ICT, Port Harcourt

The mission of the office is to create jobs and promote youth empowerment through skill acquisition and entrepreneurship training. The skill acquisition programme of the office has so far trained 147 youths in entrepreneurship programme.

Kaduna State Ministry of Education

The ministry is responsible for ensuring that educational development is achieved in the state in a conducive environment. The ministry has made far reaching impacts in its efforts to introduce compulsory and free education in the state. In addition to its formal education programme, the ministry runs adult literacy and technical and vocational training and education.

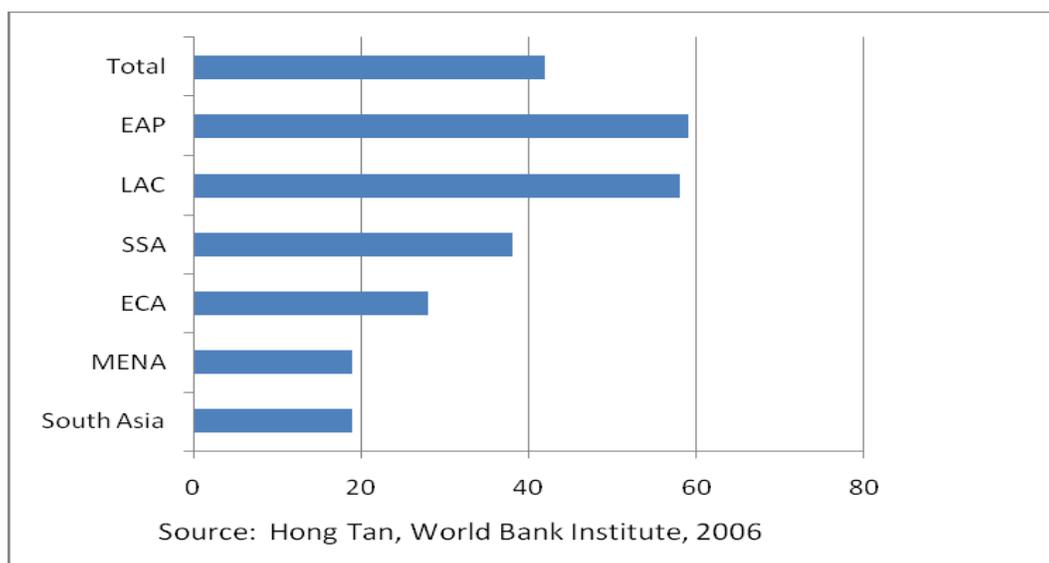
Employers and traditional apprenticeship

Traditional apprenticeships are by far the most important source of skills training in Africa for the informal sector with these apprenticeships concentrated in West and Central Africa (Haan 2006, Filipiak 2007). Liimatainen (2002) estimates that up to 70 percent of urban informal sector workers in Africa have been trained through the traditional apprenticeship system. The Ghana Statistical Service, for example, found 207,000 youths registered as apprentices in 2002, while in this same period a much smaller number, just over 50,000 youths, was enrolled by public and private providers (World Bank 2008). Traditional apprenticeships in the informal sector consist of private contractual arrangements between a parent or apprentice and a master crafts person who agrees to provide practical training in the workplace, ranging from several months to three or four years in duration, and subsequently certify the training in return for a fee or reduced earnings while learning.

Enterprise investment in skills

Enterprises are a source of demand for and supply of skilled workers. They train and provide needed skills and experience for employees to promote competitiveness and profitability. Some workers who are trained may choose later to take their skills and create their own employment. The training offered by enterprises tends to be short-term in nature and use the firm's own skilled workers or engage external vendors for its delivery. The training may be offered on-site in the enterprise, such as an apprenticeship might be, or off-site in an institutional setting. The World

Bank provides a profile of enterprise training in over 100 countries world-wide through its Investment Climate Assessment surveys. These surveys show in Figure 2 considerable variation



Elements of a strategy

A strategy based on what is known about the informal sector for improving skills as a means to promote its growth and productivity and improve the incomes of those employed in the sector needs to include the following:

Acknowledging the informal sector for policy;

Raising education levels and literacy of those employed therein;

Recognizing the complementary of training with other small business services;

Promotion of sustainable financing for skills development;

Strengthening traditional apprenticeships;

Defining a role for public providers of skills;

Building the capacity of industry associations;

Monitoring and evaluating outcomes for skills development.

The informal sector has emerged as a reality and has to be recognized for policy purposes. How it is treated by governments will likely influence its future as an instrument for employment and poverty reduction. Forcing its compliance with the regulations and taxation of an industrial economy through stronger enforcement measures will likely drive it.

The role of government

This chapter has reviewed the sources of skills development in the informal sector along with their strengths, weaknesses, and opportunities for improvement. It has highlighted questions along the way where more research is needed to deepen our knowledge of skills in the informal sector. An over-riding theme of the review is the need for more data and information on the informal sector and its participants, particularly how the numbers and characteristics of those employed in this sector are changing with time and the factors affecting these patterns. From this review it has been

possible to sketch the elements of a strategy for moving the skills agenda forward for the informal sector. Fully developing the strategy, however, will require filling many of the knowledge gaps that remain around employment and skills development in the informal sector and adding to our confidence in other findings offered by a small number of countries.

CONCLUSION

The study has revealed that improving the skills of the informal sector workers is key to increasing their ability to access gainful self-employment productivity and income. The informal sector workers in most cases operate in micro-enterprises engaging between one and ten employees. The training requirements of participants in the informal sector differ fundamentally from those who participate in the formal sector. Informal sector operators have little or no education and often operate in the poorer parts of urban areas as well as in rural areas. The methods of skills acquisitions in the informal sector are diverse and varied according to the size and quality of tools available and the ability of the master craftsmen. Hence, watching the master and later applying the trial and error technique take the priority in apprentices learning procedures. As a result of this, it could be established that initiative learning dominates the process of skill acquisition and development in the sector.



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SKILL DEVELOPMENT OF TELECOMMUNICATION IN INDIA

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ABSTRACT

Telecommunication sector has been among the biggest employers in India and it continues to enroll more people. The sector has created quarter million jobs in the last few years alone. Telecom growing at 15% of a year will need almost 4 million skilled workforces by 2022. The telecom sector is the fastest growing sectors. It provide three categories of services namely fixed line, wireless and cellular service. The cellular service is called as mobile service because of its nature of usage. The study was enlightened to the service quality of global system for mobile networks. After the liberalization of the Indian telecom sector 1994, the Indian cellular market witnessed a higher growth in cellular services, by 2005 there were a total of 12 players in the market with the major players being Bharathi Televentures Limited (AIRTEL) Bharat Sanchar Nigam Limited (BSNL) Idea cellular Limited (IDEA) and Reliance India Mobile (RIM). The Youth Segment was the largest and fastest growing segment and therefore targeted cellular service providers. Hence all the service providers concentrate on more service quality to attract new customers in Global Systems for mobile market. TSSC(Telecom Sector Skill Council) has presence in 34 states and has 479 training partners by July 2016 which are continuously on rise, comprising of 2100 training centres.

KEYWORDS: Cellular Service Providers, TSSC (Telecom Sector Skill Council)

INTRODUCTION

The telecom sector is the fastest growing sectors. It provide three categories of services namely fixed line, wireless and cellular service. The cellular service is called as mobile service because of its nature of usage. There are two types of mobile service providers networks.

a) Global System for Mobile (GSM)

b) Coded Division Multiple Access (CDMA)

The bandwidth of Global system for mobile varies from CDMA. The study revolves around the operators of Global system for mobile service.

The study was enlightened to the service quality of global system for mobile networks. After the liberalization of the Indian telecom sector 1994, the Indian cellular market witnessed a higher growth in cellular services, by 2005 there were a total of 12 players in the market with the major players being BharatiTeleventures Limited (AIRTEL) Bharat Sanchar Nigam Limited (BSNL) Idea cellular Limited (IDEA) and Reliance India Mobile (RIM).

STATEMENT OF THE PROBLEM

Cellular Mobile communication is a tool for the beneficial of individual. Though the cellular operators have been rendering services to its customers throughout India. Recently the cellular operators are subject to comments for various reasons. Their services are not only commendable but also satisfying to the consumers to some extent. The big challenge for operators would be not just to differentiate from their competitors, but to deliver differentiated products and services so that different audience get relevant solution. Service provider will continue to play a big role in providing assurance of quality service to the customer in this highly competitive scenario.

OBJECTIVES OF THE STUDY

The main objectives of the study are

- 1) To analyse the skill development of Telecommunication in India.
- 2) To analyse the proposed scheme of Entrepreneurship development in mobile communication system.
- 3) To analyse the need for Telecom skill development in India.

REVIEW OF LITERATURE

1. **Nigel Eastword**, “ Advisory Board member, Founder of New Call Telecom
He has been instrumental in growing and shaping the business significantly in the last four years.
2. **Claire Sibthorpe**, “ Head of Connected women & Connected Society
India is undergoing a digital revolution and mobile is driving it. In the last several years India has seen an unprecedented growth in ownership and in particular ownership of smartphones accelerated by the rapid rollout and uptake of 4G technology.
3. **Sanjay Kapoor**, “ Ex CEO India & SA, Bharati Airtel
The country’s teeming Telecom Subscribers warrant businesses that ensure brand awareness and recall. But none has reach focus and potential of the humble SMS(Short Message Service)
4. **Nitin Sapra**,
The 1st Commercial 5G services are already here and the coming years will see launches all over the world. The integration of the technology into our lives and work has the potential to impact Indian communities and boost the country’s economy even more than previous generations.

Telecommunication System

Telecommunication system responsible to handle telecommunication service by subscribers, process it and generate proper output telecommunication system is connect from one network element connect to the another one. Any failure or disturbance to one or more network service to

element of telecommunication system will interrupt the request of the telecommunication system from subscriber. As the result, subscriber will fail to retrieve telecommunication services, either voice, SMS, mobile internet the service or value and service.

Telecommunication System – responsible to handle

Subscriber's request

- Base Transceiver Station(BTS)
- Base Station Controller (BSC)
- Transmission media
- Home Local Register (HLR)
- Mobile Switching Center (MSC)
- Intelligent Network (IN)

Telecommunication systems above are the core network element. Where any kind of Telecommunication services will come and go through those network elements. The next is depending on what kind of telecommunication service is requested by subscribers. Different telecommunication service will be served by different network element of telecommunication systems. There will be a lot of application server on the telecommunication system and it will move and more. Telecommunication system should be installed with redundant system to make sure that the entire of telecommunication service are running well even though one more network element of telecommunication system.

The need for Telecom Skill Development in India

Telecom Sector has been among the biggest employees in India and it continues to enroll more people. The sector has created quarter million jobs in the last few years alone. Telecom growing at 15% a year, will need almost 4 million skilled workforce by 2022. While there are plenty of new jobs in the sector, the challenge remains in getting skilled manpower with an ability to constantly learn new architectures and technologies be it 3G,4G or in future 5G and even Wi-Fi roll out, that is hugely underpenetrated in India.

Telecom is such an evolving space that demands on new technologies, handsets, networks, capabilities and skill continues to far outstrip supply. And though urban areas might be well penetrated, as far as telecom services are concerned, rural penetration at around 50% leaves plenty of growth. While urban areas move to newer technologies, rural areas have twin opportunities to catch up and leapfrog almost simultaneously. Existing mobile services users need to catch up with their urban dwellers in terms of data consumption while the smartphone have nots need to be brought into the user base, so they can also benefit economically and socially.

The Indian Telecom Sector contributes 3% to the country's GDP and this will easily increase as telecom is the vital tool catalyzing efficiency and entrepreneurship at a massive scale. According to a report, the mobile economy in India is growing at a rapid pace and will contribute \$400 billion to the country's economic output. It will also generate 4.1 million new jobs in coming years. Many of those jobs will be created in rural areas, where penetration of telecom services needs to go up to improve quality of life and boost rural incomes. It's time to accelerate skill development in telecom space to realize that vision.

Proposed Scheme on Entrepreneurship Development

An entrepreneurship development scheme is currently being developed by ministry of skill development and entrepreneurship. The scheme will be designed around the following major elements. Connect entrepreneurs to peers, mentors, incubators.

To support young entrepreneurs, a web and mobile based platform connecting the entire entrepreneurial ecosystem will be established. Platform members will access content online, including information on government services and special packages offered by service providers.

The creation of new incubators will be encouraged and a national network of incubators and accelerators established to support young entrepreneurs. A national network of high quality screened mentors will also be created, leveraging existing networks and successful local entrepreneur where possible.

Entrepreneurship activities in innovative and cutting edge technology areas will be aligned with initiatives such as Atal Innovation Mission (AIM) and Self Employment Talent Utilisation (SETU)

Telecommunication Make in India

Manufacturing of Telecom Equipments: The make in India initiative has triggered investments in telecom sector in a big way. India has already surpassed the 100 million units a promising sign that India will soon become a mobile manufacturing hub for the world. To promote large scale manufacturing and assembling of handsets in the country to achieve production of 500 million units by 2019, In order to ensure availability of adequate skilled manpower for manufacturing sector, Telecom sector skill council has developed training courses for manufacturing sector and has already trained 60,248 candidates in the present year in manufacturing roles.

Execution of the Telecommunication Ideas

The roadmap to Telecom skilled manpower of 3.84m in five years ending 2021-22 is presented below:

a) Through DoT PSU Training Centers

DoT has 4 major PSUs namely BSNL, MTNL, ITI and TCIL. BSNL has

29 training centers spread across the length and breadth of the nation having fully furnished infra and hostel facilities at majority of places.

b) Through TSSC

TSSC(Telecom Sector Skill Council) has presence in 34 states and has 479

Training partners by July 2016 which are continuously on rise, comprising of 2100 training centers. It has the capacity to train 08 lakhs candidates per year subject to support from MSDE.

The proposed plan to create 3.84 million Telecom Skilled Manpower with the DoT PSUs and TSSC is tabled below:

Sl.No	Organisation	2017-18	2018-19	2019-20	2020-21	2021-22	Total
1	BSNL	88,000	97,000	1,07,000	1,20,000	1,30,000	5,42,000
2	MTNL	5,500	6,000	6,700	7,500	8,500	34,200
3	TCIL	18,700	21,000	23,000	25,000	27,500	1,15,200
4	ITI	2,600	2,800	3,000	3,500	4,000	15,900
5	TSSC	4,00,000	5,00,000	6,50,000	7,50,000	8,50,000	31,50,000
	Total	5,14,800	6,26,800	7,89,700	9,06,000	10,20,000	38,57,300

Source :Secondary data

Thus the above proposed skilled plan will generate Telecom skilled manpower the tune of 3.86 million in a period of five years starting from 2017-2018 to 2021-2022 in a phased manner as detailed above. The success of the above plan will largely depend on the support of MSDE to TSSC in allocating candidates and the funds for creating Telecom Skilled Manpower.

CONCLUSION

The Indian Telecom Sector contributes 3% to the country's GDP and this will easily increase as telecom is the vital tool catalyzing efficiency and entrepreneurship at a massive scale. According to a report, the mobile economy in India is growing at a rapid pace and will contribute \$400 billion to the country's economic output. It will also generate 4.1 million new jobs in coming years. Many of those jobs will be created in rural areas, where penetration of telecom services needs to go up to improve quality of life and boost rural incomes.

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www.telecommunication.com and www.ettelecom.com



WOMEN EMPLOYMENT IN BEEDI INDUSTRY

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ABSTRACT

Employment is critical for poverty reduction and for enhancing women's status. However, it is potentially empowering and liberating only if it provides women an opportunity to improve their well being and enhance their capabilities. On the other hand, if it is driven by distress and is low-paying then it may only increase a woman's drudgery. To understand women's work status in India's rural areas and to examine the trends and nature of women's employment, this paper analyses the data from large scale national surveys. Beedi rolling is one of the major informal sector activities in India, which employs a large number of women. The Government of India estimates that there are about 4.4 million workers in this industry. Of these, the majority are home-based women workers who live under the poverty line. There thus is a need to improve the living and working conditions, as well as to promote decent employment and income opportunities for women beedi rollers.

KEYWORDS: *Women Beedi workers, Employment, Rural Women Work Participate rate*

1.1 INTRODUCTION

Women workers, especially those in the informal sector are caught in the vicious circle of poverty, indebtedness, lack of economic assets and low-income levels. As a category of workers, they live and work under many constraints and hence are vulnerable to exploitation. To be specific, they are exploited in terms of wages and conditions of work. Very often the working conditions expose them to various health hazards which lead to uncertainty of income and employment. Since they are mostly unorganized, they are not in a position to assert themselves for their rights. Thus, women as a category of workers need special focus. Therefore, it is essential to organize them to make them aware of their rights as workers thereby enabling them to have equal status at work place and in the

society. Economic independence of women is one of the basic factors which can ensure equal status for women. A clear cut and well defined policy relating to women's employment was, for the first time, embodied in the Sixth Five-Year Plan and emphasized in all the Plans thereafter, laying stress on income generating schemes for women to enable them to participate actively in socio-economic development.¹

1.2 STATEMENT OF THE PROBLEM

Woman is an element of source of income in modern society. The civilized pattern of life system needs the support of viable economic resources and that can be brought by more than one earning in every family. The decline of the beedi industry has rendered a large number of woman in this region unemployed and lead to economic crises in beedi workers households, since there are at present no occupational alternatives in this area. It is important to assist the beedi woman promoting supplemental means of employment for the beedi woman workers. In this aspect beedi industry give economic support to women in terms of regular employment. Generally thought they were working many a times their share in economic aspects in the household goes unnoticed. Besides these are the people who are prone to various problems, like getting wages on time, allotment of work, the supply of the raw scholarship act. The Beedi leaves cause various forms of health hazards both to the workers and also to the people staying around, Due to the reason the employment among women employees turned to be inconsistent. In order to understand the issues of women employees in beedi industry, the employment among them, the present study was designed and carried out.

1.3 SCOPE OF THE STUDY

The study relates to the Prospects of Women Beedi Workers and Employment in India and the state of Tamilnadu.

1.4 OBJECTIVES OF THE STUDY

The main Objective of the study is to access the Employment of Women in Beedi industry. The study also focuses the Objectives of -

1. To Analyse the Employment Status of Women in Beedi Industry in India and Tamilnadu
2. To know the Employment details of women beedi rollers in India and Tamilnadu.
3. To examine the Rural female Work Participate Rate at India and Tamilnadu.

1.5 RESEARCH METHODOLOGY

The research is purely based on Secondary Data. Data have been collected from Four Decade of Census of Indian 1981 – 2011 and Handbook of Statistics on Indian Economy, Government officials from the labour department and health department and Nava Jeevan Trust. The study analyses work force data at the National and state levels.

1.6 ANALYSIS OF DATA

Employment of Women in Beedi Industry of last Four Decades (1981 - 2011)

Identified the female beedi workers employment status of last four decade like that 1981 to 2011

a) Sex Ratio in Population and Workforce – India

Sex Ratio in Population and Workforce – India

Year	Population	Total Workers	Main Workers	Marginal Workers
1981	933	351	253	5245
1991	927	400	290	9425
2001	933	461	303	1520
2011	940	452	327	1032

Note: 1. Rural and urban combined.

Source: Census of India.

From the above table shows that Sex ratio in population and workforce of India for the last four decade 1981 – 2011. Sex ratio of population is increasing since 1991 after a down fall between 1981 and 1991. In the total workforce, the sex ratio has improved between 1981 and 2001, and declined thereafter in recent decade. The sex ratio among main workers has in fact, continuously been increasing, since 1981. Thus, the decline in sex ratio in the total workforce is due to fast decline in sex ratio among the marginal workers. While the improved sex ratio in main workers reflects the accelerated rate of growth among female main workers and the decline in high concentration of among marginal workers reflects the deceleration in the growth of female marginal workers.

b) Crude Work Participation Rate (WPR) – India

Crude Work Participation Rate (WPR) – India and Tamilnadu

Country/ State	Details	1981		1991		2001		2011	
		Male	Female	Male	Female	Male	Female	Male	Female
Main + Marginal									
India	Total	52.65	19.77	51.55	22.25	51.93	25.68	53.2	25.6
	Rural	53.80	23.18	52.48	26.67	52.36	30.98	41.8	35.3
	Urban	49.07	8.32	48.94	9.17	50.85	11.55	51.95	12.05
Tamilnadu	Total	56.58	26.52	56.39	29.89	58.06	31.32	59.3	31.8
	Rural	59.24	33.55	58.28	38.50	59.38	41.33	60.0	41.22
	Urban	51.25	11.97	52.78	13.10	56.37	18.42	58.5	21.8
Main									
India	Total	51.62	13.99	50.93	15.93	45.35	14.68	16.24	52.22
	Rural	52.62	16.00	51.76	18.57	44.51	16.77	53.51	17.88
	Urban	48.54	7.28	48.59	7.27	47.46	9.42	49.44	10.91
Tamilnadu	Total	55.85	22.36	56.10	25.13	52.28	23.79	52.35	24.88
	Rural	58.35	27.85	57.92	31.97	51.79	30.08	52.89	31.07
	Urban	50.84	11.01	52.62	52.90	52.90	16.18	54.78	17.82
Marginal									
India	Total	1.03	5.77	0.62	6.32	6.59	10.99	9.4	10.3
	Rural	1.19	7.18	0.72	8.10	7.85	14.21	8.91	15.87
	Urban	0.53	1.04	0.35	1.04	3.38	2.43	3.46	2.98
Tamilnadu	Total	0.73	4.15	0.29	4.76	5.78	7.52	6.01	8.32
	Rural	0.89	5.70	0.36	6.53	7.59	11.25	8.32	12.82
	Urban	0.41	0.96	0.16	1.32	3.47	2.73	4.02	3.55

Note: 1. Rural and urban combined.

Source: Census of India.

The work participation rate by over all main and marginal workers are increased in 2001 – 2011. Gender shows that the males' overall WPR registered an increase in 2001 and 2011, whereas the females' overall WPR had increased in 1991 and 2001 is increased in 2011. The male-female combined WPR had increased all throughout during the last three decades. For the males, their main worker's WPR has declined and their marginal workers' WPR has increased. For the females, their main workers' WPR does not show any patters; it has increased between 1981 and 1991, it declined between 1991 and 2001, and thereafter shown an increase between 2001 and 2011. The WPR of female marginal workers had increased between 1981 and 2001, and thereafter it has shown a marginal decline in 2011.

c) Work Participate Rate India and Tamilnadu

Work Participate Rate India and Tamilnadu

Country/ State	Person				Male				Female			
	1981	1991	2001	2011	1981	1991	2001	2011	1981	1991	2001	2011
India	36.8	37.5	39.1	39.8	52.75	51.6	51.7	53.3	19.8	22.3	25.6	25.5
Tamilnadu	41.73	43.31	44.78	45.6	56.58	56.39	58.06	59.3	26.52	29.89	31.32	31.8

Note: 1. Rural and urban combined; 2. Percentage of total population to total workers

Source: Census of India.

The above table said that the gender-wise analysis of Census data shows that the rate of growth in female workforce and in their population are almost the same rate between 2001 and 2011. The rate of growth in female workforce during 1980s and 1990s was 1.75 times higher than of its population. Such a relatively high growth of female workforce over their population was possible with increasing WPR between 1981 and 2001 (see Table 3). In case of males, there has not been much difference in rate of growth between population and workforce particularly during 1980s. But in 1990s and 2000s the rate of growth in male workforce is marginally higher than that of its population. In both the cases of males and females, the rate of growth in their population and workforce is decelerating over a period. However, the deceleration was faster among the female workforce. Thus, a significant part of the deceleration in overall workforce could be because of faster deceleration in the female workforce.

d) Rural Female Work Participate Rate In India And Tamilnadu

Rural Female Work Participate Rate in India and Tamilnadu – 1981 – 2011

Country/State	1981	1991	2001	2011
India	23.18	26.67	31.00	30.00
Tamilnadu	33.55	38.50	41.70	43.20

Note : The 1961 Census had Haryana as part of Punjab; The 1981 Census was not held in Assam; The 1991 Census was held in Jammu and Kashmir; N/A indicates data is not available; Further, in this table, we have considered Indian States with a population more than 10 million. We have not considered Assam and Haryana in certain cases because of the lack of data and have

excluded the north eastern states as they show a pattern of FWPRs different from the rest of the country.

Source: Calculated from the Census of India, Various volumes. Work participate

The Work Participation rate by rural female clear that in 1981 the WPR in india is 23.18 and the Tamilnadu is 33.55. In 2011 india rural women WPR is decreased(30.00) and Tamilnadu WPR is increased by last three decade like 33.55 to 43.20. overall rural female WPR is increased Tamilnadu compare national level.

1.7 SUGGESTIONS AND RECOMMENDATION

1. Health Hazards:

The health and welfare of the beedi workers as well as their families is adversely affected by the inhalation of tobacco dust. All the health facilities to the workers of beedi industry should be extended and regular medical check up and camps for beedi workers and their children should be organised to detect occupational diseases. Door to door survey of beedi worker families to record any medical ailments and referral to appropriate medical care should be carried out. Mobile health units can also be used in beedi workers areas as it would facilitate early detection of diseases.

2. Welfare Benefits

Promoting access of beedi women to government's welfare, employment and antipoverty schemes through a single window approach at every district level should be done. Additionally, all the benefits which are normally applicable to a registered beedi worker like the maternity benefit, provident fund, health schemes, group insurance, recreation, housing assistance etc., under the Beedi Workers Welfare Fund etc.,

3. Awareness of Employment Opportunities

Finding ways to promote and supplement alternative employment opportunities for women beedi workers. Decent alternative employment opportunities for women beedi workers in the face of declining work should be provided. Women's awareness of employment opportunities and wider occupational choices should be improved through entrepreneurial developmental programmes and participators' rapid appraisal exercises at local level to be conducted through their organisations.

4. Avoidance of Illegal Entry

Most of the beedi industries are affected by production and marketing due to illegal entry of many duplicate beedi industries in the Tamilnadu. Duplicate beedi industries entry, affects the original products manufacturing and sales is declined. The result is low revenue, retrenchment of employment etc., so, the government should take necessary steps and legal action for controlling the duplicate beedi production and sales in the market. This would be improving effective growth and development of original beedi producer engaged in their business with profitability.

5. Avoidance of Middleman

Middleman policies have to be stopped. The Government has to take initiative to enforce the company for buying products directly from the workers.

6. Identity Cards

Many beedi women workers are denied identity cards by their employers. It must be ensured that the workers be provided with the basic documents such as service card, logbook, identity card,

leave card and pass books through the department of labour. All the companies must be registered and identity cards must be issued to all the workers. This has led to the denial of benefits by the Beedi Workers Welfare Fund to a large number of home based beedi women workers. Compulsory registration of all beedi workers and all issuing ID cards to all beedi workers will pave the way to get rid of this aspect..

7. Quality Raw Materials

Poor quality and inadequate quantities of raw material by the contractors adversely affect workers' earnings; Labour department should ensure availability of good quality and enough quantity of raw material to the workers. The correct quantity of raw material for rolling beedis must be ensured.

1.8 CONCLUSION

Beedi rolling is one of the major informal sector activities in India, which employs a large number of women. The Government of India estimates that there are more than three million workers in this industry. The beedi rolling has been a part of local culture for nearly a century in these areas and promoting employment alternatives in areas (where unemployment is already high) is a challenge. 'Beedi rolling' in India is a symbol of poverty and desperation in an area. Women Beedi workers having been facing lot of problems. They do not have any basic facilities. The welfare scheme for women Beedi workers are not reaching them. They are deprived of their basic rights and they are exploited by the contractors. So there is an urgent need for the protection of Beedi workers to overcome in their lives' Beedi workers more often are the most vulnerable sector of the society and a large number of them are absolutely dependent on beedi rolling in rural area. They are to struggle for survival despite low wages, steady exploitation by contractors, lack of education and medical facilities and neglect in government policies. In Tamilnadu, beedi workers are suffering from very poor socio-economic status, savings patterns, and job satisfaction. A large proportion of beedi workers are illiterate and ignorant. Therefore, there is need to improve the living and working conditions as well as to promote decent employment and income opportunities for women beedi workers. For their future prospects, the government should try to arrange alternative employment in that sense, they can completely get out from the worse hazardous work.

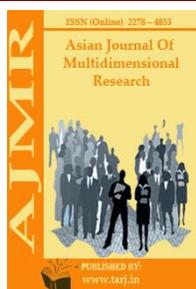
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ENHANCEMENT OF SKILL AND DEVELOPMENT OF RURAL ECONOMY

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ABSTRACT

*The economic development of any individual or country is based on the amount of production of goods and services during a period which requires adequate **resources** both physical (natural) as well as human. But all sorts of required resources are limited in supply and not free of cost. Even they cannot be accumulated or increased easily. For that reason, economic development needs optimum utilisation of these scarce resources following economy, rationality and **ethics**. From the point of view of economist land, labour, capital and **entrepreneurship** are the four inherent factors of production. Though land is non-renewable natural factor but other three factors depend on the **skill** of human being which requires a cost for development of the same. The miserable economic condition of rural people does not allow most of them to afford this minimum cost. It is true that there is a tremendous need of development of infrastructural opportunities. For that reason, here investment is very low due to high cost of production and low profitability. Thus the opportunity of income is very narrow here. As per Census Report (Jul 15, 2011) rural population is 68.84%. Therefore, it is a great challenge to a country to enhance the skill of the rural people for erasing out economic disparity and establishing **inclusive growth** with **sustainability**. Considering this adverse and miserable economic condition of rural people, the government is supporting to include them financially though it is inadequate. This problem is required to be resolved at any cost as early as possible. In the above backdrop, I have taken an interesting yet risky venture, to unveil how far the skill of the rural people can be developed for the development of the economy as a whole.*

KEYWORDS: Resource, Ethics, Entrepreneurship, Skill, Inclusive Growth, Sustainability.

1. INTRODUCTION:

Development of economic status of any individual or country is based on its production process to a great extent. There are four factors: land, labour, capital and entrepreneurship, inherent for production of goods and services according to the point of view of economists. Though land is non-renewable natural factor but other three factors are related to human beings. Without proper combination of natural and human factors production is not possible with effectiveness which will bring development. But natural resources are limited in supply. Therefore, optimum utilisation of the scarce resources following economy, rationality and ethics is a precondition for developing the economic status of a community.

Though the workforce of a country is inelastic in a certain time, human resources can be increased so much through the development of their skill *through the adoption of different processes according to the environment in which they have to belong*. Skill is the expertised knowledge acquired through practical experience which brings efficiencies and speed in the performance of work. Skill of one can be developed by the skill of others also skill cannot be transferred from one person to others or stored. Skills vary from man to man and development of it is possible through imparting practical and theoretical knowledge.

Most of the natural resources, renewable or non-renewable, are not free of cost. Human resources are not also free of cost but it is required as much as at the initial (development) stage but not so much thereafter. Once human resources are developed through basic education and training it does not require much cost. That is, it is one time cost. Thus, the skill of human being can be increased by the manifestation of their intellect, experience, judgemental and decision making power, etc. already in them in potential form. But a cost is needed to develop the skill of them.

As per Census Report (Jul 15, 2011) rural population is **68.84%** of the total population but the opportunity available to them to enhance their different types of skill is very limited in comparison to the urban or semi-urban people. It is seen from field survey that the different types of skill present in them are more developed. Apparently, it can be said that the poor financial condition of the rural people is the basic cause of deficit of their skill. Though it is almost true but other factors are also equally responsible. It is true that there is a tremendous shortage of infrastructural opportunities like education, health, transport, electricity, market, storage, ICT, etc. and as a consequences of which cost of production is high, profitability is low and therefore investment required for production and generating income is poor.

Considering this adverse and miserable economic condition of rural people the government is supporting them financially through different scheme, though it is inadequate, to include them financially for erasing out economic disparity and establishing inclusive growth with sustainability.

2. LITERATURE REVIEW:

For finding out the appropriate research gap for the study and searching for the appropriate research questions and their solution I had to go through the following available literatures on the topic selected.

i) **William Lillie (1999):** He has nicely explained in details about how to develop morality highlighting the philosophical aspect of ethics.¹

ii) **Hersey, Blanchard, and Johnson (2001)**: The theory of Motivation and behaviour have been nicely presented by them and the motive behind doing any activity by any one has been explained properly.²

iii) **Nausad & Bera (2015)**: They have nicely presented the position of financial inclusion in India with a special reference to pradhan Mantri Jan Dhan Yojana. According to them SHG-Bank Linkage Model has helped in bringing more people under sustainable development but a majority of the Indians are still financially excluded in rural and remote area.³

iv) **Tanveer & Yunus (2013)**: The relationship between employees' attitude and productivity has been presented. According to them productivity is related to work-behaviour and attitude depends on perception, satisfaction, motivation and job it self.⁴

v) **De Bipul (2007)**: The writer has nicely presented the situation of poverty and inequality in India. According to him in rural area, top 25% people own nearly 80% of all the rural property where as bottom 30% has only the 4.5%.⁵

vi) **Desai and Rai (2010)**: The writers have explained in details the different aspect of entrepreneurship. According to them entrepreneurship is an important aspect of the growth of the business and industry of a modern nation.⁶

3. OBJECTIVE:

Keeping in view the available literature study and practical experience of rural life style since the childhood of me the objective of the present study is to spell out in detail the possible way of development of skill in rural perspective and economic development of this community as a whole. In this discourse, the streamlined objectives are:

1. To study the relevant and available literature in this area and to find out the pin-pointed research gap.
2. To analyze **the role of skill** as a tool of development of rural economy
3. To depict the **relationship** between skill and economic development in the light of sustainable and inclusive growth
4. To explain the **reasons of absence of skill** in rural people.(Survey)
5. To find out the **problems** related to skill enhancement(Survey) and
6. To recommend some **remedial measures** to be taken for bringing skill in rural area.

4. METHODOLOGY:

A survey has been made in five villages of the district of Purba Medinipur and three villages of Paschim Bardhaman district of West Bengal to take a measure related to skill like reason of deficit of skill, problem of enhancement of skill and probable remedies thereof for economic development. The discussion is based on the real fact of the rural area over the time. Therefore primary data has been collected from the field survey through direct interview with different persons as was available like farmers, teachers, bank managers, traders etc. And secondary data has been collected from different websites for simple analysis. In addition to that the relationship between skill and development have been presented with the help of a geometric graph which will try to explain the comparative relationship among skill and development and their joint effect on economic sustainability, inclusive growth and distribution of income and wealth.

5. The role of skill as a tool of development rural economy:

As resources are limited they cannot be increased easily. Development needs both natural as well as human resources for production of goods and services. Human resources can be increased through the development of their skill though the rural people get limited facilities and support to enhance their skill. The basic deficit to rural people is poor level of income and wealth for which they cannot avail the required opportunities like education, health, institutional finance, transport, Information Technology etc.

India is the seventh largest economy in the world. (IMF, World Economic Forum-2018). As per their prediction it will be the fastest growing economy and the growth rate will be 7.4%.

The position of rural India can be envisaged from the following table:

Sl. No,	Sector	Contribution to GDP	% of people engaged
1	Primary sector: (Agriculture, fishing, forestry, SSI)	17.32 %	53 %
2	Secondary Sector: (Industry, Mining, etc.)	29.02 %	47%
3	Tertiary Sector (Service)	53.66 %	
	Total	100 %	100 %

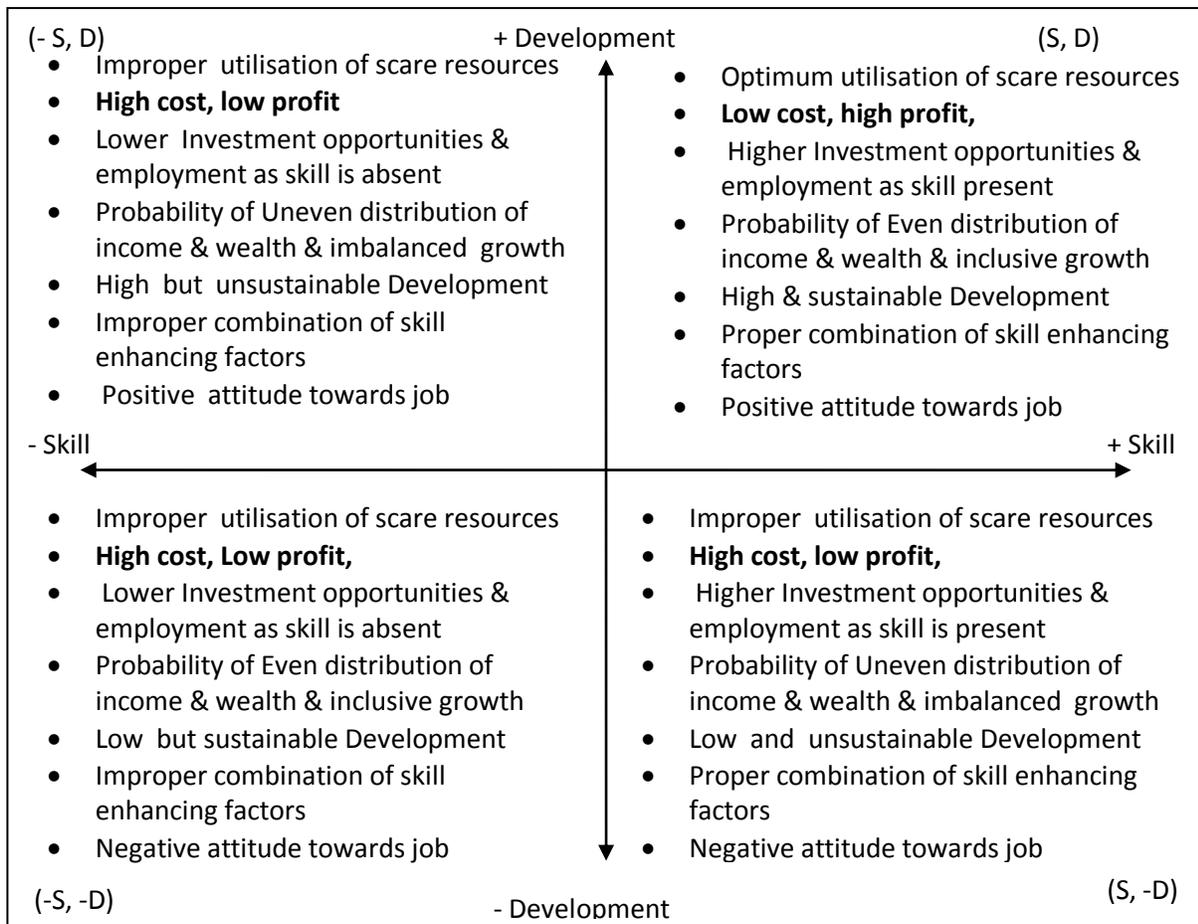
From the above table it is evident that most of the people are engaged in primary (rural) sector but their contribution is not sufficient. So, it is of utmost important to develop their skill. Government support is insufficient and for intelligent students only and it depends on State policy which differ from State to State.

In case of a developing country like India development is, therefore, largely dependent on the skill of human resources. All the factors of production can be accumulated by the endeavour of human being through the application of their skill. For development of economy we need development of skill through imparting education and adequate and commensurate training by which scarce resource can be utilised in optimum way and as a result the wastage will be minimum, cost will be low, profitability will be high, prospective investors will be interested to invest and employment opportunities will be increased and economic development will be accelerated rapidly. Proper job opportunities to be available, income level will be induced. Besides that, job opportunities to be created by them through the application of their entrepreneurial abilities acquired by them.

6. The relationship between skill and development:

The relationship between **skill** of the people of a community and the **development** is not always direct. It depends on so many factors in the form of **opportunities** available in the rural area like financial support, education and health facilities, and also the **attitude** of the people towards work and achievement, recognitions etc. But their combination may be different and affect some important social factors like sustainability, financial inclusiveness, distribution of income and wealth etc in different ways accordingly.

The relationship between skill and development is presented through a graph as presented below:



- S = Unskilled person with nil or negative efficiency

+ S = Skill is present in the person with efficiency

- D = Very Poor Economic condition of the community

+ D = Very Good Economic condition of the community

Inference:

i) (S, D): Due to **the presence** of skill and positive attitude of the worker towards job scare resources will be used in optimum way and thus wastage will be minimum and production will be at lower cost. As a result, profitability will be high. High profit and high skill will attract the prospective investors. Thus, development will be accelerated. For optimum utilisation of the scare resources to meet the present need of the community the interest of the future generation will also be protected i.e., the sustainable development can be ensured. It is expected that when the opportunities of skill development is available to the community, everyone will be skilful and will earn more or less equally which will ensure financial inclusion and inclusive growth.

ii) (-S, D): Due to **the absence** skill, scare resources will not be used in optimum way. As the workers are having positive attitude towards job the wastage will not be so much though the production cost will be higher to maintain usual production level. As a result profitability will be low. Low profit and low skill will not attract the prospective investors and employment will be low. There should be disparity in income level. As opportunity of skill development is not equally

available to every one of the community, everyone will not become skilful and will not earn equally which will frustrated financial inclusion and inclusive growth. In this situation, sustainable development can be retarded as wastage of resources is concerned.

iii) (-S, -D): Due to **the absence** skill, scare resources will not be used in optimum way. As the workers are having negative attitude towards job the wastage will be maximum. As a result the production cost will be high and profitability will be very low. This most adverse situation will not attract the prospective investors and employment will be very low. This very poor condition will discourage financial inclusion and inclusive growth though their income level will be same. In this situation, sustainable development will be in jeopardy as too much wastage of resources is highly concerned due to negative attitude towards job.

iv) (S, -D): Due to **negative attitude** of the worker towards job the scare resources will not be used in optimum way though they are having due skill. Thus, the cost of production will be high due to wastage. As a result, profitability will be low. In spite of that the prospective investors may be attract due to availability of highly skilled workforce. Thus, development may be accelerated through proper management. This situation is unexpectedly allowing unsustainability. It is also expected that every skilled person will not have negative attitude towards job and thus their earning will be higher than others. So, the distribution of income and wealth will be unequal and it will discourage financial inclusion and inclusive growth.

Development (D) depends on Production (P), Production depends on availability of factors of productions including Skill(S) of the labour forces and of entrepreneur. Skill depends on the opportunities (O) available to a person at the right time which includes so many internal factors (I) which are inherent to a person in the form of potential internal ability like intellect (i) , experience (x), judgemental power (j), values (v), ethics (e), positive attitude (a) towards performance of a job, and desire (d) of achieving competent employability (in case of job seeker for engaging in a job) as well as external factors (E) like work environment (we) (in case of those who are already engaged in any job) and the environment (fs) in which one has to belong including family support (financial and nonfinancial). Mathematically, it can be expressed as follows:

i) $D = f(P);$

ii) $P = f(S)$

iii) $S = F(O);$

iv) $O = I+E;$

v) $I = i + x + j + v + e + a + d;$

vi) $E = we + fs.$

7. The reasons of absence of skill in rural people:

There are so many reasons which have been found out from the field survey. Now, important reasons are presented as follows:

i) Rural economy does not permit everyone to be properly educated and trained from a competent institution and thus, they have to search an immediate source of income to lead their livelihood and of other family members.

ii) Lack of information about the skill required for any specific job is another important reason for which they cannot prepare themselves from the right part of their life.

iii) Shortage of job opportunities loses enthusiasm of the rural people which demotivate one to be skilled.

iv) Non-availability of adequate institutional financial support compels them to abide by the conditions imposed by the Mahajans (indigenous bankers) and they cannot get opportunities of developing skill in their interested area.

v) Proper guidance of the senior members of the family is almost absent in the childhood of every one and they have to compulsorily engage in the family profession except few one.

vi) Gender division, Child marriage, pessimistic attitude and superstition etc. are also greatly responsible for making one rural child unskilled.

8. The Problems Related to Skill Enhancement in rural area:

From the field survey the following severe problems are seen in the perspective of rural condition:

i) Problems of entrepreneurship:

Entrepreneurial ability in any respect depends on a sound support system- economic, cultural, behavioural, mental emotion (creativity), morality, ethical attitude and work environment as a whole which are almost absent in rural condition.

ii) Problem of infrastructure development:

Marketing, storage of crops, transport, arrangement to confront natural calamity, flood, draught etc. are the essential factors for the development of vulnerable economic conditions. But there is very poor or negligible arrangement in the rural section.

iii) Illiteracy:

Educational institutions are not also spread enough in rural area. Only government schools and very few colleges are seen. Private institutions are very rare as rural people have inadequate capability to pay high fees. Besides that as there is no much scope of placement through campus interview, people think it as a bad investment to them. Therefore they are less interested to admit their child in these private institutions.

iv) Inadequate institutional financial support:

In rural area number of bank branches is very small due to lack profitability. The work load of each employee is huge as it is determined on the basis of profitability. This inadequate banking facility affects the rural economy adversely as this basic financial service is badly needed to them to reduce their dependence on the indigenous banking system still now continued by the unscrupulous **gramin mahajans**. Private sector banks are rarely seen.

v) Inadequate health facilities

Skill depends on physical and mental fitness of the individual and also of the group. Though few government hospitals are seen but doctors are less interested to stay there as most of them are not habituated in rural life style. In spite of that number of patient is very high. Proper treatment in severe cases is unexpected due to poor infrastructure. Private nursing homes are very rare due to lack of profitability.

vi) Poor investment:

In respect of rural sector that is primary sector (Agriculture, farming and small scale industries etc.) return is comparatively lower than secondary (Industry, mining etc) or tertiary sectors (Service). Therefore, investment is very poor here. For that reason, employment opportunity in this sector is squeezed.

9. Remedial measures to be taken for bringing skill in rural area:

Skill of the workers depends on three basic things, Discipline, Diligence, and Dedication (Source: Main Gate of **Barrackpore Cantonment** situated on B.T. Road). Discipline is required to be maintained at the time of schooling and training, diligence to be exposed at every sphere of life and dedication is the commitment of gaining of skilful expertise knowledge and application of the same in the assigned duties.

i) Government policy should be adequate to impart education and training to provide opportunity of becoming skilled in different fields.

ii) Sufficient economic supports are badly needed in the process of enhancement of skill. Institutional finance is to be increased adequately through the establishment of more branches of banks in the rural area to erase out dependence on indigenous banking system.

iii) Skill depends on the mind set which depends on the environment in which they have to belong and ethics. So, a competent mind set is required to be developed to face any adverse situation.

iii) Skill can be developed on the basis of the self support when support from outside is not so much available. Strong desire is the key factor here.

iv) Skill is greatly influenced by the level of confidence which can be increased by freehand exercise, meditation, desire of achievement at any cost and in any perspective or situation.

v) The concept of Money Market and Capital Market and Insurance sector is to be incorporated in the rural sector through different programmes of Government to make the people skilled in this respect which are almost absent in the rural areas.

vi) It is now well recognised that entrepreneurs can be developed through appropriately designed entrepreneurship development programme. **(Desai and Rai, p-87)**

vii) The Governments should support all as per requirement following the principle - one country one principle because policies of different State governments are quite different.

10. CONCLUSION:

Skill is badly needed for development as natural resources are limited and not cost free. In rural areas skill enhancing opportunities are inadequate. Their adverse economic condition stand on the way of acquiring proper education and training from the urban areas for becoming skilled in any field "Where there is a will there is a way".

So, in this circumstances self support with confidence is the key to increase own skill required for employability. The support or infrastructural facility is not as much required at the initial stage as it is required latter on. First, one needs a strong mind to achieve the desired goal through increasing employable skill achieved through hard work. "Diligence is the mother of success". The more the person is weak the more is the requirement of support. A mentally strong person needs less support of any kind.

An independent people can enhance his skill to a great extent because his activities will not be unnecessarily be influenced by others. Economic independence, environmental, physical, cultural, independence in workplace, altogether directly and indirectly helps a man to have independent decision and which will induce skill. Independence and skill is directly related.

Skill ensures financial inclusiveness, sustainable development, green business practices and inclusive growth and reduces uneven distribution of income and wealth and permits self-employment by applying their potential entrepreneurial ability.

Thus, skill is the pillar of development by the optimum utilisation of the scarce resources. The higher the skill the lower is the production cost and the higher is the profit. The higher the profit the higher is the investment, the higher is the employment and the higher is the development.

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A COMPARATIVE STUDY OF PRADHAN MANTRA MUDRA YOJANA (PMMY) TOWARDS SC/ ST ENTREPRENEUR

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ABSTRACT

The constitution of India ensures equity of law to every one of its public and this documentation applies to all parts of national life including social and monetary. This understanding was intended to be equipment mainly for the uplifting of those segments of the populace that had languished hardship over extensive stretches in history integral from mean standing framework. One such segment is that of Scheduled caste (otherwise called Dalits) have verifiably been poor, denied of fundamental human rights and treated as social inferiors in India. Despite everything they face monetary, social, social and political separation for the sake of station. Planned standings include 16.23% of the absolute populace of the nation (2011 statistics), while booked clans establish 8.6% of the all out population of the nation. Under such conditions, other road for business and occupation, such as, enterprise or independent work accepts significance. These can give both works just as better pay openings. Business enterprise is especially essential as the supposed Scheduled standings have run and dealt with various customary and small house ventures, for example, crafted works, stoneware, cowhide work for a long time. The aptitudes, know-how and space of scholarship important for this reason have been passed on starting with one age then on to the next and are accessible with them even today. This paper includes the overview of PMMY, Objectives, Descriptive Statistical tools were applied in analysis of data and conclusion.

KEYWORDS: Entrepreneur, Enterprise, Political, Population, Monetary

INTRODUCTION

Money is one of vital things required for maintaining a business effectively in a convenient way with the goal that the venture achieves its aims and targets. Due of the complexity associated with raising assets from different sources accessible in the market, small and modest business concerns are unfit to get the required financial help. To evacuate the capital related troubles looked by miniaturized scale and private company units the legislature of India propelled a plan on eighth April 2015. MUDRA represents Micro Units Development and Refinance Agency Ltd. It is a money related establishment being setup by government of India for improvement and renegotiating exercises identified with smaller scale units. It was reported by the Hon'ble fund serve while exhibiting the association spending plan for budgetary year 2015-16. The motivation behind MUDRA is to give subsidizing to the private scheme part fall under the classification of Non-corporate. The measureless majority of the general populations occupied with independent venture are Uneducated they don't keep up proper Books of Accounts and other legitimate custom. MUDRA has profited and will profit in future to little assembling units, products of the soil sellers, people running excellence parlors and salon, truck and auto taxi administrators, craftsman's in regional and semi rustic regions with financing helps from rs. 50,000 to Rs. 10 lakh relies on the business classifications (Shishu, Kishore and Tarun) of the specialty unit or business visionary. MUDRA will give credit of up to Rs 10 lakh to little business visionaries and go about as a controller for 'Smaller scale Finance Institutions' (MFIs). The principle targets of Mudra Bank are, to support business people and independent company units to extend their abilities and tasks, to decrease over obligation and to give formal arrangement of credit. Horticulture and Self-business will be the center regions of Mudra Bank. After sanctioned the advance from MUDRA Yojana, Business units/business people will get a MUDRA Card like Visa which can be utilized for obtaining business crude materials and so on as far as possible will be 10% of the credit sum subject to most extreme Rs. 10,000. Many business visionaries or independent company units has benefited fund under this plan since its starting.

Mudra Loan Schemes MUDRA is still not a completely fledged bank and is in its underlying stages. Mudra Bank will work as a team with district banks and money related foundations and give account to "LastMile Financiers" of little/smaller scale organizations. As the Purpose of this plan is to help the miniaturized scale and little ventures the plan for the items are additionally ordered in like manner. Mudra credit items are partitioned into three plans. The firestone is for the general population who need to begin dealing or small enterprise will be given Shishu classification credit.

- Shishu Loan Scheme: This is for starter or small business person, under this plan the loaning sum will be Rs. 50,000. That implies If anybody needs to begin a private company then he/she will get a credit conceal to Rs. 50,000/ - .
- Kishor Loan Scheme: This plan is intended for the mid-level business associations. In the event that you have set your business, at that point you may get a term advance from Rs. 50,000/ - to Rs. 5 lakh from MUDRA for further extension and development.
- Tarun Loan Scheme: This is the following dimension plan and it for those business/producing associations who wish to have a measureless and better (computerization) business setup. The advance gave in this plan will cover a total of rupees from Rs. 5 lakh to Rs. 10 lakh.

LITERATURE REVIEW

- I. Mol S.TP (2014) in his paper entitled "Financial Inclusion: Concepts and Overview in Indian Context" has explained that there are certain problems like financial Illiteracy, lack of

awareness and customer acquisition is high. Reserve Bank of India has initiated various initiatives to enhanced financial inclusion.

- II. Rudrawar, M. A. A., & Uttarwar, V. R. (2016) has concluded that the desired transformation can be achieved from PMMY scheme. If applied properly at the bottom level, it may act as a game changing idea and may increase, boost and prosper the Indian economy. It should include less documentation and easily accessible. In coming few years, MUDRA will be a catalyst for development of employment, GDP and entrepreneurship at large (Rudrawar, 2016).

OBJECTIVES OF THE STUDY

- To study the Schemes offered by Pradhan Mantri Mudra Yojana (PMMY).
- To analyse the financial performance of MUDRA bank.
- To Study the Impact of Pradhan Mantri Mudra Yojana (PMMY) on Scheduled caste and other disadvantaged groups of small business units' entrepreneurs.

METHODOLOGY

The study is based on secondary data. The data is collected from various sources newspapers, magazines and various websites including website of MUDRA Yojana and other government functioning institutes. The research paper is descriptive; Descriptive Statistical tools were applied in analysis of data.

TABLE 1.1 MUDRA YOJANA FOR FINANCIAL YEAR 2016-17(AMOUNT RS. IN CRORE)

Category	SHISHU		KISHOR		TARUN		TOTAL		
	No .of a/c lakh	Amount sanctions	No .of a/c lakh	Amount sanctions	No .of a/c lakh	Amount sanctions	No .of a/c lakh	%	Amount sanctions %
<i>General</i>	148.35	35163.39	18.97	40820.42	4.690	36600.85	<i>172.01</i>	<i>43.33</i>	<i>112585.16 (62.36)</i>
<i>SC</i>	69.86	15979.20	1.40	2170.84	0.100	750.79	<i>71.36</i>	<i>17.97</i>	<i>18897.83 (10.47)</i>
<i>ST</i>	17.27	3831.23	0.60	1030.01	0.60	411.50	<i>17.92</i>	<i>4.51</i>	<i>5272.14 (2.92)</i>
<i>OBC</i>	129.50	30129.63	5.66	9523.67	0.550	4119.52	<i>135.72</i>	<i>34.19</i>	<i>43772.82 (24.25)</i>
TOTAL	364.98	85100.75	26.03	53545.14	5.400	41882.66	397.01	100	180528 (100)

Source: Annual Report 2016-17

The table 1 shows that progress of implementing PMMY product in india force period 2016-2017. On analysis it was inferred that considering the year 2016-17 as base, SC entrepreneur during 2016-2017 and loan sanction total amount is Rs.18897.83 in lakh in the percentage is 10.47%. However in analysis of ST entrepreneur 2016-2017 was find there is total loan sanction amount is Rs. 5272.14 in lakh in the percentage is 2.91%.

TABLE 1.1 MUDRA YOJANA FOR FINANCIAL YEAR 2017-18 (AMOUNT RS. IN CRORE)

Category	SHISHU		KISHOR		TARUN		TOTAL		
	No .of a/c lakh	Amount sanctions	No .of a/c lakh	Amount sanctions	No .of a/c lakh	Amount sanctions	No .of a/c lakh	%	Amount sanctions %
<i>General</i>	17911238	47171.25	3283034	66477.31	712207	53976.53	21906479	45.51	167625.08
<i>SC</i>	8186001	19462.62	307217	3979.79	12946	939	8506161	17.67	24378.41
<i>ST</i>	2418131	5616.06	112795	1794.64	8381	589.71	2539307	5.28	8004.16
<i>OBC</i>	14154425	33751.67	950831	14483.42	73390	5438.1	15178646	31.54	53673.18
TOTAL	42669795	106001.6	4653874	86732.16	806924	6094334	48130593	100	253677.1

Source: Annual Report 2017-18

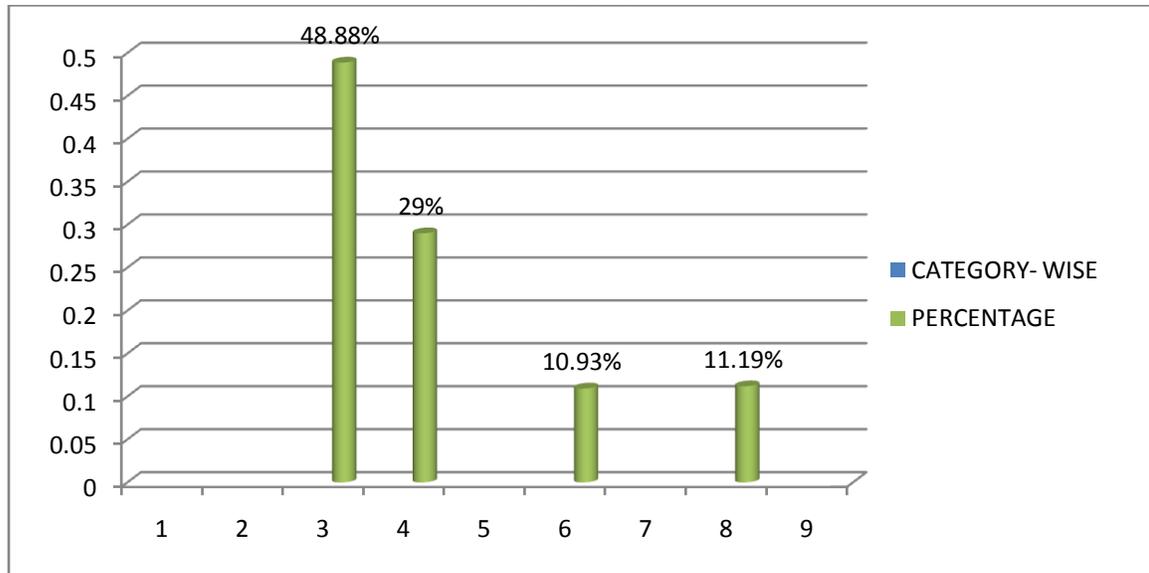
The table 2 shows that progress of implementing PMMY product in india force period 2017-2018. On analysis it was inferred that considering the year 2016-17 as base, during 2016-2017 and 2017-2018 there progressive increased in SC entrepreneur and total loan amount sanction is Rs.24378.41 and percentage is 17.67%. It's compared with previous year. On analysis it was inferred that considering the year 2016-17 as base, during 2016-2017 and 2017-2018 there progressive increased in ST entrepreneur and total loan amount sanction is Rs.8004.16 and percentage is 5.28%. It's compared with previous year.

TABLE 1.3 COMPARATIVE - MUDRA YOJANA PERFORMANCE FOR 2016-17 AND 2017-18

CATEGORY-WISE	AMOUNT SANCTIONS (In. Lakh) 2016-2017	AMOUNT SANCTIONS (In. Lakh) 2017-2018	CHANGE (in. Lakh)	PERCENTAGE
<i>General</i>	112585.16	167625.08	55039.92	48.88%
<i>SC</i>	18897.83	24378.41	5480.58	29%
<i>ST</i>	5272.14	8004.16	2732.02	10.93%
<i>OBC</i>	43772.82	53673.18	4900.36	11.19%
TOTAL	180527.95	253680.83	98152.88	100%

Sources: Complied Study

Chart 1.1



Comparative - Mudra Yojana Performance for 2016-17 and 2017-18

As per the available data, SC beneficiaries are 18897.83 lakh for year 2016-17 and 24378.41 lakh for the year 2017-18; total accounts of SC are 43276.24 lakh. It would be increased in previous year is 5480.58. The percentage to the total is 29%. This will create a positive impact on livelihood of Scheduled Caste. ST beneficiaries are 5272.14 lakh for year 2016-17 and 8004.16 lakh for the year 2017-18; total accounts of ST are 13276.3 lakh. It would be increased in previous year is 2732.03. The percentage to the total is 10.93%.

FINDINGS

- On analysis it was inferred that considering the year 2016-17 as base, SC entrepreneur during 2016-2017 and loan sanction total amount is Rs.18897.83 in lakh in the percentage is 10.47%.
- However in analysis of ST entrepreneur 2016-2017 was find there is total loan sanction amount is Rs. 5272.14 in lakh in the percentage is 2.91%.
- During 2016-2017 and 2017-2018 there progressive increased in SC entrepreneur and total loan amount sanction is Rs.24378.41 and percentage is 17.67%. It's compared with previous year.
- On analysis it was inferred that considering the year 2016-17 as base, during 2016-2017 and 2017-2018 there progressive increased in ST entrepreneur and total loan amount sanction is Rs.8004.16 and percentage is 5.28%. It's compared with previous year.
- As per the available data, SC beneficiaries are 18897.83 lakh for year 2016-17 and 24378.41 lakh for the year 2017-18; total accounts of SC are 43276.24 lakh. It would be increased in previous year is 5480.58. The percentage to the total is 29%.
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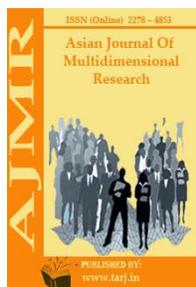
CONCLUSION

MUDRA Yojana is the latest plan to help up the small and smaller scale specialty units in India. This plan has been taken to think exclusively on business people. This kind of plan will add to the prosperity of the people occupied with small scale ventures which will forcefully shape the

advancement of the economy overall. MUDRA as money related instrument is exposed exceptionally successful in its beginning times the nation over. This will turn out a moving improvement and will help in making a created India. The Mudra Scheme is attempting its best to improve the status of SC and other in turn around segments of the general public mainly the individuals who are not knowledgeable and semi-skilled. The money related help as different advances urging them to begin new pursuits and subsequently enabling them. Its effect in building up a solid economy will be found in the coming years. The MUDRA conspire has been a key tool for making occupations and employments for the most reduced financial portions of our general public today. It has empowered them to stand up on their feet and enable themselves as well as other people who are looking for probability to bring home the bacon.

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A STUDY ON CHALLENGES AND OPPORTUNITIES OF RURAL WOMEN ENTREPRENEUR'S IN TIRUNELVELI DISTRICT

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ABSTRACT

Women Entrepreneurs may be defined as the women or a group of women who initiate, organize and operate a business enterprise. The Government of India has defined women entrepreneurs as an the capital and giving at least fifty one per cent of the employment generated in the enterprise to women. In the process of empowerment, women need to realize their strength, weakness, opportunities and threats and move forward to come out their own potential in order to achieve their goals through self development. Moreover they want new challenges and opportunities for self fulfillment. Women entrepreneurs must have an intention to fulfill their dreams and it must be transferred into an idea enterprise. This paper focuses towards the problems and opportunities of women entrepreneurs in Tirunelveli District. The researcher has selected around 100 women entrepreneurs in Tirunelveli District of TamilNadu. Percentage analysis and chi – square, weighted average has been used to test the demographic profile of the respondents.

KEYWORDS: *Entrepreneurship, Women entrepreneur, Opportunities, Challenges.*

INTRODUCTION

During last two decades, increasing numbers of Indian women in have entered the field of entrepreneurship and also they change the face of business. Women have been taking interest in recent year in self business. In the process of Entrepreneurship, women have to face various problems and these problems get doubled because of her dual role as earner and homemakers. In

India most of the homemakers want to start their own business but there is so many problems faced by them. They feel frustrated in dual role. Government started several programme for the training of women entrepreneurship. Training program create the interest among women and helpful to increase the skills and also to build the social attitude, high confidence. A rural woman entrepreneur is a woman or group of women who undertake to organize and run an enterprise in the rural area. Women from middle class and upper-middle class are included themselves in income earning activities at their own level. Such rural women are involved in number of entrepreneurial activities like making papad, pickles, dairy products, etc. Self-employment gives economic status to rural women in her overall development.

OBJECTIVES OF THE STUDY

The research has been carried out with the following objectives in

1. To identify the socio economic profile of the rural women entrepreneurs in Tirunelveli.
2. To know the entrepreneurial status of the respondents.
3. To identify the opportunities available to the women entrepreneurs.
4. To identify the challenges face the women entrepreneurs.
5. To often viable suggestion based on the findings of the study.

Scope of the Study

The present study focuses of the rural entrepreneurs in selected places in Tirunelveli District. The selected places with its good infrastructural facility, offers sound prospects for industrial developments. The scope of the study encompasses rural entrepreneurs in Tirunelveli District and the problems face by rural entrepreneurs who are engaged in starting new enterprise in rural areas of Tirunelveli District of Tamilnadu. The study is limited only to the rural entrepreneurs of selected groups in Tirunelveli District of Tamilnadu.

TABLE – 1: DEMOGRAPHIC PROFILE OF THE RESPONDENTS

Factors	Classification	No. of Respondents (100)	Percentage (%)
Age	Less than 25	15	15
	26 - 45	43	43
	46 -55	36	36
	56 and above	6	6
Marital Status	Married	73	73
	Unmarried	14	14
	Divorce	2	2
	Separated	4	4
	Widow	7	7
Education	Illiterate	13	13
	School Level	47	47
	Graduate	26	26
	Professional Courses	6	6
	Others	8	8
Monthly Income	Below Rs 10000	38	38
	Rs.10001 – 20000	31	31
	Rs.20001 – 30000	18	18
	Rs.30001 – 40000	9	9
	Above Rs.40001	4	4

Family Size	2 – 5 Members	65	65
	6 – 9 Members	31	31
	10 – 13 Members	4	4

TABLE- 2: THE ENTREPRENEURIAL STATUS OF THE RESPONDENTS

Particulars	Category	No. of Respondents (100)
Nature of business	Product based	9
	Service based	24
	Processing of raw material	18
	Both product and service	37
	Others	12
Years of running this business	1 – 3 years	17
	3 -5 years	24
	5 -7years	36
	7 years above	23
Initial Investment	Less than Rs.50000	19
	Rs.50001-100000	35
	Rs.100001 – 150000	27
	Rs.150001 – 200000	12
	Above 200000	7
Previous Job Experiences	Yes	56
	No	44
If Yes No. of Years	1 -3	12
	4- 6	25
	Above 7	19
Type of Business	Seasonal	42
	Round the year	58
Employment Opportunities	1 -3 person	47
	4 -7 person	44
	Above 7	9
Frequently Visit to City	Daily	28
	Twice a week	22
	Once in a week	25
	Fort night	7
	Once in a month	4
	As and When needed	14
Avail Loan	Yes	32
	No	68
Avail Subsidies	Yes	25
	No	75
Access Business Information	Newspaper	15
	Visiting Place	23
	Word of Mouth	34
	TV Channel	3
	Mobile Message	3
	Friends and Relatives	22

TABLE -3: KINDLY RATE THE FOLLOWING MOTIVATING FACTORS

Motivating Factors	Rank
1. Achieve Motivation	8
2. Less Competition	10
3. Profit Attraction	3
4. Having Better Exposure	6
5. Situation	2
6. Opportunities Available	3
7. Family Tradition	7
8. Previous Experience	1
9. Self – Dependent Life	5
10. This was my last option	9

CA-Completely Agree, A-Agree, N- Neutral, DA-Disagree, CDA-Completely Disagree

TABLE -4: CHALLENGES FACE THE WOMEN ENTREPRENEURS.

Challenges	SCORE	MEAN
1. Social Support	334	3.34
2. Family Members Support	344	3.44
3. Non Availability of Fund	352	3.52
4. Non Availability of Resources	331	3.31
5. Competition	362	3.62
6. Technical Chances	357	3.57
7. Lack of Managerial Skills	362	3.62
8. Personal Challenges	372	3.72
9. Marketing Challenges	355	3.55
10. Accounting Challenges	334	3.34

**TABLE - 5: AGE & CHALLENGES FACED ON WOMEN ENTREPRENEURS
(HYPOTHESIS TESTING TABLE)**

HO – There is no significant difference between Age and Challenges.

Calculated	C2 Value	Table Value	D.F	Remarks
1.Social and Family Support	10.3709	21.026	12	Not Significant
2.Non availability of Fund and Resources	20.414	15.507	8	Significant
3.Competition	7.0873	21.026	12	Not Significant
4.Technical Chances	5.9993	7.815	3	Not Significant
5.lack of managerial skills	3.7081	5.991	2	Not Significant
6.Personal,Marketing&Accounting Challenges	4.1395	12.592	6	Not Significant

FINDINGS

43% of the respondents are come under age group of 26-45, 73% are married, 47% of the entrepreneur are studied at school level, 38% women's are earned below Rs10,000. Majority most of the entrepreneur family size are 2-5 members.

37% of the respondents Business is based on product as well as service, 36%of the respondents running their business for more than 5years, 35%of the respondents initial investment is more thanRs50, 000 but less than Rs.1,00,000, 56% of the respondents having previous job experiences

and 25 of them having experiences more than 5 years, 58% of the respondents having their business throughout the year, 47% of the respondents provides employment opportunities to 3 persons. 28% of respondents are used to visit the city daily, only 32% of the respondents are used loan only, 25% of the respondents availing subsidies, 35% of the respondents access business information by needs of words of mouth.

As regard the motivating factor majority of the respondents have given to first rank for previous experience, second rank to their situation, 10th rank to less competition.

The calculated value of social support and families, Competition, Technical Chances, lack of managerial skills, Personal, Marketing and Accounting Challenges are the table value at 5% level is greater than the calculate value. Hence the null hypothesis accepted so there is no significance difference between age and challenges.

Age and non availability fund and resources, the calculated value is more than table value. Hence the null hypothesis is reject. So there is significant difference between age and non availability fund and resources.

SUGGESTIONS

- Rural women are more affected by failure and that is affect their confidence so women entrepreneurs do not be afraid to fail.
- Rural women need training program for enhancing their business knowledge and increasing their self-esteem.
- Rural women entrepreneurs needed encouragement to the successful in business life during setting up the business even before the start up phase.
- Statement may minimize the legal procedures to get the loans and subsidies.

CONCLUSION

Women are a very important human resources of the nation and every state ought to try to utilize them as mediators of economic growth and development. Encouragement for women entrepreneurship is one among the ways for that. However sadly its seen that the traditional way of thinking of the society and negligence of the state and respective authorities are important obstacles in the entrepreneurship development in India. Apart from the responsibility of the state and society, absences of a certain agenda of life, absences of balance between family and career obligation of women, poor degree of financial freedom for women, absences of direct ownership of the property to women, contradiction of entrepreneurial ability and finance in economically rich and poor girls, no awareness regarding capacities, low ability to bear risks, issues of work with male employees, negligence by financial institution, lack of self-confidence, lack of skilled education, quality constraints and lack of interaction with successful entrepreneurs are major issues of women entrepreneurship development in India. Therefore, there is need of continuous attempt to inspire, encourage, motivate and co-operate with women entrepreneurs, awareness programs ought to be conducted on a mass scale with the intention of making awareness among women regarding the various area to conduct business.

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A STUDY ON EMPLOYMENT STRUCTURE AND ECONOMIC STATUS OF THE WOMEN AGRICULTURAL LABOURERS WITH SPECIAL REFERENCE TO TIRUNELVELI DISTRICT

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ABSTRACT

In India, about two-thirds of population lives in rural areas, at present 870 million people. Rural India has a significant impact on the country's economic progress. In rural India, the percentage of women who depend on agriculture for their livelihood is as high as 84%. Women make up about 33% of cultivators and about 47% of agricultural labourers. Due to low employment potential in other sectors, most of the population is forced to be dependent on agriculture. Employment in agriculture is mostly seasonal and irregular in character. The labourers suffer from seasonal unemployment. The major objective of this study is to understand the employment structure and the economic status of women agricultural labourers in Tirunelveli district. For this study, primary data were collected through conducting an interview schedule in the study area. The secondary data were collected from the census of India (2001-2011). This study also uses the simple methodology of ratios and percentages to explain the variables dealt with. This study analyses the employment structure of the agricultural activities and also assesses the income getting from the agricultural activities.

KEYWORDS: Agriculture, Agricultural Labourer, Women Labourer in Agriculture, Wage Rates, Income, Employment Structure, Allied Agricultural Activities.

INTRODUCTION

In India, agriculture is the vertical backbone of the country and is considered as the largest sector of the country's economic activity. It is the major sector of the country's economy. Major part of the country's population earns its livelihood from agriculture. Agricultural labourers is one of the most significant contributors to the Indian economy and overall it is a huge industry which recruits or engages 52 % of overall manpower of India. The rural population of our country is mostly dependent on agricultural activity. In India, women have a multi-dimensional role. They have a major role to play in the development process also. In current scenario the role of women in agriculture has been increased. They are the main participants in various agricultural operations like seed sowing, transplanting, weeding, harvesting, threshing, application of manure, storage of seed and food grains and post-harvest home level processing. Apart from all these, they also involve in bringing fodder from field, chaff cutting, feeding and cleaning of cattle, maintaining cattle shed and compost making. Women contribute about three-fourth of the labourer required for agricultural operations. Their involvement in agricultural operations is beside their usual domestic work.

OBJECTIVES OF THE STUDY:

The present study has the following objectives:

- To understand the economic condition of women agricultural labourers in Tirunelveli district.
- To study the employment structure in agriculture and the participation of the women labourers
- To study the wage rate and income of women agricultural labourer

HYPOTHESES OF THE STUDY:

- Women labourers are involved in all the patterns of the agricultural activities
- The working hours and the wages of the women agricultural labourers vary depending on the pattern of agricultural work

LIMITATION OF THE STUDY:

The present study is confined to the women agricultural labourers in Tirunelveli district and therefore may not be true for other regions of Tamilnadu or for the rest of the country as there is a lot of variations in the agro climatic conditions and other variables besides policy intervention of different magnitude.

METHODOLOGY

The present study is confined to the Tirunelveli district of Tamilnadu in general and concentrates on the rural areas of the region in particular. The study uses simple methodology of ratios and percentages to explain the variables dealt with. The study uses secondary source of data census of India. Primary data were collected through conducting an interview schedule in the study area

SAMPLE DESIGN

A multi-stage stratified random sampling frame is used for collection of the primary data. Tirunelveli district has been divided into 15 taluks. From each taluk two villages were selected randomly. In every taluk two villages were studied, in each of the two village 10 respondents were selected. The total of 300 sample respondents were selected on the random basis. The study was conducted during the year 2016-17 with a scientific outlook to find out the causes responsible for the prevailing employment and wages of the women agricultural labourers.

COMPOSITION OF AGRICULTURAL LABOURERS IN THE CENSUS REPORT:

In India, about 74 percent of the entire female workforce is engaged in agricultural operations. The population of the agricultural labourers is increased significantly over a decade.

TABLE 1 COMPOSITION OF THE AGRICULTURAL LABOURERS FROM THE CENSUS STATISTICS

Region	2001			2011		
	Total Agricultural Labourers	Male Agricultural Labourers	Female Agricultural Labourers	Total Agricultural Labourers	Male Agricultural Labourers	Female Agricultural Labourers
India	63497114	41119069	22378045	86168706	55255858	30912848
Tamilnadu	6062786	3273642	2789144	7234101	3808523	3425578
Tirunelveli District	277669	166399	111270	321083	193899	127184

Source: Census report 2001 and 2011

From the Table 1, the region-wise census statistics show that the number of the agricultural labourers is increased significantly.

TABLE 2 INCREASING RATE OF THE AGRICULTURAL LABOURERS

Region	Increasing Rate (Percentage) from 2001 to 2011		
	Total Agricultural Labourers	Male Agricultural Labourers	Female Agricultural Labourers
India	35.70	34.38	38.14
Tamilnadu	19.32	16.34	22.82
Tirunelveli District	15.64	16.53	14.30

Source: Census report 2001 and 2011

From the Table 2, the increasing rate is 35.70% in total agricultural labourers, 34.38% in male agricultural labourers and 38.14% in female agricultural labourers in India. The increasing rate is 19.32% in total agricultural labourers, 16.34% in male agricultural labourers and 22.82% in female agricultural labourers in Tamilnadu. The increasing rate is 15.64% in total agricultural labourers, 16.53% in male agricultural labourers and 14.30% in female agricultural labourers in India.

In this scenario, woman agricultural labourers constitute a major contribution in the total work force and they are nearly half of the total agricultural labour force.

THE EMPLOYMENT STRUCTURE AND THE WAGES

Women labourers in agriculture are involved in all the patterns of the agricultural operations. The wage rate differs from one region to another region in the study area. There is no uniform working hours over the study area. Working hours and the wage rate is different for different crops in the study area.

TABLE 3 OPERATION AND WAGES OF WOMEN AGRICULTURAL LABOURERS IN AGRICULTURAL ACTIVITIES

<i>Pattern of Work</i>	<i>Operations / Activities</i>	<i>Wages</i>	<i>Number of Employment Days in a Year</i>	<i>Number of Hours Per Labour</i>	<i>Wage Per Labour</i>	<i>Number of Employment Days Per Labour</i>
<i>Preparation of Soil</i>	<i>Ploughing</i>	283340	1828	39.61	944.47	6.09
	<i>Applying Herbicide</i>	257920	1664	36.05	859.73	5.55
	<i>Leveling</i>	207080	1336	28.95	690.27	4.45
<i>Sowing</i>	<i>Raising Nursery</i>	626200	4040	101.00	2087.33	13.47
	<i>Direct Sowing</i>	677100	3660	97.60	2257.00	12.20
	<i>Transplantation</i>	814000	4400	117.33	2713.33	14.67
<i>Adding Manure and Fertilisers</i>	<i>Manure and Fertilisers</i>	270940	1748	40.79	903.13	5.83
<i>Irrigation</i>	<i>Irrigation</i>	249600	1664	36.05	832.00	5.55
<i>Plant Protection and Maintenance</i>	<i>Weeding</i>	624960	4032	94.08	2083.20	13.44
	<i>Gap filling</i>	221340	1428	33.32	737.80	4.76
	<i>Construction of bunds</i>	220100	1420	33.13	733.67	4.73
	<i>Applying Pesticide</i>	205900	1420	33.13	686.33	4.73
<i>Harvesting</i>	<i>Cutting</i>	452600	2920	68.13	1508.67	9.73
	<i>Picking</i>	496000	3200	74.67	1653.33	10.67
<i>Storage</i>	<i>Threshing</i>	264600	1764	41.16	882.00	5.88
	<i>Winnowing</i>	261600	1744	40.69	872.00	5.81
	<i>Sun drying</i>	264000	1760	41.07	880.00	5.87
<i>For a year</i>				956.77	21324.27	133.43

Source: Primary Data

From the table 3, it is inferred that the women labourers are involved in all the patterns of the agricultural activities as per the hypothesis 1.

TABLE 4 EMPLOYMENT STRUCTURE AND WAGES OF WOMEN AGRICULTURAL LABOURERS IN AGRICULTURAL ACTIVITIES

SNo	Pattern Of Work	Number Of Hours Per Day	Wages	Number Of Working Hours Per Labourer	Wage Per Labourer	Number Of Employment Days Per Labourer
1	Preparation of Soil	31382	748340	104.61 (10.93)	2494.47 (11.70)	16.09 (12.06)
2	Sowing	94780	2117300	315.93 (33.02)	7057.67 (33.10)	40.33 (30.22)
3	Adding Manure and Fertilisers	12236	270940	40.79 (4.26)	903.13 (4.24)	5.83 (4.37)
4	Irrigation	10816	249600	36.05 (3.77)	832.00 (3.90)	5.55 (4.16)
5	Plant Protection and Maintenance	58100	1272300	193.67 (20.24)	4241.00 (19.88)	27.67 (20.74)
6	Harvesting	42840	948600	142.80 (14.93)	3162.00 (14.83)	20.40 (15.29)
7	Storage	36876	790200	122.92 (12.85)	2634.00 (12.35)	17.56 (13.16)
For a year				956.77 (100.00)	21324.27 (100.00)	133.43 (100.00)

Source: Primary Data

From the table 4, in the agricultural activities a women labourer spent 956.77 hours per year. They earn Rs.21324.27 from the agricultural activities per year. They get 133.43 days of employment through the agricultural activities. They spend 315.93 hours in sowing and earned Rs.7057.67 which is significantly high compared to the other activities. They spend 36.05 hours in irrigation and earned Rs.832 which is significantly low compared to the other activities. Table 4 shows that the working hours and the wages of the women agricultural labourers vary depending on the pattern of agricultural work as per the hypothesis 2.

FINDINGS

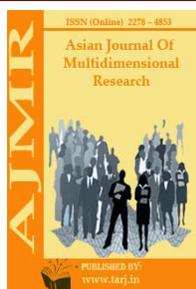
- Women agricultural labourers do not have jobs all year round in the agricultural activities in the study area.
- The main income of women agricultural labourers is dependent on agricultural activities in the study area.
- Women labourers in agriculture involved all the pattern of agricultural activities
- Sowing is the major pattern of work in agriculture, it contribute 33.10% of the income from agricultural activities.
- The employment from irrigation and adding fertilizers in agriculture are the lowest contribution among the other activities. Employment from irrigation and adding fertilizers contributes 4.16% and 4.37% respectively.

CONCLUSION

It is found that the women labourers got employment in agriculture for only 36.55% of the total days in a year. The rest of the days they are unemployed. Unemployment of women labourers has severe negative impact on their income, consumption expenditure and savings. The debt position of the labourers also worsened. To overcome the problem of unemployment during off-season like proper implementation of employment guarantee programmes, higher wages in agriculture, training to improve skill and for starting entrepreneurship activities and provide loans without much formalities.

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A STUDY ON FINANCIAL LITERACY AMONG RURAL PEOPLE IN TIRUNELVELI DISTRICT

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ABSTRACT

Financial literacy plays an important role in financial education and inclusion,. Financial education provides the awareness on various financial products and services that are available. Rural areas are those areas where there are no proper modern facilities and the population is comparatively lower than the cities. Rural people are mostly uneducated and are involved in agricultural, farming, livestock rearing etc . Due to lack of proper financial knowledge they are being guided by officials of particular village with respect to their money handling, savings, investments etc. Therefore to improve financial literacy in India especially in rural areas various strategies are being implemented by the government such as financial education in government schools and financial training programs in educational institutions in rural areas. Rural area people are being cheated by money lenders as they lack financial knowledge and are not capable of handling their finance .This will affect the household as well as our economy as a whole. Financial awareness and proper knowledge is very important to all people especially people in rural areas. Rural people should be able to handle their own household budget, day to day expenses and their savings to tackle the emergency financial needs. Particularly in rural areas there are lot of financial malpractices and fraudulent activities that happens very frequently .This is due to lack of financial literacy and information among those people. Financial literacy provides effective financial awareness to use the financial resources to improve their wealth and security. The aim of this study is to know the financial literacy level among the rural people in Tirunelveli District.

KEY WORDS: *Financial Literacy, Financial Inclusion, Rural, Economic.*

I INTRODUCTION

More than 50% of our Indian population lives in rural areas. Rural people are engaged in the field of agriculture and other related occupations. Financial literacy in rural areas is very low compared to urban areas. Financial education is very important for rural people. Financial literacy requires proper knowledge of decision making in particular financial areas like real estate, saving, investing, insurance, tax planning, education and retirement. Financial literacy is gaining of knowledge and understanding of financial matters. Financial Literacy is very important for various reasons. Financial Literacy or education is to make one understand clearly about savings and their investments, money handling to take efficient decisions regarding ones financial resources. Now-a-days financial literacy has been considered very important with regard to restrictions of financial markets and vary quick technological development of marketing financial products .Now-a-days variety of complex financial schemes for saving and borrowing, with multiple options are made available to consumers. To choose better option one should have better financial knowledge.

II STATEMENT OF THE PROBLEM

The Problem of the study is to find out the financial literacy level of the rural people in Tirunelveli District.

III OBJECTIVES OF THE STUDY

- To find out the awareness of rural people in financial products and services
- To know how far the rural people are making wise judgment in saving and investment activities.
- To know the relation between various demographic factor (such as age, income, education, sex etc) with their Financial Literacy level
- To provide recommendations that help to improve financial literacy.

IV METHODOLOGY OF THE STUDY

Data Analysis:

Primary data has been collected from 40 respondents within Tirunelveli Districts.

Type of Research:

An emperical study was done based on collection of data through questionnaire.

Sample:

Random sampling method has been adopted.

V REVIEW OF LITERATURE

- **Anthes (2004) has** states that financial literacy is one of the ability to read, manage,analyze and communicate about the personal financial conditions which affects material well being.
- **JariwalaV.Harsha (2009) has revealed in** his study that all the respondents have invested their savings in various investment alternatives, despite majority of the respondents possess lower level of financial literacy.
- Worthington, 2006, there is no evidence that the low-income families are financial illiterate. Financial stresses are related to various social problems like unemployment and poor economic conditions.

VI Data Analysis and Interpretation

The framed questionnaire was asked from the people belonging to the rural areas of Tirunelveli District which includes 40 respondents. Apart from the demographic factors the questionnaire were asked based on the awareness of Financial Services and Financial literacy level.

TABLE 1
SOURCE OF FAMILY INCOME

Factors	Frequency	Percent
Income from Agriculture	9	22.5
Income from Spouse	6	15.0
Income from House hold work	12	30.0
Income from Live stock	7	17.5
Income from Job	6	15.0
Total	40	100.0

The table 1 explains that the source of income of family in rural areas are Income from house hold is 30% which is the highest source of income, Income from Agriculture is nex major source of income with 22.5% ,Income from live stock is 17.5% and income from Spouse and Jobs are 15% respectively. It reveals that majority of the income of respondents are from House hold activities.

TABLE 2
KNOWING THE SAVING HABIT

Factor	Frequency	Percent
Dont save	8	20.0
Atleast Once in a month	12	30.0
Once in a week	7	17.5
Like to save as and when I receive money	6	15.0
Once in six month	7	17.5
Total	40	100.0

Table 7 shows the savings habit of the rural people.30% of the respondent prefer to save at least once in a month.20% of them doesn't prefer to save.17.5% of the respondent prefer save once in a week or once in six month.15% of them prefers to save as and when they receive money. So majority of them prefer to save once in a month.

VII to Know the Financial Literacy level of the Rural People.

The Literacy level of the rural people are measured on the basis of their demographic factor that's is on the Income of their family.

TABLE 3 INSURANCE LITERACY LEVEL

FACTOR	Low	Middle	High	Total	F
Timely help from insurance savings for sudden loss of a life.	3.80	3.29	3.75	3.40	.734
There are different policy available in insurance to save money.	2.80	3.45	3.50	3.38	.682
Insurance gives protection to life and also property.	1.20	2.84	4.00	2.75	7.285
Insurance companies are more trustable.	4.60	3.26	4.00	3.50	4.667
Children's plans are more beneficial and gives good return after long time.	2.60	3.03	3.25	3.00	.308
Rural people are not fear of future loss because of saving in insurance policies.	4.40	2.55	3.25	2.85	6.010

Table 8 shows financial literacy level of the rural people. The low income group with highest mean value of 4.60 has highly agrees that Insurance companies are more trustable. The High income group people with mean value of 4 highly agree as there are no fear of future loss in saving with Insurance .The Low income group with the mean value 3.80 has moderate opinions to save in insurance as there are timely help due to sudden loss of life. Low income group with mean value of 1.20 highly disagree that Insurance gives protection to life and property.

TABLE 4 BANKING LITERACY LEVEL

FACTOR	Low	Middle	High	Total	F
Rural People are able to save their money safely in the banks.	5.00	3.74	4.00	3.93	1.919
The banks are supportive to give any information about banking services	2.80	3.45	3.50	3.38	.807
Banks have given rural people more value added services apart from loans and deposits	3.20	2.94	5.00	3.18	7.226
Banks always give preference to grant loans to people.	3.40	2.77	3.50	2.93	1.013
Credit card and debit card usage are well known by the rural people.	4.00	3.48	3.25	3.53	.310
Savings and investment Schemes offered by banks are more useful to the rural people.	3.20	3.35	4.00	3.40	.405
The rural people are treated property and respected by bank staffs.	4.60	3.00	4.25	3.325	5.969

Table 9 reveals that the High Income group with mean value of 5 highly agrees that bank provides bank more value added services. Also low income group with mean value of 5 highly agrees that saving in Banks provides more safety. The mean value of 2.77 among middle income group reveals that the respondent highly disagrees with the bank that the bank prefer to grant loans to all peoples.

TABLE 5 POSTAL LITERACY LEVEL

FACTOR	Low	Middle	High	Total	F
Very convenient for saving as it is functioning in all villages.	4.80	3.58	1.00	3.48	11.040
It is also more convenient for small savings.	3.60	3.77	1.75	3.55	5.233
More trustable than banks and insurance.	5.00	3.23	3.75	3.50	4.723463
Schemes offered by post office are more attractive thn banks and insurance.	2.60	3.00	3.75	3.03	1.400814
No loan facilities by post office.	2.60	2.39	4.25	2.60	3.969307
Rural postal life insurance (RPLI) is very useful for rural people.	4.20	2.55	3.25	2.83	4.915158

Table 10 shows the financial literacy level of postal services. Among the low level income group of high mean value 5, the respondent highly agrees that saving in Post office is more trustable than Bank and insurance. Among high income group with mean value of 4.25 highly agreed with postal department does not provide loan facility.

VIII Findings

- The majority of the respondents are female.
- Majority of the respondents are Married.
- Majority of the respondent's education were Primary school.
- Majority of the respondent were of the age group 21 to 40.
- The Majority of the respondent's income were between Rs.5000 to to Rs.15000.
- Most of the respondents live in Joint Family.
- Majority of the Source of income of respondents are from House hold activities.
- Majority of the respondent didn't have minimum amount to open an account in Bank.
- Majority of the respondent availed loan from the Bank.
- The low income group with highest mean value of 4.60, highly agrees that Insurance companies are more trustable.
- The High Income group with mean value of 5, highly agrees that bank provides more value added services.
- The low level income group of high mean value 5, the respondent highly agrees that saving in Post office is more trustable than Bank and insurance.

XI SUGGESTIONS

- In order to increase the savings habit of the rural people bank has to reduce the minimum balance for rural people to open account and enjoy the services of bank.
- Rural people should be made available all existing financial services in their particular region by arranging workshops such as financial literacy programs.

- All government introduces “Jan DhanYojana” for the financial welfare should be made known to the rural people.
- The banks in the rural areas should be able to communicate in their local language so that the rural people can understand the financial information of the banks.

X CONCLUSION

Financial literacy makes people aware of the banking rules and regulations, banking schemes, Insurance and postal savings scheme etc .Financial literacy is the key factor of financial inclusion and treated as a twin pillars. Without proper Financial Knowledge rural people will be facing increasing risk of making poor financial decisions which will put them in financial risks like insecure old age. Financial education plays an important role in sustainability of economic well being. Due to very low literacy level in rural areas, rural people are not in a position to take apt financial decision in their personal life and family which simultaneously affect their financial freedom and sustainability. This research article has focused on financial literacy of rural people based on various demographic factors as well as the financial literacy level. Financial literacy is the skill which makes people understand the financial principles and to make effective decisions and judgments regarding the use of their money.

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**A STUDY ON SAVINGS AND INVESTMENT OF HOUSEHOLD WOMEN
IN KALAKAD**

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ABSTRACT

Investment is necessary to promote capital formation in the economy, as capital formation involves making of more capital goods which are used for further production. It increases productivity of the workers, which result in higher wages leading to higher standard of living and more savings, which can be used for further investment. Capital formation also includes human capital which means the stock of people equipped with education, skills, good health etc. It has been realized that human capital formation is necessary for increasing production and productivity along with physical capital formation. Investment in shares, stocks, debentures etc. May be considered as financial capital formation. Thus in order to promote physical, human and financial capital formation, investment in the economy has to be increased through higher level of savings of both men and women in the country.

KEYWORD: *Women, Savings, Investment*

INTRODUCTION

Investment activities undertaken by the people are considered as essential prerequisite for capital formation and faster growth of an economy, especially in case of developing economy like India.

Investment may be defined as an employment of funds with the aim of achieving additional growth, in value or additional income. Investment refers to the accumulation of some kind of assets with hope to get a return from it.

Investment may also be classified as direct investment and indirect investment. Direct investment include (a) Fixed principal investment such as cash, saving account, savings certificate, Government

bonds, Corporate bonds and debentures, (b) variable principal securities which includes equity shares and convertible debentures (c) Non security investment which include real estate, mortgages, commodities, business ventures, art, antiques and other valuables. Indirect investment include pension fund, provident fund, insurance, investment companies, Unit Trust of India and other trust funds.

OBJECTIVES OF THE STUDY

- To understand the preference or trend of working women in relation to investment
- To know the factors influencing the investment decision of working women.
- To understand whether working women prefer to buy jewelry over other investments.
- To know which investment have proved to be more beneficial to the working women.
- To understand the income level and types of investments.
- To know the investment pattern of working women as per the different sectors and to make the sectorial comparison of the Investments of the working women.

IMPORTANCE OF THE STUDY

Savings and investment are necessary for the purpose of capital formation which is considered as a crucial element in promoting economic development of a developing country like India, during recent period household saving account for about 82.9% of the total saving in the country. Household savings is the result of the attempts made by men and women that are earning family income. In India women constitute 48% of the total population; still their contribution to production employment remained very low in the past. Recently on account of increase in the number of educated women who prefer to manage both work and prefer to manage both work and home at the same time, take advantage of the employment facilities available to them especially in the field of education, insurance, manufacturing industries, medical, IT service industries, finance, etc. Hence the present research attempts to study the investment pattern of working women in kalakad.

STATEMENT OF THE PROBLEM

Investment that leads to capital formation is considered as an important factor in promoting economic development of a developing country like India. Investment calls for savings which are made by household sector, corporate sector and the government sector, of which household sector is the surplus sector which finances deficit of the other two sectors. Household savings are made both by men and women, since last two decades number of working educated women in total employment has been increasing, who have capabilities to save and invest. As research studies in the field of investment pattern of working women have remained limited, an attempt has been made to study the investment pattern of working women in the present work. To start with only graduate women who are working and earning Rs.10000 and more per month, working in few sectors where there is significant women employment in kalakad are covered by the present study. Women who are working for themselves i.e. self employed women earning more than Rs.10,000 or more per month are also covered in this study. Hence, the problem under study may be stated as “The study of investment pattern of working women in kalakad”.

HOUSEHOLD WOMEN ANNUAL INCOME WISE CLASSIFICATION

S.NO	ANNUAL INCOME	NO.OF RESPONDENTS	PERCENTAGE
1	1lac to 2lac	30	60%
2	2lac to 3lac	20	40%
3	3lac to 5lac	-	-
4	More than 5lac	-	-
	Total	50	100

Source: Primary data

The above table inferred that 60% of respondents are 1lac to 2lac and the remaining 40% of the respondents are 2lac to 3lac.

This is most clearly majority of 60% of 1lac to 2lac.

FAMILY ANNUAL INCOME WISE CLASSIFICATION

S.NO	ANNUAL INCOME	NO.OF RESPONDENTS	PERCENTAGE
1	1lac to 2lac	16	32%
2	2lac to 3lac	26	52%
3	3lac to 5lac	08	16%
4	More than 5lac	-	-
	Total	50	100

Source: Primary data

The above table inferred that 32% of respondents are 1lac to 2lac, 52% of the respondents are in between 2lac to 3lac and the remaining 16% of the respondents are 3lac to 5lac.

This is most clearly majority of 52% of 2lac to 3lac.

CLASSIFICATION ON THE INVESTMENT AND SAVINGS

S.NO	INVESTMENT SAVINGS	NO.OF RESPONDENTS	PERCENTAGE
1	Savings account	28	56%
2	Jewelry	04	08%
3	Real estate	06	12%
4	LIC	12	24%
	Total	50	100

Source: Primary data

The above table inferred that 56% of respondents are savings account, 8% respondents are in between jewelry, 12% of respondents are real estate and the remaining 24% of the respondents are LIC. This is most clearly majority of 56% of savings account.

CLASSIFICATION ON THE INFORMATION FOR INVESTMENT

S.NO	INFORMATION FOR INVESTMENT	NO.OF RESPONDENTS	PERCENTAGE
1	Internet & TV	08	16%
2	Agents & Advisors	14	28%
3	Friends	12	24%
4	Relatives	16	32%
	Total	50	100

Source: Primary data

The above table inferred that 16% of respondents are internet & TV, 28% of the respondents are in between agents & advisors, 24% of the respondents are friends and the remaining 32% of the respondents are relatives.

SUGGESTIONS

- ❖ Financial literacy and effective financial planning is direction associated with individual's financial decisions. It allows persons to understand how each financial decision they make affects other areas of their finances.
- ❖ Financial planning and investment also helps household in gaining knowledge on clear assessment of one's inflow of funds and the financial goals that need to be achieved from time to time.
- ❖ Similarly, the households have to realize the fact that inflation is a fact of the economic life in India. The purchasing power of money values in the future.

CONCLUSION

The empirical findings of the study, it is apt to conclude that financial education is increasingly important, and not just for investors. It is becoming essential for the average family trying to decide how to balance its budget, buy a home, fund the children's education and ensure an income when the people retire. Of course people have always been responsible for managing their own finances on a day basis—spend on a holiday or save for new furniture; how much to put aside for a child's education or to set them up in life—but recent developments have made financial education and awareness increasingly important for financial well-being. Thus, household income, its consumption and its distribution are fundamental to any economic analysis. These determine the nature and rate of savings in an economy which, in turn, implies the rate of economic growth.

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A STUDY ON SKILL DEFICIENCY IN INDIAN IT INDUSTRY

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ABSTRACT

*This study focuses major skill deficiency in IT industry. India's technology landscape has evolved, creating a skills gap in many sectors. What do the country's different stakeholders need to do to keep up with the change? On July 24, 1991, Manmohan Singh, the Former Finance Minister of India, ushered the country into an era of liberalization. That day was historic for many reasons, one of which was how much easier it became to set up businesses here. Since then, India's economy has progressed on almost all parameters. **Between 1991 and 2011, India's GDP has quadrupled.** The sector that, perhaps, saw the greatest evolution since the early 1990s was technology, powered by outsourcing giants like Infosys, Tata Consultancy Services, Wipro, and hundreds of others. Post-1991, the information technology (IT) and Business Process Outsourcing (BPO) industries became the go-to places for youth in India looking for a better life. In fact, India has one of the fastest growing service sectors in the world with an annual growth rate above 9% since 2001.*

KEYWORDS: *Quadrupled, Liberalization,*

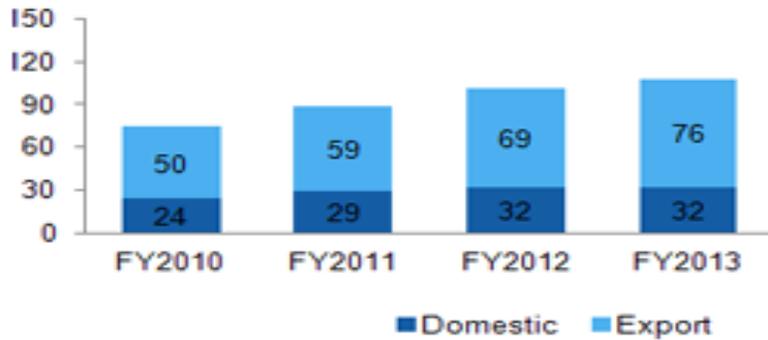
INTRODUCTION

ABOUT IT INDUSTRY IN INDIA

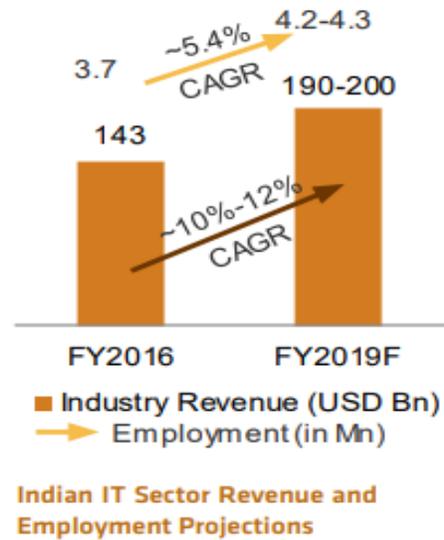
The IT & IT Enabled Services (IT-ITeS) sector is a field which is undergoing quick evolution and is changing the structure of Indian business standards. This sector consists of software development, consultancies, software management, online services and business process outsourcing (BPO).

According to an article in the Times of India, India's liberalization was possible due to its IT industry. In the 1990s, the IT industry started off with an export of nearly \$100 million with around 5,000 employees. Now it is an industry that develops globally and India's IT exports are now nearly \$70 billion with 28 lakhs employees working in this sector. The article states that the Information Technology sector is one of the top two industries in the country today.

Market size of IT industry in In billion)



Source: Nasscom, TechSci Research
Note: E - Estimates



India's IT industry is expected to grow at a rate of 15 - 17% during 2017 - 2018 as per a report by India's software industry body National Association of Software and Services Companies (NASSCOM.) This clearly depicts that IT is a sector which will likely be one of the emerging markets in the days to come as India's economy requires more hardware, software and other IT services. In a NASSCOM-McKinsey report, India's position in the global offshore IT industry is based on five factors - abundant talent, creation of urban infrastructure, operational excellence, conducive business environment and finally, continued growth in the domestic IT sector.

EVOLUTION OF INDIAN IT INDUSTRY

India's Information Technology Services industry was born in Mumbai in 1967 with the establishment of the Tata Group in partnership with Burroughs. The first software export zone, SEEPZ – the precursor to the modern-day IT park – was established in Mumbai in 1973. More than 80% of the country's software exports were from SEEPZ in the 1980s.

The Indian economy underwent major economic reforms in 1991, leading to a new era of globalization and international economic integration, and annual economic growth of over 6% from 1993–2002. The new administration under Sri Atal Bihari Vajpayee (Posthumus) (who was Prime Minister from 1998–2004) placed the development of IT among its top five priorities and formed the Indian National Task Force on Information Technology and Software Development.

Regulated VSAT links became visible in 1994.^[8] Desai (2006) describes the steps taken to relax regulations on linking in 1991:

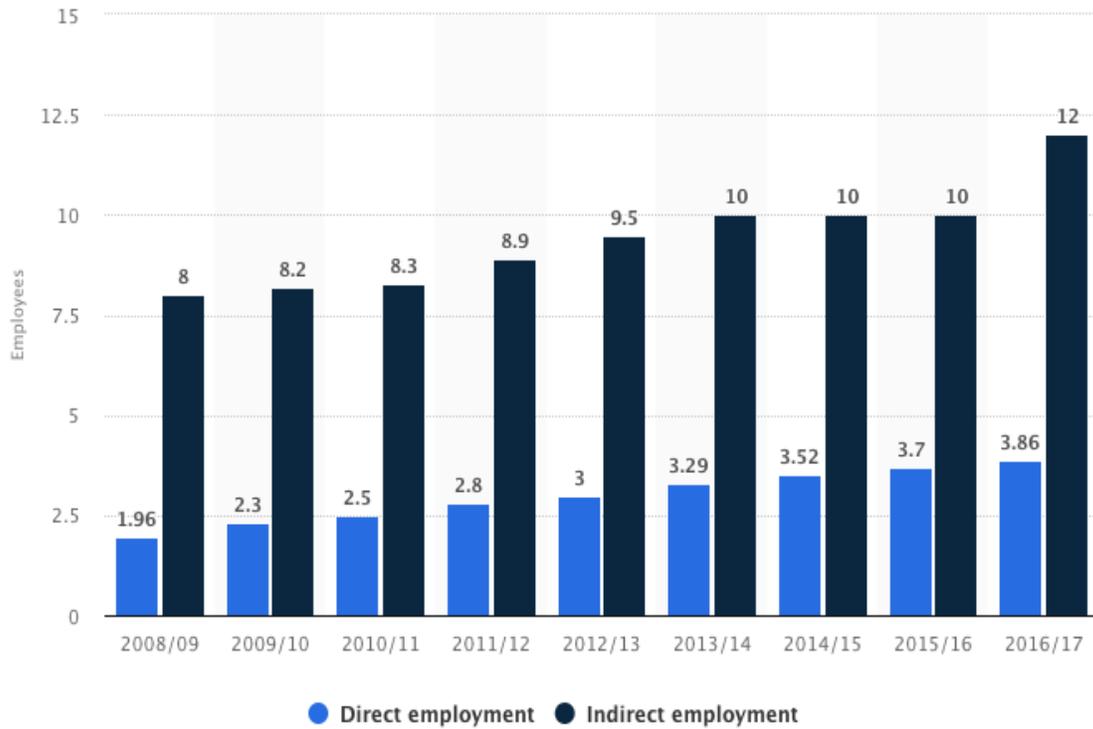
In the year of 1991 the Department of Electronics broke this impasse, creating a corporation called Software Technology Parks of India (STPI) that, being owned by the government, could provide VSAT communications without breaching its monopoly. STPI set up software technology parks in different cities, each of which provided satellite links to be used by firms; the local link was a wireless radio link. In the year of 1993 the government began to allow individual companies their own dedicated links, which allowed work done in India to be transmitted abroad directly. Indian firms soon convinced their American customers that a satellite link was as reliable as a team of programmers working in the clients' office.

Videsh Sanchar Nigam Limited (VSNL) introduced Gateway Electronic Mail Service in 1991, the 64 kbit/s leased line service in 1992, and commercial Internet access on a visible scale in 1992. Election results were displayed via National Informatics Centre's NICNET.

"The New Telecommunications Policy, 1999" (NTP 1999) helped further liberalize India's telecommunications sector. The Information Technology Act, 2000 created legal procedures for electronic transactions and e-commerce.

DEMAND AND SUPPLY FOR TALENT IN IT-BPM INDUSTRY

By 2019 industry revenues are expected to touch USD 190 to 200 bn and the industry is expected to employ about 4.2 to 4.3 mn people directly. This speaks to headcount growth of about 5% over the next 3 years as against a revenue growth of ~10 to 12%. This difference of growth rates is a result of adoption of automation technologies as well as other new digital technologies namely IoT, SMAC and Cyber Security which is seeing a higher revenue per employee potential as compared to traditional services provided by companies from across the globe. While the 0.5-0.6 mn new jobs being created will require fresh skilling initiatives, the existing workforce of 3.7 mn requires significant re-skilling and up-skilling in new digital technologies to maintain our competitive edge in the future. Though skilling efforts are required across the industry it is imperative to understand the "High Demand Occupations" where companies expect majority of hiring to take place. It is also vital to keep track of emerging occupations. It is expected that going forward, IT SERVICES sub-sector will also witness incremental hiring in Application Maintenance, Sales & Pre-Sales occupations apart from the identified high demand occupations while in the BPM sub-sector, Health Services, Human Resource Outsourcing and Knowledge Services will have incremental hiring over the next three years. On the supply side, the industry can continue to expect a surplus of manpower seeking and willing to work in the IT-BPM industry. About 7 million students are expected to be eligible for jobs every year for qualifications relevant to the IT-BPM industry. However, employability of the new workforce remains a major concern and therefore it becomes imperative to ensure that the new entrants possess relevant national and global qualification standards.



People employed directly or indirectly by the IT industry (Source: Statista)

The IT industry hired number of people year after year to cater to the rising outsourcing demands. This economic transformation meant Indians could look beyond banking, public sector and civil service jobs. A white-collar revolution caught the imagination of the world; so much so that India became the fastest-growing economy globally. The Information Technology industry required people with basic skill sets whom they could train in technologies used within the respective organizations. But how does one find those people?

This is where India witnessed another revolution.

Table 1: Growth of Degree Level Engineering Institutions (1947 to 1990)

Year	No. Of Institutions	Students Intake	Intake per Institution (Average)
1950	50	3700	74
1960	110	16000	145
1970	145	18200	125
1980	158	28500	180
1990	337	66600	198

Source: ACTE Annual Reports and Technical Education in Independent India, 1947-1997

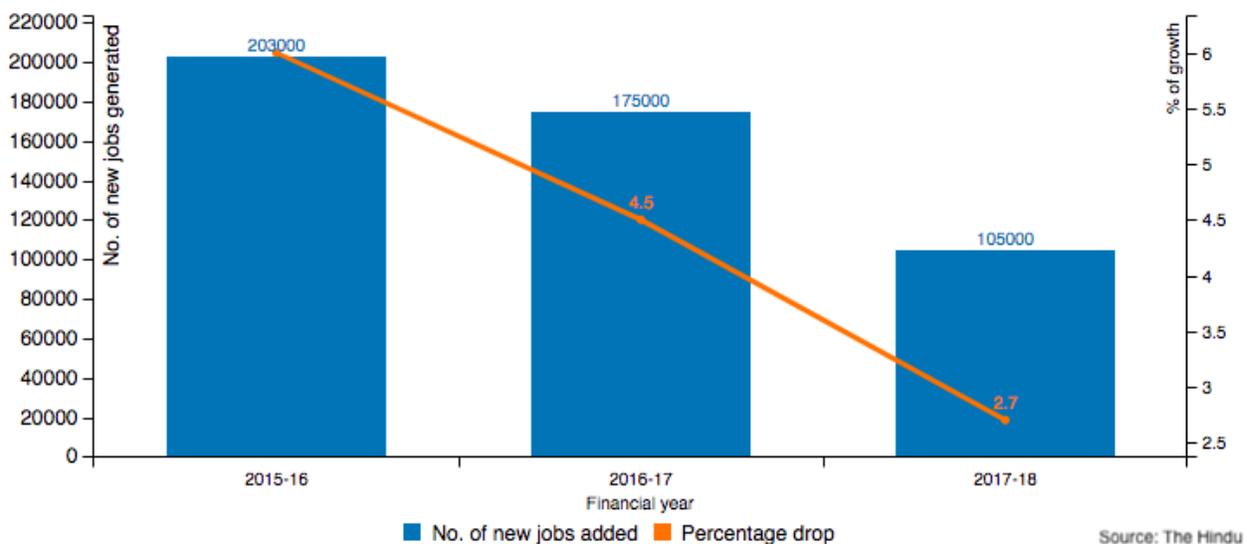
Table 2: Growth of Degree Level Engineering Institutions (post-liberalisation era 1991 onwards)

Year	No. of Institutions	Students Intake	Intake per Institution (Average)
1990	337	66600	198
2000	776	185758	240
2003	1208	359721	298
2004	1265	404800	320
2005	1346	452260	336
2006	1511	550986	364
2007	1668	653290	392

The number of engineering graduates as well as the institutions imparting IT skills grew at breakneck speed. Apart from world-renowned IITs and others, a lot of private colleges sprung up with the intention of handing out degrees and providing a pathway for students to enter the IT industry upon graduation. No one complained as the industry hired thousands of people every year. There were stories all around the country of how someone's son/daughter went on-site and settled in the US or another client destination.

IT INDUSTRY-A SKILL DEFICIT SECTOR

Indian IT industry boasts of progressive software ability as well as rapidly evolving technology and constitutes the key part of the country's economy. However as recent reports circulate around, **India's Information and Technology (IT) sector witnesses a decline in the job offers rate that amounts to 32%**. The survey of 2000 mid and senior level candidates for the financial year 2017-18 was based across major domains including consumer, retail, telecom, pharma, engineering, offshore consulting, IT and BFSI (banking, financial services and insurance).



Reportedly, these massive layoffs across the country's multi-billion-dollar IT sector can be attributed to the shortage of distinctive skill-sets in the particular domain. Apart from that, IT outsourcing which has been one of India's flagship industries has been unable to keep up with new technologies, leading to a complete about-face of the IT industry.

As per reports by National Association of Software and Services Companies (Nasscom), India's IT industry employs about 40lakh Indians and winnows in more than \$150 billion in revenue. However, as automation, robotics and Artificial Intelligence has been put on a pedestal, IT companies face challenges in getting new clients. While Nasscom boasts about India's tech titans, a US-based business advisory firm, HfS Research foresees that automation can easily compass India's IT workforce towards a 14% decline, with 4, 80,000 jobs at risk by 2021.

THE INDIAN IT INDUSTRY IS NO LONGER CREATING JOBS

Reportedly, six of the most largest employers in the \$154 billion Indian IT industry, namely TCS, Infosys, Wipro, HCL Technologies, Tech Mahindra and Cognizant, saw their workforce shrink in the first half of the FY-2018. This contradicts the report by NASSCOM, which at the start of the fiscal year 2017, claimed that the IT sector will see a net increase of at least 150,000 people.

These leviathans together employed 1,243,777 people at the end of the September quarter of the year 2017, from 1,247,934 people at the end of March, resulting in net reduction of 4,157 people. However, the reason these IT firms find it difficult to increase their workforce is the changing business dimensions, that IT companies combat with now.

WELCOME TO A JOBLESS GROWTH

Industry today seeks more productivity and value addition. Quite obviously, this needs surpassing skill-sets devoid of which, there will be no job opportunities.

JOB DEFICIT OR SKILL DEFICIT?

In the aftermath of witnessing job-rate downturn, Industry experts and academicians blow a whistle on the skill mismatch or skills-gap as the major culprit of the deep-in-pit IT sector. The disparity between college curriculum and industry expectations has been majorly contributing towards the skills-gap story and is taking a tally on the Indian economy. Alleged lack of employable skills is a major constraint, and by now, perhaps is taken by known.

However, the root of India's employability problems goes deeper than just lack of relevant vocational training. It lies in the niche corner of the feeble foundation of the Indian education system. Companies dread for employees who are either already skilled or easily trainable. The skills-gap between the requirements of fast-shifting Indian job pools and the workers available is getting wider, which is alarming. With a shift in the technological pool, the advances in automation technology, many job opportunities are going away and therein, companies strive towards next-generation jobs.

The National Association of Software and Services Companies grouping forecasts 7-9% growth in FY-2019, as it witnesses IT sector in India struggling with the decline in services that contribute towards India's economic spectrum.

SHORTAGE OF SKILLED IN IT INDUSTRY

NASSCOM is the apex body representing the country's Information Technology and Business Process Management (BPM) industry. As the demand for destructive technologies like Artificial Intelligence (AI) and Data Analytics grows, shortage of a skilled IT workforce to run them is posing a challenge to the stake-holders, NASSCOM, the industry's apex body, has said.

"There is an hurried need to re-skill about 50% of India's IT workforce, as demand for it in new technologies remains unmet," NASSCOM's IT (Information Technology -ITeS (IT enabled Services) Sector Skills Council chief executive Amit Aggarwal told IANS here.

The demand-supply gap for skills influenced the industry's performance in the year 2018, due to deficiency of 1, 40,000 skilled techies for 5, 00,000 jobs in the industry across verticals.

"Going forward, the industry will face a shortage of 2, 30,000 skilled techies as jobs in AI and Big Data are assessed to be 7, 80,000 by 2021," Aggarwal pointed out.

In a report titled 'The Future of Jobs 2018', the World Economic Forum (WEF) said around 54% of the global workforce had to be re-skilled or up-skilled to work in disruptive and digital technologies developing the virtual world. AI, big data analytics and cloud computing will dominate businesses across verticals till 2022, changing job profiles for geeks, while legacy jobs will vanish, the report said.

Admitting that the multi-billion-dollar IT industry had a important role in creating jobs as well as in churning out the required skilled workforce, Aggarwal said India was well-positioned to bridge the demand and supply gap, as it had a wealth of talent in science, technology, engineering and mathematics (STEM).

"Adoption of new technologies will change the profile of current jobs, which will evolve into higher domains with more automation that pose challenges to the \$167 billion Indian IT services industry," Aggarwal asserted.

One of the challenges is to identify the nature of jobs in future and re-skill the present workforce for the transition to digital work. As the industry adapts to new technologies spanning AI, machine learning (ML), data analytics, automation, robotics, block chain, cloud and the Internet of Things (IoT), companies with legacy systems and obsolete workforce face challenges to survive the disruption.

The apex body's 'Future Skills' digital platform, unveiled by Prime Minister Narendra Modi in February 2018, has identified 10 key technologies in which maximum job creation can occur in the IT and IT-enabled Services sectors.

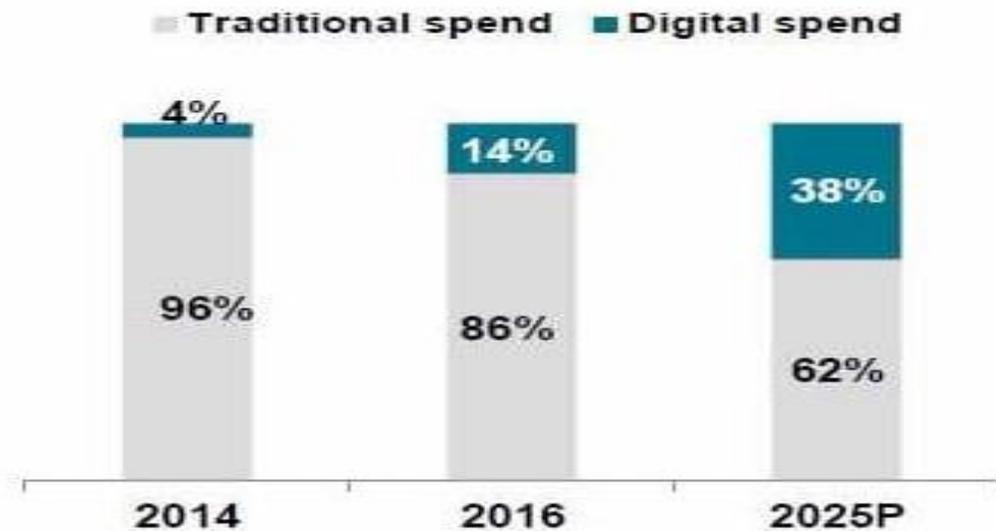
HIGHLIGHTS

1. Indian IT-BPM share progressively going digital, says Nasscom
2. Change occurring across all sector, IT industry strongly affected, it adds
3. Industry body anticipates digital revenues to rise significantly by 2025

Indian IT industry is grappling with a lot more change in technology landscape and stringent visa regime in multiple overseas markets. There have also been reports of layoffs by many IT companies, even though the industry has refused the allegations. However, Indian IT is logging strong growth in digital business, which has brought to the fore the requirement for new skills. Industry body Nasscom said in a report last month that "technological shifts are the most profound and reshaping businesses and how we live... Indian IT-BPM share increasingly 'Going Digital' leading to a new war for talent".

In its study, titled 'Skilling for Digital Relevance', NASSCOM said companies are making big bets on digital business. "This change is occurring across every sector. IT industry is not only the sector driving these changes, but is itself impacted by it..."

NASSCOM anticipates digital revenues of the Indian IT industry to comprise 38% of the overall pie by 2025 as compared to 15 per cent in 2017.



Here are the skilling/re-skilling requirement Nasscom pointed out in the report:

According to NASSCOM there is a re-skilling imperative around emerging job roles: Subject matter experts and hybrid professionals (domain + tech + soft skills)

New job roles: Cyber security, mobile app development, new user interfaces, social media, data scientists, platform engineering

New skills: Big data analytics, cloud & cyber security services, IoT(Internet of things), service delivery automation, robotics, AI/machine learning/NLP etc.

Subject matter experts: Graphic designers, humanities, sociology, security, finance, payments

The digital portal makes resources available for techies to sharpen their skills. According to the platform, technologies which will create new jobs include AI, cyber security, IoT, virtual reality, robotic process automation, big data analytics, block chain, three-dimension (3-D) printing, cloud computing and social and mobile.

"About 70 job roles were identified across 10 technologies that will require the future workforce to have about 150 varied skills," Aggarwal said. Apart from training the workforce in new skills, there is a need to include unfolds technologies in the curriculum for the students, Aggarwal noted. The industry body has tied up with state-run premier institutions like the IIT-Madras to hone the skills of students entering the workforce in the IT sector.

"The industry is spending about Rs 10,000-crore for re-skilling and human resource development," Aggarwal said. "Making the system agile and flexible can help in preparing the IT workforce for the future," Aggarwal restated.

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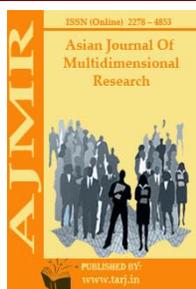
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A STUDY ON THE ENTREPRENEURIAL SKILL DEVELOPMENT AMONG ENTREPRENEURS WITH SPECIAL REFERENCE TO KOLLAM DISTRICT

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ABSTRACT

Entrepreneurship is the attempt to create value through recognition of business opportunity, the management of risk taking, and through the communicative and management skills to mobilize human, financial, and material resources necessary to bring a project to fruition. Entrepreneurship can be described as a creative and innovative response to the environment and the process of giving birth to a new enterprise. Such response can take place in any field of social endeavour, business, agriculture, education, social work etc. Entrepreneurship is essential for economic development. In capitalistic economies, the entrepreneurs played an important role in their development. In socialist economies, the state played the role of the entrepreneur. But in a developing country like India which followed the path of mixed economy, both the government and the private entrepreneurs played an equally important role. Besides, educational institutions could play a positive role in motivating the students to venture into self employment. In the above backdrop, this study on Entrepreneurial development among entrepreneurs, has been undertaken to identity the reasons for choosing entrepreneurship as a career and to examine the influence of various factors on entrepreneurs preference towards entrepreneurship and also the various problems faced by entrepreneurs.

KEYWORDS: *Entrepreneur, Entrepreneurial Traits and Entrepreneurship development, Entrepreneurship Development Programme*

INTRODUCTION

Entrepreneur is a person who tries to do something new, visualizes a business opportunity, organizes the necessary resources for setting up the business and bears the risk involved. Thus, an entrepreneur may be termed as an innovator, an organizer and a risk bearer. As an innovator, the entrepreneur introduces new products in the market; finds out new markets for existing products; introduces new production technology; launches new marketing strategy and so on. He bears the risk and uncertainties associated with the business activities. He organizes all the factors of production like land, labour and capital and sets up the business to take advantage of the opportunity. Thus, an entrepreneur refers to a person who visualizes a business opportunity, takes steps to promote a new enterprise, assembles resources in the form of men, materials and money to make the business venture successful and bears the risk and uncertainties involved.

Entrepreneurship is the process of creating a business or businesses while building and scaling it to generate a profit. Entrepreneurship is the act of being an entrepreneur, or the owner or manager of a business enterprise who, by risk and initiative, attempts to make profits. Entrepreneurs act as managers and oversee the launch and growth of an enterprise. Entrepreneurship is the process by which either an individual or a team identifies a business opportunity and acquires and deploys the necessary resources required for its exploitation. Early-19th-century French economist Jean-Baptiste Say provided a broad definition of entrepreneurship, saying that it "shifts economic resources out of an area of lower and into an area of higher productivity and greater yield". Entrepreneurs create something new, something different—they change or transmute values. Regardless of the firm size, big or small, they can partake in entrepreneurship opportunities. The opportunity to become an entrepreneur requires four criteria. First, there must be opportunities or situations to recombine resources to generate profit. Second, entrepreneurship requires differences between people, such as preferential access to certain individuals or the ability to recognize information about opportunities. Third, taking on risk is a necessity. Fourth, the entrepreneurial process requires the organization of people and resources.

QUALITIES OF SUCCESSFUL ENTREPRENEUR

An entrepreneur is a person who sets up a business with the aim to make a profit. The following are the important qualities of successful entrepreneurs

Initiative: An entrepreneur must have an innovative aptitude, pick the right opportunity, and initiate action.

Wide Knowledge: An entrepreneur should have wide knowledge of the economic and non-economic environment of business like the market, consumer attitudes, technology, etc.

Willingness to assume risk: Entering any venture is full of risks and uncertainties. In order to deal with various kinds of risks and uncertainties efficiently, the entrepreneur should have willingness and necessary foresightedness to assume risks.

Adaptability: The entrepreneur must understand the ground realities of the business environment. He/she should be prepared to adapt to the changes taking place in the system.

Leadership Qualities: An entrepreneur should possess the qualities of a good leader. He/she should have the traits of self-discipline, presence of mind, sense of justice, honour and dignity and above all, a high moral character.

Orientation towards hard work: There is no substitute for hard work in life. While running a business, one problem or the other may occur

ENTREPRENEURIAL PRACTICES IN INDIA

Entrepreneurship offers an independent way of life for the young persons who want to be masters of their own destiny. Many authors believe, lack of entrepreneurship is one of the causes of the slow growth of Indian economy although we have abundance of natural resources and manpower. This fact has been duly recognized by the government which provides many facilities and incentives to entrepreneurs. Hence, the industrial policies and five-year plans of the government have encouraged entrepreneurs to increase the tempo of industrialization. The government now provides various incentives and concessions, which include capital subsidy, technical know-how, marketing facilities, providing industrial sheds and other infrastructure facilities. After the establishment of Industrial Financial Corporation of India (IFCI) by the Central Government, several state governments have started their own financial corporations to help entrepreneurs in raising finance and providing technical facility. The usual problems faced by such business establishments include shortage of material, capital and power, lack of training facilities, lack of quality control, inadequate marketing facilities and so on. The government has to address these problems permanently so that entrepreneurship in India could reach new heights.

ENTREPRENEURSHIP DEVELOPMENT PROGRAMMES (EDPS)

EDP is a programme meant to develop entrepreneurial abilities among the people. In other words, it refers to inculcation, development, and polishing of entrepreneurial skills into a person needed to establish and successfully run his / her enterprise. Thus, the concept of entrepreneurship development programme involves equipping a person with the required skills and knowledge needed for starting and running the enterprise. Entrepreneurship Development Programme is designed to help an individual in strengthening his entrepreneurial motive and in acquiring skills and capabilities necessary for playing his entrepreneurial role effectively. It is necessary to promote this understanding of motives and their impact on entrepreneurial values and behavior for this purpose. The major objectives of the Entrepreneurship Development Programmes (EDPs) are to:

- Develop and strengthen the entrepreneurial quality, i.e. motivation or need for achievement.
- Analyse environmental set up relating to small industry and small business.
- Select the product.
- Formulate proposal for the product.
- Understand the process and procedure involved in setting up a small enterprise.
- Know the sources of help and support available for starting a small scale industry.
- Acquire the necessary managerial skills required to run a small-scale industry.
- Know the pros and cons in becoming an entrepreneur.
- Appreciate the needed entrepreneurial discipline

OBJECTIVES OF THE STUDY

1. To identify the major factors which motivate entrepreneur for choosing entrepreneurship as a career
2. To examine the key issues faced by entrepreneurs.
3. To analyze the satisfaction of entrepreneurs towards Entrepreneurship in Kollam district.

SIGNIFICANCE OF THE STUDY

This study attempts to focus on entrepreneurial skills development among Entrepreneurs with special reference to Kollam district. The study is very significant because many people nowadays prefer entrepreneurship as a carrier. It helps in the formation of capital by bringing together the savings and investments of people and provides large-scale employment opportunities and increases the purchasing power of the people. It promotes balanced regional development in the country and helps in reducing concentration of economic power. In this context, the present study assumes greater significance.

SCOPE OF THE STUDY

The geographical scope of the study confined to kollam district only and has been undertaken to analyze the entrepreneurial skills development among Entrepreneurs with special reference to Kollam district.

RESEARCH METHODOLOGY

The validity of any research is based on a systematic method of data collection and proper analysis of the data collected. The methodology adopted for the proposed study is given below:

- **Sources of data**

Both primary and secondary data sources were used for carrying out the Study. Primary data were collected with the help of a structured questionnaire. While, Secondary data obtained from periodicals, journals, magazines, newspapers, websites, books and other reference material.

- **Sampling design**

The sampling technique followed in this study is Convenient Sampling, which is a classification of non Probability Sampling which is used to select the respondent from the available population. Total number of respondents participated in the study was 100.

- **Tools for analysis**

The data collected were classified and analyzed based on the objectives of the study. For analysis statistical techniques like percentages, tables and chi-square test were used. The chi-square test was applied to examine the significance of variation in the opinion among the entrepreneurs.

HYPOTHESIS

H01: There is no significant relationship between the level of income and satisfaction towards Entrepreneurship.

H01a: There is significant relationship between the level of income and satisfaction towards Entrepreneurship.

H02: There is no significant relationship between Key issues faced by entrepreneurs and satisfaction towards Entrepreneurship.

H02a: There is significant relationship between Key issues faced by entrepreneurs and satisfaction towards Entrepreneurship.

LIMITATIONS OF THE STUDY

- Hesitation of the respondents to answer the questionnaire was a limitation of the study.
- The success of the study depends on the accuracy of information supplied by respondents.
- The study is based on the primary data collected from 100 entrepreneurs in kollam district and therefore the results of the study cannot be generalized

RESULTS AND DISCUSSION

TABLE 1: DEMOGRAPHIC PROFILE OF THE RESPONDENTS

Particulars		No of respondents	Percentage
Gender	Male	86	86
	Female	14	14
Age	Up to 30	25	25
	31-60	63	63
	Above 60	12	12
Occupation	Fruits and Grocery Store	16	16
	Departmental stores	15	15
	Mobile Phones and Accessories Outlet	21	21
	Garment stores and boutiques	14	14
	Hotels, Restaurants and cafes	24	24
	Others	10	10
Monthly family income	Below Rs 15,000	27	27
	Rs 15000- Rs 30000	25	25
	Rs 30001- Rs 60000	28	28
	Above Rs 60000	20	20
Educational Qualification	Matriculation	18	18
	HSS	26	26
	Under Graduate	31	31
	Post Graduate	11	11
	Others	14	14

Source: Primary data

Inference:

The above table shows that 86% of the respondents are Male and the rest of the 14% respondents are Female. When it comes to age, it is found that 25% belong to the age group up to 30. Respondents in the age group of 31-60 years are 63%. Respondents in the age group of above 60

years are 12%. As regards to occupations 16% of the respondents are doing Fruits and Grocery business, 15% of the respondents are owning departmental stores, 21% of the respondents are owning **Mobile Phones and Accessories Outlet**, 14% of the respondents are doing business related to garments and boutiques. And majority 24% of the respondents are doing hotel and restaurant business. As related to income 27% of respondents have monthly income below 15000. 25% of the respondents have monthly income of Rs.15000– Rs.30000, Majority 28% of the respondents have monthly income between Rs.30001– Rs.60000. 20% of the respondents have monthly income above Rs.60000. Among the respondents 18% are having Matriculation level of education, 18% of the respondents are having higher secondary level of education, whereas the majority 31% of the respondents are graduates, post graduates constitute 11% of the respondents and 14% belongs to other category like Medical shops, Petrol pumps, Fashion Jewellery Hub, Gift shops, Bag and Shoe shops etc.

TABLE: 2 FACTORS WHICH MOTIVATES ENTREPRENEURS TOWARDS ENTREPRENEURSHIP

Motivating factors	No. of Respondents	Percentage (%)
Economic Motive	40	40
Desire of Independence	22	22
Reputation and Recognition	15	15
Flexibility of balancing work and family life	12	12
Contribute to the good of the society	7	7
Others	4	4
Total	100	100

Source: Primary data

Inference:

The above table reveals that Majority 40 % of the respondents prefer entrepreneurship as a career is due to the economic motive from a business, 22% of the respondents prefer entrepreneurship as a career is due to Desire of Independence, 15% prefer entrepreneurship as a career is due to Reputation and Recognition, 12% give preference to Flexibility of balancing work and family life. 7% prefer entrepreneurship as a career because they want to contribute to the good of society, 4% of the respondents give preference to other factors like Enjoyable work, Express one's creativity and ingenuity, Government assistance and support etc.

TABLE: 3 KEY ISSUES FACED BY ENTREPRENEURS WHILE STARTING NEW BUSINESS

Key issues	No. of Respondents	Percentage (%)
Selection of business	32	32
Financing and subsidies	22	22
Suitable manpower	11	11
Machines and equipments	9	9
Government rules & regulations	26	26
Total	100	100

Source: Primary data

Inference:

Above table reveals that majority 32% of the respondents hesitates to start up new ventures due the improper selection of the business. About 22% of the respondents faced the problem of Financing and subsidies, 11% of the respondent's face the problem related with Suitable manpower, 9% respondents are facing problems related with import of machines and equipments. 26% of the respondents are saying government rules and regulations is one of the problem faced by the Entrepreneurs while starting New Business.

TABLE: 4 SATISFACTIONS AMONG ENTREPRENEURS TOWARDS ENTREPRENEURSHIP.

Satisfaction level	No. of Respondents	Percentage (%)
Satisfied	62	62
Dissatisfied	38	38
Total	100	100

Source: Primary data

Inference:

From the above table it is clearly understood that 62% of the respondents were satisfied towards starting new business units and the remaining 38% of the respondents were not satisfied towards Entrepreneurship.

CHI SQUARE TEST & TESTING OF HYPOTHESIS

H01: There is no significant relationship between the level of income and satisfaction towards Entrepreneurship.

TABLE: 5 OBSERVED FREQUENCY – LEVEL OF INCOME AND SATISFACTION

Income level	Satisfied	Dissatisfied	Total
Below Rs 15,000	15	9	24
15000-30000	19	6	25
30001- 60000	16	7	23
Above Rs 60000	12	16	28
Total	62	38	100

Source: Primary data

Inference:

By applying Chi-Square test on the observed data the significance of the data found and tested hypothesis. The critical value of χ^2 is $\chi^2_{0.05,3} = 7.815$ where degrees of freedom = 3. The calculated χ^2_{cal} value for the above table is $\chi^2_{cal} = 6.996$. At 95% confidence level, the χ^2_{cal} is less than the $\chi^2_{critical}$, therefore the null hypothesis is accepted and concluded that there is no significant relationship between the level of income and satisfaction towards Entrepreneurship.

H02: There is no significant relationship between Key issues faced by Entrepreneurs and satisfaction towards starting new business.

TABLE: 6 OBSERVED FREQUENCY -KEY ISSUES FACED AND LEVEL OF SATISFACTION

Key issues	Satisfied	Dissatisfied	Total
Selection of business	21	11	32
Financing and subsidies	18	4	22
Suitable manpower	9	2	11
Machines and equipments	3	6	9
Government rules & regulations	11	15	26
Total	62	38	100

Source: Primary data

Inference:

By applying Chi-Square test on the observed data the significance of the data found and tested hypothesis. The critical value of χ^2 is $\chi^2_{0.05,4} = 9.488$ where degrees of freedom = 4. The calculated χ^2_{cal} value for the above table is $\chi^2_{cal} = 13.098$. At 95% confidence level, the χ^2_{cal} is more than the $\chi^2_{critical}$, therefore the null hypothesis is rejected and concluded that there is significant relationship between Key issues faced by Entrepreneurs and satisfaction towards starting new business.

FINDINGS

The study that 86% of the respondents are Male and the rest of the 14% respondents are Female. When it comes to age, it is found that majority (63%) belongs to the age group of 31-60 years. Regarding occupation, majority 24% of the respondents are doing hotel and restaurant business. Majority 28% of the respondents have monthly income between Rs.30001– Rs.60000. Majority 31% of the respondents are graduates. 40% of the respondents prefer entrepreneurship as a career due to the economic motive from a business, 22% of the respondents prefer entrepreneurship as a career due to Desire of Independence. Majority 32% of the respondents hesitates to start up new ventures due to the improper selection of the business. 62% of the respondents were satisfied towards starting new business units. It was found that there is no significant relationship between the level of income and satisfaction towards Entrepreneurship. There is significant relationship between Key issues faced by Entrepreneurs and satisfaction towards starting new business.

CONCLUSION

Entrepreneurial Development Programmes are very essential from the point of time of study onwards to develop the skills among youngsters which can contribute greatly to the development of entrepreneurs. Before starting a new venture, entrepreneurs has to consider many things from the proposal of the venture to the end. They should be provided with proper knowledge about the sources of help and support available for starting a small scale industry, the necessary managerial skills required to run a small-scale industry and one should know the pros and cons in becoming an entrepreneur.

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A STUDY ON THE ROLE OF E-GOVERNANCE IN THE RURAL TRANSFORMATION OF INDIA

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ABSTRACT

The term 'Rural' means an area characterised of, greater inter dependence among people, more deeply rooted community life and a slow moving rhythm of life built around nature and natural phenomenon; and occupationally it is highly dependent on crop farming, animal enterprises, tree crops and related activities. It consists of those living on the margins of society. The term 'Transformation' means the process of changing completely the character or appearance of something in order to improve it. Rural transformation implies both the economic betterment of people as well as greater social transformation. Rural development means overall improvement of quality of life for rural people. Information and Communication Technologies (ICTs) play a key role in development & Economic growth of Rural India. In this direction rural e-governance application implemented in the recent few years have been demonstrating the importance of information and communication technologies(ICT) in the concern areas of rural development. E-Governance also provides a mechanism of direct delivery of public services to the marginal segments of the society in the remotest corners, without having to deal with intermediaries. This paper tries to explore the role of E- governance for the government businesses and citizen of India and thus how it results in the rural transformation of India.

KEYWORDS: *Information and Communication Facility, E –governance, Rural Development, Rural Transformation.*

INTRODUCTION

Rural transformation would essentially mean desired positive change in the rural areas-both in a quantitative as well as qualitative sense. Rural transformation implies both the economic betterment of people as well as greater social transformation. Rural development means overall improvement of quality of life for rural people. In order to provide the rural people with better prospects for economic development, increased participation of people in the rural development programmes,

decentralization of planning, better enforcement of land reforms and greater access to credit are needed. This section provides complete information on initiatives taken by the government for bridging the urban-rural divide by upgrading the standard of living of people in rural areas. Information about programmes, schemes, employment opportunities, Panchayati Raj institutions, development authorities, drinking water, sanitation, road construction, electrification of villages and food supply etc. is provided.

India is country of villages and to improve and sustain the overall prosperity, growth and development in the global competitive regime, national e-governance plan(NEGP) seeks to lay the foundation with various projects starting from the grass root levels and provide impetus for long term e-governance within the country. Information and Communication Technologies (ICTs) play a key role in development & Economic growth of Rural India. In this direction rural e-governance application implemented in the recent few years have been demonstrating the importance of information and communication technologies(ICT) in the concern areas of rural development.

E- Governance

E-governance is using information communication technologies in order to improve the interactions within the government departments and between citizens and government. Electronic governance or e-governance is the application of information and communication technology (ICT) for delivering government services, exchange of information, communication transactions, integration of various stand-alone systems and services between government-to-citizen (G2C), government-to-business (G2B), government-to-government (G2G), government-to-employees (G2E) as well as back-office processes and interactions within the entire government framework. Through e-governance, government services are made available to citizens in a convenient, efficient, and transparent manner. The three main target groups that can be distinguished in governance concepts are government, citizens, and businesses/interest groups. In e-governance, there are no distinct boundaries. The motto behind E-Governance is to provide SMART (Simple, Moral, Accountable, Responsible and Transparent) government . E-governance mention to government's use of technology, especially web-based Internet services and application to increase the access to and delivery of government information and service to citizen, employees, business partners and government entities. The introduction of E-governance services and application and their adoption by citizens involve different factors including both technical and social issues. E-government refers to the use of the ICTs in public administration which, when combined with organizational change and new skills, are intended to improve public services and democratic processes and to strengthen support to the public. However, e-government has no provision for governance of ICTs. The governance of ICTs typically requires a substantial increase in regulation and policy making capabilities, as well as additional expertise and opinion-shaping processes among various social stakeholders.

Central Government and State Governments' initiatives in E Governance

1. Computerization of Land Records: In collaboration with NIC. Ensuring that landowners get computerized copies of ownership, crop and tenancy and updated copies of Records of Rights (RoRs) on demand.
2. Bhoomi Project: Online delivery of Land Records. Self-sustainable e-Governance project for the computerized delivery of 20 million rural land records to 6.7 million farmers through 177 Government-owned kiosks in the State of Karnataka.

3. Gyandoot: It is an Intranet-based Government to Citizen (G2C) service delivery initiative. It was initiated in the Dhar district of Madhya Pradesh in January 2000 with the twin objective of providing relevant information to the rural population and acting as an interface between the district administration and the people.

4. Lokvani Project in Uttar Pradesh: Lokvani is a public-private partnership project at Sitapur District in Uttar Pradesh which was initiated in November, 2004. Its objective is to provide a single window, self-sustainable e-Governance solution with regard to handling of grievances, land record maintenance and providing a mixture of essential services.

5. Project FRIENDS in Kerala: FRIENDS (Fast, Reliable, Instant, Efficient Network for the Disbursement of Services) is a Single Window Facility providing citizens the means to pay taxes and other financial dues to the State Government. The services are provided through FRIENDS Janasevana Kendrams located in the district headquarters.

6. e-Mitra Project in Rajasthan: e-Mitra is an integrated project to facilitate the urban and the rural masses with maximum possible services related to different state government departments through Lokmitra-Janmitra Centers/Kiosks.

7. e-Seva (Andhra Pradesh): This project is designed to provide 'Government to Citizen' and 'e-Business to Citizen' services. The highlight of the eSeva project is that all the services are delivered online to consumers /citizens by connecting them to the respective government departments and providing online information at the point of service delivery.

8. Admission to Professional Colleges – Common Entrance Test (CET):

With the rapid growth in the demand as well as supply of professional education, the process of admission to these institutions became a major challenge in the early 1990s. Recourse was then taken to ICT to make the process of admission transparent and objective. One of the pioneering efforts was made by Karnataka. The State Government decided to conduct a common entrance test based on which admission to different colleges and disciplines was made

9. e-Procurement Project in Andhra Pradesh and Gujarat: To reduce the time and cost of doing business for both vendors and government.

10. MCA- 21: By the Ministry of Corporate Affairs. The project aims at providing easy and secure online access to all registry related services provided by the Union Ministry of Corporate Affairs to corporates and other stakeholders at any time and in a manner that best suits them.

11. Khajane Project in Karnataka: It is a comprehensive online treasury computerization project of the Government of Karnataka. The project has resulted in the computerization of the entire treasury related activities of the State Government and the system has the ability to track every activity right from the approval of the State Budget to the point of rendering accounts to the government.

12. SmartGov (Andhra Pradesh): SmartGov has been developed to streamline operations, enhance efficiency through workflow automation and knowledge management for implementation in the Andhra Pradesh Secretariat.

National E-governance Plan

The National e-Governance Plan (NeGP) has been formulated by the Department of Electronics and Information Technology (DEITY) and Department of Administrative Reforms and Public Grievances (DARPG) in 2006. The NeGP aims at improving delivery of Government services to

citizens and businesses with the following vision: “Make all Government services accessible to the common man in his locality, through common service delivery outlets and ensure efficiency, transparency & reliability of such services at affordable costs to realise the basic needs of the common man.”

Central government initiatives as mission mode projects (MMP)

1. e-office: The Government of India has recognized the need to modernize the Central Government offices through the introduction of Information and Communications Technology. e-Office is aimed at increasing the usage of work flow and rule based file routing, quick search and retrieval of files and office orders, digital signatures for authentication, forms and reporting components.

2. Immigration, Visa and Foreigner’s Registration & Tracking (IVFRT)

India has emerged as a key tourist destination, besides being a major business and service hub. Immigration Check Post is the first point of contact that generates public and popular perception about the country, thus necessitating a state of the art system for prompt and user-friendly services.

3. UID

The unique identification project was conceived as an initiative that would provide identification for each resident across the country and would be used primarily as the basis for efficient delivery of welfare services. It would also act as a tool for effective monitoring of various programs and schemes of the government.

4. Pensions

The pensions MMP is primarily aimed at making the pension/ retirement related information, services and grievances handling mechanism accessible online to the needy pensioners, through a combination of interactive and non-interactive components, and thus, help bridge the gap between the pensioners and the government.

5. Banking

The Banking MMP is yet another step towards improving operational efficiency and reducing the delays and efforts involved in handling and settling transactions. The MMP which is being implemented by the banking industry aims at streamlining various e-services initiatives undertaken by individual banks. Implementation is being done by the banks concerned, with the banking Department providing a broad framework and guidance.

6. Posts

Modernization of Postal Services has been undertaken by the Department of Posts through computerization and networking of all post offices using a central server-based system, and setting up of computerized registration centers (CRCs).

7. e-Governance in Municipalities

It is a unique initiative of the Government of India conceptualized under the umbrella of the overall National e-Governance Plan (NeGP) and the Jawaharlal Nehru National Urban Renewal Mission (Jnnurm) aimed at improving operational efficiencies within Urban Local Bodies (ULBs).

8. Crime and Criminal Tracking Network & Systems

Crime and Criminal Tracking Network & Systems (CCTNS) MMP aims at creating a comprehensive and integrated system for enhancing the efficiency and effective policing at all levels and especially at the Police Station level through adoption of principles of e-Governance, and creation of a nationwide networked infrastructure for evolution of IT-enabled state-of-the-art tracking system.

9. Public Distribution System

Computerization of the PDS is envisaged as an end-to-end project covering key functional areas such as supply chain management including allocation and utilization reporting, storage and movement of food grains, grievance redressal and transparency portal, digitization of beneficiary database, Fair Price Shop automation, etc.

10. Health

ICT for programme management has been undertaken by the Ministry of Health & Family Welfare in the Mother and Child Tracking System (MCTS) programme and the Ministry envisages a more comprehensive use of ICT including for Hospital Information Systems, supply chain management for drugs and vaccines, providing ICT tools to ASHA and ANM workers, programme management of National Rural Health Mission (NRHM), etc through this MMP.

11. E-panchayat

The Panchayati Raj Institutions (PRIs) are saddled with the problems of inadequate physical and financial resources, technical capabilities and extremely limited computerization. As a result, the potential of PRIs as the preferred delivery channel for the schemes of State and Centre as well as for citizen services has not been fully realized. While some computerization efforts for PRIs have been made by NIC over the years, the e-Governance revolution sweeping the country has not touched the PRIs yet in significant measure. The Ministry of Panchayati Raj, Government of India has therefore decided to take up the computerization of PRIs on a mission mode basis.

12. E-District

E-District is one of the 31 Mission Mode Projects under National e Governance Plan (NeGP) with the DIT, GoI being the nodal ministry. This project aims at providing support to the basic administrative unit i.e. District Administration by undertaking backend computerization to enable electronic delivery of high volume citizen centric government services which would optimally leverage and utilize the three infrastructure pillars of State Wide Area Networks (SWAN), State Data Centers (SDC) and Common Service Centers (CSCs) to deliver services to the citizen at his doorsteps.

13. National Land Records Modernization Programme (NLRMP)

A Project for Computerization of Land Records (CLR) was launched in 1988-89 with the intention to remove the inherent flaws in the manual system of maintenance and updation of Land Records. In 1997-98, the scheme was extended to tehsils to start distribution of Records of Rights to landowners on demand. The focus of the entire operation has always been to employ state of the art information technology (IT) to galvanize and transform the existing land records system of the country.

14. E-procurement

Ministry of Commerce & Industry (Department of Commerce) has been nominated as the Nodal Ministry for implementation of e-Government Procurement (e-GP) Mission Mode Projects (MMP). The vision of the e-Procurement MMP is “To create a national initiative to implement procurement reforms, through the use of electronic Government procurement, so as to make public procurement in all sectors more transparent and efficient”.

15. E-Courts

The e-Court Mission Mode Project (MMP) was conceptualized with a vision to transform the Indian judiciary by making use of technology. The project had been developed, following the report submitted by the e-Committee under Supreme Court on national policy & action plan on implementation of information communication tools in Indian judiciary.

16. E-Biz

The e-Biz Mission Mode Project, being executed by Department of Industrial Policy and Promotion (DIPP), Ministry of Commerce and Industry, Government of India, was conceptualized with the vision. Its vision is “To transform the business environment in the country by providing efficient, convenient, transparent and integrated electronic services to investors, industries and business throughout the business life cycle”.

17. Common Services Centres

The CSCs would provide high quality and cost-effective video, voice and data content and services, in the areas of e-governance, education, health, telemedicine, entertainment as well as other private services. A highlight of the CSCs is that it will offer web-enabled e-governance services in rural areas, including application forms, certificates, and utility payments such as electricity, telephone and water bills.

18. Direct Cash transfer

To facilitate disbursements of Government entitlements like NREGA, Social Security pension, Handicapped Old Age Pension etc. of any Central or State Government bodies, using Aadhaar and authentication thereof as supported by UIDAI.

19. Aadhar Enabled Payment system (AEPS) :

AEPS is a bank led model which allows online interoperable financial inclusion transaction through the Business correspondent of any bank using the Aadhaar authentication.

Advantages of E-Governance

Speed: Technology makes communication speedier. Internet, Phones, Cell Phones have reduced the time taken in normal communication.

Cost Reduction: Most of the Government expenditure is appropriated towards the cost of stationary. Paper-based communication needs lots of stationary, printers, computers, etc. which calls for continuous heavy expenditure. Internet and Phones makes communication cheaper saving valuable money for the Government.

Transparency: Use of ICT makes governing profess transparent. All the information of the Government would be made available on the internet. The citizens can see the information whenever they want to see. But this is only possible when every piece of information of the

Government is uploaded on the internet and is available for the public to peruse. Current governing process leaves many ways to conceal the information from all the people. ICT helps make the information available online eliminating all the possibilities of concealing of information.

Accountability: Once the governing process is made transparent the Government is automatically made accountable. Accountability is answerability of the Government to the people. It is the answerability for the deeds of the Government. An accountable Government is a responsible Government.

Convenience: E-Government brings public services to citizens on their schedule and their venue.

Improved Customer Service: E-Government allows to redeploy resources from back-end processing to the front line of customer service.

Increased access to information: E-Government improves the accessibility of government information to citizens allowing it become an important resource in the making the decisions that affect daily life and so it helps in empowerment of citizens

Objectives of the study

1. To examine the level of acceptance of E-governance among the local citizens.
2. To know the different ways the respondents used to learn about the E-governance services.
3. To find out the barriers included in the acceptance of E-governance services.
4. To know about the various services provided by the E-governance centres.
5. To know the role of E governance in rural transformation.

Significance of the study

E-governance means digitation of government services i.e. using internet for rendering all services. E-governance leads to transparency in administration but, so many people are not aware of includes internet banking, E-Seva centres etc. The E-governance plays an important role in the today's day to day life. It greatly simplifies the process of information accumulation for citizens and businesses. Since the information regarding every activity of government is easily available, it would make every government department responsible as they know that every action of theirs is closely monitored. E-Governance practices help business access information that might be important for them at a click. Hence to enable the awareness of the importance of E Governance, this study is entitled as, "Role of E Governance in the Rural Transformation of India".

REVIEW OF LITERATURE

1. Khera S.S (1964) in his book, "District Administration in India", There is very little literature written by Indian authors or administrators on administration in India and especially on the district administration. The evaluation of local parameters based on local context is vitally important to study administration. The author postulates law & order as a central purpose of district administration, he has devoted a special effort to seek out and to establish basic principles and precepts. Law & order are inseparable terms and maintenance of law & order must comprehend the safety of all without any distinction or exception.

2. Subhash Bhatnagar, 2004, Government from Vision to Implementation A Practical Guide with Case Studies, explains that many countries use e- Government as an enabling tool to increase efficiency, enhance transparency and facilitate public sector reform. The book narrated twelve case

studies majority from India well presented, covering whole range of service facilities and built by different tiers of government.

3. S. Pankaj, 2004, Electronic Governance, explains that Electronic Governance is a comprehensive text covering the legal, social and political angle as they are important part of the Electronic Process. Traditionally the interaction between a citizen or business and a government agency took place in a government office. With ICT it is possible to locate service centre nearby or can use personal computer to get the work done. This new process is cost-effective, efficient and time saving to all stakeholders. The Internet has proved to be a powerful tool for reinventing governments. Today's governments are feeling the need to change the very process of governance. Governments are aiming to improve people's lives with the help of technology.

Data Analysis & Interpretation

TABLE 1 TABLE ON THE BASIS OF PURPOSE OF VISIT TO E-GOVERNANCE CENTRE.

Particulars	No. Of Respondents	Percentage
Educational Purpose	34	34%
Agricultural purpose	8	8%
E-Filing	6	6%
Personal Purpose	52	52%
Total	100	100%

Source: Primary Data

Interpretation:- The study interprets that most of the respondents use E-governance centre for Personal purpose(52%), then for Educational purpose(34%), Agricultural purpose(8%), and for E-filing(6%).

TABLE 2 TABLE SHOWING THE USAGE OF E-GOVERNANCE SERVICES

Particulars	No. of Respondents	Percentage
Daily	-	-
Weekly	8	8%
Monthly	40	40%
Yearly	52	52%
Total	100	100%

Source: Primary Data

Interpretation:- The study explains that most of the respondents use E-governance services once in a year (52%), followed by monthly usage(40%), weekly usage(8%).

TABLE 3 TABLE SHOWING THE POPULARITY OF E-GOVERNANCE CENTRES.

Particulars	No. of respondent	Percentage
Akshaya Centre	84	84%
FRIENDS	16	16%
SPARK	-	-
Digital Seva	-	-
Total	100	100%

Source: Primary Data

Interpretation:- This study interprets that most of the citizens only know about the Akshaya Centre (84%), followed by FRIENDS (16%).

TABLE 4 TABLE SHOWING THE WAYS TO LEARN E-GOVERNANCE SERVICES

Particulars	No. of respondents	Percentage
Newspaper	32	32%
Social Media	48	48%
Radio	6	6%
Television	14	14%
Total	100	100%

Source: Primary Data

Interpretation:- The study explains the ways used by different people to learn about the E-governance services such as Social Media (48%), followed by Newspaper (32%), Television (14%), and Radio (6%).

TABLE 5 TABLE SHOWING THE KIND OF SERVICES EXPECTED FROM E-GOVERNANCE CENTRE.

Particulars	No. of respondent	Percentage
File Taxes	18	18%
Participation in policy making	18	18%
Voting registration	18	18%
Death Certificate	10	10%
Birth Certificate	20	20%
Marriage Certificate	16	16%
Total	100	100%

Source: Primary Data

Interpretation:- The study interprets the services expected from various E-governance centres such as Birth Certificate(20%), followed by File taxes(18%), Participation in policy making(18%), Voting registration(18%), Marriage certificate(16%), and Death certificate(10%)

TABLE 6 TABLE SHOWING THE NEAREST AVAILABLE/ACCESSIBLE E-GOVERNANCE CENTRE.

Particulars	No. of respondents	Percentage
Akshaya Centre	90	90%
FRIENDS	4	4%
SPARK	-	-
Digital Seva	6	6%
Total	100	100%

Source: Primary Data

Interpretation:- The study explains that, for most of the citizens, the first nearest available E-governance centre is Akshaya Centre(90%), followed by Digital seva(6%), and FRIENDS(4%).

TABLE 7 TABLE SHOWING THE PREFERENCE OF E-GOVERNANCE CENTRES.

Particulars	No. of respondents	Percentage
FRIENDS	14	14%
SPARK	2	2%
Akshaya Centre	78	78%
Digital Seva	6	6%
Total	100	100%

Source: Primary Data

Interpretation:-The study interprets the preference of E-governance centre by the citizens. They are mentioned with reference to the above table such as Akshaya centre (78%), FRIENDS (14%), Digital seva (6%), and SPARK (2%).

TABLE 8 TABLE SHOWING, IF YOU MOTIVATED ANYONE TO USE E-GOVERNANCE SERVICES.

Particulars	No. of respondents	Percentage
Yes	92	92%
No	8	8%
Total	100	100%

Source: Primary Data

Interpretation:-The study explains that if you motivate others to use E-governance services, and the replies be like Yes(92%), No(8%).

TABLE 9 TABLE SHOWING, THE OBSTACLES FACED BY RESPONDENTS WHILE USING E-GOVERNANCE SERVICES.

Particulars	No. of respondents	Percentage
Yes	60	60%
No	40	40%
Total	100	100%

Source: Primary Data

Interpretation:-The study explains majority (60%) of the respondents have faced problems while using E-governance services and rest of respondents (40%) did not face any obstacles while using E-governance services.

TABLE 10 TABLE SHOWING THE PROBLEMS FACED BY THE RESPONDENTS WHILE USING E-GOVERNANCE SERVICES.

Particulars	No. of respondent	Percentage
Security issue	45	45%
Privacy issue	15	15%
Authentication issue	13	13%
Inaccuracy of data	27	27%
Total	100	100%

Source: Primary Data

Interpretation:- The table reveals that the majority of the respondents faces security issues(45%) and the remaining respondents faces the following problems such as inaccuracy of data(27%), privacy issue(15%), and authentication issue(13%).

TABLE 11 TABLE SHOWING THE OPINION OF RESPONDENTS IN CHANGES MADE BY THE E-GOVERNANCE IN OUR SOCIETY.

Particulars	No. of respondents	Percentage
Yes	92	92%
No	8	8%
Total	100	100%

Source: Primary Data

Interpretation:-The table shows that majority (92%) of them agrees that the E-governance has made changes in our society and rest (8%) of the respondents do not agree with this opinion.

FINDINGS

The major findings of the present study are as follows:-

1. The study revealed that majority of the respondent's use E-governance centres for their personal purpose (52%) only.
2. It is observed that users/consumers prefer to use for availing Aadhar card (39%) from E-governance centre.
3. While analysing, it is found that 52% of the users use E-governance services once in a year.
4. 84% of the respondents only know about the Akshaya centre than the other E- governance centre.
5. Majority of the respondents (48%) are of the opinion that, they use social media to know more about the updates of E-governance.
6. In case of 20% of respondents they expect to receive service of Birth certificate from E-governance centre.
7. The study shows that, for most of the respondents (90%) Akshaya centre is the nearest available/accessible E-governance centre.
8. More than half of the respondents (78%) prefer to use Akshaya centre for availing services of E-governance.
9. From the analysis it is observed that 92% of the respondents motivate others to use E-governance.
10. The study revealed that, 72% of the respondents get motivated by others to use E-governance services.
11. In our study, we have observed that 60% of the respondents faced some problems while using E-governance services.
12. While analysing, it is observed that 45% of the respondents faces security issues while availing services form E-governance centre.
13. 92% of the respondents have agreed that E-governance has made changes in our society.

SUGGESTIONS

1. Main focus should be citizen in integration and implementation process of E Governance . It is essential to first redesign government processes with a citizen focus.
2. Conduct centralized awareness camp towards e-Governance, Integration, fiscal benefits, time saving advantage, and suitable accessibility of services in time saving manner for general public.
3. Thegovt can encourage private sector organizations for work with public partnership for the effective implementation of E Governance.

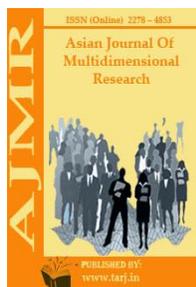
4. The District integrated e-Governance Societies should the e governance centres on regular basis to make sure that appropriate services are provided by them.
5. Evaluation should be conducted by the State Government to review the benefits accruing to the public and desired steps needed for effective use in e-governance.

CONCLUSION

Today's local governments are striving to improve the delivery of their services to their constituents. The penetration of internet, telecommunication services in India has increased in the last decade and this gives a ray of hope to the citizens of India to fight with the long persisting problems of poverty, corruption, regional disparity and unemployment. But at the same time, due to slow pace of project completion, red-tape and resistance from the side of government employees and citizens too has not given the desired result.

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**Asian Journal of
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**AN SOCIO-ECONOMIC STUDY ON AGRICULTURE AND RURAL
DEVELOPMENT IN INDIA**

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ABSTRACT

Agriculture is an important part of India's economy and at present it is among the top two farm producers in the world. This sector provides approximately 52% of the total number of jobs available in India and contributes around 18.1% to the GDP. Agriculture is the only means of living for almost two-third of the employed class in India as being stated by the economic date of financial year 2006-07. Agriculture has acquired 18% of India's GDP. The agriculture sector of India has occupied almost 43% of India's geographical area. Agriculture and rural development are interwoven. Rapid development in agriculture and allied activities will improve the quality of life of the rural people. A close integration between agriculture and industry holds better prospects for rural development and advancement of forces of production for skill formation and positive attitudes to development.

KEYWORDS: *GDP. Agriculture Sector, Rural Development.*

INTRODUCTION

Agriculture occupies a key position in the Indian economy and more particularly in accelerating the process of rural development. Its role stimulating rural development is unique. It contributes to overall economic growth through supplies of food for sustenance, raw materials for industries, and export, earning valuable foreign exchange. it is a source of livelihood for a majority of the rural population and provides a large market for non-agricultural goods and services.

Agriculture plays a vital role in the economy over 70% of the rural households depends on the agriculture. Agriculture is an important sector of Indian economy as it contributes about 17% to the total GDP and provides employment to over 60% of the population.

Agriculture occupies a key position in the Indian economy and more particularly in accelerating the process of rural development. Its role in stimulating rural development is unique. Agriculture and rural development are interwoven. Rapid development in agriculture and allied activities will improve the quality of life of the rural people. A close integration between agriculture and industry holds better prospects for rural development and advancement of forces of production for skill formation and positive attitudes to development.

OBJECTIVES

1. To develop agriculture and allied activities.
2. Development of socio-economic infrastructure which includes setting up of rural banks, co-operatives, schools etc.
3. Development of community service and facilities that is drinking water, electricity, rural roads, health services etc.

REVIEW OF LITERATURE

World Bank 2007- Agriculture and rural growth rate are likely to have a strong, immediate and favourable impact on poverty and rural development.

Gocloy and Dewbre 2010 -Most of the world's poor people earn their living from agriculture so if we knew the economics of agriculture we would know much of the economics of being poor.

Malik 2014 -Agriculture has a role to play in the poverty reduction, upliftment of standard of living of low and middle class people and to the development of rural areas because most poor lives in rural and far flung areas which have agriculture as the only source of living.

Lone-Sun 2014 -It has been found that poverty in most developing countries is concentrated in rural economy has been highly beneficial to reduce poverty.

METHODOLOGY

Methodology is an indispensable part of the research work which describes about the research design used, the data collection method employed, how the work was carried out, the variables and controls employed, the reliability of instruments selected or constructed and procedures used in the analysis.

AGRICULTURE IN THE ECONOMY

The agriculture sector has been successful over the past four decades in keeping pace with rising demand for food. Agriculture sector which generates about 28% of its GDP and over 15% of its exports, its economy is particularly dependent on sustained and healthy agriculture growth. Sectoral growth and product diversification have generated rising rural incomes, which are now having an important impact on demand for consumer goods and thus helping to stimulate industrial growth. Furthermore, increased yields per hectare have been a major factor contributing to the decline in the share of the rural population living in poverty.

AGRICULTURE AND GDP GROWTH

With an increase in agricultural production both food grains and non-food grains, the marketable surplus of food crop and the supply of industrial raw materials increases. This in turn generates

additional volume of trade, transport, banking and other activities. Thus, the agricultural output directly influences not only the growth of the industrial sector but also that of other sectors.

AGRICULTURE AND RURAL DEVELOPMENT

T. Shultz 1979 has shared in his Nobel prize speech “most of the people in the world are poor, so if we knew the economics of being poor we would know much of the economics that really matters”.

Agriculture plays an important and a vital role in any economy. It is directly and indirectly linked with the economic activity. Growth and development of other sectors in an economy and to overall welfare and development of an economy. India is an agrarian economy and agriculture sector has still lot of bearings on the overall growth and development of the country generally and rural development particularly.

Although the economic contribution of agriculture to India GDP is steadily declining with the country's broad-based economic growth, still agriculture is demographically the broadest economic sector and plays a significant role in the overall socio-economic fabric of India.

Agriculture with its allied sectors, is unquestionably the largest livelihood provider in India, more so in the vast rural areas 69% of India population lives in the rural areas and three fourth of the people making up these rural population depend on agriculture and allied activities for their livelihoods.

The role of agriculture in economic development has been viewed as passive and supportive. Looking to the historical experience of western countries economic development was seen a mechanism requiring a repaid structural transformation of the economy from one predominantly focused on agriculture activities to a more complex modern industrial and service sector. As a result the primary role of agriculture was to provide sufficient low priced food and manpower to the expanding industrial economy. Which was thought to be a dynamic and leading sector in the overall strategy of economic development.

Agriculture sector plays an indispensable part in any strategy of economic progress, especially for low income developing countries. The rural areas still home to some percent of the Indian billion people, a large number of whom are poor. Most of the rural poor depend on rain-fed agriculture and fragile forest for their livelihood.

ROLE OF AGRICULTURE IN INDIAN ECONOMY:

1. Share in national income
2. Largest employment providing sector
3. Contribution to capital formation
4. Providing raw material to industries
5. Market for industrial product.

POLICIES OF AGRICULTURAL DEVELOPMENT

1. Agriculture is a major source of livelihood in India. The latest population census shows that more than three-fourth of our people live in villages and that 87.4% of them are directly dependent on agriculture for their livelihood. Most of the remaining rural people are directly dependent on agriculture.
2. Agricultural development is necessary for the rapid economic growth of our country. It contributes the largest share of the national income. Over the years, there has been a reduction in agriculture's share in national output.

3. Rural economy is required to support a vast and growing population. The agricultural sector in turn will be required to shoulder a greater responsibility in providing food and nutrients to both rural and urban population, industrial raw materials, employment opportunities and foreign exchange earnings.
4. A lack of growth in the agricultural sector overheads in the form of irrigation facilities, roads, transport, electrification, markets will add to the process of growth of the economy through backward and forward linkages and generate substantial employment.
5. Agricultural development will also lead to more non-agricultural activities like education, training, research and extension and provision of supplies and service etc.

FINDINGS AND SUGGESTIONS

The rural development approach emphasised economic growth as the major priority. To facilitate this growth, rural development programmes focus on the establishment of important economic growth infrastructure including roads, irrigation canals and dams, electrical power stations, agricultural research and fertiliser factories. The major assumption of this approach is that rural entrepreneurs will take advantages of economic opportunities if suitable income generating facilities are made available.

The government has taken up the responsibility of solving the major problems like poverty, unemployment and inequality. The government is the major agency which provides infrastructure and various sectors of the economy along with the food to the poor at subsidised prices. Development tasks are generally assumed by government departments and agencies. The non-government agencies too depend, to some extent on government for funds.

Government has pioneered several projects, starting from community development with national extension service as the agent, till the recent specialized rural development programmers.

Special rural development programmes implemented by the government may be classified into four categories

- (1) Sectoral Programmes
- (2) Employment Oriented Programmers
- (3) Area Programmers And
- (4) Target Group Oriented Programmes.

Integrated rural development programme is welfare-cum- development programme, a multidisciplinary programme which makes in-depth survey of area and draws up a time bound schedule.

Different dimensions of these programmes have been evaluated variously. The socio-economic conditions in rural area are such that the rural problems are exceedingly complex with vast dimensions and it is believed that the efficient delivery system of services to rural communities in turn depends on effective organisation and determined leadership at the community level.

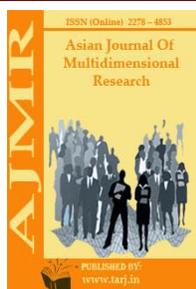
CONCLUSION

INDIAN agriculture has witness significant transformation over the fast few decades. The changes range from new entrants into the sector to new and improves technologies to farming becoming more mechanised, to weather , soil and environmental changes, to new market and demand, and most important to agriculture. A lack of growth in the agricultural sector and therefore a lack of

increase in the purchasing power of the vast agricultural population can be serious bottlenecks to the growth of the gross domestic product.

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AN OVERVIEW OF GREEN INSURANCE IN INDIA

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ABSTRACT

Once the yield data is received from the State/UT government as per the prescribed cut-off dates, claims will be worked out and settled by IA. The claim cheques along with claim particulars will be released to the individual Nodal Banks. All farmers who availed crop loans from commercial Banks, Regional Rural Banks and Cooperative Banks for growing wheat, paddy, millets, oilseeds and pulses were eligible for coverage under the scheme. CCIS remained under implementation till kharif 1999. Further, in case of Loanee farmers, the Insurance Charges shall be an additionally to the scale of finance for the purpose of obtaining loan. In matters of crop loan disbursement procedures, guidelines of RBI / NABARD shall be binding. Every year, large scale crop failure occur in one part of the country or the other due to various natural calamities such as flood, drought, cyclone etc. and damaging the crops in wide spread areas and making agriculture as the most risky business. Further, the latest techniques as yield assessment have to be used such as geographical information system using satellite. Use of latest technology such as GPRS – enabled and camera fitted Mobile phones may be used to implement Green Insurance Schemes more effectively.

KEYWORDS: *Implementation, Cyclone, Effectively*

INTRODUCTION

India is an agriculture based country, where more than 50% of population is depend on agriculture. This structures the main source of income. The commitment of agribusiness in the national income

in India is all the more. Agriculture in India is a backbone of Indian Economy. Importance of agriculture in economic development is huge. The agriculture sector plays a vital role in the Indian Economy. Agriculture contributes about 16% of total GDP. India exports a large quantity of agricultural materials like fruits, vegetables, pulses, tea, spices etc. and the government is acquiring good revenue from it. Current status of agriculture in India today is very satisfactory. Today people are taking interest in the farming.

Every year, large scale crop failure occur in one part of the country or the other due to various natural calamities such as flood, drought, cyclone etc. and damaging the crops in wide spread areas and making agriculture as the most risky business. Though such farmers were given some support from the government under various schemes but the help is not enough. The subject of green insurance was discussed in Indian parliament as early as 1950 and Government assured that viable Green insurance scheme would be introduced.

GREEN INSURANCE IN INDIA

FIRST EVER – INDIVIDUAL APPROACH SCHEME (1972 -1979)

In 1972 – 73, the General Insurance Corporation of India introduced a crop insurance scheme on H-4 cotton and later included groundnut, wheat and potato. The scheme was implemented in Andhra Pradesh, Gujarat, Karnataka, Maharashtra, Tamil Nadu and West Bengal. It continued upto 1978 - 79 and covered only 3,110 farmers for a premium of Rs.4.54lakhs against claims of Rs.37.88 lakh. The experiment was based on individual approach. A few other states also introduced similar schemes.

PILOT CROP INSURANCE SCHEME (PCIS) (1979 – 1985)

The scheme is based on homogenous area approach was put in place on the basis of the recommendation of the Dandekar committee report in 1979 -1980. General Insurance Corporation in collaboration with the state government introduced this 108 scheme in 26 areas of Gujarat, 23 areas in West Bengal and 17 areas in Tamil Nadu. Subsequently it was extended to other states. The scheme covered Cereals, Millets, Oilseeds, Cotton, Potato, Gram and Barley. It was confined to loanee farmers on voluntary basis. The scheme covered 6.27lakh farmers who paid premium worth Rs. 195.01 lakhs. The claims paid amounted to Rs. 155.68 lakhs with claim premium ratio of 0.80.

COMPREHENSIVE CROP INSURANCE SCHEME – (CCIS) (1985-1999)

Comprehensive crop insurance scheme was an extension of PCIS. It was made compulsory for loanee farmers and was implemented by GIC. The premium rates were 2 percent of the sum insured for cereals and millets and 1 percent for pulses and oilseeds. The participation in the scheme was voluntary and the states were free to opt for the scheme. All farmers who availed crop loans from commercial Banks, Regional Rural Banks and Cooperative Banks for growing wheat, paddy, millets, oilseeds and pulses were eligible for coverage under the scheme. CCIS remained under implementation till kharif 1999. The scheme was based on an area approach. The union government and the state government shared premium and claims in the ratio of 2:1. Small and marginal farmers received 50% premium subsidy. The limit of sum insured was pegged at Rs. 10,000/- per farmer per hectare.

EXPERIMENTAL CROP INSURANCE SCHEME (ECIS) (RABI 1997 -1998)

This scheme was introduced on an experimental basis to additionally cover non-loanee small and marginal farmers in 14 districts of five states. It entailed 100 percent premium subsidy for small and

marginal farmers. The scheme covered 4.55 lakh farmers who paid Rs. 2.84 crore as premium and collected claims worth Rs. 37.80 crore. This resulted in a fairly high claim premium ratio of 13.31.

NATIONAL AGRICULTURAL INSURANCE SCHEME

The Government of India in co-ordination with General Insurance Corporation of India had introduced a scheme called the National Agricultural Insurance Scheme (NAIS) which commenced from Rabi season 1999 -2000. This scheme is also called "Rashtriya Krishi Bima Yojana". The objectives of the RKBY are:

- To provide insurance coverage and financial support to the farmers in the event of failure of any of the notified crop as a result of natural calamities, pests and diseases.
- To encourage the farmers to adopt progressive farming practices, high value in-puts and higher technology in agriculture.
- To help stabilize farm incomes, particularly in disaster years.

Salient Features of National Agricultural Insurance Scheme (NAIS)

The salient features of the NAIS have been listed out under various heads. They are as follows.

Crops Covered

The crops in the following broad groups in respect of which the past yield data based on Crop Cutting Experiments is available for adequate number of years and requisite number of CCE's are conducted for estimating the yield during the proposed season

- Food crops (Cereals, Millets & Pulses)
- Oilseeds
- Sugarcane, Cotton and Potato (Annual Commercial / Annual Horticultural Crops)

Other annual commercial / annual horticultural crops subject to availability of past yield data will be covered in a period of three years. However, the crops which will be covered next year will have to be spelt before the close of preceding year.

States and Areas Covered:

The Scheme extends to all States and Union Territories (UTs). The States / UTs opting for the Scheme would be required to take up all the crops identified for coverage in a given year.

Farmers Covered:

All farmers including share croppers and tenant farmers growing the notified crops in the notified areas are eligible for coverage. The Scheme covers following groups of farmers:

- a) **On a Compulsory Basis:** All farmers growing notified crops and availing Seasonal Agricultural Operations (SAO) loans / Kisan Credit Card (KCC) loans and agricultural jewel loans for the purpose of cultivation of the notified crop from Financial Institutions i.e. Loanee Farmers.
- b) **On a Voluntary Basis:** All other farmers growing notified crops in the notified area (i.e., Non-Loanee farmers) that opt for the Scheme.

Risks Covered and Exclusions:

Comprehensive risk insurance will be provided to cover yield losses due to non-preventable risks, viz.:

- Natural Fire and Lightning
- Storm, Hailstorm, Cyclone, Typhoon, Tempest, Hurricane, Tornado, etc.
- Flood, Inundation and Landslide
- Drought, Dry spells
- Pests/ Diseases, etc.

Losses arising out of war and nuclear risks, malicious damage and other preventable risks shall be excluded.

Sum Insured / Limit of Coverage:

The Sum Insured (SI) may extend to the value of the threshold yield of the insured crop at the option of the insured farmers. However, a farmer may also insure his crop beyond value of threshold yield level up to 150 per cent of average yield of notified area on payment of premium at commercial rates. In case of Loanee farmers the Sum Insured would be at least equal to the amount of crop loan advanced. Further, in case of Loanee farmers, the Insurance Charges shall be an additionally to the scale of finance for the purpose of obtaining loan. In matters of crop loan disbursement procedures, guidelines of RBI / NABARD shall be binding.

Premium Subsidy:

Around 50 per cent subsidy in premium is allowed in respect of Small and Marginal farmers to be shared equally by the Government of India and State / UT Government. The premium subsidy will be phased out on sunset basis in a period of three to five years subject to review of financial results and the response of farmers at the end of the first year of the implementation of the Scheme. The definition of Small and Marginal farmer would be as follows:

Small Farmer: A Cultivator with a land holding of 2 hectares (5 acres) or less, as defined in the land ceiling legislation of the concerned State/ UT.

Marginal Farmer: A Cultivator with a land holding of one hectare (2.5 acres) or less.

Level of Indemnity and Threshold Yield:

Three levels of Indemnity, viz., 90 per cent, 80 per cent and 60 percent corresponding to Low Risk, Medium Risk and High Risk areas shall be available for all crops (cereals, millets, pulses and oilseeds and annual commercial / annual horticultural crops) based on Coefficient of Variation (C.V) in yield of past 10 years' data. However, the insured farmers of unit area may opt for higher level of indemnity on payment of additional premium based on actuarial rates.

The Threshold Yield (TY) or Guaranteed Yield for a crop in an Insurance Unit shall be the moving average based on past three years average yield in case of Rice and Wheat and five years average yield in case of other crops, multiplied by the level of indemnity

Nature of Coverage and Indemnity:

If the Actual Yield (AY) per hectare of the insured crop for the defined area [on the basis of requisite number of Crop Cutting Experiments (CCEs)] in the insured season falls short of the specified Threshold Yield (TY), all the insured farmers growing that crop in the defined area are

deemed to have suffered shortfall in their yield. The Scheme seeks to provide coverage against such contingency. 'Indemnity' shall be calculated as per the following formula:

Shortfall in Yield

----- x Sum Insured for the Farmer

Threshold Yield

{Shortfall in Yield = Threshold Yield – Actual Yield for the Defined Area}

Indemnity in Case of Localized Risks

Loss assessment and modified indemnity procedures in case of occurrence of localized perils, such as hailstorm, landslide, cyclone and flood where settlement of claims will be on individual basis, shall be formulated by implementing agency (IA) in coordination with State / UT government. The loss assessment of localized risks on individual basis will be experimented in limited areas, initially and shall be extended in the light of operational experience gained. The District Revenue Administration will assist IA in assessing the extent of loss.

Procedure for Approval and Settlement of Claims

Once the yield data is received from the State/UT government as per the prescribed cut-off dates, claims will be worked out and settled by IA. The claim cheques along with claim particulars will be released to the individual Nodal Banks. The Banks at the grass root level, in turn, shall credit the accounts of the individual farmers and display the particulars of beneficiaries on their notice board. In the context of localized phenomenon, viz., hailstorm, landslide, cyclone and flood, the IA shall evolve a procedure to estimate such losses at individual farmer level in consultation with DAC/ State / UT. Settlement of such claims will be on individual basis between IA and insured.

PRADHAN MANTRI FASAL BIMA YOJANA

The new crop insurance scheme is in line with One Nation – One Scheme theme. It incorporates the best features of all previous schemes and at the same time, all previous shortcomings/ weakness have been removed. The PMBY will replace the existing two schemes National Agricultural Insurance Scheme as well as the Modified NAIS.

Objectives

- To provide insurance coverage and financial support to the farmers in the event of failure of any of the notified crop as a result of natural calamities, pests & disease.
- To stabilize the income of farmers to ensure their continuance infarming.
- To encourage farmers to adopt innovative and modern agricultural practices.
- To ensure flow of credit to the agriculture sector.

Crop Coverage

All Food Crops (Cereals, Millets, and Pulses), Oil seeds, Annual Commercial/Horticulture Crops.

Farmer Coverage

- Loanee: All farmers availing Seasonal Agricultural Operations (SAO) loans from Financial Institutions (i.e. loanee farmers) for the notified crop(s) would be covered compulsorily.

- Non-Loanee : All farmers including sharecroppers and tenant farmers growing the notified crops in the notified areas are eligible for coverage, however scheme is voluntary for Non-loanee farmers

Risk Coverage

Following stages of the crop and risks leading to crop loss are covered under the scheme.

- Prevented Sowing/ Planting Risk: Insured area is prevented from sowing/ planting due to deficit rainfall or adverse seasonal conditions
- Standing Crop (Sowing to Harvesting): Comprehensive risk insurance is provided to cover yield losses due to non- preventable risks, viz. Drought, Dry spells, Flood, Inundation, Pests and Diseases, Landslides, Natural Fire and Lightening, Storm, Hailstorm, Cyclone, Typhoon, Tempest, Hurricane and Tornado.
- Post-Harvest Losses: coverage is available only up to a maximum period of two weeks from harvesting for those crops which are allowed to dry in cut and spread condition in the field after harvesting against specific perils of cyclone and cyclonic rains and unseasonal rains.
- Localized Calamities: Loss/ damage resulting from occurrence of identified localized risks of hailstorm, landslide, and Inundation affecting isolated farms in the notified area.

Farmer Premium Rates

Farmers, Banks, State Government & Central Government, Insurance Companies etc.

R.No.	Season	Crops	Maximum Insurance Charges Payable by Farmers (% of Sum Insured)
1	Kharif	All food grain and Oil seeds crops (all Cereals, Millets, Pulses and Oil seeds crops)	2.0% of SI or Actuarial rate, whichever is less
2	Rabi	All food grain and Oil seeds crops (all Cereals, Millets, Pulses and Oil seeds crops)	1.5% of SI or Actuarial rate, whichever is less
3	Kharif & Rabi	Annual Commercial/ Annual Horticultural crops	5% of SI or Actuarial rate, whichever is less

SUGGESTIONS

The following suggestions were offer for effective implementation of Green Insurance

- A programme of creating awareness and insurance literacy among farmers should be prepared by insurance companies, banks, State and Central Governments.
- Only two companies in the private sector have initiated crop insurance, albeit on a small scale. ICICI-Lombard was the first company to experiment with rainfall insurance in 2003. The concept has further been extended to weather insurance since 2004. IFFCO-Tokio General

Insurance, the second company in private sector, has started piloting rainfall insurance, since 2004. So, there is need to promote private sector participation in Green Insurance.

CONCLUSION

The Performance of Green Insurance Scheme is steady in India and progressing. Efforts are being made to find out a commercially viable scheme, which is also beneficial to the farmers. Consideration is required to be given to shift from individual crops to group of crops for coverage using index methodology to get wider and stable results. Further, the latest techniques as yield assessment have to be used such as geographical information system using satellite. Use of latest technology such as GPRS – enabled and camera fitted Mobile phones may be used to implement Green Insurance Schemes more effectively.

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**A STUDY ON SATISFACTION OF ENTREPRENEURS TOWARDS
GOVERNMENT INITIATIVES FOR SKILL DEVELOPMENT AT
TIRUNELVELI CITY**

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ABSTRACT

Entrepreneur is a person who can make his/her business in their own way. Normally, the innovative ideas will become a new business entity and there is an entrepreneur for running that business. For each and every business assistance and guidance is needed to run in a successful and in an effective way. And these assistance and guidance may be in the form of finance, basic rules, technical know-how, and recent developments in technology. Besides these, finance is playing a vital role in every business entity. So, for that purpose the government and other financial institutions may assist entrepreneurs for developing or inaugurating their business. In this article, the major initiatives provided by government for entrepreneur and the various skill development programmes organized to develop the skill of entrepreneur are defined. As this is a research paper, hence 40 entrepreneurs are selected as sample for collection of data. Percentage, weighted average and chi-square analysis are used for evaluation of collected data.

KEYWORDS: Assistance, Initiatives, Skill Development, Vital Role.

INTRODUCTION

The up gradation of an entrepreneur's strategic and management skills square measure essential for a made business creation, and aren't any lesser than a robust money backbone, to urge the business up and running. Even as technology becomes obsolete frequently, the talents of the business owner and work force too, must be developed to stay up with the dynamic times, and to match up with the aggressive business atmosphere functions in it. The Indian government has come upon the Ministry Of ability Development and Entrepreneurship entirely with the aim of facilitating the effective progress of SME's and entrepreneurs. Besides the initiative to strengthen the SMEs,

and facilitate them contribute higher towards the economic productivity and inclusive growth of the country.

There square measure multiple channels through that entrepreneurial and work force skills will be developed to their most potential. They're as follows:

1. Training

The Ministry Of small, little And Medium Enterprises facilitates creation of latest entrepreneurs, and encourages the primary generation entrepreneurs to equip themselves well before beginning a replacement venture. Besides multiple Entrepreneurship Development Institutes (EDI) that impart entrepreneurial coaching, there are organizations just like the nationalist leader Institute for Rural industrialization (MGIRI), National institute for small, little and medium enterprises (NIMSME) and multiple coaching units of MSME development institutes to pick from.

2. Work-based learning

It is the experiential and hands-on knowledge an entrepreneur will gain at their workplace. This becomes crucial as it implies the application of skills and methods learnt through on-job, first-hand training.

3. Learning through interaction with external sources

Learning as a result of synergy with external businesses involved in similar areas of work will not only help promote future collaborations but will also boost the current business know-how of the workforce. To achieve their dream of 'Skilled India', the govt. has founded some useful verticals:

1. NSDA (National Skill Development Agency)

The NSDA is that the central authority wherever the convergence of all State and Centre talent development schemes happens. It builds sturdy market linkages and aggregates the national talent development capability. It maintains a national info relating to primary aspects of work force development through a useful LMIS. NSDA not solely trains the future entrepreneurs however conjointly promotes innovative ideas and practices.

2. NSDC- (National Skill Development Corporation)

The NSDC changed into installation below the Ministry Of Finance to resource engagement of the non-public area in entrepreneurial and personnel talent improvement. Registered below Sec 25 of The Companies Act, it's far a now not for earnings agency that enables the personal area equipment up for the task of offering entrepreneurial training.

3. NSDF-National Skill Development Fund

Founded in 2009, the NSDF could be a national fund operated by a trust that acts as a stimulant in skills' coaching by granting adequate funds to government institutes and firms. The NSDC has trained associate degree approximate 35 hundred thousand folks nationwide through its one hundred sixty coaching partners and 1722 ability centers. The National ability Certification and financial Reward theme (STAR) and UDAAN theme (J&K) were financially high-powered through this fund.

4. 33 Sector Skill Councils

The sector skill councils are national level organizations that amplify development with regards to current industry standards and employer needs. An entrepreneur can profit from the council's myriad vocational training institutes, training programs, and competency framework.

The zone ability councils are national degree agencies that make bigger improvement almost about cutting-edge enterprise requirements and employer wishes. An entrepreneur can make the most of the council's myriad vocational training institutes, education packages, and competency framework.

Objectives of the study

To know the awareness among entrepreneurs to know about government initiatives for skill development

To know the satisfaction level of entrepreneur through this initiatives.

To know the benefits enjoyed by entrepreneur by government initiatives.

Limitations of the study

To evaluate the satisfaction level the time duration is highly needed but in this article the appropriate time is not utilized.

Convenience sampling method is used for data collection so there may be a bias.

Only 40 respondents are selected for this study.

RESEARCH METHODOLOGY

Convenience sampling Method is used to collect the Primary Data from the Respondents. After the data was collected from various sources, information was tabulated. On the basis of this analyzes, findings were noted and conclusion were arrived and at studying the conclusion, suggestion are recommended a suitable plan is made on various function. The area of the study is Tirunelveli city and same size is 40.

Following tools are used for analyzing the collected data:

Chi square analysis

Likert's rank scale analysis

Percentage analysis

TABLE: 1 DEMOGRAPHIC PROFILE OF THE SAMPLE RESPONDENTS

S. No	Factor	Category	No. of Respondents	Percentage
1	Age	20 – 25 years	10	25
		26 – 30 years	8	20
		31 – 35 years	12	30
		Above 35 years	10	25
		Total	40	100
2	Gender	Male	8	20
		Female	32	80
		Total	40	100
3	Qualification	Up to HSC	22	55
		Graduate	10	25
		Post graduate	8	20

		Total	40	100
4	Monthly family income	Below 20000	15	37.5
		20001 – 30000	11	27.5
		30001 – 40000	9	22.5
		Above 40000	10	0.25
		Total	40	100

Source: primary data

TABLE: 2 AWARENESS ABOUT GOVERNMENT POLICIES AND PROCEDURES

S. No	Awareness	No. of respondents	Percentage
1	Fully	13	32.5
2	Partially	19	47.5
3	Not	8	20
	Total	40	100

Source: primary data

TABLE: 3 SATISFACTION LEVELS OF RESPONDENTS

S. No	Factors	Highly satisfied	Satisfied	Neutral	Dissatisfied	Highly dissatisfied	Total weighted score	Rank
1	Amount sanctioned as subsidy	9	12	13	4	2	142	2
2	Initiatives for new entrepreneur	7	11	9	8	5	127	4
3	Participation in skill development	8	10	14	4	4	134	3
4	Make in India policy	10	16	7	4	3	146	1

Source: primary data

Inference: from the above analysis the make in India policy is ranked as 1. The amount sanctioned for subsidy got 2nd rank, participation in skill development got 3rd position and the initiatives for new entrepreneur is positioned as 4th.

Hypothesis 1: There is no significance association between education level of the respondents and having an awareness about government initiatives.

Hypothesis 2: There is a significance association between education level of the respondents and having an awareness about government initiatives.

Variables	Fully	Partially	Not	Total
Up to HSC	1	15	6	22
UG	8	2	--	10
PG	4	2	2	8
Total	16	13	9	12

Source: primary data

TABLE: 4CHI-SQUARE ANALYSIS

O	E	O-E	(O-E) ²	(O-E) ² /E
1	7.15	-6.15	37.82	5.28
15	10.45	4.55	20.70	1.98
6	4.4	1.6	2.56	0.58
8	3.25	4.75	22.56	6.94
2	4.75	2.75	7.56	1.59
4	2.6	1.4	1.96	0.75
2	3.8	1.8	3.24	0.85
2	1.6	0.4	0.16	0.1
				18.07

Source: computed data

Level of significance: 5% Degree of freedom: 4

Table value for 5% level of significance at a degree of freedom of 4 is 9.49.

Here the calculated value is more than the table value. So null hypothesis is rejected.

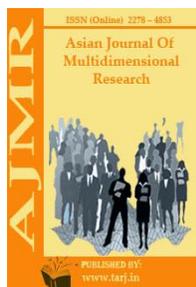
There is a relationship between education level of respondents and their awareness about government initiatives because of understanding the educational terms.

CONCLUSION

It is hard for an individual to balance their entrepreneurial dreams with the limited resources at hand. With the government stepping in with such a holistic approach in this direction, many entrepreneurs will finally be able to achieve their objective of successful business creation. In this article, it is concluded that government initiatives for developing the skill of entrepreneur is a satisfied one among the entrepreneur and it becomes a highly satisfied one when they are all took part in that initiatives. Development is needed for all. Especially for entrepreneur the updating of new technological and other relevant developments are must to become a good entrepreneur.

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**Asian Journal of
Multidimensional
Research (AJMR)**
(Double Blind Refereed & Reviewed International Journal)
UGC APPROVED JOURNAL



**A STUDY ON WORKERS SATISFACTION TOWARDS TRAINING AND
SKILL DEVELOPMENT PROGRAMMES CONDUCTED BY ONGC WITH
SPECIAL REFERENCE TO FUEL STATION ATTENDANT AT
TIRUNELVELI CITY**

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ABSTRACT

In India, each and every industry is run by the use of man power. For better utilization of man power, the company/industry may need a high level job satisfaction and cordial co-ordination among the employees. The biggest fuel suppliers like HPC, IOCL and BP are under the control of ONGC. In last few years ONGC conducted many training and skill development programmes for the fuel station attendant for their better performance. And these programmes give a good result among the workers satisfied and having a good morale on their work. This will result in the best performance of workers and it will lead to higher sales and profit. Not only it gives a profit but also gives a good faith and goodwill for the business entity. In this article we explained about the training and skill development programmes and how these programmes will give an effect to the performance of workers those who working at fuel stations. For this research paper, we gathered information from 40 fuel station attendants working at various fuel stations in Tirunelveli. Percentage, chi-square and weighted average methods are used to analyze the collected data.

KEYWORDS: Man Power, Utilization, Morale, Faith, Fuel Station

INTRODUCTION

Energy could be a key driver of economic process and therefore the Government's focus has been to evoke transformational changes within the energy landscape of Asian country to fulfil the dual objectives of energy justice and climate justice. The crude oil and fossil fuel Ministry has endeavored to "Reform, Perform and Transform" the arena. The govt. has taken many reforms and accomplished major task with extensive impacts within the sectors of Exploration and Production, Refinery, Marketing, fossil fuel and international cooperation. Skill Development could be an important part for Human Resource Development. ONGC has recognized this as a strategic imperative and for implementing this strategy has founded centers of learning and analysis in its numerous work-centers. All learning and development activities are being coordinated centrally by company HRD and ONGC Academy. With this set-up, ONGC provides world category learning opportunities to all or any levels of executives in numerous disciplines commencing with induction coaching for brand new graduate trainees, refresher trainings to middle and senior level executives in technical, techno-managerial and social control domains, certification programmes, project management training and leadership development programmes through a planned calendar of coaching programmes with pre-identified training partners. Additionally to the calendar programmes organized in Asian country, executive's are being appointed for an unlimited variety of coaching programmes, seminars and workshops organized in Asian country and abroad.

Exploration & Production

A number of new initiatives have been taken in the last one year to promote Exploration and Production activities in the country. In a major policy drive to give a boost to petroleum and hydrocarbon sector, the Government has unveiled a series of policy reforms. Some of the notable Policy reforms are listed as under:

- I. Hydrocarbon Exploration and Licensing Policy (HELP)/ Open Acreage Licensing Policy (OALP)** – This is a paradigm shift from Production Sharing Contract (PSC) regime to Revenue Sharing Contract (RSC) regime based totally on the precept of ease of doing commercial enterprise. It offers for unmarried License for exploration and production of conventional as well as non-conventional Hydrocarbon sources; Pricing and Marketing Freedom; reduced fee of royalty for offshore blocks, Open Acreage Licensing Policy meaning option to pick out the exploration blocks without looking ahead to formal bid round.
- II. Policy Framework to Promote and Incentivize Enhanced Recovery Methods for Oil and Gas**– The Government has authorized the Policy framework to sell and inspire adoption of Enhanced Recovery (ER)/Improved Recovery (IR)/Unconventional Hydrocarbon (UHC) production Methods/strategies through monetary incentives and an enabling environment to enhance productivity of existing fields and enhance general manufacturing of home hydrocarbons. The Policy presents for systemic assessment of every subject for its ER ability, appraisal of appropriate ER strategies and economic incentives to de-hazard the fee worried in ER Projects and to make it economically possible.
- III. Discovered Small Field Policy (DSF) Policy, Round I & II** – For early monetization of monetized discoveries of National Oil Companies (NoCs), Cabinet in September, 2015 accepted 69 marginal fields for provide beneath Discovered Small Fields Policy. These contract areas are offered underneath the new regime of Revenue Sharing Model. Award of agreement is expected to provide quicker improvement of fields and facilitate manufacturing of oil and fuel.

The first bidding spherical beneath the Discovered Small Field Policy was launched on twenty fifth May 2016, thereby presenting 67 determined small fields in forty six settlement areas of ONGC and OIL for global bidding.

OBJECTIVES OF THE STUDY

- ❖ To know the satisfaction level of workers through skill development programmes.
- ❖ To know about having an awareness of the skill development programmes conducted by ONGC.
- ❖ To know the impact of conducting these programmes.

LIMITATIONS OF THE STUDY

- To evaluate the satisfaction level the time duration is highly needed but in this article the appropriate time is not utilized.
- Convenience sampling method is used for data collection so there may be a bias.
- Only 40 respondents are selected for this study. Hence this will lack in accuracy.

RESEARCH METHODOLOGY

Convenience sampling Method is used to collect the Primary Data from the Respondents. After the data was collected from various sources, information was tabulated. On the basis of this analyzes, findings were noted and conclusion were arrived and at studying the conclusion, suggestion are recommended a suitable plan is made on various function. The area of the study is Tirunelveli city and same size is 40.

Following tools are used for analyzing the collected data:

- Chi square analysis
- Likert's rank scale analysis
- Percentage analysis

TABLE: 1 DEMOGRAPHIC PROFILE OF THE SAMPLE RESPONDENTS

S. No	Factor	Category	No. of Respondents	Percentage
1	Age	20 – 25 years	12	30
		26 – 30 years	10	25
		31 – 35 years	8	20
		Above 35 years	10	25
		Total	40	100
2	Gender	Male	30	75
		Female	10	25
		Total	40	100
3	Qualification	Up to 5 th Std.	6	15
		5 – 10 th Std.	8	20
		HSC	14	35
		Graduate	12	30
		Total	40	100

4	Monthly family income	Up to 20000	13	32.5
		20001 – 30000	12	30
		30001 – 40000	8	20
		Above 40000	7	17.5
		Total	40	100

Source: primary data

TABLE:2 AWARENESS ABOUT SKILL DEVELOPMENT PROGRAMMES

S. No	Awareness	No.of respondents	Percentage
1	Fully	10	25
2	Partially	22	55
3	Not	8	20
	Total	40	100

Source: primary data

TABLE: 3 SATISFACTION LEVEL OF RESPONDENTS

S. No	Factors	Highly satisfied	Satisfied	Neutral	Dissatisfied	Highly dissatisfied	Total weighted score	Rank
1	Usefulness	12	13	11	4	-	153	1
2	Timing and number of days	2	8	16	1	3	95	5
3	Knowledge gained	12	8	15	5	-	147	3
4	Necessity	10	14	10	6	-	148	2
5	Gathered information	11	9	9	8	3	137	4

Source: primary data

Inference: from the above analysis usefulness is ranked as 1. The necessity of conducting these skill development programmes got 2nd rank, knowledge gained through these programmes got 3rd position, the information gathered from the programmes is in 4th position and the timing and number of days the programme conducted is positioned as 5th.

Hypothesis 1: There is no significance association between education level of the respondents and having an awareness about skill development programmes.

Hypothesis 2: There is a significance association between education level of the respondents and having an awareness about skill development programmes.

Variables	Fully	Partially	Not	Total
Up to 5 th Std.	-	4	2	6
5 – 10 th Std.	1	5	2	8
HSC	5	7	2	14
Graduate	4	6	2	12
Total	10	22	8	12

Source: primary data

TABLE:4 CHI-SQUARE ANALYSIS

O	E	O-E	(O-E) ²	(O-E) ² /E
4	3.3	0.7	0.49	0.148
2	1.2	0.8	0.64	0.53
1	2	-1	1	0.5
5	4.4	0.6	0.36	0.08
2	1.6	0.4	0.16	0.1
5	3.5	1.5	2.25	0.64
7	7.7	-0.7	0.49	0.06
2	2.8	-0.8	0.64	.22
4	3	1	1	0.33
6	6.6	-0.6	0.36	0.05
2	2.4	-0.4	0.16	0.06
				2.718

Source: computed data

Level of significance: 5% Degree of freedom: 6

Table value for 5% level of significance at a degree of freedom of 6 is 12.59.

Here the calculated value is less than the table value. So null hypothesis is accepted.

There is no relationship between education level of respondents and their awareness about skill development programmes conducted by ONGC.

CONCLUSION

At ONGC, we accept as true with that learning is a never ending system. Company is willing to spend time, money and assets for all its employees at various levels in their profession as a way to help them to develop as an expert and realize their complete capability. Apart from presenting useful and behavioral education to all stage of employees, good enough publicity is given to employees thru convention, seminars, skill constructing workshops etc., the basis of all programmes are to broaden the know-how of employees to benefit productivity and use their potentiality. ONGC is likewise having this as a primary objective and conducted various programmes. So, through this it will gain the additional abilities of employees and also gain a reputation of the firm. This article conclude that the workers work as an attendant in fuel stations are satisfied with the skill development programmes conducted by ONGC.

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BUILDING A MOBILE WALLET FOR CASHLESS TRANSACTION

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ABSTRACT

The digital wallet is utilized to store numerous card subtleties, digital monetary forms like bit coin, steadfastness cards subtleties, enrollment cards of business or club, and so on. Cost shifts and subject to the stages you pick. Henceforth the cost will be totally relies upon the stage. The initial move towards making an e-wallet is to get your organization enrolled as a NBFC with the Reserve Bank of India. Java is viewed as better since it gives more grounded encryption and security. It's smarter to partition clients into gatherings by age, work, and income and so on, that helps to classify the beneficiaries. Likely know, are iOS, Android, Windows. UI must speak to the primary motivation behind the application. Developing such wallet applications needs a particularly experienced specialists and bent to widen all of these features. As the business grows, an ever increasing number of individuals change to versatile wallets.

KEYWORD: Digital, Cost, Build Up, Payment, Accessibility

INTRODUCTION

There are numerous sorts of applications in the market, for example, on-demand applications, occasion applications, corporate applications, internet business applications, and so forth practically all applications that include cash exchanges coordinate with outsider applications. These outsider applications are third party applications are called e-wallets. These applications enable clients to pay bills without breaking a sweat. A physical wallet stores money and a versatile digital wallet stores card data and digital cash. The digital wallet is utilized to store numerous card subtleties, digital monetary forms like bitcoin, steadfastness cards subtleties, enrollment cards of business or club, and so on. Doing any exchanges through digital wallets and versatile wallets is simple. The

put away subtleties can be utilized later with no requirement for physical access to the card. Versatile wallet applications are utilized at the time of internet shopping, online bill installment, and can pay when the person visits a shop. These payments can be made utilizing an enrolled portable number or QR code. Online payment is developing drastically with the fast rise of numerous e-wallet organizations. The different cashless payment techniques came as a gift after demonetization, and almost consistently individual are started utilizing e-wallets for everyday exchanges. Thus, numerous individuals are anticipating making their e-wallet applications, since in current occasions it is a standout amongst the most well known and beneficial item. Clients can utilize and recover rebate coupons that are put away in the digital wallet as required. It is basic to consider these capacities while building up a portable wallet application.

START UP OF E-WALLET

1. Enrollment with the RBI

There are two kinds of undertakings which can begin an e-wallet - Banks and Non-Banking Financial Companies (NBFCs). Subsequently, the initial move towards making an e-wallet is to get your organization enrolled as a NBFC with the Reserve Bank of India (RBI). We can enroll with the RBI online on the site by filling the NBFC structure. An essential for this is your organization should claim at least 2 crores in the net store.

2. Programming language

Ordinarily, Java, NodeJS, Python, GO and so on are utilized for the advancement of e-wallet applications. Be that as it may, Java is viewed as better since it gives more grounded encryption and security. It is essential that your database is verified by passwords and clients can make secure exchanges. Increasingly specialized discourse is past the extent of this post. You have to get in touch with me to examine further

3. The kind of payments e-wallet applications should bolster

Subsequent stage is to settle on the kinds of exchanges the clients would almost certainly make through the e-wallet application through online payments, PoS machines, and P2P reserves exchange. Another element to consider is the way the e-wallet would offer administrations, for example Near Field Communication (NFC), QR codes, or through payment application. For building up a payment application, we need to cooperate with the neighbourhood, local and online retailers and shippers.

4. Highlights of e-wallet

Moment access to coupons, refunds, limits, reward, planning instrument which enables the client to monitor exchanges on time premises. Computerized receipts can be generated whenever needed by the client. Unique mark or logo, slogan is the element of great importance. It can link different payment alternatives like credit card, debit cards, bank accounts etc.,

COST OF E-WALLET DEVELOPMENT

1. Application platform

The e-wallet advancement cost shifts and subject to the stages you pick. Henceforth the cost will be totally relies upon the stage we pick and the more stages you hoping to work with, the more the improvement cost is. There are distinctive stages being developed and stages additionally fluctuate alongside operating systems like Android and iOS. The general improvement cost will be to a great

extent influenced which is straightforwardly corresponding and relied upon the stage we pick. The use will influence more for Android gadgets and though for iOS it changes somewhat.

2. Application Design

All clients hopes to have an alluring, well designed and easy to use sort of applications, so it should be all around designed consummately. So as to achieve these desires, just a knowledgeable, experienced and capable versatile application designer can create it with a straightforward structure and impeccable design. On the off chance that the UI is designed awful, at that point clearly will clients don't discover it as easy to understand application and the client feel frustrated and leave the application without any hesitation. Hence, it is suggested that we should procure a very much experienced engineers to design our application considering straightforwardness and keep the capacities as advantageous as conceivable achieve the clients' desires at long last.

ADVANTAGES OF DIGITAL WALLETS.

1. Simple to-use

To make a payment, the client ought to just enter a secret phrase or stick code and bring a cell phone close to the payment stand for checking. The exchange will be prepared like a conventional charge card exchange.

2. Comfy

No paper receipts and no marks for clients, while offers, limits or coupons can be passed in a digital manner alongside the payment.

3. Swiftness

In this digital world any budgetary activity takes around 3 seconds. While a genuine bank needs a few hours to process cash payment? Likewise, there is no time spent in long queues for any customer.

4. Portability

Any measure of virtual cash in any case doesn't have measurements, which can be done in mobile devices.

5. Capacity

Digital space is interminable, and the wallet can spare all the delicate information with simple.

6. Abnormal state security

Nno matter what we think, versatile wallets are, actually, ensured by three layers of security methods.

STARTUP TECHNIQUES

1. Study the market

It's an essential piece of any advancement procedure, in any case the business. we should realize what we are managing with, all the conceivable dangers and our foes. Fortunately, in this period of digitalization, we can locate any required data on the web. Complete a bit of burrowing, see what different acclaimed versatile wallet applications we can concentrate to keep away from their missteps and give future clients all the more fascinating and fulfilling application. In this way, the

four greatest names in the portable wallet field right currently are Paytm, PayPal, G Pay, Samsung Pay, Phone Pe etc are the advanced and top Performing Apps' e-payment platform.

2. Target Consumer

We need to focus on application undertaking and make it in the manner the interest group really needs to utilize it. So as to do this, choose what issue to be illuminated with our app, It's smarter to partition clients into gatherings by age, work, income and so on, that helps to classify the beneficiaries. Individuals do acknowledge keen, advantageous, and compensating e-Wallets, so give the customer a faith and safe portable application. Advertising effort must be arranged on potential clients, customized offers and significant substance, that will speak to the item's motivation.

3. Choice Of Platform

Continue ahead with picking the stage of a versatile item will bolster. Most normally utilized, as everyone likely know, are iOS, Android, Windows. Simply remember, that all has its advantages and cons, while altogether impacting the last expense of the entire venture. A suggestion, in the event that you go for the European market or Asian market, go on with the Android and Apple's iOS since it's progressively famous and has a wider usage.

4. Technical Terms

Building up a portable wallet application for Android needs to get gifted with the Java programming language and be comfortable with SQLite database stockpiling to peruse and compose organized information. At that point, the individuals who intend to make a portable wallet application for iOS, there is Swift and Objective-C dialects, Apple's SDKs, and secure SSL/TLS transport conventions. In any case, to end up valued and regarded by the intended interest group, you should structure a basic while solid item dependent on the accompanying advancements of the overall decision.

NFC

Near field correspondence convention is in charge of secure remote exchanges between NFC-empowered cell phones and transmitters onto POS gadgets. the web cloud with the assistance of Host-based Card Emulation (HCE) practice, which is the best alternative for Android gadgets. With respect to the instance of iOS applications, beginning from iPhone 6, Apple's gadgets have an inbuilt HCE supporting NFC-chips.

iBeacons and Bluetooth

Also, the iBeacon innovation exchanges information without the moment Internet association. It dependent on that the Bluetooth 4.0 devices intercommunicate with the outside BLE-transmitters called the Beacon. That iBeacon-empowered POS can in a flash read the customer's subtleties, so they don't have to examine their cards and coupons while looking at. This data at that point is consequently shown in the representative's POS terminal.

QR codes

QR innovation is regularly named as an option to NFC. For instance, the Starbucks' e-Wallet application gives clients a chance to connect their payment alternatives, change them into a safe QR code that is put away in the cloud and afterward just output the code while making a payment.

5. User Interface

User Interface are the key pieces of the application's prosperity in light of the fact that the main thing we see while associating with portable wallets is its magnificent structure that satisfies our eyes. In this way, fundamentally, UI must speak to the primary motivation behind the application. Everything ought to be on point here text, hues, textual styles, images, catches, scroll-and toolbars. Top need is commitment, coherence, appeal, and noteworthy symbol and name.

CONCLUSION

The way of life of utilizing this portable computerized payment framework improves a business, gives the business an edge, and makes it emerge among its partners. It is much increasingly essential in view of the accessibility of cell phones. A great deal of clients will in general favour utilizing their cell phones to make buys on the web and even in the shops. Online payment e-wallet is growing definitely with the quick ascent of various e-wallet associations. The diverse cashless payment strategies came as a blessing after criticism, and reliably singular whether reluctantly or excitedly started using e-wallets for his/her ordinary trades. It depends upon the stage you are wanting to make with, the improvement gathering, and exceptionally specialties and structure reliant on current market demands. Thusly developing such wallet applications needs a particularly experienced specialists and bent to widen all of these features. As the business grows, an ever increasing number of individuals change to versatile wallets. Various informing applications have officially coordinated portable payment choices into their application. As needs be, various people are envisioning making their e-wallet applications, since in current events it is a champion among the most outstanding and profitable thing.

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8. Hence, developers must consider this market and start developing a mobile wallet app. Developers must take care of security



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**SKILL DEVELOPMENT PROGRAMES FOR MSME GIVEN BY
GOVERNMENT OF INDIA**

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ABSTRACT

Today government support to the Entrepreneurship Development through Make in India, Start up India, stand up India and other various schemes. And to develop the entrepreneurship government provides the various types of training and skill development programs to the people who wanted to start their business, entrepreneurs, to start their business and develop their business successfully. The objective of the paper to visualize and conceptualize the skill development and training program given by the government and list of the schemes in various MSME. The data is collected from secondary sources.

KEYWORDS: *MSME, Skill Development, Entrepreneurship Development*

INTRODUCTION

The skill development means is the training which is provide by the institutions/ employers/ government to improve the skill, quality and efficiency of the students/ employee, entrepreneurs at the workplace. The importance of the training to Ensures availability of skilled manpower at all management levels, Enhancing abilities, potential among entrepreneurs, Increase efficiency, Maintain and enhance product quality, Minimize wastages in production process , Minimize accidents on the job, Reduce fatigue and increase speed of work, Standardizations in industry and internal processes.

Skill Development

Adequate skilled human resources are one of the key factors for the development of any sector. In case of Indian MSME sector, the skilled resources are not upto the mark and this has obviously affected the growth of the sector in an adequate manner. The skill shortages are obviously an issue and it needs special attention. The sector which has so much of potential in terms of employment generation but it has not able to perform in this regard as lack of skill manpower is a major issue. It is often said that India has the demographic dividend and unlike other developed country where dependency ratio is substantially high, in case of India it is low. This major advantage should be transformed into a skilled manpower so that the industry demand can be made. Today the problem is not related to lack of employment opportunities, it is basically related to the problem of employability. This a major problem in most of the developing countries where young generations are educated but they lack skills which will help them to become industry ready.

Skill Development & MSME Sector

Young population is the main driving force of any nations and they are the segments who are actively taking part in nation building process. India is a country which has a huge population base which automatically transformed into workable forces. It has been estimated that in case of India about 800 million workforces will become ready to join the workforce by 2022 and at present this growth is projected to be 12 million annual year on year growth of workforce.¹ Although India is having the advantage of demographic dividend but the real problem lies elsewhere. The ministry, in their reports suggests that till date approximately 38% of the workforce is illiterate, 25% of the workforce is educated up to primary level, 36% of the youth is educated up to middle or higher level and most importantly only 2% of the workforce has formal vocational training. The broad issues as highlighted by the special Prime Minister's Task Force on MSME sectors are listed below

- Lack of availability of adequate and timely credit
- High cost of credit
- Collateral requirements
- Limited access to equity capital
- Problems in supply to government departments and agencies
- Procurement of raw materials at a competitive cost
- Problems of storage, designing, packaging and display of products
- Lack of access to global markets
- Inadequate infrastructure facilities
- Lack of access to modern technology
- Lack of skilled manpower for manufacturing, services, marketing etc.

Skill Development and Training

I. A Scheme for Promotion of Innovation, Rural Industry & Entrepreneurship (ASPIRE)

Description

- The scheme has the following objectives:
- Create new jobs and reduce unemployment,
- Promote entrepreneurship culture in India,
- Grassroots economic development
- Facilitate innovative business solution for unmet social needs, and

- Promote innovation to strengthen the competitiveness of MSME sector.

The scheme components are

1. Create a database of technologies available with various Government/ private Agencies and set up a **Network of Technology Centers** for sharing of best practices and Experiences;
2. Develop the required skilled **Human Resources** necessary for mentoring and Handholding the incubates;
3. Set up **Livelihood Business Incubators (LBI)** under National Small Industries Corporation (NSIC), KVIC or Coir Board or any other Institution/agency of GOI/State Govt.
4. **Incubation and Commercialization of Business Ideas Programme** through technical/research institutes Ministries of GOI and Private incubators.
5. **Business Accelerator** programme for scaling up.
6. Create a framework for **Start-up Promotion** through Small Industries Development Bank of India (SIDBI) by using innovative means of finance to enable ideas/innovation & to convert these into commercial enterprises.

The Objective of LBIs is

- To set up business incubators so that eligible youth can be adequately incubated in various skills and be provided the opportunity to set up their own business enterprises;
- To impart entrepreneurship, and skill development training to youth;
- To provide mentoring and hand holding with facilitation for funding with a view to empower them to set up own business enterprises.
- To promote new low-end-technology/livelihood based enterprises.

The following activities are covered under the scheme:

A- Livelihood Business Incubators by NSIC, KVIC, Coir Board or any other Institution or any other Institution or Agency of Govt. of India/State - Setting up LBI's (100lakh for NSIC & others. And INR 50 lakh for eligible agencies under ppp) for plant & machinery only.

B - Technology Business Incubators

- Incubation center
- Support for Existing Incubators (INR 30 lakh for incubator capex)
- Setting up of New Incubator (INR 100 lakh for incubator capex)
- Incubation of Ideas (INR 3 lakh per idea)
- Creation of Enterprise out of innovative idea (Seed Capital fund@ INR 1.00cr. per incubator for enterprise creation@ 50% of project cost or 20 lakh per successful idea whichever is less)
- Accelerator workshop

NSIC, KVIC and the Coir Board are nodal agencies tasked to replicate the "RapidModel". In addition, Private partner institutions and entities can also set up livelihood incubation centres under PPP mode with NSIC, KVIC or Coir Board, or any other Institution/agency of GOI/State Govt.

Status:

The scheme was introduced in 2015-16. As on 31.12.2017, 62 Livelihood Business Incubators (LBIs) and 8 Technology Business Incubator (TBIs) proposals have been given approval out of

which 33 LBIs have been operational. Total support to be provided to these 70 Incubators is Rs. 106.20 crore.

Intended beneficiaries

- Existing incubation centres currently operating under different Ministries and Departments of the Government of India or Institutions including National/Regional level institutions of GOI/State Governments.
- To set up new incubation centres, eligible private institutions including Industry Associations, along with the Academic Institutions, R&D laboratories, Universities, Government entities and Technology Parks, Technical institutions with a proven track record in promotion of innovative/technology based entrepreneurship in the agro-rural landscape.

Funds Allocated (2017-18) Rs. 50.00 crore (BE)

C. Infrastructure

I. Scheme of Fund for Regeneration of Traditional Industries (SFURTI)

Description

The objectives of the scheme is to organize traditional industries and artisans into clusters to make them competitive and provide support for their long term sustainability, sustained employment, to enhance marketability of products of such clusters, to equip traditional artisans of the associated clusters with the improved skills, to make provision for common facilities and improved tools and equipment for artisans, to strengthen the cluster governance systems with the active participation of the stakeholders, and to buildup innovative products, improved technologies, advanced processes, market intelligence and new models of public-private partnerships.

The scheme covers three types of interventions:

- Soft interventions – Activities to build general awareness, counseling, skill development and capacity building, exposure visits, market development initiatives, design and product development, etc.
- Hard interventions – Creation of common facility centers, raw material banks, up gradation of production infrastructure, warehousing facility, tools and technological up gradation, etc.
- Thematic interventions – Interventions on a cross-cutting basis for brand building, new media marketing, e-commerce initiatives, research and development, etc.

The financial assistance provided for any specific project shall be subject to a maximum of Rs 8 (eight) crore to support Soft, Hard and Thematic interventions.

Type of clusters	Per Cluster Budget Limit
Heritage Clusters (1000-2500 artisans)	Rs 8 crore
Major Clusters (500-1000 artisans)	Rs 3 crore
Mini-Clusters (Upton 500 artisans)	Rs 1.5 crore

Source: Annual Report (2017-2018) Ministry of MSMEs, Government of India.

MSME Ministry has constituted a Scheme Steering Committee as the apex coordination and monitoring body. The KVIC, Coir Board, NiMSME (Hyderabad), IED (Odisha), IIE (Guwahati), IMED, J&K KVIB are the Nodal Agencies for scheme implementation in their respective areas. In addition, other Nodal Agencies are being identified for implementation.

Status:

The scheme was revamped during 2014 with an outlay of Rs.149.44 crore for developing 71 clusters. 78 clusters have been given in-principle approval by Scheme Steering Committee (SSC) and 72 DPRs have been given final approval. A total of 32 clusters are ready for inauguration, where the entire CFC activities have been completed. Rest 37 clusters to be completed for operation within 4 months latest by March 2018. A total of 59900 artisans are likely to be benefited under 72 clusters and total financial support for these 72 clusters will be Rs.139.58 crore.

Intended beneficiaries

Non-Government organizations (NGOs), institutions of the Central and State Governments and semi-Government institutions, field functionaries of State and Central Govt., Panchayati Raj institutions (PRIs), Private sector by forming cluster specific SPVs, Corporate and corporate Responsibility (CSR) foundations with expertise to undertake cluster development.

Funds Allocated (2017-18) Rs. 75.00 crore**II. Scheme for Micro & Small Enterprises Cluster Development Programme (MSE-CDP)****Descriptions**

The Ministry has adopted the cluster development approach as a key strategy for enhancing the productivity and competitiveness as well as capacity building of Micro and Small Enterprises (MSEs) and their collectives in the country.

Objectives of the Scheme –

- To support the sustainability and growth of MSEs by addressing common issues such as improvement of technology, skills and quality, market access, access to capitalistic.
- To build capacity of MSEs for common supportive action through formation of Self-help groups, consortia, upgradation of association etc.
- To create / upgrade infrastructural facilities in the new / existing industrial areas / clusters of MSEs.
- To set up Common Facility Centres (for testing, training centre, raw material depot, effluent treatment, complementing production processes etc.)

Major activities:

- Funding support for setting up of ‘Common Facility Centers (CFC)’.
- Funding support for setting up of ‘Common Display Centres (CDC) for Women Entrepreneurs’.
- Funding support for ‘Infrastructure Development Projects (new / up gradation)’.

Status:

During the financial year 2017-18 (upto 31st December 2017), 9 Common Facility Centres and 11 Infrastructure Development Projects have been completed.

Intended beneficiaries

- Funding support for setting up of Common Facility Centers (CFCs)- Implementing agencies such as organizations of State Governments, National and International Institutions engaged in development of MSME sector or any other institution /agency approved by the Ministry of MSME.

- Funding support for setting up of Common Display Centers (CDC) for Women Entrepreneurs - Association of Women Entrepreneurs. Funding support for Infrastructure Development Projects (new /up gradation)-Implementing agencies such as organizations of State Governments.

Funds Allocated (2017-18) BE - Rs. 184.00 crore, RE – 184.00 crore (proposed).

D. Marketing Assistance

I. Scheme for providing financial assistance to Khadi institutions under MPDA

Description

Government has introduced w.e.f 01.04.2010, a flexible, growth stimulating and artisan oriented Market Development Assistance (MDA) Scheme, in place of the erstwhile system of Rebate. Under MDA, financial assistance is provided to institutions @ 20% of the value of production of khadi and polyvastra, to be shared among artisans, producing institutions and selling institutions in the ratio 40:40:20. MDA provides institutions flexibility to use the assistance for improving the outlets, products and production processes, besides giving incentive to customers, etc.

Status:

An amount of Rs. 171.53 crore has been disbursed by KVIC towards MDA (Khadi) in 2014-15. In 2015-16, Rs. 167.74 crore have been disbursed by KVIC towards MDA (Khadi), in 2016-17, Rs.33.53 crore have been disbursed by KVIC towards MDA (Khadi). And during 2017-18 (upto 31st, December, 2017) Rs. 328.31 crore have been disbursed by KVIC towards MDA (Khadi) Intended Beneficiaries The Khadi institutions, having valid Khadi certificate and categorized as A+, A, B and C, are only eligible to avail MDA grant from KVIC.

Funds Allocated (2017-18) - Rs 340.00 crore

E. Technology up gradation and Competiveness

I. Financial Support to MSMEs in ZED certification

Description

The Ministry of Micro, Small & Medium Enterprises (MSME), Government of India has launched on 18.10.2016 a new scheme 'Financial Support to MSMEs in ZED Certification Scheme', for the benefit of Micro, Small & Medium Enterprises (MSMEs). The scheme will be implemented in 22,222 MSMEs with the total Project Cost of Rs. 491.00 crore. The scheme envisages promotion of Zero Defect and Zero Effect (ZED) manufacturing amongst MSMEs and ZED Assessment for their certification with the objectives like, developing an Ecosystem for Zero Defect manufacturing in MSMEs, promoting adaption of Quality tools / systems and Energy Efficient manufacturing, enabling MSMEs for manufacture of quality products and to encourage MSMEs to upgrade their quality standards in products and processes with adoption of Zero Defect production processes and without impacting the environment, etc.

Intended Beneficiaries - MSMEs

Implementation - Quality Council of India

Funds Allocated (2017-18) - Rs 17.6 crore (BE)

F. Other Services

I. National Scheduled Caste and Scheduled Tribe Hub

Description

The Hub provides professional support to SC/ST entrepreneurs to fulfill the obligations under the Central Government Public Procurement Policy for Micro and Small Enterprises Order 2012, adopt applicable business practices and leverage the Standup India initiatives. The Scheme is implemented through National Small Industries Corporation Ltd. (NSIC). The National SC/ST Hub carries out the following functions: i. Collection, Collation and Dissemination of information regarding SC/ST enterprises and entrepreneurs. ii. Capacity building among existing and prospective SC/ST entrepreneurs through skill training and EDPs. iii. Vendor Development involving CPSEs, NSIC, MSME-DIs and industry associations including DICCI. iv. Promoting participation of SC/ST entrepreneurs in exhibitions and organizing special exhibitions for this purpose. v. Mentoring and hand holding support to SC/ST entrepreneurs. vi. Working with States as well as other organisations for SC/ST entrepreneurs so that these enterprises can benefit from all of them. vii. Facilitating SC/ST entrepreneurs participating in public procurement, eplatform of DGS&D and monitoring the progress. viii. Facilitating credit linkages for SC/ST entrepreneurs. The Guideline of National SC/ST Hub Scheme is available on the Ministry's Website i.e. www.msme.gov.in.

The "National Scheduled Caste & Scheduled Tribe Hub" has been set up in the National Small Industries Corporation Limited (NSIC), a public sector undertaking which is the implementing agency

Status:

During 2016-17, assistance provided for 58 domestic exhibitions and 14 foreign visit/participation in exhibitions benefitting 671 SC/ST MSMEs and 96 SC/ST MSMEs respectively. 38 Special Vendor Development Programs were also organized participating 1561 MSMEs. In addition, 395 units were rated under Special Performance & Credit Rating Scheme and 80 units were registered/renewed under Single Point Registration Scheme.

Nature of Assistance

Financial assistance is currently being provided under NSSH for the following sub schemes:

- Single Point Registration Scheme (SPRS)
- Special Marketing Assistance Scheme (SMAS)
- Subsidy for Performance and Credit Rating Scheme (SPCRS)
- Special Credit Linked Capital Subsidy Scheme (SCLCSS)

Application Process

Who can apply?

SC/ST owned Micro & Small Enterprises (MSEs), who are having valid Udyog Aadhaar Memorandum No. (UAM No.) and enrolled on MSME Databank, are eligible to apply.

How to apply:

SC/ST Micro & Small Enterprises shall have to apply either online on NSIC website www.nsicspronline.com or on the prescribed application form in Duplicate and to be submitted to the concerned Zonal/Branch Office of NSIC located nearest to the unit.

Whom to contact:

General Manager (SPRS), NSIC Ltd., New Delhi Ph: 011-26926275 Email: sprs@nsic.co.in

Intended Beneficiaries - SC/ST MSEs and SC/ST Entrepreneurs

Funds allocated (2017-18) -Rs. 60 crore

I. Scheme for Promotion of MSMEs in N.E. Region and Sikkim**Description****Setting up new and modernize existing Mini Technology Centres-**

The Scheme envisage financial assistance to State Governments for setting up new and modernize existing Mini Technology Centers. The quantum of financial assistance is equal to 90% of the cost of machinery/ equipment/buildings, not exceeding Rs. 10.00 crore. Government of India funding would not be admissible towards cost of land.

Development of new and existing Industrial Estates-

Financial assistance for development of new and existing Industrial Estates. 80% of the cost of infrastructure facilities not exceeding Rs. 8.00 crore will be sanctioned for development of new and existing Industrial Estates. The infrastructure facilities will include power distribution system, water, telecommunication, drainage & pollution control facilities, roads, banks, storage and marketing outlets ect.

Capacity Building of Officers-

Capacity Building of officers engaged in promotion and development of MSMEs, by deputing them for various Techno-managerial training programmes in MSME Institutions such as NI-MSME, Hyderabad & MSME Technology Centres The expenditure towards training fee and the boarding/lodging expenses of officers would be borne by Government of India under the scheme and would be paid directly at the training Institutions

Other Activities-

The Scheme funds can also be used for undertaking various activities such as Research Studies, Strengthening of Institutes etc. These can be specially designed Projects formulated by State Governments or other organizations for development and promotion of enterprises in the areas of honey, bamboo, organic products etc. IT modules for ease of doing business for micro and small enterprises working in NER and Sikkim can also be developed. Each such intervention can be upto Rs. 1.00 crore.

Status:

Till 31st, December 2017, under the scheme, Rs.2.50 crore have been sanctioned and released to Government of Tripura, Rs. 1.45 crore have been sanctioned to Government of Assam (to be released after the releasing of Govt. of Assam's share) for technology centre at Tinsukia and released on 2nd installment of Rs. 2.00 crore is in process to the NTTC Dimapur, Nagaland.

Intended beneficiaries - All MSMEs

Fund Allocation (2017-18) - Rs. 5.00 crore (BE)

Activities for the North-East Region

Budgetary outlay reserved for the North-East Region

Pursuant to the Government's Policy of earmarking 10% of the total funds for NER, under the Schemes/Programs of M/o MSME, an outlay of Rs.648.20 crore in BE 2017-18 had been earmarked exclusively for the Region which comprises the states of Assam, Arunachal Pradesh, Manipur, Meghalaya, Mizoram, Nagaland, Sikkim and Tripura.

Details of funds earmarked to ARI Division and funds released by the Ministry for the NER during the last three years and 2017-18 are given in the Table below.

Funds released ARI Division for NER during 2014-15 to 2017-18			
Year	Budget Allocation (RE) for ARI Division	10% Budget Allocation to NER	Expenditure NER
2014-15	1500.00	151.00	101.40
2015-16	1754.18	175.40	163.47
2016-17	1717.55	171.76	143.25
2017-18	2065.48 (BE)	206.55	175.36

Source: Annual Report (2017-2018) Ministry of MSMEs, Government of India.

KVIC in the North-East

In order to ensure effective implementation and monitoring of Khadi and Village Industries (KVI) programs in the NER, Khadi and Village Industries Commission (KVIC) have a Zonal Office at Guwahati and other field offices in NE States. KVI programs are being Implemented in the region through State KVI Boards, registered institutions, cooperative Societies and entrepreneurs.

Village industries which are being set up in these hilly and backward areas include forest based industries, pottery, beekeeping, processing of cereals and pulses, fibre, fruit & vegetable processing industries, soap, activities like carpentry and blacksmithy and also khadi and polyvastra.

KVIC is implementing the following schemes in the North East:

- PMEGP - Special efforts have been made by KVIC to provide employment in NE under PMEGP. In 2016-17 a total number of 11690 projects were assisted by utilizing margin money subsidy of Rs. 141.91 crore. In the current year, 2017-18 (up to 31.12.2017) a total number of 3499 projects were disbursed by banks involving margin money Subsidy of Rs. 57.13 crore.
- AABY - A total of 5065 artisans have been covered under the Aam Admi Bima Yojana of KVIC so far to provide insurance to the khadi artisans/weavers.
- Exhibitions: Transport subsidy is provided by KVIC to the participant institutions in these exhibitions. KVIC also continued reservations of 10 per cent of space in Khadi Gramodyog Bhawan, New Delhi for the products produced by the units located in NER.

PMEGP Performance in North-Eastern States

No. of Persons Benefitted under PMEGP					
States	2013-14	2014-15	2015-16	2016-17	2017-18 (up to 31, Dec, 2017)
Assam	29332	15535	9026	6028	1529
Meghalaya	1386	3680	4824	329	46
Manipur	5277	829	2715	1265	319
Tripura	9074	6333	5355	2297	489
Nagaland	4373	2407	4998	1018	825

Mizoram	5050	6736	9072	425	133
Sikkim	255	54	397	27	16
Arunachal Pr.	6570	2871	104	301	140

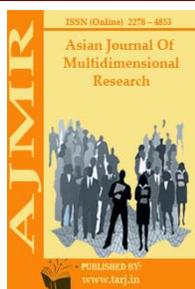
Source: Annual Report (2017-2018) Ministry of MSMEs, Government of India.

CONCLUSION:

India is a developing country, which makes it very important for Government to promote Entrepreneurship more. Government today is providing lot of useful schemes for women as well, but the benefits are far beyond reach due to rural educational exposure. History shows that to become developed nation, country needs to focus on job giving youth rather than job seeking youth. All we need to do today is inculcate a feeling of Entrepreneurship in the youth today.

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AKSHAYA PROJECT AND RURAL DEVELOPMENT WITH SPECIAL REFERENCE TO MAVELIKKARA TALUK, ALAPPUZHA DISTRICT

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ABSTRACT

In every nook and corner of life, people experience many changes. Rural as well as the urban areas of the world as a whole are going through these changes. At this juncture, the role of the skilled people is a very significant one. In order to achieve success in the field of rural development, today's world requires efficient and skilled personnel. Those people who are skilled in the concerned areas can contribute much for the development of the rural life. The state Kerala occupies an important place in relation with rural development. The Government of Kerala has introduced the Akshaya project through its IT Mission. The aim of the project is to bridge the digital divide across the population, especially among the rural areas by addressing the issues of Information and Communication Technology (ICT) access, basic skill sets and employment. The project first launched in the Malappuram district of Kerala, and it was the first district wise e-literacy project in India. The main intention of the project is to make at least one member in each family to be e-literate. Thus, this study takes into account the effectiveness of the Akshaya project in imparting the e-literacy to the rural citizens. The primary source includes data collected through structured questionnaire from 100 respondents chosen randomly from the Mavelikkara Taluk in Alappuzha district. The respondents suggested that technically skilled and trained staffs should be included in the centres to make the project a more successful one.

KEYWORDS: Rural development, Akshaya project, E-literacy.

INTRODUCTION

Rural development is the process of improving the quality of life and economic well-being of people living in rural areas. Rural area is a geographic area that is located outside towns and cities. The development of rural areas is essential for the overall economic development of a country. As most of the population in villages are engaged in agriculture, Information and Communication (ICT) is a helpful tool for them to get information about their village, blocks and districts, natural

resources around them, agricultural practices to be employed, market rates of different commodities, and about government schemes. In order to enhance the growth of rural economy the Government initiated various schemes and programmes. Thus with the objective of imparting digital literacy to the citizens, Government of Kerala launched a project named Akshaya.

AKSHAYA:

Akshaya is an innovative project implemented in the state of Kerala by the Kerala State IT Mission (KSITM). It was a milestone in the history of Kerala IT Mission. DR.A.P.J.Abdul Kalam inaugurated Akshaya, an ambitious endeavour of the state of Kerala, on November 18 2002. The project piloted in the Malappuram district was a successful one. Malappuram is the first e-district in India. Apart from providing e-literacy to the citizens, it brought the government and citizens more closely through the integration of ICT and government services. The government computerised all its services and made it to the citizens in their respective local language through the Akshaya centres. The gender development projects and other skill development welfare schemes like Akshaya Jyoti, Akshaya Jwala, Ooril oru divas am etc have helped empower women through intensive training programs on technology, leadership quality and entrepreneurship development. All these contributed to the development of rural areas. The project has started in the Alappuzha district on June 1 2007. Presently there are 223 Akshaya centres in the district.

Akshaya project have implemented in two phases: E-literacy Phase and Product Launch Phase. In the first phase, the programme imparts basic keyboard and mouse skills in 15 hours of training. In addition, it introduced windows and word processing training to the trainees. Akshaya centres were located within 2 to 3 kms distance from every household. The project works on public private participation model. Entrepreneurs from the locality with service orientation had selected for running the centres. The local bodies funded the e-literacy initiative. In the second phase of the project, the state created the wireless infrastructure, the Akshaya entrepreneurs met the part of the capital cost, and they have to pay a monthly rent of rs.1000 for using the infrastructure.

The entire project is implementing through three-tier Panchayath Raj Institutions. District Panchayath is the overall coordinator. Committees were form at state, district, block Panchayath, municipality and ward levels for the implementation of the project.

REVIEW OF LITERATURE

The studies conducted by various persons and their valuable findings and suggestions are included below:

K.Ramamritham et al.. (2007), 'Akshaya: An Exploratory Study'- found that 86% of the interviewed households are aware about the courses of the Akshaya, and have done the basic course offered in the centre. Around 14% of the people have completed the advanced courses. It helped them in getting jobs in dtp centres and related areas.

In a study conducted by a government agency (2015)'Role of Akshaya in Rural Development in Malappuram district'- concluded that the Akshaya project has uplifted the rural economy in terms of employment, education and the life quality. It had contributed to the women empowerment and had provided jobs to educated youths in that area.

Misha Madhavan M et al. (2017), 'Akshaya- An ICT Project to bridge the digital divide in Kerala'- in their study they found that Akshaya is acting as an instrument in rural empowerment and economic development. It helped in creating massive growth in economy by contributing to

national income through employment generation.

P S Arunkumar et al. (2015), in the study titled 'The Role of Akshaya and FRIENDS in rural areas' states that the opening of Akshaya centres has brought an opportunity to the citizens to become a part of the current knowledge revolution.

Safeena Rahmath et al. (2016), the study analysed that e-literacy initiatives in the state seem to have positive results. The support from the government, service providing institutions and literate citizens lead to the success of the projects.

STATEMENT OF THE PROBLEM

Rural development is an inevitable one in a country like India, where the majority of the people lives in rural areas. Therefore, it is necessary to uplift the quality of rural life in terms of literacy, health and sanitation, female empowerment, infrastructure etc. Among the rural India, the rural areas of Kerala are far better due to the good literacy rates, good public health and other infrastructural developments. In a technology-centered world, it is necessary to bridge the gap between the digitally privileged and underprivileged community of rural India. In order to bridge the gap between those who have access to ICT and those who do not have such access, Government of Kerala introduced a project named Akshaya. The project particularly focused in rural areas of the State. This study is an attempt to analyse the effectiveness of the Akshaya project in rural areas, with special reference to Mavelikkara Taluk in Alappuzha district.

OBJECTIVES OF THE STUDY

- To analyse the effectiveness of the Akshaya project.
- To analyse the role of Akshaya in rural areas.
- To know the public awareness about Akshaya project.

SIGNIFICANCE OF THE STUDY

Kerala is one of the most advanced states in India. It is one of the fastest developing states as far as social welfare, life standard and life quality is concerned. The application of technology in any society will change its citizen's attitude and perception towards life. The Akshaya project had hailed as a high profile project of Kerala IT Mission to introduce computers even to the lowest stratum of the society. Thus, the study of the effectiveness of the Akshaya project and how it is contributing to bridging the digital divide, and uplifting the rural economy, has its relevance now, particularly when the policy makers all over the world are considering technology as the instrument for accelerating the economic development.

SCOPE OF THE STUDY

The purpose of the study is to analyse the performance and effectiveness of the Akshaya project.

METHODOLOGY

Research methodology is a way to solve the research problem. The data had collected from both primary and secondary sources. Primary source include data collected from 100 respondents in Mavelikkara Taluk through a structured questionnaire. The secondary data collected from the Akshaya websites, journals, Wikipedia, other websites.

SAMPLING TECHNIQUE

Convenient random sampling is used in this study. Using these method 100 respondents has selected from the Taluk.

PERIOD OF STUDY

The study had conducted during July 2017 to October 2017.

LIMITATIONS OF THE STUDY

The study had conducted over a short period.

The study was limited to 100 people; this is very small when compared with the total population of the Taluk.

ANALYSIS AND INTERPRETATION**TABLE 1 AGE WISE CLASSIFICATION**

Sl. No.	Age Group	No. of Respondents	Percentage (%)
1	Below 30	16	16
2	30-39	12	12
3	40-49	28	28
4	50-59	18	18
5	60 & Above	26	26
	TOTAL	100	100

TABLE 2 GENDER WISE CLASSIFICATION

Sl. No.	Gender	No. of Respondents	Percentage (%)
1	Male	42	42
2	Female	58	58
	Total	100	100

TABLE 3 EDUCATIONAL QUALIFICATION OF THE RESPONDENTS

Sl. No.	Qualification	No. of Respondents	Percentage (%)
1	SSLC	32	32
2	HSE	4	4
3	Degree	50	50
4	PG & Above	14	14
	Total	100	100

TABLE 4 AWARENESS OF THE AKSHAYA PROJECT

Sl. No.	Aware about the project	No. of Respondents	Percentage (%)
1	Yes	88	88
2	No	12	12
	Total	100	100

TABLE 5 E-LITERACY STATUS OF THE RESPONDENTS

Sl. No.	E-literate	No. Of Respondents	Percentage (%)
1	Yes	40	40
2	No	60	60
	Total	100	100

TABLE 6 E-LITERACY COURSES AVAILED FROM AKSHAYA

Sl. No.	Courses	No. of Respondents	Percentage (%)
1	Basic	12	12
2	Advanced	0	0

TABLE 7 SERVICES AVAILED FROM AKSHAYA

Sl. No.	Service Aailed	No. of Respondents	Percentage (%)
1	Yes	100	100
2	No	0	0
	Total	100	100

FINDINGS

The major findings of the study are as follows:

The majority of the respondents who took part in the study belong to the age group of 40 -49 and table 2 shows more participation of women in the study.

It had found that all the respondents are literate. Around 50% of them are degree holders, whereas 32% have SSLC qualification and 14% have Post graduation and above. It shows that the literacy rate is very high in the area. The average rate of literacy of the Taluk is 86%, which is much higher than the national average i.e. 59.5%.

Table 4 depicts that 88% of the respondents are aware about the Akshaya project launched by the government for the betterment of the society. This indicates that the promotional activities done by the different departments and agencies are highly successful. The role of local bodies in popularizing the Akshaya project is highly appreciable.

The percentage of the respondents who has the ability to perform the task effectively in a digital environment is low. Majority of the rural people are e-illiterate and female population constitute

more in it. The study found that 66% of the respondents do not have computer/laptops at their home. Only 12% of the respondents have attended the basic courses of the Akshaya Kendra. Thus, the remaining 28% of the e-literates have acquired the skill through other ways.

SUGGESTION

Based on the present study, the following suggestions have made to improve the services of the Akshaya project. Respondents are of the opinion that the skilled and trained staffs should be included in the centres. In most of the areas, the e-literacy classes are not providing because of the lack of skilled staffs. Even though everyone is aware of the Akshaya project, the e-literacy courses are not that much popularize. Hence, the authorities should take suitable steps to popularize such courses.

CONCLUSION

Akshaya took a natural transition, necessitated by the society. As stated in the objectives, this project had aimed at studying the role of Akshaya in rural areas. It has changed the lives of many people. It contributed a good solution to the problem of unemployment. Thus, the implementation of the project through PPP model has helped in promoting entrepreneurship development and in providing self-employment to hundreds of educated youths in rural area. The project opened up vast opportunities for women participation at various levels as entrepreneurs, master trainers, trainees etc. However, the project is not successful in imparting digital literacy to the rural population in Mavelikkara Taluk. Thus, the government should take initiatives for imparting digital literacy to the lowest stratum of the society. Apart from this if, the suggestions mentioned above has taken positively, then it would create a good environment for the public and the project will become more successful in the history of the Kerala.

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A STUDY ON ESI SCHEME IN TAMILNADU

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ABSTRACT

Employees' State Insurance is a self-financing social security and health insurance scheme for Indian workers. The Employees' State Insurance Scheme is an integrated measure of Social Insurance embodied in the Employees' State Insurance Act and it is designed to accomplish the task of protecting 'employees' as defined in the Employees' State Insurance Act, 1948 against the impact of incidences of sickness, maternity, disablement and death due to employment injury and to provide medical care to insured persons and their families. The ESI Scheme applies to factories and other establishments viz. Road Transport, Hotels, Restaurants, Cinemas, Newspaper, Shops, Educational/Medical Institutions wherein 10 or more persons are employed. The present study is to study the background of the ESI Scheme and examine the various benefit schemes offered by the ESI. To examine the various, provide services of ESI.

KEYWORDS: *Employee's State Insurance, ESI Benefits, ESI Services.*

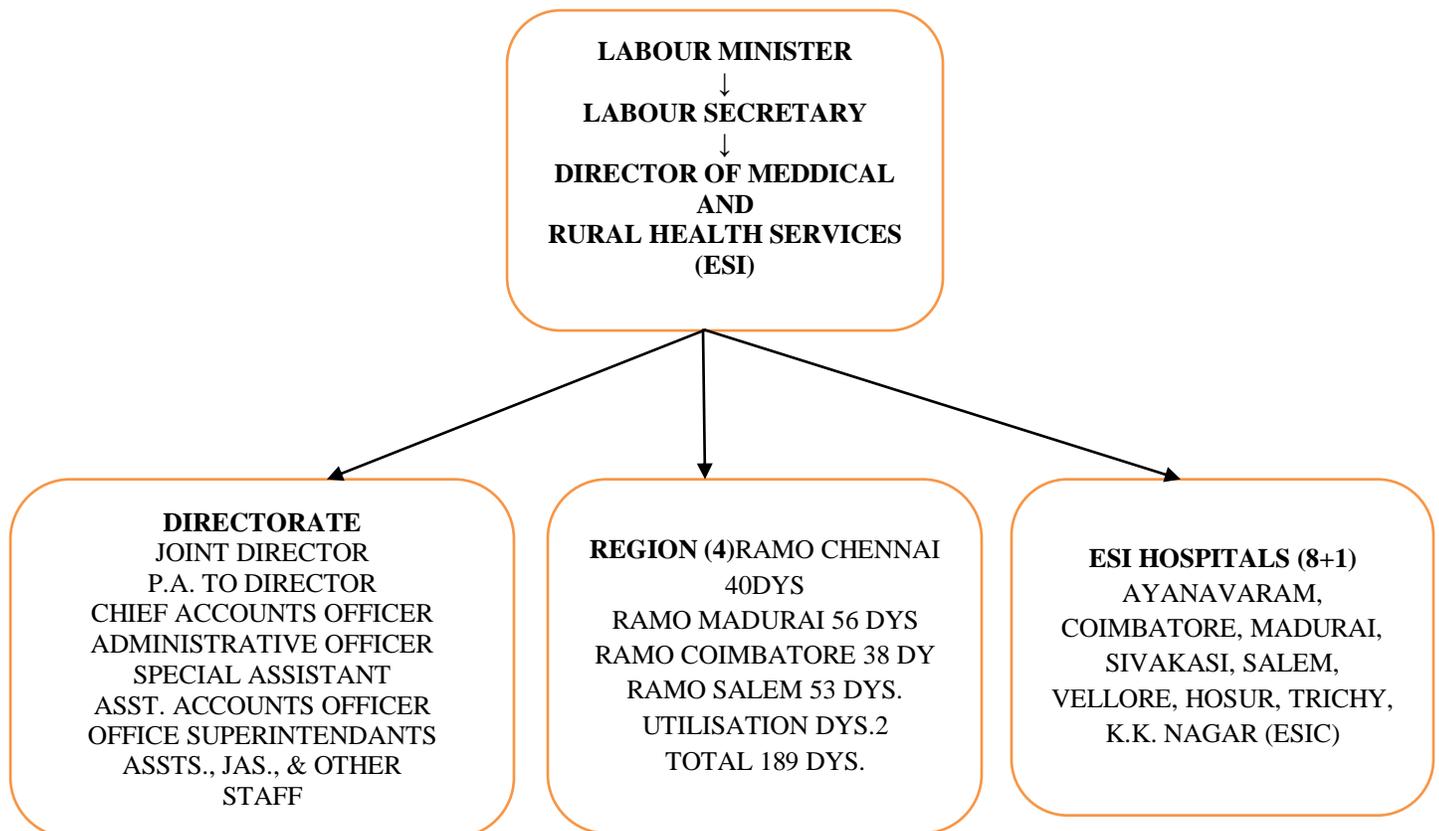
INTRODUCTION EMPLOYEES STATE INSURANCE SCHEME IN TAMILNADU:

The Employees' State Insurance Scheme is a coordinated proportion of Social Insurance epitomized in the Employees' State Insurance Act and it is intended to achieve the assignment of ensuring 'workers' as characterized in the Employees' State Insurance Act, 1948 against the effect of rates of infection, maternity, disablement and demise because of business damage what's more, to give restorative consideration to safeguarded people and their families. The ESI Scheme applies to manufacturing plants and different foundations viz. Street Transport, Hotels, Restaurants, Cinemas, Daily paper, Shops, Educational/Medical Institutions wherein at least 10 people are utilized. In any

case, in a few States edge restrain for inclusion of foundations is still 20. Workers of the previously mentioned classes of plants and foundations, drawing compensation up to `15,000/- multi month, are qualified for government disability cover under the ESI Act. The ESI Scheme is financed by commitments from bosses and representatives. The rate of commitment by boss is 4.75% of the wages payable to representatives. The representatives' commitment is at the rate of 1.75% of the wages payable to a representative. Representatives, acquiring not exactly ` 100/- multi day as day by day compensation, are exempted from instalment of a lot of commitment.

ESI Scheme has been executed in India on 24.2.1952 out of two focuses in our nation to be specific Delhi and Kanpur. In Tamil Nadu ESI Scheme has been executed on 23.1.1995 out of 5 focuses (Ondipudur, Singanallur, Sowripalayam, Upplipalayam, Vellalore) in Coimbatore and after that in Chennai on 20.11.1955 at 14 focuses (Egmore, Kilpauk I and II, Kondithope, Choolai, Saidapet, Sembium, Tondiarpet, Triplicane, Harbor, Perambur I and II, Annasalai, Mylapore). From its commencement, it has been slowly however relentlessly stretched out to new geological regions in this state in a staged way. Presently this plan is being executed nearly in all Districts and rendering restorative offices to the Labour Population (Insured Persons) through 190 ESI Dispensaries and 8+1 ESI Hospitals (8 ESI Hospitals under the control of Government of Tamil Nadu and 1 ESI Hospital working under the control of ESI Corporation, New Delhi) There are four Regions viz. Chennai, Madurai, Coimbatore and Salem and having 42 ESI Dispensaries in Chennai Region, 57 ESI Dispensaries in Madurai Regions, 38 in Coimbatore .District and 53 Dispensaries in Salem Region.

ORGANISATION CHART OF ESI SCHEME IN TAMIL NADU



The objective of ESI Scheme (Tamil Nadu) is to provide Medical Care Services from 'womb to tomb'. The entire gamut of preventive, promotive curative and rehabilitative services is being provided through the vast and wide network of ESI Medical Institutions (i.e.) ESI Dispensaries and Hospitals).

Mission and Vision:

To provide standard medical care to the working population (the Insured Persons) and their family at the time of sickness or employment injury and to sustain the wage loss during the time of sickness or employment injury.

To increase the industrial productivity and thereby reach the goal of (National) growth rate by keeping the work force in hale and healthy condition at all time.

Objective:

- ❖ To study the background of the ESI Scheme.
- ❖ To examine the various benefit schemes offered by the ESI.
- ❖ To examine the various, provide services of ESI.

METHODOLOGY:

The study based on the secondary date. It collected from employee state insurance corporation material. employee state employee state insurance corporation website. And various books, newspapers, articles.

Benefits and Services of ESI Scheme:**SICKNESS BENEFIT:****(a) Sickness Benefit**

Qualification: Payment of commitment for 78 days in comparing Contribution Period. Length and size of advantages: Up to 91 days in two sequential Benefit Periods. Rate: 70% of the normal every day compensation.

(b) Enhanced Sickness Benefit (For Vasectomy/Tubectomy)

Qualification: Payment of commitment for 78 days in comparing Contribution Period. Length and size of advantages: 14 days for Tubectomy and 7 days for Vasectomy, extendable on restorative guidance. Rate: 100% of the normal every day compensation.

(c) Extended Sickness Benefit

Qualification: For 34 indicated long haul maladies, ceaseless insurable work for two a long time with least 156 days' commitment in four back to back Contribution Periods. Span and size of advantages: 124 days amid a time of two years. This might be broadened up to two years on therapeutic exhortation. Rate: 80% of the normal day by day compensation.

DISABLEMENT BENEFIT**(a) Temporary Disablement Benefit**

Qualification: From the very beginning of entering insurable work for disablement due to work damage. Length and size of advantages: As long as transitory disablement keeps going. Rate: 90% of the normal every day compensation approx.

(b) Permanent Disablement Benefit

Qualification: From the very first moment of entering insurable work for disablement due to business damage. Span and size of advantages: For entire life. Rate: For perpetual aggregate disablement - 90% of the normal day by day compensation. For changeless incomplete disablement - Proportionate to the loss of procuring limit as dictated by restorative board.

DEPENDANTS BENEFIT

Qualification: From the very beginning of entering insurable work if there should be an occurrence of death due to work damage. Length and size of advantages: For life to the dowager or until her re-marriage. To dependant youngsters till the age of 25 years. To dependant guardians and so on subject to conditions. Rate: 90% of the normal day by day compensation shareable in settled extent among all dependants.

MATERNITY BENEFIT

Qualification: Payment of commitment of 70 days in two going before Contribution Periods. Term and size of advantages: Up to 12 weeks in the event of repression. Up to about a month and a half if there should be an occurrence of unsuccessfullabour. Extendable by 1 Month on therapeutic exhortation in the event of Sickness emerging out of Pregnancy, Confinement, Miscarriage. Rate: Average daily wages 100%

MADICAL BENEFIT

Qualification: 'Sensible medicinal consideration' for self and family from the very first moment of entering insurable work. Term and size of advantages: Reasonable restorative consideration till he/she stays in insurable work. Health advantage under the ESI Scheme has now been stretched out to the dowager/companions of expired/resigned/superannuated Insured Persons and also to the dowager/mates of Insured People who stops to be in an insurable work by virtue of Permanent Disablement, and furthermore to dowagers of Insured Persons who are in receipt of Dependants' Benefit.

OTHER BENEFIT**(a) Confinement Expenses**

Qualification: An Insured Woman or an I.P. in regard of his better half is qualified if containment happens at a place where essential restorative offices under ESI Scheme are not accessible. Span and size of advantages: Up to two imprisonments as it were. Rate: ` 5000/ - per case.

(b) Funeral Expenses

Qualification: From the very first moment of entering insurable business. Span and size of advantages: For settling costs on the burial service of an Insured Person. Rate: Actual costs subject to a most extreme of ` 10000/ -.

(c) Vocational Training

Qualification: if there should be an occurrence of physical disablement because of business damage. Term and size of advantages: As long as professional preparing keeps going. Rate: Actual expense charged or ` 123/ - multi day, whichever is higher.

(d) Physical Rehabilitation

Qualification: if there should be an occurrence of physical disablement because of business damage. Span and size of advantages: As long as a man is conceded in a fake appendage focus. Rate: 100% of the normal day by day compensation.

(e) Unemployment Allowance - Rajiv Gandhi Shramik Kalyan Yojana (RGSKY)

Qualification: if there should arise an occurrence of automatically loss of work because of conclusion of manufacturing plant, conservation or on the other hand lasting shortcoming due to non-work damage and the commitment in regard of him have been paid/payable for at least three years before the loss of work. Length and size of advantages: Maximum a year amid life time. Rate: half of the normal every day compensation.

(f) Skill Up gradation Training under RGSKY

Qualification: in the event of automatically loss of work because of conclusion of production line, conservation or perpetual deficiency due to non-work damage and the commitment in regard of him have been paid/payable for at least three years preceding the loss of work. Length and size of advantages: For a term of greatest a half year.

LIST OF SERVICES:

a) The Insured Persons (employees covered under ESI Scheme) and their family members are entitled to avail the following treatment facilities in ESI Dispensary/Hospitals/Diagnostic Centre and in recognized medical Institutions:

- i. Outpatient treatment
- ii. Domicilliary treatment
- iii. Specialists consultation
- iv. In patient treatment (Hospitalisation)
- v. Free supply of drugs, dressings, artificial limbs, aids and appliances
- vi. Imaging and Laboratory services
- vii. Integrated family welfare, immunization and maternity and child Health Programme and other services like prevention of Blindness, anti-leprosy treatment, treatment for T.B. and cancer patients.

b) Maternal and Child Health Care Services Maternal and Child Health Care Services are the most essential of the considerable number of administrations given under the plan. The administrations gave are Antinatal registration and check-up, regulating immunization against lockjaw, Hebatitis B, Anti Rabis infusion, Anti Snake chomp and so forth. Iron and Folic corrosive tablets, tonics and so on are being issued to pregnant ladies, nursing ladies what's more, vitamin A tablets/drops to preschool kids.

c) Super Specialty treatment for Cancer, Kidney transplantation, Cardiac bye-pass surgery and bone marrow transplantation are being given to ESI beneficiaries.

d) Treatment for occupational diseases: -Unique consideration is given on the medicinal services of representatives working in Textile Industries colour and substance businesses, bond and Asbestos enterprises. A 50 had relations with word related infections focus is made accessible at the ESI Hospital, K.K. Nagar, and Chennai-78.

e) Special attention on creating awareness about AIDS and HIV.

CONCLUSION:

It tends to be presumed that Employee state Insurance plans are gainful to workers and they have a positive effect on the workers. It likewise gives government disability to the lives of Employees. The Government has made a proper and attractive stride towards the welfare of the workers yet it ought to likewise take important strides to stretch out the advantages to all private part representatives.

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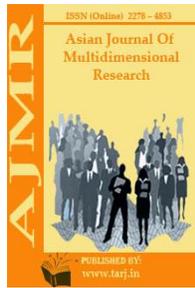
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SKILL DEVELOPMENT INITIATIVES IN INDIA

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ABSTRACT

A growing economy such as India requires a large pool of skilled workers. While India's population growth rate had declined over the last two decades, the labour force is projected to grow by close to 2 per cent; adding over 7 million per year for the next few years. Also, while the labour force is moving away from the traditional sector of agriculture, it still employs the highest percentage of the total labour force. As the workers migrate from the rural and predominantly agricultural sector to other urban sectors, India realizes that it has the need for a well thought out and executed strategy to provide a new set of skills through vocational training in order to effectively absorb this additional workforce and sustain economic growth. The National Policy on Skill Development was approved by the Indian cabinet in February 2009 with the objective of creating a workforce that has improved skills, knowledge and internationally recognized qualifications that can result in gaining access to decent employment and enhancing India's competitiveness in the global labour market. The National Skill Development Corporation (NSDC) tasked with imparting skills to 150 million people out of 500 million overall by 2022, has identified some of the newer areas of proficiency. This paper is an attempt to throw light on various skill development initiatives and measures in India.

KEYWORDS: *Skill development, Initiatives, Measures, NSDC*

INTRODUCTION

Skill development is one of the priority agendas of the government for the 12th Five Year Plan. The government plans to set up sector skill councils (SSCs) to complement the existing vocational education system for the industry in meeting the entire value chain's requirements of appropriately trained manpower in quantity and quality across all levels on a sustained and evolving basis. SSCs are national partnership organizations that bring together all stakeholders – industry, labour and the academia. The SSC will operate as an autonomous body. It could be registered as a Sec 25 Co or Public Limited Co. Funding is initially done by the government. As it grows, the SSCs become self-funded, for-profit organizations. The Planning Commission had made an allocation of Rs 22.1 billion (at 2006-07 prices) for the plan schemes of the Ministry of Labour & Employment during

the 11th Five Year Plan (2007-12). National Skill Development Council has been established with a central government commitment of Rs 10 billion and Rs 150 billion is envisaged to be generated from other governments, public sector entities, and private sector players, bilateral and multilateral sources. The government has, however, further increased the allocation of funds in the Union Budget 2012-13 by Rs 10 billion, taking the total corpus to Rs 25 billion.

The National Policy on Skill Development was approved by the Indian cabinet in February 2009 with the objective of creating a workforce that has improved skills, knowledge and internationally recognized qualifications that can result in gaining access to decent employment and enhancing India's competitiveness in the global labour market. The policy focuses on the following:

- Demand driven system guided by labour market signals in order to reduce skills mismatch
- Expansion of outreach using established as well as innovative approaches
- National Vocational Qualifications Framework, which will include opportunities for horizontal and vertical mobility between general and technical education, recognition and certification of competencies irrespective of mode of learning
- System to deliver competencies in line with nationally and internationally recognized standards
- Emerging occupations, pre-employment training and life-long learning
- Adequate participation of women, disabled persons and disadvantaged groups including economically backward classes and minorities, and enhancing their access to training; improving employability and increasing employment opportunities
- Stress on research, planning and monitoring
- Involvement of social partners with responsibility for managing and financing shared with all stakeholders and greater space for public-private partnerships (P-P-P)
- Promoting excellence and use of modern training technologies
- Skill up-gradation of trainers, quality assurance and improvement of status

The policy covers the following areas of skill development:

- Institution-based including ITIs, ITCs, vocational schools, technical schools, polytechnics and professional colleges
- Learning initiatives of different ministries and departments
- Formal and informal apprenticeships and other types of training by enterprises
- Training for self-employment or entrepreneurial development
- Adult learning and retraining of retired or retiring employees
- Informal training programs, including those by civil society organizations
- E-learning, web-based learning and distance learning

National Skill Development Corporation

The National Skill Development Corporation India (NSDC) was setup as a one of its kind, Public Private Partnership Company with the primary mandate of catalysing the skills landscape in India. NSDC is a unique model created with a well thought through underlying philosophy based on the following pillars:

- 1. Create:** Proactively catalyse creation of large, quality vocational training institutions.
- 2. Fund:** Reduce risk by providing patient capital. Including grants and equity.
- 3. Enable:** the creation and sustainability of support systems required for skill development. This includes the Industry led Sector Skill Councils.

The main objectives of the NSDC are to:

- Upgrade skills to international standards through significant industry involvement and develop necessary frameworks for standards, curriculum and quality assurance
- Enhance, support and coordinate private sector initiatives for skill development through appropriate Public-Private Partnership (PPP) models; strive for significant operational and financial involvement from the private sector
- Play the role of a "market-maker" by bringing financing, particularly in sectors where market mechanisms are ineffective or missing
- Prioritize initiatives that can have a multiplier or catalytic effect as opposed to one-off impact.

Potential Sectors for Skilling

The government has identified 20 high-growth sectors and services that have the ability to provide expanded employment in the coming years; of which 10 are in manufacturing and an equal number are in services. The most prominent sectors are manufacturing, textiles, construction, automotive and healthcare. It is necessary to develop proper skill training mechanisms, as the skill sets required in manufacturing and services sectors differ significantly from those required in the agriculture sector– the existing majority employer. Construction industry, auto sector, textile, retail, transport, healthcare and the unorganized sector in general, are few of the highest employment generating sectors. Year-on-year growth in employment, however, is high in organized retail, healthcare, IT, electronics and media & entertainment.

Pradhan MantriKaushalVikasYojana (PMKVY)

Pradhan MantriKaushalVikasYojana (PMKVY) is the flagship scheme of the Ministry of Skill Development & Entrepreneurship (MSDE). The objective of this Skill Certification Scheme is to enable a large number of Indian youth to take up industry-relevant skill training that will help them in securing a better livelihood. Individuals with prior learning experience or skills will also be assessed and certified under Recognition of Prior Learning (RPL). Under this Scheme, Training and Assessment fees are completely paid by the Government.

Key Components of the Scheme:

1. Short Term Training

The Short Term Training imparted at PMKVY Training Centres (TCs) is expected to benefit candidates of Indian nationality who are either school/college dropouts or unemployed. Apart from providing training according to the National Skills Qualification Framework (NSQF), TCs shall also impart training in Soft Skills, Entrepreneurship, Financial and Digital Literacy. Duration of the training varies per job role, ranging between 150 and 300 hours. Upon successful completion of their assessment, candidates shall be provided placement assistance by Training Partners (TPs). Under PMKVY, the entire training and assessment fees are paid by the Government. Payouts shall be provided to the TPs in alignment with the Common Norms. Trainings imparted under the Short Term Training component of the Scheme shall be NSQF Level 5 and below.

2. Recognition of Prior Learning

Individuals with prior learning experience or skills shall be assessed and certified under the Recognition of Prior Learning (RPL) component of the Scheme. RPL aims to align the

competencies of the unregulated workforce of the country to the NSQF. Project Implementing Agencies (PIAs), such as Sector Skill Councils (SSCs) or any other agencies designated by MSDE/NSDC, shall be incentivized to implement RPL projects in any of the three Project Types (RPL Camps, RPL at Employers Premises and RPL centres). To address knowledge gaps, PIAs may offer Bridge Courses to RPL candidates.

3. Special Projects

The Special Projects component of PMKVY envisages the creation of a platform that will facilitate trainings in special areas and/or premises of Government bodies, Corporates or Industry bodies, and trainings in special job roles not defined under the available Qualification Packs (QPs)/National Occupational Standards (NOSs). Special Projects are projects that require some deviation from the terms and conditions of Short Term Training under PMKVY for any stakeholder. A proposing stakeholder can be either Government Institutions of Central and State Government(s)/Autonomous Body/Statutory Body or any other equivalent body or corporates who desire to provide training to candidates.

4. Kaushal and RozgarMela

Social and community mobilisation is extremely critical for the success of PMKVY. Active participation of the community ensures transparency and accountability, and helps in leveraging the cumulative knowledge of the community for better functioning. In line with this, PMKVY assigns special importance to the involvement of the target beneficiaries through a defined mobilisation process. TPs shall conduct Kaushal and RozgarMelas every six months with press/media coverage; they are also required to participate actively in National Career Service Melas and on-ground activities.

5. Placement Guidelines

PMKVY envisages to link the aptitude, aspiration, and knowledge of the skilled workforce it creates with employment opportunities and demands in the market. Every effort thereby needs to be made by the PMKVY TCs to provide placement opportunities to candidates, trained and certified under the Scheme. TPs shall also provide support to entrepreneurship development.

6. Monitoring Guidelines

To ensure that high standards of quality are maintained by PMKVY TCs, NSDC and empaneled Inspection Agencies shall use various methodologies, such as self-audit reporting, call validations, surprise visits, and monitoring through the Skills Development Management System (SDMS). These methodologies shall be enhanced with the engagement of latest technologies.

The scheme will be implemented through the National Skill Development Corporation (NSDC).

TABLE 1: SKILL DEVELOPMENT AND TRAINING PROGRAMMES

Sl. No	Ministry/ Department	Schemes/Programmes/ Institutions having provision for vocational education and training programme	Target group	Duration of training (long- term / short- term)
1	Agriculture	Training in agricultural extension (21 training centres), training in use of agricultural implements & machinery, soil conservation training centre, LFQC&TI, NPPTI, cooperative education and training	Persons engaged in agricultural institutions and support services, members of cooperatives and Farmers. Under KVK, 550/589 districts are covered	Short term courses
		Under the university stream, various under-graduate, post-graduate and PhD courses are offered (DARE)	Students with qualifications as usual under university stream of education	UG courses – 4 years, PG courses – 2 years and PhD as usual

		There is one central agricultural university, thirty-one state agricultural universities (SAUs) and four national institutes of Indian Council of Agricultural Research having the status of deemed university	Students with qualifications as usual	As usual
		ICAR also arranges need-based training programmes in any of state agricultural universities or ICAR institutes in new and emerging areas	Individual scientists or groups of scientists	One week to three months (or longer duration, as fixed)
		CIFNET – regular courses and special training courses	10 th standard students	6-18 months
		CIFNET – refresher courses	Lecturers/in-service	4 weeks
		Grants were provided to NGOs for setting up of 326 food processing & training centres (FPTCs) during 1992-93 to 2000-01	Persons living in rural areas with preference being given to women, SC, ST and other weaker sections of society	

2	Food processing industries	Institutions like Central Food Technology Research Institute, Paddy Processing Research Centre, PHTC, Council of Entrepreneurial Development Programme (EDP) are also running training courses	Mainly persons in food processing industry	Short term
		Person power development in rural areas (FBTC Scheme)	Open	Short term
		Entrepreneurship development programme	Open	Short term
		Programmes for development of human resources in food processing, testing, training, quality management etc.	Candidates aspiring to be managers, technician/ technologists and entrepreneurs	AICTE approved diploma/degree courses durations as usual (long- term)
3	Health & family welfare	Basic training of multi-purpose health worker (female & male) * 478 ANM/ MPW(F) training centres * 28 HFWTC & 30 basic MPWA(M) schools	Educated youth with minimum 10 th pass -	12 to 18 months

		Promotional training of female health assistant in 42 training centres. Training is also provided by Safdarjung Hospital, St. John Ambulance, NTCP, NPCB, NMHP, NACP, INC, CBHI, CLTRI, PWTRC, ECH etc.	Persons working in health & family welfare programme	Short term
4	Heavy industries & public enterprises	Counselling, retraining and redeployment of rationalised workers of CPSEs (Formerly NRF)	Workers who opt for voluntary retirement, rendered surplus or retrenched from CPSEs	Short term courses
		Vocationalisation of secondary education (6800 schools covered)	Student having passed 10 th class	2 years
		Polytechnics (1244) + institutions for diploma in pharmacy (415), hotel management (63), architecture (25)	10 th pass	3 years diploma

5	Human Resource Development	Community Polytechnic Scheme (675 CPs)	Poorer sections of society in both rural and urban areas	(3 to 6 months)
		Jan ShikshanSansthan (157 vocational training centres run by NGOs offering more than 250 courses)	Disadvantaged groups of adults. Priority is given to adult neo- literate/ semi-literate, SC and ST, women/girls, oppressed, migrants, slum/ pavement dwellers and working children	Need-based (1- 4 weeks)
		Support for distance education & web-based learning (NPTEL)	Engineering and physical sciences under-graduates/post graduates in the country; all teachers/faculties in science and engineering universities in India	(Designing course material – time-bound project)
		National Institute of Open Schooling - distance vocational education programmes [practical training through accredited vocational institutes (AVIs)]	School leavers with 5 th , 7 th , 8 th and 10 th pass	6 months to 2 years
		Apprenticeship training for student of +2 vocational stream	Students passing out of +2 vocational stream	One year
		National Programme on Earthquake Engineering Education (NPEEE)	Recognised engineering colleges/ polytechnics and schools of architecture having related academic degree or diploma programme	Faculty development through short- term crash programmes and long-term programmes
		DOEACC – ‘O’ level	Students or working persons with 10+2 pass	Flexible duration for passing examination
		CEDTI	It conducts courses in the field of electronics, telecommunications, IT, process control &	Short term courses

			instrumentation	
7	Labour & employment (DGET)	Craftsmen Training Scheme (CTS) (6834 ITI/ITCs)	School leavers with 8 th , 10 th and 12 th pass	Six months to three years
		Apprenticeship Training Scheme (ATS) (23,800 establishments)	School leavers with 8 th , 10 th and 12 th pass or national trade certificate holder	Six months to four years
		Modular Employable Skills (MES)	School drop outs and unorganised sector workers	Short term (60 hrs to 1000 hrs)
		Crafts Instructor Training Scheme (CITS) (6 Institutes)	Instructors of ITIs/ITCs	1 year
		Advanced vocational training scheme and hi-tech training scheme (65 centres)	Industrial workers/ technicians	Short term courses
		Supervisory training (2 institutes)	Supervisors from Industry	Long and short term
		Women training institutes(11 institutes)	Women (school leavers, instructors and others)	Long and short term
		Central staff training and research institute	Training executives and principals	Short term
		Model training institutes and model industrial training institutes	School leavers with 8 th , 10 th and 12 th pass	One to three years
8		Rural development	National Institute of Rural Development (NIRD) conducts about 150 programmes	Practising manager in rural development
	Swarnjayanti Gram Swarozgar Yojana (SGSY)		Focus is on the vulnerable groups among the rural poor. SC/ STs would account for a minimum of 50%, women for 20% and disabled for 3% of the total swarozgar during a year	Need-based short term
	RUDSETIS trains about 1.25 lakh per annum			Short term
	Skill development of BPL @50000 per annum			Short term
9	MSME [Small Industries]	Entrepreneurship Development Programme, Skill Development	* Workers * Educated	Both short term and long

	Development Organisation (SIDO)]	Programme (SDP), Management Development Programme	unemployed youth * Entrepreneurs	term
10	Khadi & Village Industries Commission under Ministry of MSME	51 training centres run 35 types of programmes	Unemployed rural youth, in-job artisans/supervisors working in KVI institutes, prospective entrepreneurs, beneficiaries of different government schemes desirous of undertaking KVI activities	2 months to 12 months
11	Social justice & empowerment	National Institute of Mentally Handicapped, National Institute for the Orthopaedic Handicapped, Institute for Physically Handicapped, National Institute for the Hearing Handicapped, National Handicapped Finance and Development Corporation, National Scheme of Liberation and Rehabilitation of Scavengers and their Dependents, National Scheduled Castes and Scheduled Tribes Finance and Development Corporation, Rehabilitation Council of India	Disadvantaged and marginalized sections of the society viz., SC, minorities, BC, persons with disabilities, aged persons, street children and victims of drug abuse etc.	* Short term training upto six months duration * Orientation programmes upto one week duration
12	Textiles	Decentralised training programme, 24 weavers' service centres, cooperative training, 13 power loom centres, Indian Jute Industries Research Association, Central Wool Development Board, Central Silk Board, training centres for handicrafts, North-eastern Handicrafts and Handlooms Development Corporation	Skill up-gradation of workers in textile industry	* Mainly short term (15 days to 3 months) * Some courses under handicrafts are of 1 year duration
		Apparel Export Promotion Council (AEPC)	Workers in garment Industry	3 months to 1 year
13	Tourism	15 food craft institutes under state governments	10 th pass	6 months – 1 year

14	Tribal affairs	Vocational training centres (VTC) in tribal areas. (100% central assistance is given to state/UT/NGO for setting up VTCs)	Unemployed tribal youth (each person is given training in two trades)	6 months in VTC and 6 months with master craftsmen
15	Urban development & poverty alleviation	Urban self-employment programme under SwarnajayantiShahariRozgarYojana (SJSRY)	Urban unemployed or underemployed poor below poverty line	Short term (2-6 months) subject to minimum 300 hours
16	HUDCO & others in construction sector under Ministry of Urban Development & Planning Commission	640 building centres (HUDCO)	Persons engaged in construction industry	Short term courses
		Construction Industry Development Council (CIDC) & others	Worker & supervisor having qualification of V th to XII th Standard	1 month to 6 months
17	Women & child development	Support to Training & Employment Programme for Women (STEP)	To provide updated skills and new knowledge to poor and asset-less women in traditional sectors	Short term courses
		Swawlamban (previously NORAD)	To train poor women mostly in non-traditional trades	
		Training in home scale preservation of fruits and vegetables,(by Community Food and Nutrition Extension Units (CFNEUs)	Housewives and adolescent girls with a view to promote preservation and consumption of fruits and vegetables, which provide much needed micronutrients, as well as to provide necessary skills, which could be useful for income generation purposes	Two weeks
		Central Social Welfare Board	To train women in marketable trades and also to upgrade their	

		(programmes are organised by voluntary organisations)	skills for getting remunerative employment opportunities	
		Women Empowerment Programme in collaboration with IGNOU (training programme on “Empowering women through SHG”)	To organise women into effective self-help groups	
		Kishori Shakti Yojana	To train and equip adolescent girls to improve home-based and vocational skills	
		Other programmes like UDISHA, Training of Anganwadi workers, NIPCCB, Rashtriya Mahila Kosh etc		Minimum 60 days

Source: National Skill Development Policy

CONCLUSION

As the workers migrate from the rural and predominantly agricultural sector to other urban sectors, India realizes that it has the need for a well thought out and executed strategy to provide a new set of skills through vocational training in order to effectively absorb this additional workforce and sustain economic growth. However, it is necessary to also build a robust infrastructure of trainers and training institutes for the same. Realizing the need for skill development, Government of India has taken several initiatives such as:

- ✓ Setting up institutional capacity: NSDC and Sector Skill Councils
- ✓ Increasing the vocational training institution network
- ✓ Launching various schemes for skill development
- ✓ Identifying potential employment demand industries

The government has identified 20 high-growth sectors and services that have the ability to provide expanded employment in the coming years. Of these, 10 each are in manufacturing and services. Depending on the type of industry, the skill requirements fall in different levels ranging from one to four. In the key sectors identified, Skill level-1 accounts for over 66 per cent of the human resources with skilling requirements. Hence, it is of crucial importance to impart basic entry level training to a large number of work-force in order to make them employable. In addition, state governments and other stakeholders such as industry associations, international organizations, and industry players are also contributing via various types of financial aid, schemes and programmes in order to achieve the skill development objective.

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WOMEN EMPOWERMENT THROUGH SKILL DEVELOPMENT IN INDIA

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ABSTRACT

Investment in young women's economic empowerment and skills development is one of the most urgent and effective means to drive progress on gender equality, poverty eradication, and inclusive economic growth. Making women aware of their rights and developing confidence in them is a central issue. It is essential for them to be skilled in order to be able to serve better in their families at home, professionally as well as personally. Skills and knowledge are the driving forces of economic growth and social development for any country. Skill development in case of women not only creates job opportunities but also empowers them and it boosts their performance by improving the quality of work in which they are involved. Women's are the backbone of any nation, making them skilled and looking forward a better tomorrow is the responsibility of each individual. The study has shown the women tend to have more obstacles in accessing training and skills development due to their Multiple roles and responsibilities and gender bias in and outside the home. Further, the women empowerment through skill development in India and government has also supported for women empowerment and thus the policies adopted to bring their potentialities, women workforce and their contribution to the economic development. The basic need for empowering women required skills and abilities in order to shape up their overall personality and raise their status within the society.

KEYWORDS: Skill Development, Women Empowerment, Economic Empowerment, Social Development, Training.

1. INTRODUCTION :

Skills and knowledge are the engines of economic growth and social development of any country. Countries with higher and better levels of knowledge and skills respond more effectively and promptly to challenges and opportunities of globalisation.

In India most women are uneducated. Vocational Training programme aim to provide skills and confidence to women from economically backward families and help them to achieve economic and social independence. Because of lack of acceptance from the male dominant society, Indian women suffer immensely. Women are responsible for baring children, yet they are malnourished and in poor health. Women are also overworked in the field and complete the all of the domestic work. Female labour force participation is a driver of growth and therefore, participation rates indicate the potential for a country to grow more rapidly. India is a vast country with a population of approximately 130 Crore. However, the relationship between women's engagement in the labour market and broader development outcomes is complex. In India, the women participation was just at 27% compared to China and Brazil where it was between 65-70%. Even in neighbouring Sri Lanka and Bangladesh the figure was higher. In India there is a visible difference in rural and urban, rich and poor, highly educated and lesser educated, forward and backward areas. While resourceful people ,particularly those living in urban areas, have had access to better education and professional skill training, but vast majority of those who live in rural areas and slums are lesser educated and hardly undergo any technical, professional and vocational training. Vast majority of rural people and those living in slums require assistance in adopting appropriate technology for benefitting from investment in science and technology and enhancing their productivity and standard of living. Therefore, an immediate need to evolve a vast network which can help in adoption of appropriate technologies among the rural people and slum dwellers. Sustainable use of technology by such people would involve technology demonstration, repair and maintenance services, counselling and consultancy services and free service camps from time to time under guidance of experts from relatives demanding areas.

2. SKILL DEVELOPMENT FOR WOMEN

Women have shown their ability in community development. Hence, it is important that wmen be a part of skill development. In India, women are now participating in various areas like – education, art and culture, service sector, sports, politics, media, and science and technology and etc., They form a substantial part of the workforce - but the working percentage rate of women in the total labour force is declining. A large number of women are working in the informal sectors. This represents lack of employment opportunities and skills for women workforce. Currently, a majority of the female workforce in India is unskilled. They can be motivated to develop their life skills – that will give them high paying jobs with better livelihood & confidence to earn for their family. It will develop their ability & quality to move ahead and be self-dependent. It is observed, that the concept of training and skill development needs to move beyond imparting technical and managerial skills, with more focus on literacy, numeracy, political & life skills.

3. REVIEW OF LITERATURE

Shailendra kumar (2016) were examined study of women empowerment through skill development and vocational education skills. In this paper author found in rural area 93.7% of women were unskilled and 6.3% were some skilled in urban area 88.8% women were unskilled and 11.2% women were some skilled .Finally the study says women are willing to take up business and

contribute to the nations growth. Their role is being recognized and steps are taken to promote women entrepreneurship.

Bhavana (2015) were analysed challenges of skill development and rural women entrepreneurship .the study found 59.30% rural women are self-employed while ratio of male is only 54.50% ,5.60% rural women are engaged in regular wages while male candidate are 10.00% and casual labour comprise 35.50% of men in rural economy of India .the study says as per the result it makes us clear that interest of rural women is being increased towards the entrepreneurship in India which is positive sign in the path of development of rural women.

Chauhan (2016) were discussed empowering women through skill development in India-A critical study of Reality and Challenges of CDTP Scheme at Govt.polytechnic of women, Chandigarh.The study has found only 2.3% of the total workforce in the country has undergone formal skill training in India .The study finally suggest the young girls are advised to take advantage of the wide variety of schemes of short and long duration which are in operation at the grass root level.

Tauffiqu (2016) were examined the women empowerment through skills development and vocational education. The study says as per census 2011,the total number of female workers in India 149.8 million and female workers in rural and urban areas are 121.8 and 28.0 million respectively the study further revealed according to census 2011 the work participation rate for women is 25.51% as compared to 25.63% in 2011 .this shows the work participation rate of woman has reduced marginally in 2011 .thus the study conclude women should participate in skill development programme in huge numbers and be the part of economic development.

4. OBJECTIVES

- To know the women work participation rate in India
- To understand the Government initiatives for skill development

5) RESEARCH METHODOLOGY

The research done is based on secondary data. Here, the data from various research journals, websites, reports and articles are collected in order to understand the women empowerment through skill development identified. This paper primarily focuses on the role of skill development in women empowerment.

6) SKILL DEVELOPMENT AND WOMEN WORKFORCE IN INDIA

India is blessed with 65% of its youth in the working age group .The 11th five year plan (2007-12) has recognized India´s massive need to skill millions of formal and informal workers in the next ten years. In response, the government developed an ambitious scheme “of increasing the proportion of formal and informal skilled workers in its total workforce from a mere 2% now to 50% by 2022, thus creating a 500 million strong resource pool. Women form a significant proportion of this work force inIndia; however, they are largely concentrated in the informal sector, engaged in vocations characterized by low earning, low productivity, poor working conditions and lack of social protection. The following table presents the current scenario of women workforce in India; one can clearly observe the huge concentration of female workforce in favour of the informal sector.

TABLE 1: FEMALE WORKFORCE IN INDIA. (NOS .IN MILLION)

Female workforce in India	148
Female workforce in informal sector	135
Female workforce in Formal Sector	13
Fresh women Workforce added to Labour	
Market every year in informal Sector	
Fresh women workforce added to labour	3.5
Market in Formal sector	0.2

Source: Dilip Chenoy

Furthermore, Table 2 presents the percentage of skilled women and men in rural and urban areas in terms of marketable skills. Both, women and men, whether urban or rural, are majorly unskilled compared to having some skills. There are higher number of unskilled workers in rural than in urban areas, and more number of women do not have any skills, compared to men with no skills. The table reflects the urgent need that prompted the government to take serious note of this dire situation in training and skill education. Right from the access to and the availability of education and training, to the conduct of training programmes..

TABLE2 PERCENTAGE OF SKILLED WOMEN AND MEN IN RURAL AND URBAN AREAS IN TERMS OF MARKETABLE SKILLS

Skill status	Rural		Urban	
	No skill	89.9	93.7	80.4
Some Skill	10.1	6.3	19.6	11.2
Total	100.0	100.0	100.0	100.0
Sample Size	183464	172835	109067	99283

Source: Amit Mitra.

7) SKILL DEVELOPMENT INITIATIVES BY THE GOVERNMENT OF INDIA

About 20 ministries of the Union Government of India have created infrastructure for skill development in their respective areas. These ministries have either set up their own training centres in specific sectors (examples of such ministries include Ministry of Labour and Employment, Ministry of Agriculture, and Ministry of Health and Family Welfare) or provided subsidised training to specific target populations (examples of such ministries include Ministry of Rural Development, and Ministry of Women and Child Development). According to the Planning Commission, there are 1,896 ITIs (under state governments), 1,244 polytechnics, 669 community polytechnics, 9,583 secondary schools with vocational education and training (VET) stream and 3,218 industrial training centres (ITCs) in the private sector. Besides, Ministries of Rural Development (RD), MSME, Health, Tourism and several others have their own training centres; some of the major government initiatives programmers are given bellow.

❖ PRADHAN MANTRI KAUSHAL VIKAS YOJANA (PMKVY):

PradanMantriKaushalVikas Yojana (PMKVY) is the flagship outcome-based skill training scheme of the new Ministry of Skill Development & Entrepreneurship (MSDE). The objective of this skill certification and reward scheme is to enable and mobilize a large number of Indian youth to take up outcome based skill training and become employable and earn their livelihood. Under the scheme, monetary reward would be provided to trainees who are successfully trained, assessed and certified in skill courses run by affiliated training providers. Each stakeholder under the PMKVY Scheme

has a critical role in mobilizing, motivating, counselling, training, assessment and reward distribution under the scheme. The quality of training provided to each trainee will position them as employment ready for industry-recognized roles. The assessment by an independent third-party assessment agency will provide for standardization of skills and make them industry-ready. NSDC, as the implementing agency of the PMKVY Scheme, is expected to ensure that the spirit and essence of the PMKVY Scheme is maintained at all times. In view of this, this document lays down the detailed Process Manual for stakeholders in the PMKVY Scheme to help in achieving the Scheme outcomes. The Process Manual covers the following areas: affiliation, target allocation, mobilization, training, assessments, marketing promotion, awareness campaign, monetary reward disbursement and with other stakeholders in the PMKVY Scheme (NSDC.2015).

❖ **ENGENDERING SKILL DEVELOPMENT INITIATIVES:**

There is also a target to ensure 33% coverage of women. Of the 1100 modular skills, 231 skills for women have been identified. The target is proposed to be achieved through dovetailing of all the skill development initiatives of the Government.

❖ **Special Focus on skilling and empowering Women**

30% of all the seats are reserved in all Government and Private ITIs for courses for women candidates which includes girls as well.

- 5 new RVTIs for women in skill development have been established during FY 2015-16 and 3 are to be opened in FY 2016-17. 2 RVTIs are being established in Himachal Pradesh (Jhundla, Shimla) and Tripura (Anandanagar, Agartala) to facilitate the requirements in the hilly terrain since August 2015.

- NSDC training partners have trained a total of 1,55,236 women candidates across India, of which 54,456 have been placed as on October 31, 2016.

❖ **THE RASHTRIYA MAHILA KOSH (RMK):**

The Rashtriya Mahila Kosh (RMK) was established in 1993 to provide microcredit in a quasi-formal manner to the poor women for income generating, production, skill development and housing activities in order to make them economically independent. RMK mainly channelizes its support through NGOs, Voluntary agencies, States Women Development Corporations, Cooperative Societies, State Government agencies, Urban Women Co-op Banks etc. to the women SHGs This will enable it to reach out to a larger number of poor, asset less and marginalised women for income generating, production, skill development and housing activities (Ibid, p.80, 2011).

❖ **SUPPORT TO TRAINING AND EMPLOYMENT PROGRAM (STEP):**

The Ministry MWCD implements the Support to Training and Employment Programme for Women (STEP) as a Central Sector Scheme mostly through NGOs. The scheme has been in existence since 1986-87 and aims at sustainable employment and income generation for marginalized and asset less rural and urban women. The key strategies for achieving the goal of livelihood opportunities for women, especially those in SC/ST households and families below poverty line, include training for skill up gradation, facilitating organisation of women into viable cooperative groups, strengthening backward and forward linkages and providing access to credit (Ibid., p.82, 2011).

❖ DEEN DAYAL UPADHYAY KAUSHALYA VIKAS YOJANA (DDU-KVY)

DDU-GKY, the erstwhile Aajeevika Skills, is the skill training and placement program of the Ministry of Rural Development (MoRD) carried out as part of the National Rural Livelihoods Mission (NRLM). The DDU-GKY focuses on providing high quality skill training opportunities through Project Implementing Agencies (PIAs) to rural poor youth, though there is a special focus on women as mentioned below. It has an outcome-based design and the PIAs are required to place a minimum of 75 percent of those who are trained in jobs providing regular monthly wages. Also, there are special programmes for skill development under DDU-GKYH running in Jammu and Kashmir (Himayat), Left Wing Extremism Affected Districts (Roshni) and 10 percent of the programme funds are dedicated to the North-Eastern states.

8) SUGGESTIONS:

There are several suggestions and implications for the overall improvement of the TVET and skill development programme in India, some important are given bellow.

1) Policy level changes

- Gender sensitive policy
- Skill development programmes to be run by one ministry
- Up gradation of the craftsmen training scheme:
- Expansion of Training institutes and provision of basic infrastraction.
- Provisional of vocational training school
- Making the private sector responsible for skill development in the country.

2) Changes at the level of society

- Identifying and making efforts to change basic and nuanced socio-cultural values.

3) Changes at the level of provision of training and skill development.

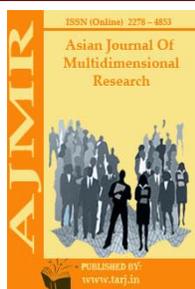
- Gender sensitive training:
- Accessible and affordable training
- High quality training that matches the changing needs of the market.
- Support services training Beyond Training.

4) Monitoring and Evaluation:. A proper monitoring and evaluation system consistent with gender equality perspective would help in informing corrections needed in time and assure quality of training for sustainable skill development.**9) CONCLUSION :**

Without women contribution society cannot develop, empowering women has dual benefits first to the women and to the society. Thus women are the back bone of everything it is seen, that there is a need for developing gender-responsive strategies for skill development for women – who are no less than men. Empowering women socially, economically, educationally, politically and legally is important for socio-economic development and it's our responsibility As more and more India moves towards the 'knowledge economy', it becomes increasingly important for it to focus on the advancement of the skills and these skills has to be relevant to the emerging economic environment. For transforming its demographic dividend, an efficient skill development system is the need of the hour.

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**CULTIVATION OF HIGH YIELDING STRAINS OF OYSTER MUSHROOM
FOR UPLIFTMENT OF RURAL ECONOMY**

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ABSTRACT

Oyster mushroom is one of the important edible mushrooms grown in the world having higher nutritive value and manifold uses. Pleurotus spp show great diversity in their adaptation to the varying agro-climatic conditions. This flexible nature of the genus gives it prime importance, among all other cultivated mushrooms. Productivity of Pleurotus is greatly influenced by temperature and humidity. Six different strains of oyster mushrooms (Pleurotus platypus, Hypsizyugus ulmarius, Pleurotus florida (strain 1,2,3,4)) were evaluated for their morphological and yield attributes throughout the year. Spawn running period, days for first harvest, yield and productivity in terms of biological efficiency (%) have been recorded for individual species and the results compared. Among the strains, P. platypus gave best yield (393.83g/300g dry substrate with biological efficiency of 131.29 percent) followed by H. ulmarius , PF-4,PF-2,PF-1 where as minimum yield was recorded from PF-3 (with yield of 300.83 and biological efficiency of 100.27 percent). It is observed that the P. platypus is suitable for climatic conditions of Tamil Nadu for round the year cultivation. Practicing this mushroom cultivation can promote entrepreneurship skills and doubling the income of rural communities.

KEYWORDS: *Oyster mushroom, Yield, Entrepreneurship skills, rural youth*

INTRODUCTION

Mushroom cultivation is a profitable agri-business having great potential. Mushrooms of *Pleurotus* spp., commonly called as Oyster mushrooms (Jacq.Fr.) Quel.Oyster mushrooms are one of the most popular edible mushrooms belonging to the genus *Pleurotus* and the family Pleurotaceae.They are the second most popular mushrooms after button mushroom all over the world (Adejoye *et al.*,

2006). It grows wild in the forest and is cultivated in the temperate and sub tropical regions of the world (Ayodele and Akpaja, 2007). Many of *Pleurotus* mushrooms are primary decomposers of hardwood trees and are found worldwide. To date approximately 70 species of *Pleurotus* have been recorded and new species are discovered more or less frequently although some of these are considered identical with previously recognized species. A high nutritional values of oyster mushrooms has been reported with protein (25-50%), fat (2-5%), sugars (17-47%), mycocellulose (7-38%) and minerals (potassium, phosphorus, calcium, sodium) of about 8-12%. Among the various cultivated fungi, oyster mushroom has a broad adaptability due to its simple cultivation technique, minimal cultural requirements, increasing adaptability and huge market demand (Deepika and Sharma, 2005). Oyster mushroom cultivation is becoming popular throughout the world because of their ability to grow at a wide range of temperatures and to utilize various lignocelluloses (Baysal *et al.*, 2003).

Mushrooms could become an important addition to farmers looking for a value added product and way to supplement farm income while making use by products or co products from other crops. For successful cultivation, it is important to select high yielding strains. However, the production and yield performance of commercial strains of mushrooms tend to decrease after consecutive sub culturing (Naraian *et al.*, 2011). Therefore, more information about this genus and its species is necessary to identify good strains to ensure continuous yield improvement (Uhart *et al.*, 2008). These can be cultivated and harvested throughout the year (Amin *et al.*, 2007). *Pleurotus* species have extensive enzyme systems capable of utilizing complex organic compounds that occur as agricultural wastes and industrial by-product (Baysal *et al.*, 2003). With this context the objective was framed to evaluate high yielding strains of oyster mushroom newly introduced in Tamil Nadu.

MATERIALS AND METHODS-

The oyster mushrooms strains (*P.platypus*, *H.ulmarius*, PF-1, PF-2, PF-3, PF-4) were collected from Directorate of Mushroom Research, Solan and TNAU Coimbatore. Pure cultured and maintained in potato dextrose agar slants and used for further studies.

Spawn production

The sorghum grains were cleaned manually to remove inert matter, stubble and debris. The cleaned grains were soaked in water for few minutes. Thereafter, the soaked grains were drained and the excess water removed. Grains were partially cooked in water for 20 min. After draining excess water, the grains were mixed with calcium carbonate 3 per cent to prevent adhesion of the grains and to maintain optimum pH for the fungal growth. They were filled in to polypropylene bags (200 gauges, 25 cm long, and 10 cm wide) upto three-fourth volume and plugged with the non-absorbent cotton and the bags were autoclaved at 121°C, 15 psi, for 2 hrs. The bags were inoculated with the pure culture of the fungus and incubated at room temperature (25 ± 3°C).

Bed preparation

The beds for mushroom cultivation were prepared following the polybag method. The paddy straw was cut into small pieces (three to five cm long), soaked in water for 4-5 hrs, excess water was removed and then put into boiling water for 60 minutes. The straw was then air dried in shade and used for preparing the beds in 100 gauge polypropylene bags of 45x30cm size. Two holes of one cm diameter were made in the centre of bags for ventilation. For each bed, 300g dry chopped straw and 100g spawn were used.

Room temperature and RH % data

The beds were kept in cropping room and the temperature and Relative humidity % are recorded by fixing dry and wet bulb thermometer HDC .

Biological Efficiency: Biological efficiency was determined by the following formula

Biological efficiency (BE) = Fresh weight of mushroom (g)/dry weight of substrate used (g) × 100.0

TABLE 1. YIELD AND BIOLOGICAL EFFICIENCY OF NEWLY INTRODUCED STRAINS OF OYSTER MUSHROOM

Strain	DFSR	DFPF	DFFF	No. of sporophore harvested	Av. weight (g)/ sporophore	Av. yield(g)/6 beds (1.8kg of paddy straw)	Av. Yield(g/300g of dry paddy straw)	BE%
<i>P.platypus</i>	5.3	8.6	10.4	26.8	14.7	2363	393.8	131.27
<i>H.ulmarius</i>	10.8	20.1	22.3	22.7	16.4	2242	372.8	124.55
PF-1	7.8	12.6	14.6	19.5	15.6	1829	304.8	101.61
PF-2	9.4	16.5	18.6	17.7	18.0	1912	318.6	106.22
PF-3	12.1	21.8	24.1	15.7	19.1	1805	300.8	100.27
PF-4	9.3	15.4	17.2	17.4	18.3	1921	320.1	106.72

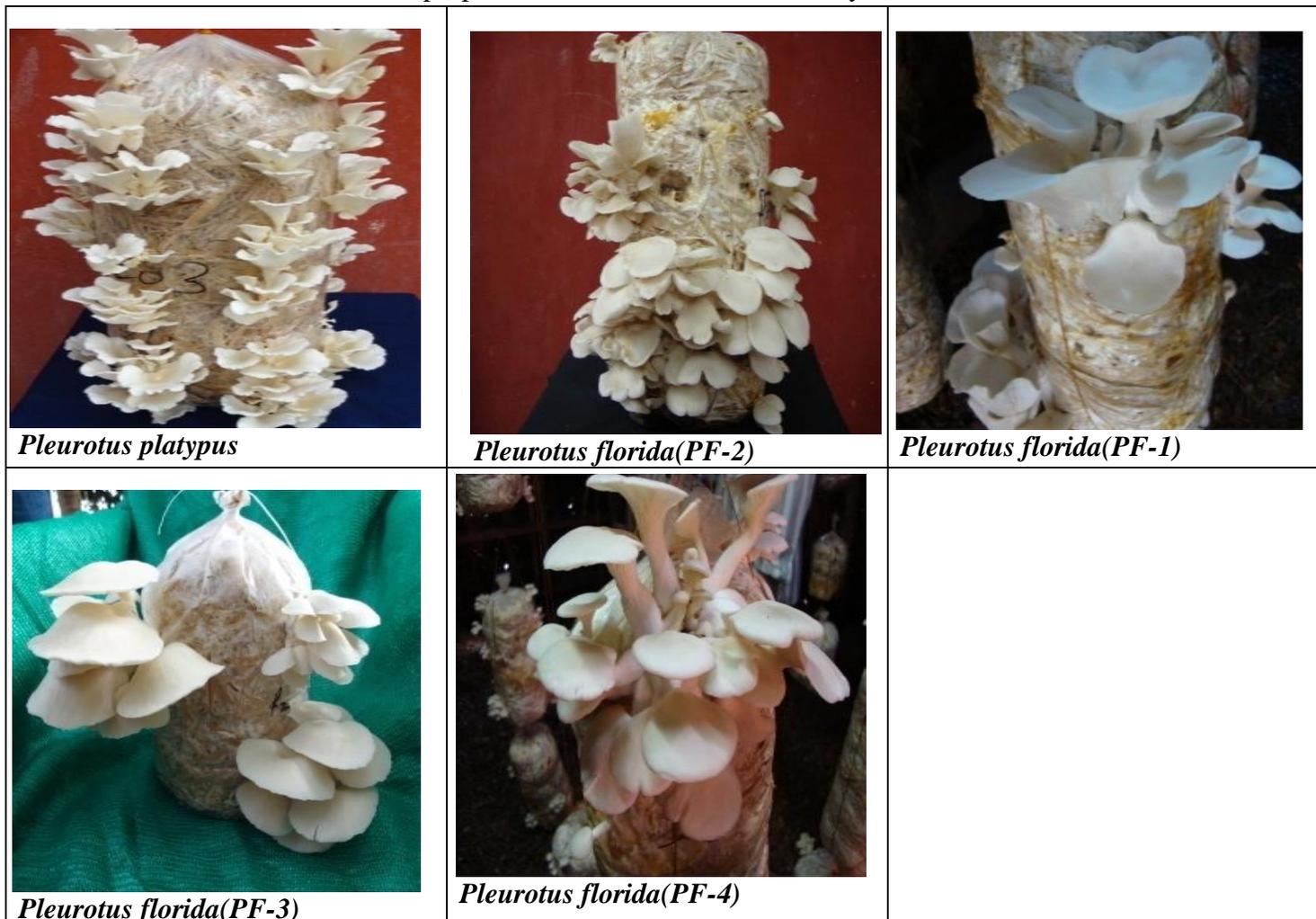
TABLE 2. YIELD AND BIOLOGICAL EFFICIENCY OF NEWLY INTRODUCED STRAINS OF OYSTER MUSHROOM

Strain	DFSR	DFPF	DFFF	No. of sporophore harvested	Av. weight (g)/ sporophore	Av. yield(g)/6 beds (1.8kg of paddy straw)	Av. Yield(g/300g of dry paddy straw)	BE%
<i>P.platypus</i>	6.8	9.4	11.3	26.0	15.0	2338	389.6	129.89
<i>H.ulmarius</i>	11.2	19.3	21.1	20.3	17.2	2098	349.6	116.56
PF-1	7.3	12.2	14.2	20.0	14.8	1775	295.8	98.61
PF-2	9.2	16.2	18.7	19.3	17.6	2040	340.0	113.33
PF-3	12.1	21.3	23.5	16.3	18.4	1809	301.5	100.50
PF-4	9.3	16.4	18.2	17.8	16.8	1804	300.6	100.22

TABLE 3.MORPHOLOGICAL CHARACTERS OF NEWLY INTRODUCED STRAINS OF OYSTER MUSHROOM

Strain	Pileus Size(cm) Length Breadth		Pileus Color	Stipe Length(cm)	Stipe Thickness(cm)
PL01	5.9	4.2	white	4.8	1.3
PL02	9.2	8.9	Bluish white	10.1	1.8
PL03	7.1	5.8	creamy white	5.1	1.2
PL04	8.8	7.4	white	6.2	1.4
PL05	7.5	6.1	white	4.7	1.2
PL06	6.2	5.4	white	4.8	1.5
Strain	Pileus Size(cm) Length Breadth		Pileus Color	Stipe Length (cm)	Stipe Thickness(cm)
PL01	5.9	4.2	white	4.8	1.3
PL02	9.2	8.9	Bluish white	10.1	1.8
PL03	7.1	5.8	creamy white	5.1	1.2
PL04	8.8	7.4	white	6.2	1.4
PL05	7.5	6.1	white	4.7	1.2
PL06	6.2	5.4	white	4.8	1.5

FIG. 1. Sporophores of six different strains of oyster mushroom



RESULTS

Yield and biological efficiency of newly introduced strains of oyster mushroom

In trial 1, six different strains of oyster mushrooms were evaluated. The strain *P.platypus* took minimum spawn running days of (5.3 d) to complete the mycelia growth followed by PF-1(7.8 d), PF-4(9.3 d) and PF-2(9.4 d) respectively. Strain PF-3 took maximum number of days (12.1 d) to complete mycelial growth. Number of days taken for initiation of primordia; strain *P.platypus* took minimum number of days(8.6 d) for initiation of pinhead followed by PF-1(12.6 d) , PF-4(15.4 d) and *H.ulmarius*(20.1 d) respectively and maximum number of days took PF-3(21.8 d) for initiation of pinhead .

The strain *P.platypus* gave higher yield (393.83g /300g of dry substrate with biological efficiency of 131.29 percent) followed by strain *H.ulmarius* (372.87g/300g of dry substrate with biological efficiency of 124.55 percent), PF-4 (320.17g/300g of dry substrate with biological efficiency of 106.72 percent), PF-2 (318.67g/300g of dry substrate with biological efficiency of 106.22 percent), PF-1 (304.83g/300g of dry substrate with biological efficiency of 101.61 percent) and minimum yield was recorded from PF-3 (300.83g /300g of dry substrate with biological efficiency of 100.27 percent).

Where as, in trial 2, six different strains were evaluated. The strain *P.platypus* took minimum spawn running days of (6.8 d) to complete the mycelia growth followed by PF-1(7.3 d), PF-2(9.2 d) , PF-4(9.3 d) and *H.ulmarius*(11.2 d) respectively. Strain PF-3 took maximum number of days (12.1 d) to complete mycelial growth. Number of days taken for initiation of primordia; strain *P.platypus* took minimum number of days(9.4 d) for initiation of pinhead followed by PF-1(12.2 d) and PF-4(16.4 d) respectively and maximum number of days took PF-3(21.3 d) for initiation of pinhead .

‘The strain *P.platypus* gave higher yield (389.67g /300g of dry substrate with biological efficiency of 129.89 percent) followed by strain *H.ulmarius*(349.67g/300g of dry substrate with biological efficiency of 116.56 percent), PF-2(340.00g/300g of dry substrate with biological efficiency of 113.33percent), PF-3(301.50g/300g of dry substrate with biological efficiency of 100.50 percent), PF-4(300.67g/300g of dry substrate with biological efficiency of 100.22 percent) and minimum yield was recorded from PF-1 (295.83g /300g of dry substrate with biological efficiency of 98.61 percent). Morphological characters like pileus length and breadth, colour, stipe length and stipe thickness recorded. The trial I & II , six different strains of oyster mushroom were evaluated. Which include (*P.platypus*, *H.ulmarius*, PF-1, PF-2, PF-3, PF-4) among the strains the minimum spawn run, maximum yield and highest biological efficiency was observed in strain *P.platypus*.

DISCUSSION

Pleurotus spp have much diversity in their adaptation to the various lignocellulosic substrates. The flexible nature of the genus is mainly due to rapid mycelia growth and high saprophytic colonizing ability. *Pleurotus* spp are able to degrade and convert lignocellulosic compounds into protein-rich biomass (Mamiro and Mamiro, 2011), and help in managing agro-wastes whose disposal has become a problem (Dasand Mukherjee, 2007). It demonstrated higher colonization rates, improved earliness, and sporophore yield on different agro wastes compared to other cultivated mushroom genera (Philippoussis *et al.*, 2001). Its cultivation has increased greatly during the last few decades throughout the world (Chang, 1999) due to its ability to adapt varied agro-climatic conditions (Jandaik and Goyal, 1995)

Carbon: nitrogen ratio plays an important role in spawn running (Naraian *et al.*, 2009) The mycelial growth in wet composts was improved when packed less density, possibly because of improved aeration. Most rapid colonization occurs within the temperature range 22-27°C (Kalmis *et al.*, 2008). Khan *et al.*, (2001) they were reported that time taken for completion of spawn running may require to 17 days from 22 days by use of different substrates. Current study the time taken for completion of spawn running was only 5 to 7 days. Sarker *et al.* (2004) found that the mycelium running rate of oyster mushroom greatly influenced with the supplement of wheat brans in different levels (Sivrikaya *et al.*, 2002).

The presence of right proportion of alpha-cellulose, hemicellulose and lignin was the probable cause of higher rate of mycelium running in rice straw. The substrate, saw dust resulted the lowest mycelium running rate might be due to presence of different kinds of polyphenolic substances in them as suggested by Wang (1982). Obodai *et al.* (2003) reported that pinhead formation took four to six days after the completion of spawn running, with harvest after 10 to 12 days in the case of *P.ostreatus* on different substrate, in the climatic conditions. The artificial application of nitrogen rich source during the mycelial growth stage gives very good results regarding early primordial initiation. It can be concluded that a nitrogen rich source application during spawn running speeds up the fungal mycelium growth and gives early primordial emergence (Dundar *et al.*, 2008). The present study indicate paddy straw used as substrate, resulted increasing the yield and biological

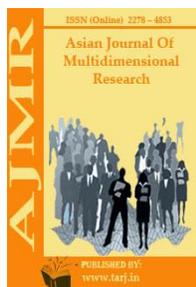
efficiency. Payapanon *et al.*(1994) mentioned that suitable amount of supplements added to rice straw medium maximized economic yield of oyster mushroom at optimum production cost. Dey *et al.*(2006) found that the number of primordia and the average yield significantly varied with the substrates used in production of oyster mushroom. The variation in yield may be due to change in temperature and relative humidity compared to Uddin *et al.*,2011,maximum yield and biological efficiency were found during December to February.

CONCLUSION

The study was conducted for evaluation of six different strains of oyster mushrooms, *P.platypus*, *H.ulmarius*, PF-1,PF-2,PF-3,PF-4. Among all the strains pl-3 gave highest yield for both trials. It is observed that the *P. platypus* is suitable for climatic conditions of Tamil Nadu for round the year cultivation. Practicing this mushroom cultivation can promote entrepreneurship skills and doubling the income of rural communities.

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ROLE OF EDUCATIONAL INSTITUTIONS ON FOSTERING WOMEN ENTREPRENEURSHIP

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ABSTRACT

Entrepreneurship is an important factor of industrial development of a country. It is the primary trait of an entrepreneur. Entrepreneurship is the dynamic process of creating incremental wealth. This wealth is created by individuals who assume the major risks in terms of equity, time and career commitment of providing value for some product or service. In practice, entrepreneurship changes the direction of national economies, industries or markets. It initiates new products and develop organizations and means of production to make them marketable. We have to look at fostering a legion of women entrepreneurs, who can make significant qualitative changes in the economic landscapes of the countries," There is a great need to educate women entrepreneur for the nation's development and overall growth of the economy. Presently not only are women generating employment for themselves in the organized and unorganized sector, they are also providing employment to others. Government should provide the essential planning for the development. Government should encourage promoting women's economic empowerment which will be driving force behind the economic growth and the fight against Poverty. Corporations also are now gearing up for the management of home grown women entrepreneurs with creative scheme which will prove sustainable for the benefit of women empowerment. Women who try to enter an industry, either in managerial or in entrepreneurial role are generally exposed to various environmental constraints. This not only limits the scope of their contribution to the industrialization process, but also undermines the productive utilization of an available human resource, that is most needed in our country. The researcher has used questionnaire for data collection. Primary and secondary data were used.

KEYWORDS: *Women Entrepreneurs, Sustainable Benefit, Educational Institutions, Empowerment*

INTRODUCTION

The term entrepreneur is derived from the French word enterprise which means “to undertake”. The original related word in English is Entry and Enterprise.

Definition of Entrepreneur:

According to F. Drucker, “an entrepreneur is one who always searches for change, responds to it and explore it as an Opportunity. Innovation is the specific tool of entrepreneurs, the means by which they exploit change as an opportunity for a different business or service”.

Definition of Women Entrepreneur:

A woman entrepreneur can be defined as a confident innovative and creative woman capable of achieving self economic independence individually or in collaboration generates employment opportunities for others through initiating. An enterprise owned and controlled by a women having a minimum financial interest of 51 percent of the capital and giving at least 51 percent of the employment generated by the enterprise to women. Establishing and running the enterprise by keeping pace with her personal family and social life. The degree and quality of entrepreneurship differ from entrepreneur to entrepreneurs. Entrepreneurship is the dynamic process of creating incremental wealth. This wealth is created by individuals who assume the major risks in terms of equity, time and career commitment of providing value for some product or service. The product or service itself may or may not be new or unique but value somehow be infused by the entrepreneur by securing and allocating the necessary skills and resources. In practice, entrepreneurship changes the direction of national economies, industries or markets. It initiates new products and develop organizations and means of production to make them marketable. Some of the fundamental questions that arise are:

- How to inculcate the spirit of entrepreneurship in the youth more importantly for women?
- What is the role of institutions in promoting entrepreneurship?
- Why is the youth suited for entrepreneurship?
- And the most important question is why the women entrepreneurship education is needed today?

Characteristics of Women entrepreneur:

The following are the characteristics of Women entrepreneur:

- Organiser
- Capitalist
- Innovative
- Change agent risk taker
- Opportunist
- Decision maker
- Visionary
- Leader
- Dreamer
- Problem solver
- High Achiever

Myths on entrepreneur:**➤ Entrepreneurs are not driven by money:**

Entrepreneurs are not driven by greed, nor they are obsessed by money. The driving ambition of an entrepreneur is to realize his vision. They are motivated by their idea and want to see how far it goes.

➤ Entrepreneurs are high risk- takers:

Entrepreneurs are daring, courageous and adventurous and they set high goals. But these attributes do not necessarily make them high risk-takers.

➤ Entrepreneurs are born, not made:

Entrepreneurs are born with certain native intelligence, a fair for creativity and energy; these talents by themselves are like unmodelled clay or an unpainted canvas. The making of entrepreneurs occurs by accumulating the relevant skill, know-how, experience and contacts developed over a period of years.

➤ Entrepreneurs are gamblers:

Successful entrepreneurs take careful, calculated risks. They try to influence the odds, by involving others to share risks with them and by avoiding or minimizing risks, if they have the choice.

➤ Entrepreneurs are their own bosses and completely independent:

Entrepreneurs can make free choices of whether, when and what they care to respond. It is extremely difficult and rare to build a business beyond an annual sales turnover.

➤ Entrepreneurs should be young and energetic:

Entrepreneurs should be young and energetic. Being young and energetic may help, but age is not a barrier. The average age of entrepreneurs starting high potential is in their mid 30s.

➤ Entrepreneurs are seek power and control over others:

Successful entrepreneurs are driven by the quest for responsibility, achievement and results, rather than for power for its own sake.

REVIEW OF LITERATURE

Orhan (1999), Women entrepreneurs often feel that they are victims of discrimination. This statement was also emphasized by who found that one of the most interesting issues with regard to women entrepreneurship is the different ways women are discriminated against in concealed ways.

According to Kuratko and Welsch (1994), women entrepreneurs have long felt that they have been victims of discrimination. Various studies examined the types of discrimination and some have been attempted to document them. This argument is supported by De Bruin, Brush and Welter (2007) Researchers Sexton and Bowman-Upton suggest that female business owners are subject to gender-related discrimination. In addition, from the studies we emphasize that this discrimination against women seems to be even worse in Cities, such as East and South East states of India, where the financial sector is male oriented. The argument is further supported by Marlow (1997), who commented that discrimination remains a problem for women in self employment, for example, they experience particular difficulties in gaining bank finance for their ventures.

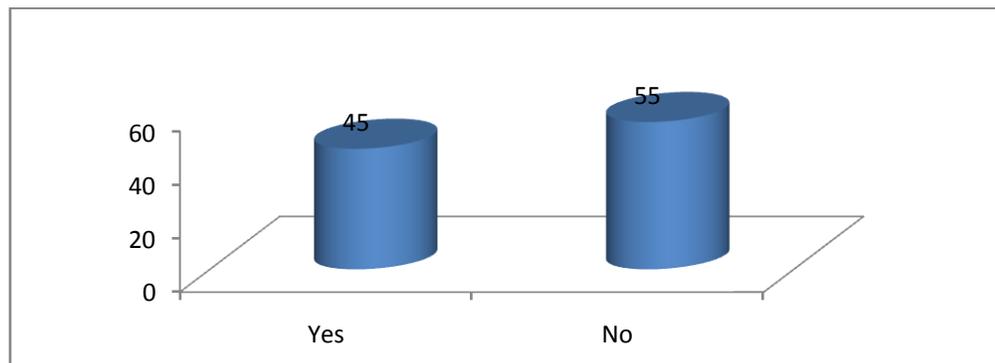
According to Minniti and Arenius (2003) and Kock (2008), governments should address factors such as education, training and family-work reconciliation. Policies should thus create and guarantee the existence of underlying conditions favorable to an entrepreneurial environment rather than being active promoters of start-up activities.

Bridge, O'Neill & Cromie, (2003) although men and women both experience personal problems, women recorded more difficulties. This is especially true with regard to a lack of self-confidence and not being taken seriously by providers of funds when applying for funds (It is widely acknowledged that Indian women have access to fewer resources than men. For example, relative to men, they tend to have lower access to land, credit facilities, education and training facilities (Katepa-Kalala, 1999:7).

ANALYSIS AND INTERPRETATION

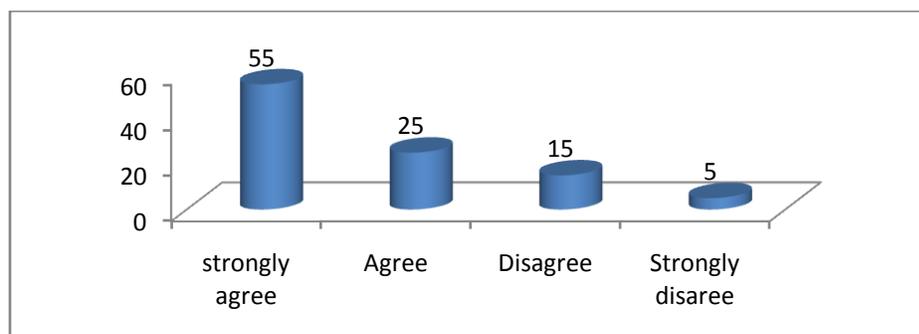
Aware of Entrepreneurship Development programme

Options	Percentage Of Respondents
Yes	45
No	55



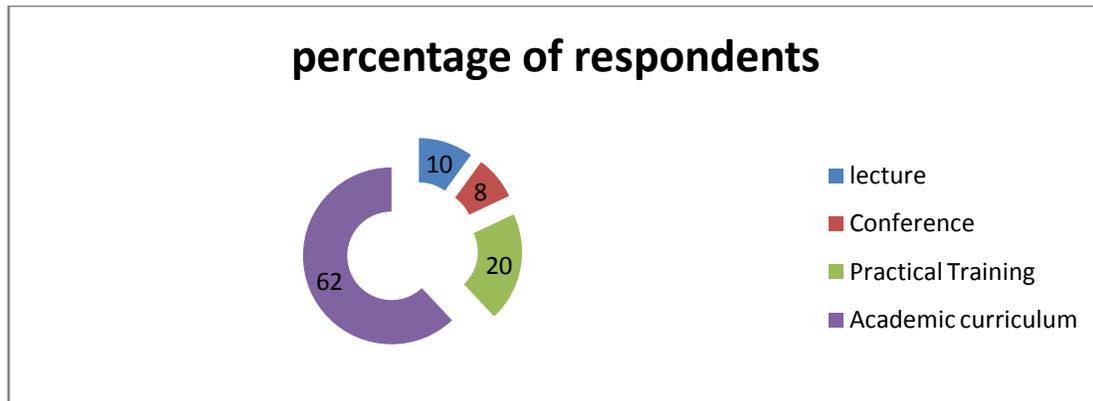
Educational institution fosters women entrepreneurship.

Options	Percentage of Respondents
Strongly Agree	55
Agree	25
Disagree	15
Strongly Disagree	5



Programme provided in educational institution

Options	Percentage Of Respondents
Lecture	10
Conference	8
Practical Training	20
Academic Curriculum	62

**FINDINGS**

- ✓ 45% of the respondents who were less illeterete are aware of women entrepreneurship
- ✓ 55% of the respondents are strongly agree that educational institutions plays important role on fostering women entrepreneurship
- ✓ 62% of the respondents said academic curriculum as programme provided for women entrepreneurship.

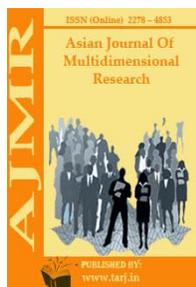
CONCLUSION

Entrepreneurship is the dynamic process of creating incremental wealth. This wealth is created by individuals who assume the major risks in terms of equity, time and career commitment of providing value for some product or service. The involvement Educational institutions on fostering the women entrepreneurship are not completely met. Hence progarmme on women entrepreneurship can be improved. Programmes such as entrepreneurial development programme etc can be introduced to promote women entrepreneurship.

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AN OVERVIEW: WOMEN ENTREPRENEURSHIP ISSUES, CHALLENGES AND EMPOWERMENT THROUGHOUT SELF HELP GROUPS

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ABSTARCT

Entrepreneurship is considered as one of the most important factors contributing to the economic development of the society. Entrepreneurs have been considered instrumental in initiating and sustaining socio-economic development. In India, concept of women entrepreneurship is of recent origin. Women have become aware about their rights and situations and entered in different fields of business. They have established their own successful business empires. They are contributing towards the growth of economy and improvement of their socio-economic conditions. Government of India has given due importance to women empowerment in the country and several schemes has been introduced for the upliftment of women entrepreneurs. Women workforce ratio in the country is increasing due to the increase in the women literacy rate in India. The concept of Self Help Groups (SHGs) is proved to be boon for the rural women in some states of India. It has not only raised their income but also their social status. Overview of the working of self Help Groups (SHGs) in Tamil Nadu is also depicted in this paper. This paper particularly focuses on various issues pertaining to women entrepreneur's issues, challenges and future perspective in India.

KEYWORDS: Women Entrepreneurs, Women Problems, Women workforce, Women Empowerment, Self Help Groups

INTRODUCTION

Women perform 66 percent of the world's work, produce 50 percent of the food, but earn 10 percent of the income and own 1 percent of the property. (Women, Business and the Law, World Bank, 2011) Globally, women represent 49.6% of the total population, but only 40.8% of the total workforce in the formal sector.

Since ages India has been men-dominated country. But, time is changing now. Women in India have outraged the fact that since hundreds of years they had been following the orders of men. They now know their rights and duties and with the spreading awareness amongst the women they are now no less than the men. They are walking with men at the same pace in each and every field.

In former days, for Women there were 3 Ks- Kitchen, Kids, Knitting, then came 3 Ps-Powder, Papad, Pickles and now at present there are 4 Es- Electricity, Electronics, Energy, Engineering.

Indian women had undergone a long way and are becoming increasingly visible and successful in all spheres and have shifted from kitchen to higher level of professional activities. Women entrepreneurs are fast becoming a force to reckon with in the business world and are not only involved in business for survival but to satisfy their inner urge of creativity and to prove their capabilities. Educated Women is contributing to a great extent to the social transformation and in the future, will be seen that more women venturing into areas traditionally dominated by men.

Today, many women have established their own economy i.e., entrepreneurial empire and are now ruling their world as they wished to. The hidden entrepreneurial potentials of women have gradually been changing with the growing sensitivity to the role and economic status in the society. Skill, knowledge and adaptability in business are the main reasons for women to emerge into business ventures.

“You can tell the condition of a nation by looking at the status of its women”

- Jawaharlal Nehru.

WOMEN ENTREPRENEURSHIP STUDIES CONDUCTED IN INDIA AND ABROAD

During 1990s, many women entered in the field of entrepreneurship to avail economic competence and independence, but many of them are observed to be not succeeding well as they had planned. Main reasons often are placed on the lack of enabling and sustaining facilities of entrepreneurial environment in general. Even then, there are success cases of women-run business units in India.

In India, women with varied social, economic, political, regional and linguistic backgrounds constitute half the nation. The socio-economic condition of women is the key for overall growth and development of the country. A study conducted by Manickaval (1997) shows that 56% of the women are unemployed. Hence, development of women entrepreneurship is essential to provide economic opportunities to women.

Entrepreneur is the key factor of entrepreneurship and now women have been recognized as successful entrepreneurs as they have qualities desirable and relevant for entrepreneurship development. In the process of entrepreneurship, women have to face various problems associated with entrepreneurship and these problems get doubled because of her dual role as a wage earner and a homemaker. According to Reddi (1991) women entrepreneurs in Goa feel frustrated at times because they need to spare their time and energy, both towards their business as well as domestic affairs. Women in India constitute a larger proportion of total unemployed population and hence it is imperative to find out the entrepreneurial constraints faced by them.

Rathore and Chabra, (1991) in their paper on 'Promotion of Women Entrepreneurship-Training Strategies' state that Indian women find it increasingly difficult to adjust themselves to the dual role that they have to play as traditional housewives and compete with men in the field of business and industry. Working women are often tossed between home and work and experience mental conflicts as they are not able to devote the necessary amount of time and energy to their home and children and find it mostly difficult and sometimes impossible to pursue as a career. A study by Surti and Surupia showed that the married migrated women

Entrepreneurs coming from nuclear families experience greater role stress than the unmarried local women entrepreneurs coming from joint families.

Harinarayana, (1991) in his study on 'Promotion of Women Entrepreneurship' lists economic backwardness, lack of familial and community support, ignorance of opportunities, lack of motivation, shyness and inhibition, preference for traditional occupation and preference for secure jobs as the factors that inhibit promotion of grass root entrepreneurship among rural women.

Nayyar, Pooja et. al. (2007) in his entrepreneurs faces constraints in aspects of financial, marketing production, work place facility and health problems. Financial problems are related to non-availability of long-term finance, regular and frequent need of working capital. Poor location of shop and lack of transport facility are major marketing problems.

Production problems included the problem of non-availability of raw material. Entrepreneurs also face health problems such as fatigue, tension, and headache. Women entrepreneurs also face problem of improper water and space facility.

Srivastava and Chaudhary, (1995) in their work on 'Women Entrepreneurs: Problems Perspective and role expectations from banks, finds out that no single factor but a host of motivating factors act simultaneously on the individual creating dissonance in her, which in turn motivates her to take an action directed towards elimination or reduction of dissonance in the individual. Women faced problems mainly in the areas of marketing of products and approaching the banks for getting loans. Personal problems like time constraint and family stress were also cited. The study concludes that joint family is not an obstacle for developing entrepreneurs. In fact, it is a facilitating factor. The entrepreneurial role enhances familial bonds and increases role satisfaction of women entrepreneurs as a wife, mother and maker of a 'home'.

Caputo and Dolinsky, (1998) have examined the role of financial and human capital of household member to pursue self-employment among females. The analysis revealed that business knowledge and cooperation of husband in family matters contribute a lot to pursue the business. Finding further suggested that government should provide necessary skill to women to ensure rapid growth of entrepreneurship.

Punitha et. al. (1999) examined the problems and constraints faced by women entrepreneurs in the Pondicherry region. A sample of 120 females enterprises were personally interviewed during the period June to July 1999 out of which 42 belonged to rural and 78 to urban areas. The major problems faced by rural women entrepreneurs are competition from better quality products and marketing problems. The problems for urban entrepreneurs are, apart from the competition from better quality products, is the difficulty in getting loans. The least problems faced by both rural and urban women entrepreneurs are ignorance about schemes, distance from market and ignorance about agency and institutions.

Watson, (2003) has examined the failure rates among female control business in Australia. The analysis of study highlighted that failure rate female control business is relatively higher than male controlled business. But the difference is not significant after controlling for the effects of industry.

Vinze, (1987) in her work pertaining to 'Women Entrepreneurs in India' states that since women entrepreneurs need constant guidance in matters pertaining to financial discipline, it would be mutually beneficial if the banks and women entrepreneurs learn to appreciate each other's viewpoints: More attention is required in matters like streamlining of the assistance required, coordination of procedure and evolving a better code for assistance agencies. She further feels that management skills are must and women entrepreneurs need to be trained in this area.

Hakim, (1979) suggested that the employment life cycle of woman can be split into two phases. The first spans employment prior to the birth of the woman's first child. The second phase comes after the youngest child is of school age. Martin and Roberts, who collected detailed work histories, suggests that this aggregate bimodal profile masks the fact that for many women situation is more complex. Women with children often have a more continuous working life, with spells of paid work between children and an earlier return to work after the youngest child reaches the school age. Women spend more of their potential working lives in paid employment, and the trend is towards even greater participation.

Brush, (1992) concluded from the review of existing research that women's business leadership cannot be understood using traditional (male oriented) framework of business analysis. She writes "significant difference have been found in skills, business goals, management styles, business characteristics and growth rates. These variations suggest that women perceive and approach business differently than men".

CONCEPT AND STATUS OF WOMEN ENTREPRENEURSHIP IN INDIA

The status of women in India has been subject to many great changes over the past few millennia. From equal status with men in ancient times through the low points of the medieval period, to the promotion of equal rights by many reformers, the history of women in India has been eventful. In modern India, women have adorned high offices in India including that of the President, Prime minister, Speaker of the Lok Sabha and Leader of the Opposition. As of 2011, the President of India, the Speaker of the Lok Sabha and the Leader of the Opposition in Lok Sabha (Lower House of the parliament) are all women.

Entrepreneurship has gained currency across the sphere and female- entrepreneurship has become an important module. India is one of the fastest emerging economies and the importance of entrepreneurship is realized across the gamut.

According to government of India, "An enterprise owned and controlled by a women having a minimum financial interest of 51% of capital and giving at least 51% of the employment generated by the enterprise to women."

"Women Entrepreneurship" means an act of business ownership and business creation that empowers women economically increases their economic strength as well as position in society.

"Women Entrepreneur" is a person who accepts challenging role to meet her personal needs and become economically independent. A strong desire to do something positive is an inbuilt quality of entrepreneurial women, who is capable of contributing values in both family and social life.

Women in business are a recent phenomenon in India. By and large they had confide themselves to petty business and tiny cottage industries. Women entrepreneurs engaged in business due to push and pull factors. Which encourage women to have an independent occupation and stands on their own legs? A sense towards independent decision-making on their life and career is the motivational factor behind this urge. Saddled with household chores and domestic responsibilities women want to get independence. Under the influence of these factors the women entrepreneurs choose a profession as a challenge and as an urge to do something new. Such situation is described as pull factors. While in push factors women engaged in business activities due to family compulsion and the responsibility is thrust upon them.

In rural India, agriculture and allied industrial sectors employ as much as 89.5% of the total female labour. In overall farm production, women's average contribution is estimated at 55% to 66% of the total labour. According to a 1991 World Bank report, women accounted for 94% of total employment in dairy production in India. Women constitute 51% of the total employed in forest-based small-scale enterprises.

GROWTH OF WOMEN ENTREPRENEURSHIP IN INDIA

In India, women entry into business is a new phenomenon. Women entry into business, or say, entrepreneurship is traced out as an extension of their kitchen activities mainly to 3 Ps viz, pickles, powder and papad. Women in India plugged into business for both pull and push factors. Pull factors imply the factors, which encourage women to start an occupation or venture with an urge to do something independently. Push factors refer to those factors, which compel to take up their own business to tide over their economic difficulties and responsibilities.

With growing awareness about business and spread of education among women over the period, women have started shifting from 3 Ps to engross to 3 modern E's, viz. Engineering, Electronics and Energy. They have excelled in these activities. Women entrepreneurs manufacturing solar cookers in Gujarat, small foundries in Maharashtra and T.V. capacitors in Orissa have proved beyond doubt that given the opportunities, they can excel their male counterparts. Smt. Sumati Morarji (Shipping Corporation), Smt. Yumutai Kirloskar (MahilaUdyog Limited), Smt. Neena Malhotra (Exports) and Smt. Shahnaz Hussain (Beauty Clinic) are some exemplary names of successful and accomplished women entrepreneurs in our country. There are several additional emerging sectors where women can exploit their hidden talent these are:

Eco-friendly technology, Bio-technology IT enabled enterprises, Event Management, Tourism industry, Telecommunication, Plastic materials, Vermiculture, Mineral water, ericulture, Floriculture, Herbal & health care, Food, fruits & vegetable processing

WOMEN EMPOWERMENT AND PLANNING PROCESS IN INDIA

The all round development of women has been one of the focal point of planning process in India. The **First Five-Year Plan** (1951-56) envisaged a number of welfare measures for women. Establishment of the Central Social Welfare Board, organization of Mahila Mandals and the Community Development Programmes were a few steps in this direction.

In the **Second Five-Year Plan** (1956-61), the empowerment of women was closely linked with the overall approach of intensive agricultural development programmes.

The **Third and Fourth Five-Year Plans** (1961-66 and 1969-74) supported female education as a major welfare measure.

The **Fifth Five-Year Plan** (1974-79) emphasized training of women, who were in need of income and protection. This plan coincided with International Women's Decade and the submission of Report of the Committee on the Status of Women in India. In 1976, Women's welfare and Development Bureau was set up under the Ministry of Social Welfare.

The **Sixth Five-Year Plan** (1980-85) saw a definite shift from welfare to development. It recognized women's lack of access to resources as a critical factor impeding their growth.

The **Seventh Five-Year Plan** (1985-90) emphasized the need for gender equality and empowerment. For the first time, emphasis was placed upon qualitative aspects such as inculcation of confidence, generation of awareness with regards, to rights and training in skills for better employment.

The **Eight Five-Year Plan** (1992-97) focused on empowering women, especially at the grass roots level, through Panchayati Raj Institutions.

The **Ninth Five-Year Plan** (1997-2002) adopted a strategy of women's component plan, under which not less than 30 percent of funds/benefits were earmarked for women-specific programmes.

The **Tenth Five-Year Plan** (2002-07) aims at empowering women through translating the recently adopted National Policy for Empowerment of Women (2001) into action and ensuring Survival, Protection and Development of women and children through rights based approach.

The **Eleventh Five-Year Plan** lays down six monitorable targets (1) Raise the sex ratio for age group 0-6 from 927 in 2001 to 935 by 2011-12 and to 950 by 2016-17; (2) Ensure that at least 33% of the direct and indirect beneficiaries of all government schemes are women and girl children; (3) Reduce IMR from 57 to 28 and MMR from 3.01 to one per 1000 live births; (4) Reduce malnutrition among children of age group 0-3 to half its present level; (5) Reduce anaemia among women and girls by 50% by the end of the Eleventh Plan; and (6) Reduce dropout rate for primary and secondary schooling by 10% for both girls as well as boys." (See Appendix).

GOVERNMENT SCHEMES FOR WOMEN EMPOWERMENT

The government programme for women development began as early as 1954 in India but the actual participation began only in 1974. At present, the Government of India has over 27 schemes for women operated by different departments and ministries. Some of these are:

Integrated Rural Development Programme (IRDP)

- Training of Rural Youth for Self-Employment (TRYSEM)
- Prime Minister's Rojgar Yojana (PMRY)
- Women's Development Corporation Scheme (WDCS)
- Working Women's Forum
- Indira Mahila Yojana
- Indira Mahila Kendra
- Mahila Samiti Yojana
- Rashtriya Mahila Kosh
- Khadi and Village Industries Commission
- Indira Priyadarshini Yojana
- SIDBI's Mahila Udyam Nidhi Mahila Vikas Nidhi
- SBI's Sree Shakti Scheme
- NGO's Credit Schemes

➤ National Banks for Agriculture and Rural Development's Schemes

The efforts of government and its different agencies are ably supplemented by nongovernmental organizations that are playing an equally important role in facilitating women empowerment. Despite concerted efforts of governments and NGOs there are certain gaps. Of course we have come a long way in empowering women yet the future journey is difficult and demanding.

STATE-WISE DISTRIBUTION OF SSI IN INDIA OWNED BY WOMEN

ENTREPRENEURS

In India small scale industrial units are owned both by men and women. Table 1 reveals that among the small scale industrial units owned by women entrepreneurs in India, Kerala tops the list with 1.39 Lakh units, followed by Tamil Nadu with 1.30 Lakh units. Tamil Nadu ranks second in the total number of small-scale units owned by women entrepreneurs in India. Lakshadweep has the lowest number of small-scale units owned by women entrepreneurs (67units).

PROBLEMS OF WOMEN ENTREPRENEURSHIP IN INDIA

Women entrepreneurs encounter two sets of problems, viz, general problems of entrepreneurs and problems specific to women entrepreneurs. These are discussed as follows: **Problem of finance:** Finance is regarded as “**life blood**” for any enterprise, is it big or small. However, women entrepreneurs suffer from shortage of finance on two counts. **Firstly**, women do not generally have property on their names to use them as collateral for obtaining funds from external sources. Thus, their access to the external sources of funds is limited. **Secondly**, the banks also consider women less credit- worthy and discourage women borrowers on the belief that they can at any time leave their business. Given such situation, women entrepreneurs are bound to rely on their own savings, if any and loans from friends and relatives who are expectedly meager and negligible. Thus, women enterprises fail due to the shortage of finance.

Scarcity of raw material: Most of the women enterprises are plagued by the scarcity of raw material and necessary inputs. Added to this are the high prices of raw material, on the other. The failure of nay women co- operatives in 1971 engaged in basket making is an example how the scarcity of raw material sounds the dearth- knell of enterprises run by women.

Stiff Competition: Women entrepreneurs do not have organization set- up to pump in a lot of money for canvassing and advertisement.

Thus, they have to face a stiff competition for marketing their products with both organized sector and their male counterparts. Such a competition ultimately results in the liquidation of women enterprises.

Limited Mobility: Unlike men, women mobility in India is highly limited due to various reasons. A single woman asking for room is still upon suspicion. Cumbersome exercise involved in starting an enterprise coupled with the officials humiliating attitude towards women compels them to give up an idea of starting an enterprise.

Family Ties: In India, it is mainly a woman's duty to look after the children and other members of the family. Man plays a secondary role only. In case of married woman, she has to strike a fine balance between her business and family. Her total involvement in family leaves little or no energy and time to devote for business. Support and approval of husbands seem necessary condition or women's entry in to business. Accordingly, the educational level and family background of husbands positively influence women's entry into business activities.

Lack of Education: In India, around three- fifths (60%) of women are still illiterates illiteracy is the root cause of socio- economic problems. Due to the lack of education and that too qualitative education, women are not aware of business, technology and market knowledge. Also, lack of education causes low achievement motivation among women. Thus, lack of education creates problems for women in the setting up and running of business enterprises.

Male dominated Society: Male chauvinism is still the order of the day in India. The constitution of India speaks of equality between sexes. But, in practice women are looked upon as **able i.e.** weak in all respects. Women suffer from male reservations about a women's role, ability and capacity and are treated accordingly. In nutshell, in the male dominated Indian society, women are not treated equal to men. This in turn, serves as a barrier to women entry into business.

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

TOP 10 WOMEN ENTREPRENEURS AND LEADERS OF INDIA: AN OVERVIEW

The Indian women are no longer treated as show pieces to be kept at home. They are also enjoying the impact of globalization and making an influence not only on domestic but also on international sphere. Women are doing a wonderful job striking a balance between their house and career. Here are a few:

1. Indra Nooyi, CEO, Pepsi Co., Indra Nooyi has been ranked No. 4 in the survey of 100 most powerful women in the world carried out by Forbes. She grew up in Chennai. She did her BSc. in Chemistry from Madras Christian College followed by a Master's Degree in Finance and Marketing from IIM, Calcutta. Nooyi then attended Yale University, USA for a Master's degree in Public and Private Management. She started her career at Boston Consulting Group in 1980 and then held crucial positions at Motorola and Asea Brown Boveri. She then joined Pepsi Co. in 1994. She tailored the company with her risk taking. Pepsi acquired Tropicana in 1998 and she became the President of Pepsi Co in 2001.

2. Dr. Kiran Mazumdar-Shaw, Chairman & Managing Director of Biocon Ltd., who became India's richest woman in 2004, was educated at the Bishop Cotton Girls School and Mount Carmel College in Bangalore. She founded Biocon India with a capital of Rs.10, 000 in her garage in 1978 – the initial operation was to extract an enzyme from papaya. Her application for loans was turned down by banks then on three counts – biotechnology was then a new word, the company lacked assets, women entrepreneurs were still a rarity. Today, her company is the biggest biopharmaceutical firm in the country.

3. Chanda Kochchar, Managing Director and CEO, ICICI Bank Ltd., A member of the Institute of Cost and Works Accountants in India, Chanda Kochchar first joined ICICI Bank as a trainee in 1984. And thereafter, she has continuously climbed up the ladder, heading almost all the major sections of the institution. She has been awarded with Padma Bhushan in 2011 and has been consistently ranked in the list of 'The most powerful women in the World' by the Forbes magazine.

4. Ekta Kapoor, creative head of Balaji Telefilms, is the daughter of Jeetendra and sister of Tushar Kapoor. She has been synonymous with the rage of soap operas in Indian TV, after her most

famous venture '*Kyunki Saas Bhi Kabhi Bahu Thi*' which was aired in 2000 on Star plus. Ekta dominates Indian Television. At the 6th Indian Tele Awards 2006; she bagged the Hall of Fame award for her contributions.

5. Neelam Dhawan, Managing Director, Microsoft India, leads Microsoft India. She is a graduate from St. Stephens College in 1980, and also passed out from Delhi University's Faculty of Management studies in 1982. Then she was keen on joining FMCG majors like Hindustan Lever and Asian Paints, both companies rejected Dhawan, as they did not wish to appoint women for marketing and sales.

6. Naina Lal Kidwai was the first Indian woman to graduate from Harvard Business School. Fortune magazine listed Kidwai among the world's top 50 Corporate Women from 2000 to 2003. According to the Economic times, she is the first woman to head the operations of a foreign bank in India. (HSBC)

7. Indu Jain, the multi-faceted lady used to be the Chairman of the Times Group-The most powerful and largest Media house India has known. Indu Jain is known by many different identities such as that of spiritualist, humanist, entrepreneur, an educationalist but most prominently she played the role of the Chairman of Times Group. Indu Jain is the perfect picture of the successful Indian Woman entrepreneur.

8. Simone Tata has been instrumental in changing a small subsidiary of Tata Oil Mills into the largest cosmetic brand in India – LAKME, synonymous today with Indian Fashion. She became a part of Lakme during 1961 and has been responsible for turning the company into one of the biggest brands of fashion in India. At present she is the Chairperson of Trent Limited, a subsidiary of Tata Group.

9. Mallika Srinivasan, currently the Director of TAFE- Tractors and Farm Equipment, India was honored with the title of Businesswoman of the Year during 2006 by the Economic Times. She joined the company in 1986 and has since been responsible for accelerating turnover from 85 crores to 2900 crores within a span of 2 decades.

10. Preetha Reddy, Managing Director of Apollo Hospitals, Chennai, one of the largest healthcare conglomerates of India, is one of the pioneer businesswomen of India in the segment of Health Care Industry. Women like these are an inspiration for all other women who strive to achieve great heights in their lives. Taking them as our role models each one of us can be there where they are right now. All we need have is faith in ourselves, confidence and above all a fixed aim that we need work towards.

WOMEN EMPOWERMENT THROUGH SELF HELP GROUPS (SHGs): AN OVERVIEW OF TAMIL NADU

The scheme, Development of Women and Children in Rural Areas (DWCRA) launched in 1982-83 (presently called as SHGs), inaugurated an era for systematically organizing women in groups for providing them opportunities of self-employment on a sustained basis. Several thousands of rural women from the length and breadth of the country participate in this programme and they have taken up a number of trades under DWCRA banner.

The programme called for formation of groups of 10-15 women who could collectively engage in an activity. One woman amongst the members functions as the group organizer who helps in the choice of activity, procurement of raw materials, marketing of products etc.

A revolving fund of Rs. 15,000/- (subsequently increased to Rs.20, 000/-) was made available to each group for credit and administrative needs. The programme is implemented by the District Rural Development Agency (DRDA) at the district level. SHG is the only programme of its kind, which aims at empowering the rural poor women by inculcating entrepreneurial skill. It seeks to encourage collective action in the form of group activities, which are known to work better than individual efforts.

As per official Census of India 2011 population of Tamil Nadu is having showing change of 17.64 % from last decade. Tamil Nadu feeds 5.96% of total population of India. As per preliminary report of Tamil Nadu, out of total population of 7.21.47.030 male and female constituted 3, 61, 37,975 and 3, 60, 09,055 respectively. Tamil Nadu is also one of the states where women empowerment is on rise and entrepreneurial activities are increasing. According to Census Report, 2011 literacy rate among women is 74.04 %. With regard to sex ratio, Tamil Nadu is having 996 more than India's average sex ratio i.e., 940 (Census of India Report, 2011). Female workforce participation in the Tamil Nadu is 48.9 per cent, higher than other major states and much higher than that of India's average (26.0%). There were over 6000 registered Mahila Mandals in the state. Cash awards are given to those who perform well. They work in the villages to eradicate liquor shops and to promote women's economic empowerment. The Mahila Mandals in Kangra districts are performing well. Moreover, Tamil Nadu has a good record of the status and functioning of Mahila Mandals for employment generation for women through the formation of Self-Help Groups in rural areas, for raising the per capita income of women. SHGs are emerging as a success story in Tamil Nadu Against a target of setting up 3000 SHGs during 2000-01, a total of 1038 SHGs have been established until December 2000.

An important achievement is that loan repayment of 95 per cent of those SHGs is 100 per cent. Moreover, a group of members of SHGs (Kather, Solan district) travelled to one of the South Indian states in 1995-96 on a field trip and are now implementing the lessons learnt from the experience of their counterparts. The SHGs are involved in a wide range of economic activities, such as agro-business; handicraft; floriculture; sheep, goat and pig farming; papad making; tailoring and carpentry; running of fair price shops, etc., in order to be gain fully employed and augment household incomes. The higher percentage of work participation of women and the effective functioning of Mahila Mandals and SHGs have raised the level of women's involvement in household decision-making.

SPECIFIC OBJECTIVES OF THE SCHEME

The specific objective of the scheme is to improve the socio-economic conditions of rural women and creating employment opportunities. The specific objectives are:

To help and promote self-employment among the rural women, who are below the poverty line, by providing skill training in vocations which are acceptable to the beneficiaries, by encouraging productivity in their existing vocations and by introducing new activities hitherto undertaken;

To organize the beneficiaries in groups, activity-wise and promote economic and social self reliance;

To generate income for the rural poor by creating avenues for production of goods and services;

To organize production enhancing programmes in rural areas; and To provide for care of the children of the workingwomen by providing an improved environment, care and food by establishing crèches / balwadis.

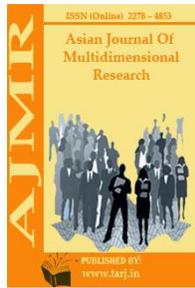
FUTURE PERSPECTIVE OF WOMEN ENTREPRENEURSHIP IN INDIA

The country needs to mobilize and utilize fully all its resources including human resources. The participation of women in economic activities is necessary not only from a human resource point of view but also is essential even from the objective of raising the status of women in the society. The economic status of the women is now accepted as an indicator of a society's stage of development and therefore it becomes imperative for the government to frame policies for development of entrepreneurship among women. The long-term objectives of the

Development programmes for women should aim to raise their economic and social status in order to bring them into the mainstream of national life and development. For this, due recognition has to be accorded to the role and contribution of women in the various social economic and political and cultural activities.

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ENTREPRENEURSHIP EDUCATION FOR STARTUP BUSINESS IN INDIA

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ABSTRACT

This article aimed to address the entrepreneurship education for startup and educate new business man to start business. The entrepreneurship education towards the educated young people only has a history of several years. It has developed fast. Many centers for entrepreneurship have been set up and courses in entrepreneurship have been offered. Entrepreneurship has been encouraged in India by systematic attempts at removal of state-imposed structural and regulatory roadblocks. The grant of licenses and policies about controls and taxations has been cited as one of the major hurdles in setting up and running new businesses. More progressive governments have tried to make it easier for entrepreneurs to set up businesses.

KEY WORDS: *Entrepreneurship, Education, Business, Management, Startup*

INTRODUCTION

Entrepreneurship education is considered as one of the most influential forces that determine the health of the economy. Hence, ignoring controversies on whether entrepreneurship can be taught, the majority of the top business schools in India offer entrepreneurship education with tailored elective courses to inculcate a wide range of skills encompassing a multi-disciplinary approach among mature management students. However, considering the basic synergies of core management subjects such as marketing and entrepreneurship, both of which provide an opportunity to develop unique solutions to satisfy customer needs, the study of entrepreneurial aspects as a prerequisite for management education and research seems indispensable when specifically catering to the growing entrepreneurial intent in developing economies.

Activities have been undertaken related to entrepreneurship education such as holding Business Plan Competition to incubate the students' start-ups. Indeed, entrepreneurship education has truly earned a global status for itself, given that it is now pursued with equal passion even in the developing countries (Arthur et al., 2012). Having established the idea of entrepreneurship as basic to business education and its synergies with the core curricula, it becomes imperative to delve into the reality of how entrepreneurship is taught specifically in an emerging economy such as India.

As many new start-ups involve either replicating or acquiring an existing enterprise, small business education provides practical help in making the change from ordinary employment to self-employment. The help that start-ups need appears easy for business educators' to provide - instruction on how to raise finance, legal regulations, choosing premises, taxation, simple accounting, employing people, marketing problems, etc. Devising programmes and accompanying teaching strategies should present few problems - those who come on to a programme of this kind are, after all, usually highly enthusiastic and receptive. The research by Gibb, highlights a number of problems which have emerged from the evaluation of such programmes. Three key problems are cited:

- the differing perceptions of teachers and potential small business owners on what start-up programmes should ideally contain;
- indications of deficiencies in many current start-up programmes;
- The length of such programmes.

Gill suggests that trainers often try to accommodate too wide a range of start-up businesses within a single programme. It is usual to group together people who are starting a diverse range of small businesses and to offer them a more or less common skills programme, plus some personalized tuition in preparing their individual business plans. These findings are also reflected by Sym and Lewis, who suggest that many of those taking these classes find them too general.

More specifically, there are indications that trainers and small business owners disagree about the emphasis on particular aspects of running a business. For example, a US study of small business owners who had experienced various kinds of entrepreneurship training programmes placed budgeting and cash flow management, followed by people management, at the top of their priority list[20]. However, a parallel sample of small business programme directors, while agreeing on the importance of budgeting and cash flow management, ranked managing people seventh, slightly ahead of production and stock control which the small business owners ranked twelfth. Carswell, also found from a study of different industry sectors that, in the clothing and textile industry, owner-managers felt that the areas of greatest management skill deficiency were in production. In the engineering sector, on the other hand, sales and marketing were seen as the management skills most in need of enhancement. An assumption can therefore be made that a wider range of economic activities would reveal other patterns of perceived training needs among owner-managers.

Some, such as Curran and Stanworth, agree that the essential aspects of many entrepreneurial education and training programmes - content, teaching strategy and evaluation of their effectiveness - remain largely unresearched. The one exception to this statement might be some "start your own business" programmes for the unemployed which are designed to help those with little work experience or skills, and with little or no capital. Such trainees are unlikely to have ready access to conventional sources of finance and may have low levels of self-confidence because of lack of previous success in the job market.

Because such programmes are taught by trainers who use a "down to earth" approach and play down the academic aspect, many writers such as Kiesner, Clark *et al.* Sym and Lewis and Johnson, agree that this approach is frequently more successful because participants demand very practical and specific programmes.

Entrepreneurial Education

In terms of small business start-ups, entrepreneurship education, in the sense of focusing on the creation of new economic entities centred on a novel product/service, is very rare. While many social scientists have attempted to identify the conditions favourable to its occurrence, the connections remain largely unmade[15, 24-27]. The one notable exception to this argument might be modern technological entities where the creation of small new enterprise is based largely upon scientific know-how in areas such as electronics. Therefore, because entrepreneurship is a highly creative economic process, there may even be doubts that conventional forms of education are always helpful or supportive. If there is something about an entrepreneur which differentiates him/her from the rest of the population, and, if management techniques stress order, predictability, rationality, etc. then these emphases appear difficult to integrate into the more charismatic approach of genuine entrepreneurs without damaging their special potential.

Refining Techniques of Entrepreneurship Education

Entrepreneurship education is different from a typical business education. Business entry is fundamentally a different activity than managing a business; the EE must address the equivocal nature of business entry. To this end, the EE must include skill-building courses in negotiation, leadership, new product development, creative thinking and exposure to technology innovation. Other areas identified as important for the EE include an awareness of entrepreneur career options; sources of venture capital; idea protection; ambiguity tolerance; the characteristics that define the entrepreneurial personality and the challenges associated with each stages of venture development. The following learning tools are useful in the EE: business plans; student business start-ups; consultation with practicing entrepreneurs; computer simulations; behavioral simulations; interviews with entrepreneurs, environmental scans; “live” cases; field trips, and the use of video and films.

Different education institutions have different situations; a successful model in one institution may not be available among other institutions. The EE among different institutions may have their own characteristics, but some key elements must be included in their EE. The general model is: student selection is the first step, and then those selected students need to be motivated. After the motivation, special training will be offered to them. And finally, proper support needs to be provided.

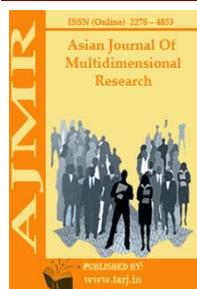
At present, besides the special training of entrepreneurship, the EE among Indian educational institutions also needs to instill certain basic ideas of doing business. For instance, in term of doing business, being punctual is very important. The university students need to be reminded of the importance of this basic trait.

CONCLUSION

Promotion of effective indigenous entrepreneurship education systems, entrepreneurship is a practice-driven subject, the need to supplement it with contemporary theoretical knowledge is of paramount importance. Furthermore, the synergies of entrepreneurship as a field of study with other fundamental business management courses, such as marketing, necessitate a framework for developing entrepreneurship as a core course for business management to ensure an integrated learning platform.

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MUSHROOM CULTIVATION: A POTENT CROP TOWARDS NUTRITIONAL SECURITY IN RURAL INDIA

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ABSTRACT

*Green revolution was quite effective to meet the hunger and saved millions of people from mass famine, that was not much effective to eliminate the hidden hunger of vitamins and micro-nutrients in nearly half of the world population comprising of women and children in the developing countries. This hidden hunger is due to the food quality, rather than the quantity. However, required calorie intake may not always provide enough quantity of essential nutrients. Mushroom is a potent crop to combat this situation in coming decades. More than 50 varieties of mushrooms are consumed in India but only three, namely, button mushroom (*Agaricus bisporus*), oyster mushroom (*Pleurotus spp.*) and paddy straw (*Volvariella spp.*) are more commercially cultivated. Mushrooms are highly nutritive, low-calorie food with good quality proteins, vitamins and minerals. Mushrooms are an important natural source of foods and medicines. Mushroom represents a major and untapped source of potent new pharmaceutical products. A wide range of activities including antitumour, cardiovascular and antimicrobial are reported in mushrooms. By virtue of having high fibre, low fat and low starch, edible mushrooms have been considered to be ideal food for obese persons and for diabetics to prevent hyperglycaemia. In developing countries like India mushroom progress is a boon in the field of food, medicine, and in generating employment of the rural and peri-urban youth.*

KEYWORDS: *Mushroom, Poverty, Nutritional Status, Protein*

1. INTRODUCTION

Mushrooms have been part of human diet for their ample nutrition, medicinal value and enticing flavour due to the presence of copious mycomolecules and amino acids (Gateri *et al.*, 2014 and Oyetayo and Ariyo, 2013). Nutritional value of mushroom is far better than that of any vegetable or fruit. They are known to possess antitumor, antibacterial, antiviral, hematological and

immunomodulating biomolecules. Mushroom growing is an attractive secondary agricultural activity for productive recycling of agricultural and xenobiotic residues. The process combines production of protein rich food with integrated agro-waste management for sustainable rural employment generation (Krishnamoorthy, 2014 and Sanchez, 2010). In looking at world production (29,000 Mt) and percentage contribution by each type of mushroom, it is evident that *Agaricus*, *Pleurotus*, *Lentinus*, *Auricularia*, *Flammulina* and *Volvariella* are the dominant cultivated taxa constituting more than 85 per cent of the world's mushroom supply. Among which, *Pleurotus* spp constitute 27 per cent and ranks second among the commercially cultivated mushrooms (Royse, 2014). The genus *Pleurotus*, first described by Fries (1874) is an important edible basidiomycete, especially in the tropics and subtropics. *Pleurotus* spp are efficient producers of protein rich food from negative value crop residues owing to their degrading ability of lignocelluloses. *Pleurotus* spp show great diversity in their adaptation to the varying agro-climatic conditions. This flexible nature of the genus gives it prime importance, among all other cultivated mushrooms (Marimuthu *et al.*, 2011). Artificial cultivation of *Pleurotus* spp was first experimented with tree stumps and wood logs (Falck, 1917). Selection of the best locally available substrates, their treatment methods and innovative containers for cropping will have a greater stake hold, while designing home growing to large scale production systems for oyster mushrooms. Zadrazil (1978), Kurtzman (1979), Chang and Miles (1989) and FAO (1990) have reported varied production systems for growing oyster mushrooms.

2. MATERIALS AND METHODS

Enzyme assay

Assay of catalase (maehly and chance, 1959)

Catalase activity was measured by the method of Maehly and Chance, (1959). One g. of mushroom was homogenized in 10 ml of 0.1 M sodium phosphate buffer, PH 7 and centrifuge at 4°C for 10 min. at 10,000 g. an aliquot of 1 ml of the supernatant of the enzyme extract was added to the reaction mixture containing 1 ml of 0.01 M H₂O₂, 3 ml of 0.1 M sodium phosphate buffer, p H 6.8. The reaction was stopped after an incubation of 5 min. at 20°C by addition of 10 ml of 1 per cent H₂SO₄. The acidified medium without or with the enzyme extract was titrated against 0.005 N KMNO₄ and catalase activity was expressed as u mole H₂O₂ decomposed per minute per g. fresh mushroom.

Extraction method for Peroxidase, Polyphenol oxidase

One g. of mushroom was homogenized with 20ml of ice cold extraction medium containing 2 Mm MgCl₂, 1Mm EDTA. 10Mm β-mercaptoethanol, 7 per cent PVP and 10Mm sodium metabisulphate. The homogenate was strained through two layers of cheese cloth and centrifuged at 10,000 g for 15 min. and the supernatant was made upto 20ml with the same buffer and it was used as the source of enzyme.

Assay of Peroxidase (kumar and khan, 1982)

Assay mixture for peroxidase contained 2 ml of 0.1 M phosphate buffer (Ph 6.8), 1ml of 0.001 M pyrogallol, one ml of 0.005 M hydrogen peroxide and 0.5 ml of enzyme extract. The reaction mixture was incubated for 5 min. at 25°C, after which the reaction was terminated by adding 1 ml of 2.5 N sulphuric acid. The amount of purpurogallin formed was determined by reading the absorbance at 420 nm against a blank prepared by adding the extract after the addition of 2.5 N

sulphuric acid at zero time. The activity was expressed as μ mole purpurogallin formed per min.per g. fresh mushroom.

Assay of polyphenoloxidase

Assay mixture for polyphenoloxidase contained 2 ml of 0.1 M phosphate buffer (pH 6.0), 1 ml of 0.1 M catechol and 0.5 ml of enzymes extract. This was incubated for 5 min. at 25° C, then the reaction was stopped by adding 1 ml of 2.5 N sulphuric acid. The absorbance of the purpurogallin formed was recorded at 495 nm. The enzyme activity was expressed in units. One unit is defined as the amount of purpurogallin formed, which raised the absorbance by 0.1 per min. under assay condition.

Assay of phenylalanine ammonia lyase (brusake, 1980)

Extraction

Five hundred mg fresh mushroom were homogenized in 5 ml of cold 25mM borate HCL buffer, pH 6.8 containing, 5 ml mercaptoethanol and centrifuged at 12,000 g for 20 min. the supernatant was used for assay. An aliquot of 0.2 ml of enzyme extract was added with 0.5 ml borate buffer and 1.3 ml dist. Water. The reaction was initiated by adding 1 ml of 0.1 M phenylalanine solution and incubated for 30-60 min. at 32° C after incubation the reaction was terminated by adding 0.5 ML 1 M trichloroacetic acid and measured the absorbance at 290 nm, against blank. The reaction rate was expressed as micromole *Trans* cinnamic acid formed per mg protein per minute.

Analysis of mushroom for nutritive value

The various constituents in the sporophores of *P. florida*, *P. sapidus* and *P. flabellatus* were analysed.

Estimation of soluble protein (Bradford, 1976)

Extraction

Five hundred mg of mushrooms were ground in a mortar and pestle with 10 ml of 10 per cent trichloro acetic acid (TCA). The homogenate was centrifuged for 15 min. at 800g. the supernatant was discarded and to the pellet, 5 ml of 0.1 N NaOH (400 mg of NAOH was dissolved in distilled water and made up to 100 ml) was added and centrifuged at 800 g for min. the supernatant was made up to 10 ml with 0.1 N NAOH and used for estimation of protein content.

Assay

After complete solubilization, 0.1 ml of the extract was added to five ml of protein reagent and the contents were mixed by vortexing. The absorbance at 595 nm was measured after 2 min. in 3 ml cavettes against a reagent blank prepared from 0.1 ml of 0.1 N NAOH and 5 ml of protein reagent. Bovine serum albumin fraction V was used as standard.

Protein reagent

Dissolve 100 mg of comassie brilliant blue G 250 in 50 ml of 95 per cent ethanol. To this solution, 100 ml of 85 per cent phosphoric acid was added. The resulting solution was diluted to a final volume of one litre. Final concentration in the reagent was 0.01 per cent (w/v) comassie brilliant blue G 250, 4.7 per cent (w/v) ethanol and 85 per cent (w/v) phosphoric acid.

Determination of amino acids (Moore and Stein, 1948)

A series of volume from 0.2 to 1.0 ml of working standard solution giving a concentration range 20-100 µg is pipetted out. Prepare the reagent blank as above by taking 0.1 ml of 80 per cent ethanol instead of the extract. Took 0.2 ml of extract and added 1 ml of ninhydrin solution. Made up the volume to 2 ml with distilled water. Heat the tube in a boiling water bath for 20 min. add 5 ml of the diluents and mix the contents. After 15 min. read the intensity of the purple colour against a reagent blank in a colorimeter at 570 nm. The colour is stable for one hour.

Determination of total sugars (Dubois *et al.*, 1956)

The residue obtained from the extraction of mushroom was used for the estimation of sugars. The phenol sulphuric acid method was used to determine the total sugar concentration. To 0.3 ml of extract, 1 ml of 5 per cent phenol, 5 ml of conc. H₂SO₄ and 4 ml of distilled water were added. The absorbance was measured at 490 nm. The concentration of total sugars was determined using glucose as the standard.

Determination of ash content

Ash content was estimated by the procedure of which is given by Raghuramulu *et al.* (1983). A quantity of five gram of the dried and powdered sporophores was ignited in a silica dish till all the carbonaceous matter had been incinerated, and then heated strongly for three to five h at 600°C till a white ash was obtained, cooled and weighed to a constant weight.

Determination of minerals

The mushroom were extracted to estimate the P, K, Na, Mg, Mn, Fe, Cu and Zn levels by using Scanning Electron Microscopy (SEM). Centralized instrumentation and service laboratory, Annamalai University.

Scanning Electron Microscopy of mushroom structure

Electron microscopy view of a specimen may be obtained by using the secondary electron emission that is ejected after the primary electron beam was interacted with the surface of a thick specimen. In the scanning electron microscopy a thin beam of electrons moves back and forth across the specimen in the same way that the electron beam moves in a television tube. The secondary electrons are then collected by a photo multiplier tube and an image is displayed on a television screen. In some cases to increase the scattering power of the surface, structures, infiltration with electron –contrasting chemical or surface coating may be used.

3. RESULTS AND DISCUSSION**Enzyme studies**

Estimation of phenyl alanine ammonialyse, catalase, peroxidase and polyphenol oxidase content of *Pleurotus* Spp.

In the present study, it has been reported that phenyl alanine ammonialyse, catalase, peroxidase and polyphenol oxidase enzyme activities of *Pleurotus* spp. Among the *Pleurotus* spp., the sporophores of *P. florida* recorded maximum amount of phenyl alanine ammonialyse (0.08), catalase (11.69), peroxidase (12.40) and polyphenol oxidase (6.29) which was followed by *P. sapidus* (0.07, 9.76, 8.73 and 5.82 respectively). The minimum amount of enzyme activity was noticed in the sporophores of *P. flabellatus*. Enzymes can be expressed in µmol annamic formed g⁻¹ h⁻¹ fresh

weight for PAA $\mu\text{mol H}_2\text{O}_2$ decomposed $\text{min}^{-1}\text{g}^{-1}$ fresh weight for catalase and for both peroxidase and PPO as μmol purpurogallin formed $\text{min}^{-1}\text{g}^{-1}$ fresh weight.

Nutritive value

Estimation of protein, amino acid and total sugar content of *Pleurotus* spp

The estimation of protein, amino acid and total sugar content of *Pleurotus* spp was done as detailed under material and methods and the results are presented in table . among the *Pleurotus* spp., the sporophores of *P. florida* had maximum amount of protein (2.36 mg), amino acids (0.86 mg) and total sugar (1.28 mg) followed by *P. sapidus* (2.28, 0.82 and 1.17 mg respectively). The minimum amount of protein (2.11 mg), amino acids (0.79 mg) and total sugar (1.15 mg) were noticed in the sporophores of *P. flabellatus*.

TABLE.1. ESTIMATION OF PHENYLALANINE AMMONIALYSE, CATALASE, PEROXIDASE AND POLYPHENOL OXIDASE CONTENT OF PLEUROTUS SPP

S.No	Species	Phenylalanine ammonialyse ¹	Catalase ²	Peroxidase *	Polyphenoloxidase*
1.	<i>P. florida</i>	0.08	11.69	12.40	6.29
2.	<i>P. sapidus</i>	0.07	9.76	8.73	5.82
3.	<i>P. flabellatus</i>	0.05	9.12	8.03	5.12
	CD=(0.05)	0.004	0.629	0.605	0.354

1- expressed in μmol annamic acid formed $\text{g}^{-1}\text{h}^{-1}$ fresh weight

2- expressed in $\mu\text{mol H}_2\text{O}_2$ decomposed $\text{min}^{-1}\text{g}^{-1}$ fresh weight

* - expressed in μmol purpurogallin formed $\text{min}^{-1}\text{g}^{-1}$ fresh weight

TABLE.2. ESTIMATION OF PROTEIN, AMINO ACIDS AND TOTAL SUGAR

S.No	Species	Total content present in fresh sample mg/ g of fresh weight		
		Protein	Amino acid	Total sugar
1.	<i>P. florida</i>	2.36	0.84	1.28
2.	<i>P. sapidus</i>	2.28	0.82	1.17
3.	<i>P. flabellatus</i>	2.11	0.79	1.15
	CD=(0.05)	0.138	0.024	0.073

TABLE.3. EVALUATION OF ASH CONTENT OF PLEUROTUS SPP

S.no	Species	Weight of sporophores taken (g)	Weight of ash content (g)	Percentage of ash content
1.	<i>P. florida</i>	1.0	0.28	28.0
2.	<i>P. sapidus</i>	1.0	0.19	19.0
3.	<i>P. flabellatus</i>	1.0	0.17	17.0
	CD=(0.05)			1.294

DISCUSSION

The mycelium of the pleurotus species produced a variety of degradative enzymes viz., cellulose, laccases, pectonase etc. these extracellular enzymes involved in the release of nutrients from the substrate and this activity leads to mycelia growth and production of fruiting bodies. Inhibition of these enzymes can lead to reduction in the over all yield (Seema Garcha *et al.*, 2001).in the present study, among the pleurotus spp the sporophores of pleurotus florida recorded maximum amount of

all the enzymes tested viz., phenylalanine ammonialyse, catalase, peroxidase and polyphenol oxidase, which was followed by *P.sapidus* and *P. flabellatus*. These findings were supported by Bommaraju (2002). Kalai selvi (2003) correlated the enzyme production capacity and biodegradation potential of oyster mushroom.

Mushrooms are the most preferred among others viz., yeasts and algal foods which supplies nutrition to the growing population as an alternate source of protein. Modern mushroom culture produced more protein per unit area of land than any other kind of agriculture and technology at present available. The results obtained in present studies showed the *P. florida* had 2.36 mg, *P. sapidus* had 2.28 mg and *P. flabellatus* had 2.11 mg of protein per g of fresh weight. Li and chang (1985) who observed a protein content of 45.75 per cent in *Lentinus edodes* and 28.4 per cent in *P. ostreatus*. Rai *et al.* (1988) reported that the protein content ranged from 1.9 to 2.5 per cent for different *Pleurotus* species on moisture free basis. Similar results were observed by parthiban (1992), Eswaran (1998) and Sathish (1999). Nutritionally free amino acids are equally important and their content should be taken into account particularly when the protein values have been taken.

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MOBILITY FOR SUSTAINABLE DEVELOPMENT IN ROLE OF WOMEN ENTREPRENEURS DEVELOPMENT

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ABSTRACT:

“Women have served all these centuries as looking glasses possessing the magic and delicious power of reflecting the figure of a man at twice its natural size.”

- Virginia Woolf

A woman performs an important role in building the real backbone of a nation's economy. They establish and manage enterprises by their own potential ability and hard work. Employment and entrepreneurship are two visible sources economic independence for women, to make them self-reliant and to contribute to the upliftment of their families. They help in the development of financial institutions and economic growth of the country. Thus women entrepreneur plays an important role in over all development activities of the nations. This study reveals that the women entrepreneur helps to forecast the economic roles. The challenging economic situation has made more women to ensure a definite source of income for them.

KEYWORDS: *Entrepreneur, Sustainability, Generating, NABARD, MSME, NGO, WEPA*

INTRODUCTION

To main stream women's economic contributions the governmental and NGOs are increasingly concentrating on self-employed women entrepreneurs'. In the current scenario, the potential for women entrepreneurs are recognized and encouraged. Hence various policies and programmes had been formulated to accelerate the emergence of women entrepreneurs. This study is based on interdisciplinary approach. The primary data was collected through a pre-designed schedule circulated among 100 women entrepreneurs in various part of Tamilnadu more particularly in Krishnagiri. The quantitative analyses adopted to substantiate the findings.

Entrepreneurship plays an imperative role in the growth of any society. It emerges from an individual's creative spirit into long-term business ownership, economic security, employment creation and capital formation.

From the past two years the women's are ready to take risks and they face many challenges and prove to the world that their role in society is no more limited. During the decade of the international women's year, efforts to promote self-employment among women received greater attention from the government and private agencies. Since their hidden entrepreneurial potentials of women have gradually been changing with the growing sensitivity to their role and ensuring them a secured placed in the society. In this context, an attempt is made in the present paper to examine various schemes introduced by government of Tamilnadu for women entrepreneurs to enhance the contribution of women sustainable development of economy.

OBJECTIVES OF THE STUDY

To study the evolution of women entrepreneurs in Tamilnadu. To examine the schemes in the light of the theoretical frame and their impact among women entrepreneurs and to find out the challenges faced by them and to suggest strategies for their sustainability.

REVIEW OF LITERATURE

Arun A.V. (1995) conducted a study on the 'productivity of small scale industries in rural areas of Kerala'. He found that small scale industries in Kerala are running on obsolete technology and have a very low productivity; they are very often facing acute competition from well-organized large-scale sector. No planned efforts are there to update the technology. The efforts by the agencies are not adequate for the technology to reach at grassroot level. The penetration of the schemes and its use seems to lack the quality to change the situation.

Masao Kikuchi (1998) made some case studies to analyze and examine how the new export market and subcontracting system resulted in the emergence of a "new generation of rural entrepreneurs" in Philippines. The study found that sub contracting in the export garment sector is not limited to sewing, but also for other related services. Because: of the technology used in the garment industry is labour intensive, the spread of garment sub contracting in rural areas has created employment opportunities with low opportunity costs, More fundamentally, the rise of the export garment sector gives an opportunity for new rural entrepreneurs to Create a new rural industry.

Porus P Munshi (1999) Glass ceilings and maternal walls are blocks faced by women in organizations. Currently, women management is handicapped by not having advisers to guide them and canvas for them in the senior management. The attitude of the society is that it looks at women as not a helping agent but as a burden. Hence the glass ceiling is the progeny of this thought. Counseling for the women as well as their counterpart will help to change this attitude. Economic independence can bring about development in thought as well as actions

METHODOLOGY

This study is based on inter-disciplinary approach. the primary data was collected through a pre-designed schedule circulated among 100 women entrepreneurs in various part of Tamilnadu more particularly in Krishnagiri. In addition the policy notes of government of Tamilnadu, reports published by the EDI, MSME and TNCWD, journals, business news papers are also referred.

EVOLUTION OF WOMEN ENTREPRENEURS IN TAMILNADU

A women entrepreneurs-promoted enterprise is defined as a micro, small or medium manufacturing or service enterprise managed by one or more women entrepreneurs in proprietary concerns or other frames of organization and in which she / they individually or jointly have a share capital of not less than 51 percent as partners / shareholders / directors of a private limited company / members of a co operative society.

Women entrepreneurship has developed in Tamilnadu from papas and pickles to engineering and electronics. They have shifted from the traditional cottage industries to non-traditional higher levels of activities and making a significant impact in all segments of the economy. For this rapid change the foundation was laid during the industrial policy resolution of 1978 which recognized women entrepreneurs as a special group, needing assistance and support as a sequel to the declaration of international decade for women between 1976 and 1985. The international conference on women entrepreneurs held at Delhi in 1984 is a landmark for their development. The economic policies of the government of Tamilnadu clearly emphasis the emergence of women entrepreneurship purely from the economic perspective according to which, creating a favorable environment with support system would lead women a sustainable development in the society. in this intention, Tamilnadu cooperation for development of women was established in 1983 , the cooperation implementing the mahalir thittam programme among women to promote exposure , nature entrepreneurial skills and to free them from the clutches of local memory lender`s . Apart from that micro small & medium enterprises (MSME) and women entrepreneurs training institute established in 2001 are the other official bodies providing a comprehensive entrepreneurs in Tamilnadu.

Over the years, women have become more task-oriented, career-minded and economically independent and aim to widen their sphere of work and achievement. The development of rural women entrepreneurs in Tamilnadu are seen as appropriate way to assault poverty at the grass- root level by generating income through homogeneous groups. With the emergence of self help groups (SHGs) very recently, they engaged in value based economic activities. The factors such as watching for opportunity, persistence, information seeking, commitment to work, self confidence, and assertiveness, monetary and family support are aiding women to organize them to lead an ultimate economic development.

Various research and development organisations re making special provisions to assist women for setting up of enterprises national bank for agriculture and rural development (NABARD)and small industries development bank of India(SIDBI),as apex refinancing institutions commissionerate of industries at the state level , and number of other institutions provides opportunities and incentives for women entrepreneurs . Special mention may be made about association exclusively for women entrepreneurs in the recent years. In Krishnagiri working women`s forum, marketing organisation of women entrepreneurs (MOOWES).

Women entrepreneurship promotional association (WEPA), are such organisations seeking effective methods in training women for employment, entrepreneurship and marketing. Taking into account these facts, the government of Tamilnadu has framed various policies, designed specific interventions and implemented many schemes to encourage women entrepreneurs for their sustainable livelihood.

SCHEMES FOR WOMEN ENTREPRENEURS IN TAMILNADU

The various scheme introduced by government of Tamilnadu and other official organs in this state

Schemes	Objectives
Indira Mahila Yojana(IMY)	The main aim of this in scheme is organising women to facilitate their participation in decision-making and their empowerment
Women Industrial Parks	Industrial parks for women entrepreneurs where setup at five places in Krishnagiri,Tiruchirappallii,Salem,Madurai And Coimbatore
Vocational and skill development programs	The major focus of Tamilnadu corporation for development of women ltd.Has been provide support to economically disadvantaged women's by funding entrepreneurial program to all potential women entrepreneurs preferably first generation
Mahalir Thittam	It promotes women empowerment and provides entrepreneurship development training to poor women's through rural areas by self-help groups
Support to Training and employment program for women(STEP)	It help to upgrade the skills of poor and asset less women and provide employment them in traditional sectors.
women entrepreneur development program	To overcome the scarcity of margin money assistance from the financial institution to the first generation women entrepreneurs for starting their ventures.Government has been granted loan of RS 30lakhs,a subsidy of 10% margin money support if the project cost RS 50thousand
New Anna Marumalarchi Thittam	It generates rural employment to the promotion of agro-based/food processing and other related industries in rural areas and there by improves the rural economy.
The Tamilnadu Women in agriculture project(TANWA)	The prime objects of this project in involving the women in the agriculture activities through package of service rendered to them
Tamilnadu Mercantile Bank(Mahalir scheme)	It provides loan to women entrepreneur who need financial assistance. It provides loan up to RS 10 lakhs with interest on diminishing balance.

FINANCIAL INSTITUTIONS AND DEVELOPMENT AGENCIES ASSISTING WOMEN ENTREPRENEURSHIP IN TAMILNADU

Financial Institutions	Objectives
Tamilnadu Industrial cooperative Bank Ltd(TAICO Bank Ltd)	It provides credit facilities to the industrial cooperative societies
Tamilnadu industrial investment corporation(TIIC)	It provides financial support to tiny /small/ medium/ large scale industrial units, professionals and transport vehicles operator . women entrepreneur can get financial assistance to setup new projects , if the project cost does not exceed Rs 10 lakhs

Development agencies	Objectives
Tamilnadu industrial development cooperation limited (TIDCO)	To identify and promote establishment of large and medium scale industries within state of Tamilnadu related with the private companies and individual entrepreneur. It gives top priority to the promotion of infrastructure development project
Tamilnadu cooperation for industrial infrastructure development ltd.(TACID)	The main aim of this corporation is to develop industrial infrastructure facilities
Tamilnadu small industries development corporation ltd (SIDCO)	To Promote and develop small scale industries in the state.
Tanstia	It provides specific to women through entrepreneurial development programmes.
Tamilnadu khadi and village industries board	The prime object is to develop khadi and village industries in rural areas and provide employment opportunities to rural employees.
Department of industries and commerce(DIC)	To plan and implement various schemes for the promotion of industries particularly small scale industries in Tamilnadu.
Data bank and information centre	It provides guidance to entrepreneur who wishes to start a new electronic unit.
Entrepreneurship development institute	It helps the unemployed and under employed diploma holders to setup micro enterprise by providing skills development programme.
Tamilnadu small industries corporation ltd(TANSI)	It assists the private entrepreneurs by providing infrastructure facilities for the industrial development of the state.
Centre For Entrepreneurship Development	It encourages educated unemployment men and women and others. It helps the entrepreneurs in identification of project, tie up for financial assistance and conduct continuous training programme on EDP

CHALLENGES BEFORE WOMEN ENTREPRENEURS

Women face certain constraints not as an entrepreneur but as women. Therefore, when to men the constraints faced by women entrepreneurs are more in number. The challenges faced by women entrepreneurs are classified as financial, social and technical. To analyze these constraints questionnaire were circulated and interviews were conducted with women entrepreneurs and feedback collected. Following are the findings of the study.

SOCIAL CONSTRAINS ENCOUNTERED BY WOMEN ENTERPRENEURS

Social Constrains Encountered By Women Entrepreneurs	Total NO. of respondent 100	
	Agree	Disagree
Lack of self confidence	15	85
Absence of family encouragement	20	80
Prejudice against women	65	35
No –Risk-Bearing capacity	54	46
Dual role	65	35
Male domination	60	40
Lack of exposure	40	60
Problems in public relations	45	55

While women entrepreneurs have demonstrated their potential, the fact remains that they are facing several constraints within the current system. Lack of self-confidence, absence of family encouragement, prejudice against women, No –Risk-Bearing capacity, dual role, male domination, lack of exposure and problem in public relations identified as variables to evaluate the social constraints of women entrepreneurs. It is interesting to note that, majority of the respondent 85% agree that they have enough self confidence to venture into the arena of business. Further 35% of them accept that there is lack of female role models – shortage of successful women who take others under their wing to train and protect them has they develop in their own right to have an exposure where has 60% disagree with this opinion. Least of the respondent agrees 20% towards the absence of family encouragement. In these specific constraint, majority of the respondent nearly 60% of them agree that they are struggling to a great extent in them patriarchal-male dominated society and 65% of them equally agree that the dual role of women in handling house and business is the major problem and prejudice against them are still existing despite their active role.

FINANCIAL CONSTRAINS ENCOUNTERED BY WOMEN ENTERPRENEURS

Financial constrains encountered by women entrepreneurs	Total No. of respondent 100	
	Agree	Disagree
Working capital is shortage	50	50
Inability to offer collateral security	45	55
Loan from labours	20	80
Awareness of goverments scheme	25	75

The financial institutions are skeptical about the entrepreneurial abilities of women. The women entrepreneurs are suffering from inadequate financial resource and working capital. The bankers opt for unrealistic and unreasonable securities to give loan for women entrepreneurs. They lack access

to external fund due to their inability to provide tangible securities to bank. On the other hand nearly 20% of the respondents agree that the access loan from their relatives and family friends. Majority of 75% respondents are still seems to be not aware about the entrepreneur scheme. The fact revealed here is that there is lack of awareness on capacity building program among women entrepreneurs.

TECHNICAL CONSTRAINS ENCOUNTERED BY WOMEN ENTERPRENEURS

Technical Constrains encountered by women entrepreneurs	Total No.of respondant 100	
	Agree	Disagree
Lack of opportunities to prove leadership quality	55	45
Lack of raw materials	60	40
NO knowledge of competitions	65	35
No knowledge on labour legislation	65	35
Lack of marketing facilities	70	30

Efficient management of human resource is an important factor in determining the growth of business enterprises. In this connection, women entrepreneurs express that they were not given enough opportunities to prove their leadership quality maintain due to gender prejudice. Nearly 55% respondent agrees with this concept. Even when they are otherwise in control of an enterprises, they often depend on male members of the family. This study reveals that women entrepreneurs are greatly handicapped to travel from one place to another. Among the respondents 70% find it difficult to capture the market and make their product popular. In addition they face difficulty in collection of payments. Almost 65% of the respondent accepts that they aren't aware of labour legislation enacted in favour of them. These are the major reasons which affect women entrepreneur's business adventures and the whole proceedings.

STRATEGIES FOR SUSTAINABILITY

The study clearly reveals that women enter into business to improve the standard for living and they want to prove their leadership and managerial capacity. Greater opportunity for education, government policies favorable towards the development of women, increased awareness about women entrepreneurship and opening of new vistas of technologies and strength to the blood of enterprising women in the society. At the same time they have to face several constraints in their field of work. On the basis of findings the following strategies are suggested for their sustainability.

- Government and non government agencies have to create awareness in promoting entrepreneurship among women's through EDPs. Consider women as a specific target group for all development programmes. It is observed that some women entrepreneurs in Tamilnadu, who had utilized the service of government agencies and financial institutions, were not satisfied with the service, due to unwanted delay and apathetic attitude of the staff. Hence it is suggested that the quality of service of government agencies/financial institution could be improved by retaining customer –friendly government/bank staff, especially in rural areas, for assisting genuine the women entrepreneurs.
- To encourage more passive women entrepreneur the women training program should be organized to inculcate the confidence. Adequate training program on management skills are to be provided. Counseling through the aid of committed non-government organizations,

psychologist, managerial experts and technical personal should be provided to existing and emerging women entrepreneurs.

- Women entrepreneur guidance sells to be set up in various places to handle the various problems of women entrepreneurs all over the state. To bring out insight talent of women entrepreneurs they need confidence building, competence, connections and capitals. So government should keep in mind this point while designing the entrepreneurship program for women's.
- Finance is the major problem. Hence the government can provide interest free loan to encourage women entrepreneurship. State finance corporations and financing institutions should permit by statute to extend purely trade related finance to women entrepreneurs. Collateral security should be dispensed with in the case of women entrepreneurs because many hardly have any property in their name to keep as guarantee. The study observe that most of women entrepreneurs in Tamilnadu had no awareness about financial institutions and their schemes and had not attended training or utilized other development/support service of the government agencies. It is also observed that training programmes offered by government agencies and financial institution were satisfied with the service. But these facilities were not satisfied with the service. But these facilities were not utilized by most of the women entrepreneurs. Hence, it is suggested that periodical meetings organized at the block and district level by the government agencies would enable the women entrepreneurs to get clear ideas about the various government agencies, financial institution and their current schemes. Also it provides a forum for expressing their need and grievances.
- Marketing the product is one of the main problem for women entrepreneurs. Women entrepreneurs considered trade fairs /exhibitions as one of the best way for marketing their products. Further, some of them who participated in the trade fair and exhibition organized in other states, faced language problems, which seriously affected their marketing. These problems could be solved if the government makes necessary arrangements to hire local people to present the products to the buyers in regional language. For marketing her products, a women entrepreneur must establish her credibility in terms of quality and competitiveness of product or service. She should acquire relevant techniques and skills to win customer loyalty. E-commerce business will also help greatly in these regards. Shouldering the dual responsibilities of an entrepreneur which helps in sharing the burden or entrepreneurial work. Hence, the men should be make to realize the significance of women entrepreneurship and should encourage women's participation in important decision-making.
- It is observed that in Tamilnadu, the employer-employee relationship isn't good. For the success and expansion of the business, good employer-employee relationship is a must therefore the women entrepreneurs must cultivate a new labour-management culture in the organization by adopting innovative schemes of industrial relations.

CONCLUSION

A woman performs an important role in building the real backbone of a nation's economy. There is considerable entrepreneurial talent among women. They have the potential and they will to establish and manage enterprise of their own. Many women's domestic skills such as people and time management and household budgeting or directly transferable in the business context . These qualities and strengths of women are to be tapped for productive channels. The process of economic development would be incomplete and lopsided, unless women are fully involved in it . The orientation of the society as a whole, regarding, desirability that women should play an important

precondition for the for the advancement not only of women, but the country as a whole. Women entrepreneurs should be regarded as individuals who take up roles in which they would like to adjust their family and society, economic performance and personnel requirements. “Emancipation of women is an essential prerequisite for economic development and social progress of the nation”. So it is proposed to formulate liberalized loan schemes for women entrepreneurs. Further they should be provided with adequate credit not only at the initial stag but also subsequently for expansion, diversification, and modernization. The suggestions forwarded in the paper will help women entrepreneurs in particular and policy-planners in general to look into this concern and develop better schemes, developmental programmes and opportunities for women to enter into more entrepreneurial ventures.

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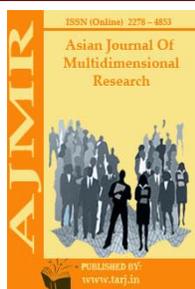
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Conducted a field survey and structured questionnaire circulated to 100 members of women entrepreneurs in various parts of Tamilnadu more particularly in Chennai.

Micro small & medium enterprises (MSME) Nongovernmental organisation (NGO)

Women entrepreneurship promotional association (WEPA) Self help groups (SHG)

Result of the Random analysis of the study on Women Entrepreneurs



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**A CHALLENGES AND OPPORTUNITIES OF EMERGING
ENTREPRENEURS IN INDIAN ECONOMY DEVELOPMENT**

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ABSTRACT

“Entrepreneurship is a dynamic process of vision, change, and creation. It requires an application of energy and passion towards the creation and implementation of new ideas and creative solutions. The characteristics of seeking opportunities, taking risks beyond security, and having the tenacity to push an idea through to reality combine into a special perspective that permeates entrepreneurs. An “entrepreneurial perspective” can be developed in individuals. This perspective can be adopted inside or outside an organization, and in business or non-business activities for the purpose of bringing forth creative ideas. Thus, entrepreneurship is an integrated concept that permeates an individual’s business in an innovative manner. Entrepreneurial firms play a crucial role in the innovations that lead to technological change and productivity growth. The highly permeable boundaries of entrepreneurship facilitate intellectual exchange with other management areas. Technologies are often configurable to serve a variety of different markets, It is possible for entrepreneurs to identify multiple market opportunities prior to the first market entry of their emerging firms. True entrepreneurs are resourceful, passionate and driven to succeed and improve. They're pioneers and are comfortable fighting on the frontline. Different degrees or levels of entrepreneurial intensity and drive depend upon how much independence one exhibits, the level of leadership and innovation they demonstrate, how much responsibility they shoulder, and how creative they become in envisioning and executing their business plans. This paper focuses and provides an insight into the meaning, qualities required for an entrepreneur, opportunities and challenges faced by them.

KEYWORDS: *Challenges, Opportunities, Entrepreneurship, Economic Development.*

INTRODUCTION

An entrepreneur is one who plays significant role in the economic development of a country. Basically an entrepreneur can be regarded as a person who has the initiative, skill and motivation to set up a business or an enterprise of his own and who always looks for high achievement. He is a catalyst of social change and works for the common good. He looks for opportunities, identifies them and seizes them mainly for economic gains. An entrepreneur is a person who is able to express and execute the urge, skill; motivation and innovative ability to establish a business or industry of his own either alone or in collaboration with his friends. His motive is to earn profit through the production or distribution of socially beneficial goods or services. He is enriched with the inborn qualities of adventurism, willingness to face risks, innovative urge and creativity and is eager to make dynamic changes in the production process, introduce innovations and to find out new uses for raw materials. But now there is so many challenges faced by new entrepreneurs i.e., lack of patience in solving problems, lack of sustained motivation, Inability to dream and use subconscious etc. In addition to this the other challenges includes; developing vision and ideas, raising capital, assembling a team, finding the right location, finding the right employees, finding good customers, overcoming competition, unforeseen challenges and expenses, keeping up with industrial changes and trends and exiting the business.

An economy is known as an emerging economy or an emerging market when it is seen through the entrepreneurial nature of the economy. “Entrepreneurship is a dynamic process of vision, change, and creation. It requires an application of energy and passion towards the creation and implementation of new ideas and creative solutions. Essential ingredients include the willingness to take calculated risk in terms of time, equity, or career; the ability to formulate an effective venture team; the creative skill to marshal needed resources; and fundamental skill of building solid business plan; and finally, the vision to recognize opportunity where others see chaos, contradiction, and confusion.”

Entrepreneurship is more than the mere creation of business. Although that is certainly as important facet, it's not the complete picture. The characteristics of seeking opportunities, taking risks beyond security, and having the tenacity to push an idea through to reality combine into a special perspective that permeates entrepreneurs. An “entrepreneurial perspective” can be developed in individuals. This perspective can be exhibited inside or outside an organization, in profit or not-for-profit enterprises, and in business or non-business activities for the purpose of bringing forth creative ideas.

India's rising status in business development shows that today India has proved to be fertile ground for new entrepreneurs. Hence, we see a great rise of new entrepreneurs in the Indian system. Entrepreneurs build companies that are specifically crafted to exploit a particular opportunity. This gives them an advantage over older companies that were designed in response to challenges of the past and must change to adapt to today's requirements. Entrepreneurs can build new companies. They can also rejuvenate existing companies via buyouts and turnarounds. They can also build new companies inside existing companies, which can be called corporate entrepreneurship. They will enable to spot opportunities and take risks in order to realize them is part of a person's overall makeup, which is partly innate and partly a product of his upbringing.. It appears that the best way to learn this is to work for a startup which offers more opportunities to learn Entrepreneurial skills. Risk-taking and opportunism go along with frugality. Really good entrepreneurs squeeze as much as possible out of limited amounts of cash. They leverage the money of others, and never invent the wheel when a good, cheap one is available in the marketplace. By keeping the rate at which they

burn cash low, entrepreneurs can try a lot of ideas, most of which do not work, without losing because they ran out of money before they hit upon a workable value proposition. Many "high-profile" entrepreneurial ventures seek venture capital or angel funding in order to raise capital to build the business. Many kinds of organizations now exist to support would-be entrepreneurs, including specialized government agencies, business incubators, science parks, and some NGOs. Thus, entrepreneurship is an integrated concept that permeates an individual's business in an innovative manner.

The characteristics required in an entrepreneur are Desire, Drive, Discipline and Determination . . . important traits among the would-be entrepreneurs are:

- Vision and pioneering spirit
- Always searching for new opportunities and challenges
- Being creative – “able to think out of the box”
- Constantly striving to do things better
- Confident about taking risks
- Proactive and focused on the future
- A good knowledge and skill base

Entrepreneurship which today needs a new look and a good framework as well a vibrant policy for its survival and long life. Entrepreneurship in India can be more lauded if we can capitulate the transformation process of the youth which had started in our nation and could live long and continue if more doors can be opened in their favor because they are going to be Entrepreneurial citizens of tomorrow. Entrepreneurship must be molded properly with entrepreneurial traits and skills to meet the changes in trends, challenges global markets and also be competent enough to sustain and strive for excellence in the entrepreneurial arena.

OPPORTUNITIES :

- Free entry into world trade.
- Improved risk taking ability.
- Governments of nations withdrawn some restrictions
- Technology and inventions spread into the world.
- Encouragement to innovations and inventions.
- Promotion of healthy completions among nations
- Consideration increase in government assistance for international trade.
- Establishment of other national and international institutes to support business among nations of the world.
- Benefits of specialization.
- Social and cultural development

India is opening doors for many of the entrepreneurial opportunities and a driver of economic growth. By 2020 India will reach the middle income class status and India, has numerous opportunities in the field of real estate, IT and communications, retail, education and the list is long. Researches shows that attitude towards entrepreneurs and entrepreneurship is an important factor that determines entrepreneurial growth in a country but talking about the Indian culture it continues to remain risk averse. Even certain studies have shown that our Indian business men want to invest less in our country because of regulatory environment and are ready to invest abroad. The entrepreneurs here face challenges like limited access to finance, bureaucratic procedure, and poor infrastructure etc. The distribution system is one more challenge for the entrepreneurs in India because of poor infrastructure, low internet penetration.

CHALLENGES:

Developing the Vision and Business Idea: Developing a business idea is usually the first challenge faced by every entrepreneur when starting a business from scratch. Finding the right business opportunity or creatively developing an idea is certainly not an easy task. Envisioning the idea the first true task of an entrepreneur. An entrepreneur must possess the ability to see what others cannot see. While others see problems, an entrepreneur must see opportunities. But seeing opportunities is just the beginning. The main business challenge is going to be the ability to forge that opportunity into a business idea. This as a business challenge because the process of transforming problems into business opportunities is like trying to turn lead into gold. The entrepreneurial process of Creating Value out of nothing; a process that brings innovative products into existence. Identifying a problem, seeing an opportunity in the problem, Coming up with a solution, Forging the opportunity into a business idea, Integrating the solution into a business plan, Developing a vision is definitely a business challenge because an entrepreneur must sometimes assume the role of a sorcerer.. Most individuals are comfortable with the present way of doing things but it is the duty of an entrepreneur to envision and forecast the future.

2. Raising Capital for Startup: After developing an idea, the next challenge that the entrepreneurs are going to face when starting a business from scratch is that of raising capital. An entrepreneur is the only one that knows business idea to the core. Trying to convince investors about something that doesn't exist is definitely a challenge. Trying to make them understand that they are trustworthy and equal to the task is not child's play especially when building the first business. There is more to raising capital than just simply asking for money. Most investors want to invest in already established businesses with minimal risk and they want to be sure that they get returns for the risk they took. Most brilliant business ideas never scale through the venture capital stage because the entrepreneur is either not prepared or lacks what it takes to raise the needed capital. To overcome the challenge of raising capital, an entrepreneur must develop the ability to sell their idea and vision to potential investors.. In the game of raising capital, an entrepreneur must have a good story to tell; backed by a strong business plan and good persuasion skills.

3. Assembling a Business Team The third business challenge that an entrepreneur will face in the course of starting a small business from scratch is assembling the right business management team. The process of building a business team starts even before the issue of raising initial start-up capital arises. Most brilliant ideas and products never get funded because the entrepreneur is trying to raise capital as an individual. As an entrepreneur bound to have strengths and weaknesses. That is the more reason an entrepreneur needs a business team to cover up or compliment their weaknesses. A team is a necessity for building a successful business. It's the duty of an entrepreneur to make sure that their team sees the future as the entrepreneur see. They must believe in possibilities and must

also be passionate about making that possibility a reality. If they can't grasp the vision, if they can't see the future with business, then they are not worthy being business team. An efficient strategic business team should comprise as banker, financial adviser, accountant, attorney or legal adviser and any other specialist that will be of tremendous impact to the business.

4. Finding the Right Business Location Finding a good business location at the right place is definitely not easy. An efficient location that has a rapidly growing population, good road network and other amenities at a good place

5. Finding Good Employees most writers and managers crank up the process of finding good employees as an easy task. They define the process of finding an employee as simply presenting the job description and the right employee will surface. Business owners know how difficult it is to find a hardworking, trustworthy employee. Most employees want to work less and get paid more. Finding a good employee who will be passionate about delivering his or her services is quite difficult. Employees are the representatives to business customers and the outside world. They are a reflection of the business culture and ethics. If an employee is bad or rude to customers, it is going to portray a bad image for the company. So it must be careful when hiring employees. Remember the golden rule of business; Hire slow and fire fast.

6. Finding Good Customers the sixth challenge an entrepreneur will face in the process of starting a small business from scratch is finding good customers. In the process of building a business, an entrepreneur will come to find out that there are good customers as well as bad customers.. Good customers are really hard to find. A good customer will be loyal to the company and will be willing to forgive if the business make a mistake and apologize. A good customer will try to do the right thing that will benefit both himself and company mutually. Bad customers will always look for loopholes in the company's policy to exploit and make a few gains. Bad customers will always try to exploit the company's goodwill and look for ways to rip off the company. Bad customers are responsible for bad debts. Good customers build business and bad customers will always try to liquidate business.

7. Dealing with Competition Competition is the next challenge an entrepreneur will face when starting a business. Most individuals see competition as a plague but competition as a good challenge. Competition is a benchmark for creativity, the main engine that stimulates innovation and production of quality products at great prices. Without competition, there will be no innovation and without innovation, the world will be stagnant.

8. Unforeseen Business Challenges and Expenses Just as a sailor prepares for unexpected storm, just as a pilot is always on the watch for unpredictable bad weather and thunderstorms, so must an entrepreneur prepared for whatever comes. Unexpected challenges can come in the form of: Unexpected law suits, Inconsistent government policy, Unpaid bills and taxes, Unexpected resignation of staff from sensitive office, Bad debts from customer, Loss of market share Dwindling working capital, Inadequate stock Or inventory. These business challenges, if not handled properly can ruin the plan to build a successful business. Another challenge an entrepreneur must expect is an unforeseen increase in business expenses. If not handled properly, it might result in constant negative cash flow and eventually; business failure.

9. Keeping Up With Industrial Changes and Trends Change: It is a challenge an entrepreneur must be prepared for when starting a small business. Trends have made and broken lot of businesses. Profitable businesses that have been wiped out by slight industrial changes and trends.

10. Exiting the Business When building a business from scratch, an entrepreneur is going to face the challenge of determining the exit strategy.. Most entrepreneurs run their business without any plans to exit and even if they have an exit strategy, they find it difficult to implement it. Before starting a business, it is advisable to plan an exit. Lack of an exit plan is the primary reason why most businesses crumble after the death of the founder. An exit strategy is very important to the long term survival of a business.. Most smart entrepreneurs will use a certain benchmark as a target and once this specific target is reached, they exit the business. Examples of such benchmarks are: Annual sales, Annual Turnover, Asset Base, Market Saturation Customer base, subscribers or number of users

11. Technological Challenges:

Indian education system lags too much from the Job industry as a whole but then it lags even more when it comes to online entrepreneurship. What technology would be ideal and how to use that technology effectively is great challenge for an entrepreneur.

12. Financial Challenges:

Financial challenges are a lot different in India especially for online entrepreneurs. While starting the business as an entrepreneur, getting an initial business funding becomes challenging. The other option is loan but bank loan is not at all an option in India for new online entrepreneurs.

13. Policy Challenges:

Now and then there is lot of changes in the policies with change in the government.Problems of TRIPS and TRIMS.

- Problems of raising equity capital
- Problems of availing raw-materials.
- Problems of obsolescence of indigenous technology
- Increased pollutions Ecological imbalance

After the reforms of 1991 India took a new beginning and started its journey to become one the developing and emerging economy Today's knowledge based economy is fertile ground for entrepreneurs, in India. It is rightly believed that India has an extraordinary talent pool with virtually limitless potential to become entrepreneurs. Therefore, it is important to get committed to creating the right environment to develop successful entrepreneurs. To achieve this, India must focus on the following area. Create the Right Environment for Success, Ensure that Entrepreneurs have access to the Right Skill to, Smart Capital, Networking and Exchange, Government Support [Both the Central and State Governments] in promoting the growth of entrepreneurship. The goals of economic policy in the nineties and beyond appear now to be two fold: developing a viable, efficient and internationally competitive small industry and creating an innovative, socially responsible and liberated class of entrepreneurs who can take on the challenges that spring up as the process of liberalization and reform progress.

CURRENT PERSPECTIVE

In a country like India, social system and cultural issues hold their importance besides issues related to infrastructure. Any innovation to succeed in our society needs to be accepted by our value systems and cultural issues. Further, in our country, where the population is more concerned about

making both ends meet, entrepreneurial activity will achieve sustainability only when support is provided both at the societal and governmental level.

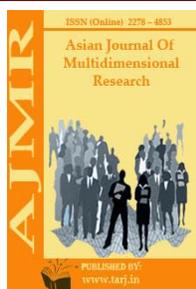
Entrepreneurship is being seen as the key driver and despite the challenging economic times and high rate of unemployment across the country, especially amongst the fresh graduates, there is a glimmer of hope which is born from the rise of the entrepreneurial spirit – which promotes capital formation, creates large scale employment opportunities, provides significant social benefits by creating social value, structures and institutions, sets the ground for innovations and most importantly promotes regional development and reduce concentration of economic power improving the standard of living and ultimately facilitating overall development of the country. Since Indian economy is one of the fastest growing economies in the world, this provides tremendous scope for the growth of entrepreneurs. The country's economic policy environment must be favorable for organizations to achieve efficiencies in today's global market. It should enable the entrepreneurs to provide a magical touch to an organization, whether in public or private or joint sector, in achieving speed, flexibility, innovativeness, and a strong sense of self-determination. They bring a new vision to the forefront of economic growth of a country.

CONCLUSION

The study of entrepreneurship has relevance today, not only because it helps entrepreneurs better fulfill their personal needs but because of the economic contribution of the new ventures. More than increasing national income by creating new jobs, entrepreneurship acts as a positive force in economic growth by serving as the bridge between innovation and market place. Hence, there is a need to follow a dynamic and pragmatic approach to motivate and create trained entrepreneurs at the government as well as at the educational level by a balanced approach through public-private partnership and a host of other arrangements for the growth and development of India.

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EDUCATIONAL STATUS OF STUDENTS WITH VISUALLY IMPAIRED
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ABSTRACT

Subject Theme: Education and Skills for Rural Transformation

This paper focused on the educational status, challenges and opportunities, support and benefits in visually impaired. Education plays a key role in developing an individual's talent in our society or an instrument of national development. Persons with visual impairment are an integral part of society but lack of sight bars the individual to perceive the real world. Loss of the visual acuity in children requires special attention. Visually impaired people estimated in the world 285 million, 39 million Blind and 246 million having low vision, 65% of people visually impaired and 82% of all blind are 50 years and older. India currently has around 12 million blind people against 39 million globally -- which makes India home to one-third of the world's blind population. After independence there is a remarkable growth in the higher education system of India offering education and training in almost all aspects of human creativity and intellectual endeavour. However, the overall scenario of higher education in India does not match with the global quality standards. Although there have been lot of challenges to higher education system of India but equally have lot of opportunities to overcome these challenges and make to make higher education system much better. It has also been marked the response of society to the impaired across age and sex.

KEYWORDS: *Education, Visually Impaired, challenges and opportunities.*

INTRODUCTION:

Eye is one of the most important sensory organs in human body. Persons with visual impairment are an integral part of society but lack of sight bars the individual to perceive the real world. Visual difficulties may influence the life of the individual in physical, mental, social, educational and vocational aspects. Visual impairment has to deal not only with the difficulties of his/her physical impairment but also with the specific difficulties of visually impaired. They symbolized by white

stick that demands human response from society. There is a popular saying that seeing is believing. A person who is blind is more frequently placed in a position of dependency on others, thus reducing perceptions of self-sufficiency and control. Globally, it is estimated that approximately 1.3 billion people live with some form of distance or near vision impairment. With regards to distance vision, 188.5 million have mild vision impairment, 217 million have moderate to severe vision impairment, and 36 million people are visually impaired. According to the World Health Organization worldwide there are an estimated 45 million people that are blind with an additional 135 million individuals visually impaired. India has 20.42 lakh disabled children aging between 0 and 6 years, around 71% of them 14.52 lakh children are in rural areas. There are 5.9 lakh disabled children in cities of them, 11.04 lakh are male and 9.38 lakh are female children among them, 1.49 lakh children have multiple disabilities. All age groups put together there are more than 41 lakh children with hearing eyesight problems and disabilities in the country; say the latest report on 2011 Census.

Visual impairment, also known as vision impairment or vision loss, is a decreased ability to see to a degree that causes problems not fixable by usual means, such as glasses. Some also include those who have a decreased ability to see because they do not have access to glasses or contact lenses. Visual impairment is often defined as a best corrected visual acuity of worse than either 20/40 or 20/60. The term blindness is used for complete or nearly complete vision loss. Visual impairment may cause people difficulties with normal daily activities such as driving, reading, socializing, and walking.

According to the new definition, a person who is unable to count fingers from a distance of three metres would be considered "blind" as against the earlier stipulation of six metres, which was adopted in 1976. The Individuals with Disabilities Education Act (IDEA) officially defines the category as impairment in vision that, even with correction, adversely affects a child's educational performance. The term includes both partial sight and blindness."

OBJECTIVES:

1. To know the educational status of students with visually impaired,
2. To know the school performance of visually impaired,
3. To examine the school record among the Visually Impaired,
4. To find out the teacher strength in school performance,
5. To suggest suitable measures to improve the educational status of Students with visually impaired.

JUSTIFICATION OF STUDY:

Accordingly the impaired adapt to the situation differently. It has also been marked the response of society to the impaired across age and sex. Therefore loss of vision at different age and for different sex bears testimony of differential experience and adoptability. These experiences are qualitatively different for those blind by birth from those blind after birth and such coping mechanisms are also different between types of social setting namely rural, urban, residential school and non-residential etc. events are also reported from various agencies that the blind are subjected to verities of harassment. The outcomes of research on parent teacher and vision impaired student interfacing are expected to open new vista so that the appropriate strategies' can be thought of for effective integration of socio-cultural excluded group. Area and culture specific indicators discovered would contribute to add to the strength of the planning and implementation process for their integration.

What could be beyond White-stick and Braille for integrative life style of the blinds may also come to surface.

The notification in this regard has been issued by the Union Health Ministry. Going by the new definition, the population of blind people in India will reduce from 1.20 crore (as per National Blindness survey 2007 data) to 80 lakh. "Because of the earlier definition, we were projecting a higher figure of blind people from India at any international forum, presenting ourselves in poor light. Further, India has to achieve the goal set by the WHO which recommends reducing the prevalence of blindness to 0.3 per cent by 2020 to achieve the elimination of avoidable blindness.

METHOD OF RESEARCH:

Methodology constitutes the basic and an important component of every research project. It refers to a plan or strategy used to seek answers to research questions.

(i) Study Design: The study was based on an explanatory cum descriptive research orientation. **(ii) Unit and universe:** Present study is an analytical study based on secondary data source. **(iii) Investigation tools and techniques:** The universe collected from different source like library, internet, www.google.com, Wikipedia, different books, journals, magazines and different types of thesis related this topic.

RESULT AND DISCUSSION:

Higher education system plays an important role for the country's overall development which include industrial, economic, social etc. The vision of higher education in India is to realize the country's and state human resources potential to its fullest with equity and inclusion. The expansion of the education system at as the same time has brought several pertinent issues related to equity, efficiency, excellence and access to higher education in the country. The current study shows that challenges and to and point out the opportunities in system in India. Over the last two decades, India has remarkable transformed its higher education landscape it has created widespread access to low-cost high-quality university education for students all level.

Government of Odisha created the Department of Social Security and Empowerment of persons with disabilities on the 1st of July 2015. The services provided by department focus on measures to improve accessibility and equality of opportunity, promote participate and inclusion and increase respect for the independence and dignity of the persons with disabilities.

Reservation to persons with disabilities in government and public Sector jobs has been increased from 3% to 4% during 2017-18. Under the new scheme of UDID (Unique Disability Identity) for grant of Disability certificates, more than 2 lakh 52 thousand PwD beneficiaries registered during 2017-18 Out of which 58,430 PwD have received their Disability certificates under UDID. The mission of TCTVH is to train teachers to help each of their students with visual impaired to become successful members of the communities they live in. Presently the annual students' strength of this centre in 25. So far 548 special educators for the visually impaired have passed out from this centre and are engaged in inclusive education programme of Sarva Siksha Abhiyan and special school. Short term refresher courses for the special educators are also available. During this year 2017-18, orientations programme and a continuing rehabilitation Education (CRE) programme were offered for the special Educators.

District Social School Security Statistic/ Activity 2018:- (DSSSS, 2018)

Sl. No	District Census of India, 2011	No. Of person With Disability	No. Of Special School	No Of Students	No. Of Teacher
01.	Anugul	34183	1	83	12
02.	Baleswar	70736	1	119	14
03.	Bargarh	42139	2	258	44
04.	Bhadrak	42085	6	425	40
05.	Balangir	57028	3	173	19
06.	Boudh	12828	2	69	11
07.	Cuttack	10201	6	312	37
08.	Deogarh	8662	-	-	-
09.	Dhenkanal	37096	4	215	29
10.	Gajapati	16433	1	87	15
11.	Ganjam	103573	5	348	28
12.	Jagatshingpur	34284	1	136	15
13.	Jajpur	54195	5	438	109
14.	Jharsuguda	21158	4	316	30
15.	Kalahandi	44121	4	244	39
16.	Kandhamal	24620	2	66	21
17.	Kendrapara	40110	2	82	4
18.	Keunjhar	42799	3	299	22
19.	Khordha	63949	-	470	81
20.	Koraput	36291	3	230	21
21.	Malkangiri	164	1	113	22
22.	Mayurbhanj	68387	2	189	16
23.	Nabarangpur	31932	3	108	12
24.	Nayagarh	336624	3	108	12
25.	Nuapada	20596	3	145	19
26.	Puri	53667	9	563	61
27.	Rayagada	28334	1	25	3
28.	Sambalpur	35561	1	26	8
29.	Sonepur	18011	3	189	31
30.	Sundargarh	49497	6	374	40

There are 51 special schools catering the 3,213 impaired students in Odisha that are supported by the department of SSEPD. 11 of these school are for the children with intellectual disability, 18 children with hearing impaired and 22 for visually impaired. Foe special school, located at Bhubaneswar and Burla are manage by the Department of School and Mass Education, Government of Odiash. The special school have 345 special educators along with 257 support staff. In the year 2017-18 a budget provision of Rs. 2311.07 lakh was made.

Special Education College in Odisha:

Sl No	College Name	District
1	Bijupattnaik institute of industrial rehabilitation training and research	jaipur
2	Chakradhara institute of rehabilitation science	Kota
3	Chetna college and special education	-
4	D.P. Mishra institute of advance studies in special education and technology	Ganjam
5	DHLS study centre of AIISH mysore at Sriram Chandra Bhaj Medical College	Cuttack
6	Institute of health Sciences	Nimuch
7	International instate of rehabilitation Science and research	Kota
8	Jagatbandhu Biswabharati Siksha Niketan	Balangir
9	Open learning System	Kota
10	Pingalakhi Public welfare Organization	Puri
11	Regional Centre AYJNIHH	Khordha
12	School if rehabilitation and Social Science	Kendujhar
13	Swami Vivekananda National Institute of Rehabilitation training and research	Cuttack
14	Training centre for teachers of the Visually Handicapped	Kota
15	Training centre for teachers of the MR Nilachal Seva Pratistan	Puri
16	TYAGA institute of Advance Studies and Research	Cuttack

The most recent WHO estimates on the global magnitude and causes of visual impairments confirm a major opportunity for change in the lives of millions of people: 80% of all causes of visual impairment are preventable or curable. WHO estimates that in 2010 there were 285 million people visually impaired, of which 39 million were blind. If just the two major causes of visual impairment were considered priorities and control measures were implemented consistently across the world, by providing refractive services and offering cataract surgery to the people in need, two thirds of the visually impaired people could recover good sight. (WHO data)

In the current year the Braille press has printed 22,228 Braille text books for classes I to X and distributed them gratis. It also publishes a quarterly Science Magazine in Odia, the Braille word book and Braille calendar. For the Two newly inducted officers of the Odisha State Civil Services the Braille press has provided 20 Books on public Administration. The activities of the Braille press were supported by a budget of Rs10.00 lakh by the Department of SSEPD.

CONCLUSION:

To help people cope, find ways to let them safely let go of the stress that they experience or gain a greater understanding of the situation and that coping actions are usually symptom of deeper problems and addressing them directly can be ineffective or even counterproductive. The best approach is to discover the deeper cause and address this, which will hopefully then result in the coping mechanism disappearing. The Disability Discrimination Act is a powerful piece of legislation that has the capacity to enable blind and partially sighted people to enjoy employment, goods services and premises, and education without discrimination and with the provision of reasonable adjustments. It is as important for those dealing with blind and partially sighted people on a daily basis—as well as disabled people themselves—to be aware of the rights conferred by the

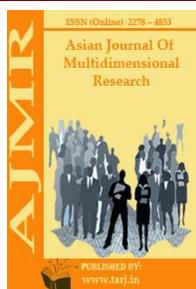
act. The blindness-prevention community has a set a laudable goal in its new initiative, VISION 2020, designed to reduce the global burden of avoidable blindness.

SUGGESTION:

- The government should provide fund, recourses and enact effective legislation and policy on impaired students and support for higher education.
- The government should train more teachers in special needs education for improving the educational status of visually impaired.
- The government should increase the staff strength, support services and to provide user-friendly facilities in order to effectively serve students with visually impaired
- Understanding the feelings of Visually Impaired and encourage them to every field and respect their feelings.
- The society must be support and give importance to every otherwise challenged students and encourage to participate in every fields.

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GROWTH AND PERFORMANCE OF MICRO, SMALL AND MEDIUM ENTERPRISES IN INDIA

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ABSTRACT

Micro, Small and Medium Enterprises (MSME) sector has emerged as a highly vibrant and dynamic sector of the Indian economy over the last five decades. MSMEs will provide employment to the large population of our country and help in industrialization of rural and backward areas, thereby, reducing regional imbalances, assuring more equitable distribution of national income and wealth. MSMEs are complementary to large industries as ancillary units and this sector contributes enormously to the socio-economic development of the country. Growth and development of MSMEs in India is very essential to boost up the growth rate of our economy. The current study is an attempt to analyse the distribution of MSMEs in various states of our country. The study is based on the statistics available in the final report of Fourth all India Census of MSMEs ANNUAL REPORT 2014-2015. The entire study is based on secondary data

KEYWORDS: MSME, Investments, Enterprises, Employment, Growth and Performance

INTRODUCTION

The Micro, Small and Medium Enterprises (MSME) sector has emerged as a highly vibrant and dynamic sector of the Indian economy over the last five decades. MSMEs not only play crucial role in providing large employment opportunities at comparatively lower capital cost than large industries but also help in industrialization of rural & backward areas, thereby, reducing regional imbalances, assuring more equitable distribution of national income and wealth. MSMEs are complementary to large industries as ancillary units and this sector contributes enormously to the socio-economic development of the country. Government of India has enacted —Micro, Small, Medium Enterprises Development Act, 2006 (MSMED) with effect from 2nd October, 2006. It provides the first-ever legal framework for recognition of the concept of —enterprise and

integrating the tiers of these enterprises, viz, micro, small, medium. Under the act, enterprises have been categorized broadly into those engaged in manufacturing, and providing/rendering of services, and then further classified as micro, small and medium enterprises, based on their investment in plant and machinery for manufacturing enterprises or in equipment for enterprises providing or rendering services. As per this act, (i) a micro manufacturing enterprise is one where the investment in plant and machinery is up to Rs.25 lakh, (ii) a small manufacturing enterprise is one where the investment in plant and machinery is between Rs.25 lakh to Rs.5 crore, and (iii) a medium manufacturing enterprise is one where the investment in plant and machinery is between Rs.5 crore to Rs.10 crore. Similarly, (i) a micro service enterprise is one where the investment in equipment is up to Rs.10 lakhs, (ii) a small-scale service enterprise is one where the investment in equipment is between 10 lakh to Rs.2 crore, and (iii) a medium service enterprise is one where the investment in equipment is between Rs.2 crore and Rs.5 crore.

II. DEFINITION OF MSMEs:

(i) Registered Sector: Enterprises registered with District Industries Centres in the State/UTs., Khadi and Village Industries Commission/ Khadi and Village Industries Board, Coir Board as on 31.03.2007 and factories under the coverage of section 2m(i) and 2m(ii) of the Factories Act 1948 used for Annual Survey of Industries having investment in plant & machinery up to Rs.10 crore were considered to belong to registered sector.

(ii) Unregistered Sector: All MSME engaged in the activities of manufacturing or in providing/rendering of services, not registered permanently or not filed Entrepreneurs Memorandum Part-II/[EM-II] with State Directorates of Industries' District Industries Centers on or before 31-3-2007 are called unregistered MSME. Those enterprises that are temporarily registered on or before 31-3-2007 as also the units that are temporarily or permanently registered or filed EM-II after 31-3-2007 till the date of Sample Survey, conducted as part of Fourth All India Census of MSME, 2006-07, were treated as unregistered MSME. All unregistered MSME, covering both manufacturing and services sectors, constituted unregistered sector.

(iii) Small Scale Industrial Unit (SSI): An industrial undertaking in which the investment in fixed assets in plant & machinery, whether held on ownership terms, or on lease, or by hire purchase, does not exceed `100 lakh as on 31-03-2001 were be treated as a Small Scale Industrial Unit.

(iv) Micro Small Medium Enterprises (MSME): MSME Sector consists of any enterprises, whether proprietorship, Hindu undivided family, association of persons, co-operative society, partnership or undertaking or any other legal entity, by whatever name called, engaged in production of goods pertaining to any industry specified in the first schedule of Industry Development & Regulation Act, 1951 and other enterprises engaged in production and rendering services, subject to limiting factor of investment in plant and machinery and equipments respectively as noted below:

A. manufacturing sector, an enterprise is classified as:

- a) Micro enterprise, if investment in plant and machinery does not exceed twenty five lakh rupees;
- b) Small enterprise, if investment in plant and machinery is more than twenty five lakh rupees but does not exceed five crore rupees; or
- (c) Medium enterprise, if investment in plant and machinery is more than five crore rupees but does not exceed ten crore rupees;

B. In case, enterprise is engaged in providing or rendering of services, it is classified as:

- (a) Micro enterprise, if investment in equipment does not exceed ten lakh rupees;
- (b) Small enterprise, if investment in equipment is more than ten lakh rupees but does not exceed two crore rupees; or
- (c) Medium enterprise, if investment in equipment is more than two crore rupees but does not exceed five crore rupees.

III.GROWTH OF MSMEs IN INDIA – AN OVERVIEW

Micro, Small and Medium Enterprises (MSME) sector has emerged as a highly vibrant and dynamic sector of the Indian economy over the last five decades. MSMEs not only play crucial role in providing large employment opportunities at comparatively lower capital cost than large industries but also help in industrialization of rural & backward areas, thereby, reducing regional imbalances, assuring more equitable distribution of national income and wealth. MSMEs are complementary to large industries as ancillary units and this sector contributes enormously to the socio-economic development of the country. Khadi is the proud legacy of our national freedom movement and the father of the nation. Khadi and Village Industries (KVI) are two national heritages of India. One of the most significant aspects of KVI in Indian economy is that it creates employment at a very low per capita investment. The KVI Sector not only serves the basic needs of processed goods of the vast rural sector of the country, but also provides sustainable employment to rural artisans. KVI today represent an exquisite, heritage product, which is 'ethnic' as well as 'ethical'. The Sector has a potentially strong clientele among the middle and upper echelons of the society. Coir Industry is an agro-based traditional industry, which originated in the state of Kerala and proliferated to the other coconut producing states like Tamil Nadu, Karnataka, Andhra Pradesh, Odisha, West Bengal, Maharashtra, Assam, Tripura, etc. It is an export oriented industry and has greater potential to enhance exports by value addition through technological interventions and diversified products like Coir Geotextiles etc. The acceptability of Coir products has increased rapidly due to its 'environment friendly' image.

Ministry of Micro, Small & Medium Enterprises (M/o MSME) envisions a vibrant MSME sector by promoting growth and development of the MSME Sector, including Khadi, Village and Coir Industries, in cooperation with concerned Ministries/Departments, State Governments and other Stakeholders, through providing support to existing enterprises and encouraging creation of new enterprises. The Micro, Small and Medium Enterprises Development (MSMED) Act was notified in 2006 to address policy issues affecting MSMEs as well as the coverage and investment ceiling of the sector. The Act seeks to facilitate the development of these enterprises as also enhance their competitiveness. It provides the first-ever legal framework for recognition of the concept of "enterprise" which comprises both manufacturing and service entities. It defines medium enterprises for the first time and seeks to integrate the three tiers of these enterprises, namely, micro, small and medium. The Act also provides for a statutory consultative mechanism at the national level with balanced representation of all sections of stakeholders, particularly the three classes of enterprises and with a wide range of advisory functions. Establishment of specific funds for the promotion, development and enhancing competitiveness of these enterprises, notification of schemes/programmes for this purpose, progressive credit policies and practices, preference in Government procurements to products and services of the micro and small enterprises, more effective mechanisms for mitigating the problems of delayed payments to micro and small

enterprises and assurance of a scheme for easing the closure of business by these enterprises, are some of the other features of the Act.

On 9 May 2007, subsequent to an amendment of the Government of India (Allocation of Business) Rules, 1961, the erstwhile Ministry of Small Scale Industries and the Ministry of Agro and Rural Industries were merged to form the Ministry of Micro, Small and Medium Enterprises (M/o MSME). This Ministry now designs policies and promotes/ facilitates programmes, projects and schemes and monitors their implementation with a view to assisting MSMEs and helps them to scale up.

The primary responsibility of promotion and development of MSMEs is of the State Governments. However, the Government of India, supplements efforts of the State Governments through various initiatives. The role of the M/o MSME and its organizations is to assist the States in their efforts to encourage entrepreneurship, employment and livelihood opportunities and enhance the competitiveness of MSMEs in the changed economic scenario. The schemes/programmes undertaken by the Ministry and its organizations seek to facilitate/provide: i) adequate flow of credit from financial institutions/banks; ii) support for technology upgradation and modernization; iii) integrated infrastructural facilities; iv) modern testing facilities and quality certification; v) access to modern management practices; vi) entrepreneurship development and skill upgradation through appropriate training facilities; vii) support for product development, design intervention and packaging; viii) welfare of artisans and workers; ix) assistance for better access to domestic and export markets and x) cluster-wise measures to promote capacity-building and empowerment of the units and their collectives.

IV. IMPORTANCE OF MSMEs

MSMEs play vital role in the economic growth of developing countries as discussed here:

- 1. Utilization of Resources:** MSMEs facilitate the tapping of resources which otherwise would remain unused. These resources include entrepreneurship, capital, labour and raw materials. They can mobilize rural savings, which may otherwise remain idle or may be spent on luxuries or channeled into non-productive ventures.
- 2. Employment Generation:** Since they are fairly labour intensive, MSMEs create employment opportunities at a relatively low-capital cost. In India, there is basic problem of absorbing the surplus manpower in non-agricultural jobs and providing additional employment opportunities for the growing population.
- 3. Generation of Foreign Exchange:** MSMEs facilitate substantial foreign exchange savings and earnings. A wide range of consumer and simple produced goods, now being imported, can be economically produced domestically on a small-scale basis as long as adequate facilities are provided.
- 4. Diversification of Industrial Structures:** MSMEs contribute significantly to the strengthening of the industrial structure. Many more articles can be produced economically by the small-scale than that of large-scale industries.
- 5. Entrepreneurial Development:** MSMEs serve as seedbeds of entrepreneurship. They serve the developing economy not only by their output of goods but also by functioning as a nursery of entrepreneurial and managerial talent. This role of small-scale industries is of decisive importance in any economy where the industrial structure consists of a few large-scale and medium-sized ones,

on the one hand, and of large numbers of traditional industries such as artisan units, handicrafts and cottage industries on the other.

6. Rural Development and Industrial Dispersal: The concentration of industrial and other activities has given birth to the phenomenon of the so-called pockets of development where economic and social change is achieved at much faster rate than in the outlying rural districts. This trend, although predominant, can be checked and corrected through the establishment of small-scale industries. For one thing, such industries lead to the creation of employment opportunities on a dispersed basis not only in large cities and towns but also in smaller towns and far-flung regions. The establishment of small-scale industries would therefore, make it possible to reverse the current trends of the migration of the people from rural to urban areas.

V. SCOPE OF STUDY

The study covers Micro, Medium and Small Scale Enterprises in India. The present paper is an attempt to focus the present status of performance of MSMEs in India & future prospects. It is concluded that this sector contributes significantly to manufacturing output, employment, exports of the country.

VI. OBJECTIVES OF STUDY

The following are the objectives of the study:

- ❖ To analyses the existence growth of MSMEs at various states and union territories of India.
- ❖ To compare the state wise distribution of investment by characteristics of MSME sector
- ❖ To study the state wise distribution of enterprises by sector.
- ❖ To understand the state wise distribution of employment in MSME
- ❖ To compare the year wise distribution of enterprises among various states in India.

VII. METHODOLGY OF RESEARCH

The entire study is based on secondary data . This study is based on the statistics available from the final report of fourth all India Census of Micro, Small and Medium Scale Enterprises (2006-07), ANNUAL REPORT 2014-2015.

VIII. LIMITATIONS OF STUDY

The following are the limitations of the current study: The study is based on the statistics available in final report of fourth all India Census of Micro, Small and Medium Scale Enterprises (2006-07), ANNUAL REPORT 2014-2015. The accuracy of the study depends upon the accuracy with which the data is recorded in the Census Report.

IX. ANALYSIS OF GROWTH AND PERFORMANCE OF MICRO, SMALL AND MEDIUM ENTERPRISES (MSMEs) IN INDIA

a) Analysis of performance, employment and investments of MSMEs in India during the period from 2006 – 2014.

Performance of Micro, Small & Medium Enterprises (MSME) Sector is assessed by conduct of periodic All India Census of the Sector. The latest census conducted was Fourth All India Census of MSME. The Census was conducted with reference year 2006-07, wherein the data was collected till 2009 and results published in 2011-12. Fourth All India Census of MSME is the first census

conducted post implementation of Micro, Small and Medium Enterprises Development (MSMED) Act, 2006. Prior to implementation of MSMED Act, 2006, the sector was defined, as per the provision of Industrial Development and Regulation Act 1951, as Small Scale Industries (SSI) sector and its constituent tiny and auxiliary units as per periodic revision of criteria for defining such units. Third All India Census of SSI was conducted with coverage and concepts as prevailing during 2001-02. The scope and coverage of the MSME sector were broadened significantly under the MSMED Act, 2006, which recognised the concept of “enterprise” and to include both manufacturing and services sectors, besides defining the medium enterprises under MSME Sector. Thus, the entire non-agricultural sector of economy was brought under the coverage of MSME Sector subject to the revised criteria prescribed for defining Micro, Small and Medium Enterprises separately for manufacturing and services sectors. The census adopted different methodology for Registered and Unregistered Sectors. While complete enumeration of enterprises was adopted in Registered Sector, sample survey was resorted to in Unregistered Sector. However, activities under wholesale/ retail trade, legal, educational & social services, hotel & restaurants, transports and storage & warehousing (except cold storage) were excluded from the coverage of sample survey. For these activities, data was extracted from Economic Census, 2005 (EC, 2005) conducted by Central Statistics Office (CSO) of Ministry of Statistics and Programme Implementation (MOSPI) for estimation of MSME relevant enterprises. As per the results of Fourth All India Census of MSME, the sector contributes significantly to the number of enterprises, employment and output of the country. Based on the data sets of Fourth All India Census of MSME, augmented with data sets of EC, 2005 and growth rate observed during Fourth (1998) and Fifth (2005) Economic Census, the performance of MSME Sector is summarized as below. It may be noted that the Fourth All India Census of MSME, unregistered sector was assessed by conduct of sample survey of the sector.

TABLE-1 : PERFORMANCE OF MSME, EMPLOYMENT AND INVESTMENTS

Sl. No.	Year	Total Working Enterprises (in Lakh)	Employment (in Lakh)	Market Value of Fixed Assets (Rs. in Crore)
I	II	III	IV	V
1.	2006-07	361.76	805.23	868,543.79
2.	2007-08#	377.36	842.00	920,459.84
3.	2008-09#	393.70	880.84	977,114.72
4.	2009-10#	410.80	921.79	1,038,546.08
5.	2010-11#	428.73	965.15	1,105,934.09
6.	2011-12#	447.64	1,011.69	1,182,757.64
7.	2012-13#	447.54	1,061.40	1,268,763.67
8.	2013-14#	488.46	1,114.29	1,363,700.54

Source: Including activities of wholesale/retail trade, legal, education & social services, hotel & restaurants, transports and storage & warehousing (except cold storage) for which data were extracted Economic Census 2005, Central Statistics Office, MOSPI. Estimated on the basis of per enterprises value obtained from sample survey of unregistered sector for activities wholesale/retail trade, legal, education & social services, hotel & restaurants, transports and storage & warehousing(except cold storage) which were excluded from Fourth All India Census of MSME, unregistered sector.

- Projected.

The table 1 reveals that there are following points: While on a strictly comparable basis, growth rate recorded during the year 2001-02 to 2006-07 was 15.30% and 15.02% for estimated number of Enterprises and Employment respectively, the sector as a whole recorded a growth rate of 28.02% and 26.42% in cases of estimated number of enterprises and employment respectively, taking into account the definitional changes during the period 2001-02 to 2006-07. As the activities brought under the coverage of MSME sector due to definitional changes in 2006-07 were limited to services sector, the growth rate for manufacturing sector is comparable. The growth recorded during the year 2001-02 to 2006-07 in manufacturing sector was 22.46% and 18.49% for estimated number of enterprises and employment respectively. For service sector, while the growth rate in estimated number of enterprises and employment recorded was 31.21% and 34.00% respectively, during the period of 2001-02 to 2006-07 taking into account the expanded coverage of the sector, the same was 9.39% and 10.12% respectively on strictly comparable basis.

b) ESTIMATED NUMBER OF ENTERPRISES AND EMPLOYMENT IN INDIA

The results of Fourth All India Census of MSME, the sector contributes significantly to the number of enterprises, employment and output of the country. Based on the data sets of Fourth All India Census of MSME, augmented with data sets of EC, 2005 and growth rate observed during Fourth (1998) and Fifth (2005) Economic Census, the performance of MSME. The size of the sector was estimated at 361.76 lakh as compared to 105.21 lakh in Third All India Census of Small Scale Industries (SSI), 2001-02 in terms of estimated number of enterprises. The estimated employment generated in the sector is 805.24 lakh as compared to 249.33 lakh in Third All India Census of SSI. These estimates from census are not strictly comparable. The estimated size of number of MSME as 361.76 lakh and employment as 805.24 lakh includes enterprises relevant to MSME sector for the activities pertaining to wholesale/ retail trade, legal, educational & social services, hotel & restaurants, transports and storage & warehousing (except cold storage) which were excluded from the coverage of both Fourth Census of MSME, 2006-07 and Third Census of SSI, 2001-02. For such activities, estimates were based on data extracted from Economic Census, 2005 conducted by CSO, MOSPI and accounted for 147.38 and 303.31 lakh in terms of number of MSME and employment respectively. Summary results are given below.

TABLE-2 STATE/UT WISE DISTRIBUTION OF ESTIMATED NUMBER OF ENTERPRISES AND EMPLOYMENT

State/ UTs	Number of Enterprises (Lakh)				Employment (Lakh)			
	Registered Sector	Unregistered Sector		Total	Registered Sector	Unregistered sector		Total
		Sample	Ec 2005*			sample	Ec 2005*	
J&K	0.15	1.18	1.68	3.01	0.90	2.17	2.68	5.75
Himachal Pradesh	0.12	1.60	1.16	2.87	0.65	2.27	1.76	4.68
Punjab	0.48	9.66	4.32	14.46	4.16	14.16	8.48	26.79
Chandigarh	0.01	0.28	0.20	0.49	0.12	0.58	0.53	1.23
Uttarakhand	0.24	2.00	1.51	3.74	0.80	3.62	2.54	6.96
Haryana	0.33	4.87	3.74	5.52	3.82	8.41	6.61	18.84
Delhi	0.04	1.75	3.74	5.52	0.58	5.94	13.29	19.81

Rajasthan	0.55	9.14	6.96	16.64	3.42	15.00	12.37	30.79
Uttar Pradesh	1.88	22.34	19.82	44.03	7.55	51.76	33.06	92.36
Bihar	0.50	7.48	6.72	14.03	1.48	15.97	10.81	28.26
Sikkim	0.00	0.06	0.10	0.17	0.01	0.56	0.22	0.79
Arunachal Pradesh	0.00	0.25	0.15	0.41	0.05	0.82	0.31	1.19
Nagaland	0.01	0.16	0.21	0.39	0.16	1.00	0.54	1.71
Manipur	0.04	0.44	0.43	0.91	0.20	1.38	0.78	2.36
Mizoram	0.04	0.10	0.16	0.29	0.26	0.30	0.25	0.81
Tripura	0.01	0.26	0.70	0.98	0.23	0.53	0.99	1.75
Meghalaya	0.03	0.47	0.38	0.88	0.13	1.04	0.75	1.92
Assam	0.20	2.14	4.28	6.62	2.11	4.48	7.66	14.25
West Bengal	0.43	20.80	13.41	34.64	3.60	54.93	27.24	85.78
State/ UTs	Number of Enterprises (Lakh)				Employment (Lakh)			
	Registered Sector	Unregistered Sector		Total	Registered Sector	Unregistered sector		Total
		Sample	Ec 2005*			sample	Ec 2005*	
Jharkhand	0.18	4.25	2.32	6.75	0.75	8.24	3.92	12.91
Orissa	0.20	9.77	5.76	15.73	1.73	21.94	9.57	33.24
Chhattisgarh	0.23	2.78	2.19	5.20	0.75	4.68	4.09	9.52
Madhya Pradesh	1.07	11.50	6.76	21.78	2.98	17.32	13.36	33.66
Gujarat	2.30	13.03	6.46	21.78	12.45	21.97	13.31	47.73
Daman & Diu	0.01	0.01	0.04	0.06	0.26	0.03	0.09	0.37
Dadra & Nagar Haveli	0.02	0.04	0.03	0.09	0.26	0.07	0.07	0.41
Maharashtra	0.87	14.45	15.31	30.63	10.89	24.72	34.43	70.04
Andhra Pradesh	0.46	14.90	10.60	25.96	3.83	35.15	31.71	70.69
Karnataka	1.36	11.12	7.7.	20.19	7.89	22.58	16.24	49.62
Goa	0.03	0.56	0.27	0.86	0.33	0.87	0.68	1.88
Lakshadweep	0.00	0.01	0.01	0.02	0.00	0.05	0.02	0.06
Kerala	1.50	12.94	7.69	22.13	6.21	26.98	16.42	49.62
Tamil Nadu	2.34	18.21	12.58	33.13	14.26	38.89	27.82	80.98
Pondicherry	0.01	0.13	0.21	0.35	0.21	0.25	0.55	1.01
Andaman & Nicobar	0.01	0.07	0.07	0.14	0.06	0.18	0.15	0.38
TOTAL	15.64	198.74	147.38	361.76	93.09	408.84	303.31	805.24

Source : For activities under wholesale/retail trade, legal, education & social services, hotel & restaurants, transports and storage & warehousing (except cold storage) excluded from the Sample survey of Fourth All India Census of MSME Unregistered Sector, data were extracted from

Economic Census 2005 (EC, 2005), conducted by Central Statistics office of Ministry of Statistics & Program Implementation

The table 2 shows that the ten leading States, in terms of enterprises, are Uttar Pradesh (44.03 lakh), West Bengal (36.64 lakh), Tamil Nadu (33.13 lakh), Maharashtra (30.63 lakh), Andhra Pradesh (25.96 lakh), Kerala (22.13 lakh), Gujarat (21.78 lakh), Karnataka (20.19 lakh), Madhya Pradesh (19.33 lakh) and Rajasthan (16.64 lakh). The ten leading States, in terms of employment, are Uttar Pradesh (92.36 lakh), West Bengal (85.78 lakh), Tamil Nadu (80.98 lakh), Andhra Pradesh (70.69 lakh), Maharashtra (70.04 lakh), Kerala (49.62 lakh), Gujarat (47.73 lakh), Karnataka (46.72 lakh), Madhya Pradesh (33.66 lakh) and Odisha (33.24 lakh).

C) TRENDS IN REGISTERED SECTOR AS PER DATASET ON ENTREPRENEUR MEMORANDUM (PART-II) 2007-08 TO 2013-14

The State/UT wise details of EM-II filed with the Directorates of Industries during 2007-08 to 2013-14 are given in the following table

TABLE -3 STATE/UT WISE DISTRIBUTION OF NUMBER OF EM-II FILED BY THE MSME DURING 2007-08 TO 2013-14.

State / UT	Number of EM-II filed						
	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14
J&K	1,044	971	1,192	914	1,170	1,027	918
Himachal Pradesh	832	925	1,053	942	856	772	627
Punjab	932	1,275	2,189	2,988	3,087	2,644	2,282
Chandigarh	32	161	255	174	259	139	185
Uttarakhand	1,500	1,346	1,871	1,973	2,121	2,291	2,469
Haryana	2,396	3,270	2,747	2,929	2,715	2,105	2,481
Delhi	131	70	165	199	333	430	329
Rajasthan	13,786	14,703	14,631	14,863	14,678	15,363	17,601
Uttar Pradesh	30,443	31,629	33,479	33,027	32,304	30,933	45,342
Bihar	2,855	3,134	4,302	4,302	4,108	3,737	3133
Sikkim	14	71	40	40	30	11	8
Arunachal Pradesh	63	144	86	60	25	55	25
Nagaland	687	2,498	1,445	217	213	231	242
Manipur	54	138	81	122	122	181	178
Mizoram	226	478	500	198	131	122	213
Tripura	156	236	220	218	205	150	173
Meghalaya	403	397	1,040	748	573	581	641
Assam	1,811	1,711	1,678	1,506	1,218	1,451	1,860
West Bengal	17,618	13,428	11,685	10,109	13,470	10,342	11,380
Jharkhand	940	1,051	669	690	939	4,554	3,592
Odissa	1,515	1,588	1,758	1,657	2,155	2,622	2,815
Chhattisgarh	1,335	1,291	1,089	1,206	1,741	1,472	1,556
Madhya Pradesh	12,319	14,183	19,748	19,704	20,104	19,832	19,374
Gujarat	13,185	17,866	19,993	27,939	51,781	68,235	58,627
Daman & Diu	164	247	107	126	83	76	64
Dadra & Nagar Haveli	232	150	105	77	103	93	93

Maharashtra	10,244	11,682	11,896	14,496	15,606	16,136	19,826
Andhra Pradesh	4,478	4,726	9,114	9,204	9,260	8,200	9,247
Karnataka	14,984	15,705	17,195	18,434	21,021	24,208	25,966
Goa	57	76	112	88	97	103	169
Lakshadweep	5	14	23	24	8	11	9
Kerala	10,757	15,541	10,956	11,089	11,071	13,551	14,997
Tamil Nadu	27,309	32,049	41,799	57,902	70,639	90,974	116,393
Pondicherry	144	214	200	186	120	86	76
Andaman & Nicobar	52	61	68	78	82	100	100
TOTAL	172,703	193,026	213,206	238,429	282,428	322,818	362,991

Source: The information on number of EM-II filed by MSME at DICs was collected from the State/UT Commissionerates / Directorates of Industries to assess the trends in growth of MSME during 2007-08 to 2013-14 in the country.

The table 3 shows that consistent growth in terms of number of EM-II filed 2007-08 with the District Industries Centres across the country was 1.73 lakh which increased to 1.93, 2.13, 2.38, 2.82, 3.23 and 3.63 lakh during 2008-09, 2009-10, 2010-11, 2011-12, 2012-13 & 2013-14 respectively. MSME has shown constant growth rate around 11% every year till 2010-11. The highest growth in recent time was recorded during 2011-12 (18.45%) whereas during year 2012-13 and 2013-14 growth rate was around 14% and 12%, respectively.

X. SUMMARY OF FINDINGS AND CONCLUSION

SUMMARY OF FINDINGS

It found in the study that most (15.24%) of the micro enterprises are located at Tamil Nadu and it is followed by Gujarat, Uttar Pradesh. Lakshadweep has only two micro enterprises.

The study reveals the fact that most (41.39%) of the SSIs are located at Gujarat followed by Maharashtra and Tamil Nadu. Lakshadweep does not have even a single SSI. It is fact from the study that among the Medium Enterprises, most (46.96%) of them are located at Gujarat and then it is followed by Tamil Nadu and Uttar Pradesh. Lakshadweep, Dadra & Nagar Haveli, Manipur and Sikkim do not have medium enterprises. It is found from the study that Gujarat has highest (151512) number of Manufacturing/Assembly/Processing MSMEs, followed by Tamil Nadu, Uttar Pradesh and Kerala. Tamil Nadu is the place for most (30.16%) of the Service Enterprises, followed by Gujarat, Uttar Pradesh and Kerala. Most (223890) of the Repairing and Maintenance Enterprises are located at Gujarat, followed by Uttar Pradesh, Tamil Nadu and Madhya Pradesh. It is true that Tamil Nadu has highest number of perennial type of enterprises and it is followed by Gujarat, UP and Kerala. Madhya Pradesh has more number of seasonal enterprises and Uttar Pradesh, Karnataka and Maharashtra follow it. Karnataka has highest number of casual enterprises, followed by Kerala, Madhya Pradesh and Tamil Nadu. It is found that Tamil Nadu has highest number of proprietary enterprises and partnership enterprises. Maharashtra has highest number of Private MSMEs, Gujarat has the highest number of public ltd. MSMEs, Kerala has highest number of co-operative MSMEs and most of the other types of enterprises are located at Gujarat. It is fact from the study that Assam has highest number of enterprises run by women, followed by Tripura, Mizoram and Pondicherry. Interestingly, none of the enterprise at Kerala runs by the women entrepreneurs. It is found from the study that all the enterprises are run by SCs at Lakshadweep. At Meghalaya, most of the enterprises are run by ST people, Tamil Nadu has highest number of enterprises run by OBC people and in most of the states and UTs, enterprises are run by people belongs to other category.

CONCLUSION:

MSMEs are the backbone of our country. They are the largest employer in our country. They create employment opportunities. MSMEs will help the country to avoid the problem of unemployment and unequal distribution of income in the economy. The contribution of the Micro, Small and medium enterprises (MSME's) to the economic growth of a nation is well recognized. The contribution of MSME's towards employment generation is significant because this sector use more labour intensive production processes thus boosting employment and leading to more equitable income distribution, provide livelihood opportunities through simple, value adding processing activities in agriculturally based economies; nurture entrepreneurship; and support the building up of systemic productive capacities and the creation of resilient economic systems, through linkages between small and large enterprises. One of the serious problems with the MSMEs is that there is unequal distribution of MSMEs in India. Some of the states have very less number of Macro enterprises and Small Enterprises. The government NGOs have to take initiative to motivate and guide the people to establish and run the Small and Medium enterprises all over the country. One of the interesting findings of the study is that the proportions of women entrepreneurs are minor in most of the states of our country. The social and economic and political system of our must encourage the women entrepreneurs to boost up the growth of our economy. Even though the socially back word people of country are motivated by proving financial assistance and subsidies by various means, the proportion of entrepreneurs belongs to back ward people are very less in our country. This is again a big challenge for our economy to make these people to take initiative in entrepreneurial activities. Except few states like, Gujarat, Tamil Nadu, Madhya Pradesh and Uttar Pradesh, entrepreneurial initiatives taken up by other states are not satisfactory. Therefore, is concluded in this study that every state has to take initiative for the growth and development of MSMEs, the growth engine of our economy.

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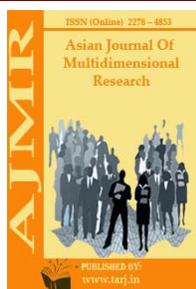
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A STUDY ON GEM & JEWELLERY ENTREPRENEURS AND THEIR CONTRIBUTION TO INDIA'S ECONOMIC DEVELOPMENT

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ABSTRACT

This paper highlights about Gem and jewellery entrepreneurs and their contribution to India's economic development. Gem and jewellery is exported to many countries. It accounts for 13% in total export during FY 2014-2015. It has remained one of the biggest contributors to India's foreign exchange earnings in the financial year 2014-15. The industry provides direct employment to roughly 2.5 million people and has the potential to generate employment of 0.7–1.5 million over the next five years. This paper describes about gem and jewellery entrepreneurs, their export of gem and jewellery to the world, foreign exchange earnings and employment generation.

KEYWORDS: *Jewellery Entrepreneurs, India's, Foreign Exchange*

INTRODUCTION

India is one of the world's largest diamonds and gem polishing and jewellery manufacturing center; it is also one of the two largest consumers of gold. After crude oil and petroleum products, the export and import of gold, precious metals, precious stones, gems and jewellery accounts for the largest portion of India's global trade. The industry contributes about 7% of India's GDP, employs millions, and is a major source of its foreign exchange earnings. The gems and jewellery industry, in 2013, created 251000 crore (US\$37 billion) in economic output on value added basis. It is growing sector of Indian economy, and A.T. Kearney projects it to grow to 500000 crore (US\$75 billion) by 2018.

The gems and jewellery industry has been an ancient art and continuous economic activity in India, traced over several thousand years. Till 18th century, India was the world's only known major reliable source of diamond mining and its processing. Now, South Africa and Australia are the major sources of diamonds and precious metals, but along with Antwerp, New York, and Ramat

Gan, Indian cities such as Surat and Mumbai are the hubs of world's jewellery polishing, cutting, precision finishing, supply and trade. Unlike other centers, the gems and jewellery economic activity in India is primarily artisans driven, is manual, the sector is highly fragmented, and 96% of the industry is served by family owned operations.

Indian gem and jewellery economy's particular strength is in precision cutting, polishing and processing small diamonds (below one carat). Yet, India is also a hub for processing of larger diamonds, pearls and other precious stones. About 11 out of 12 diamonds set in any jewellery in the world are cut and polished in India. It is also a major hub of gold and other precious metal-based precision jewellery industry. Its domestic demand for gold and jewellery products is another driver of India's GDP.

Gems and jewellery

Ornaments have been a part of civilizations in India since ages. Jewellery has been an integral part of the Indian culture as they were in demand and in fashion since ancient civilization of Harappa and Mohanjodaro. As a well known fact, jewellery can be adorned to highlight almost any part of the body. Gems and jewellery have been important part for both aesthetic as well as investment purposes. Masses in India have great fascination for gems and jewellery to the extent that it plays a significant role in the Indian economy. The industry is much fascinating being traditionally glamorous and artistically modern.

Entrepreneurship:

The term “entrepreneur” is derived from the French word *enterprendre*. This means “to undertake”.

Joseph A Schumpeter defines an entrepreneur as “an idea man and a man of action who possesses the ability to inspire others, and who does not accept boundaries of structured situations.”

Peter F. Drucker defines an entrepreneur as one who always search for a changes, respond to it and exploits it as an opportunity. Innovation is the specific tool of the entrepreneurs. It means the entrepreneurs exploit the changes as an opportunity exist for a different business or service.

An entrepreneur identifies and develops the business and creates opportunities for its success. Entrepreneurs are the risk takers who recognize the strength, weakness, opportunities and threat of the business.

Entrepreneurship plays an important role in the economic growth and development of the nation. It is a purposeful activity which includes in promotion and innovating new ideas, challenging task, total commitment for his personal growth.

Entrepreneurship in India is usually related with the individual business. Entrepreneurs have identified with their individual imagination, ability to innovate new ideas, ability of individual vision, ability to take risk which helps the business to achieve success in terms of profit in the business.

Entrepreneurship is found in form of a small retail shops as well as in the form of a large corporation. However a well known fact is that the “Entrepreneurs are not born but are made”.

The early history of entrepreneurship in India the culture, customs and tradition of our country was highlighted. In Indian diamond industry the Vaishay's were considered the community to start the diamond Jewellery business. As society developed and progress the business of diamond Jewellery

also change and the various occupational roles interchanged. The entrepreneur from different castes and creed has entered into the business of manufacturing diamond Jewellery.

LITERATURE REVIEWS:

Dilip. L. Varasani. (2004) Most of the workers are young. The income, education and occupational status of parents is low. This has certainly affected the status of diamond workers. The position of workers engaged in the units of the organized sector is better than the workers of the unorganized sector. The correlation between education and income is found to be negative and not significant. The absenteeism of workers in this industry is very low. This is a satisfactory point. All the data clearly prove that this industry is highly male dominated. In the last few years, the big entrepreneurs and exporters have earned a lot from this industry. Most of the workers and entrepreneurs are from Saurashtra region while exporters are from Jain community.. The position of entrepreneurs and exporters is much better. Many of the entrepreneurs started their career as diamond workers. This proves that it is the experience and training that matter in this industry. This study has clearly proved that Surat city is most important as far as diamond industry in concerned. Especially from the view point of employment, income and exports point of view. In the last few years there is more automation in this industry. At present, most of export business is handled from Mumbai, the exporters feel that if Surat is given proper infrastructure by the government then it will be beneficial to exporters, overall growth of diamond industry and thereby the economy of Surat, Gujarat and India.

Kanani Gautam P (2007) The Diamond industry is one of the major industries of India. Its contribution is significant in the economy from employment and exports point of view. The Gujarat state and Surat city in particular has contributed a great deal in the development of diamond industry. This thesis deals with state of labor of this industry with special reference to Gujarat state. According to census of India 1971 near about 84 lakhs people were doing economic activities in Gujarat. The growth of diamond industry has helped the economy of Gujarat, India. Out of ten rough diamonds nine are polished in Gujarat. This shows the dominance of Gujarat over diamond industry. The diamond industry in Surat is about 45 years old by now. But in the last few years its growth has been very impressive. Most of its workers and entrepreneurs are from Saurashtra region of the Gujarat state. Such migration has taken place because of lot of economic opportunities in this industry.

Keyoor Purani (2000) This literature review was a part of research in Gujarat where the model of entrepreneurial innovation was considered for the information. In this research the entrepreneurial innovation behavior of small entrepreneurs who were engaged in gems & jewellery was studied.

R. Ganesan, Dilbagh Kaur and R.C. Mahashwari (2002) This article was related with the problems of women entrepreneur. In the article the role of entrepreneurial training can play in important role in motivating women entrepreneur in venturing new business. These article had identified some important factors which helps the women entrepreneur to face challenges and maintain self respect in the business.

Yue Man Lee, Sarah Pinto, Rupert Simons, Nina Stochniol and Clara Zverina (2008) This paper is based on the diamond industry in Gujarat in India. Here the author has highlighted the development of diamond industry in Gujarat was based on competitive factors. In Gujarat the diamond industry has developed at rapid speed due to low labour cost and latest technology for production of diamond jewellery. The finding had suggested that the Gujarat government should adopt necessary steps to face the recession in international market especially in USA market.

Government policies

The Indian Jewellery industry is growing with a whopping rate and in the domestic and export of Gems and Jewellery sector. The shining material of Indian Gems brings more sparkle to the economy. Exports of Gems and Jewellery make India the second major foreign exchange earner for the country. As more money is flowing into the industry a new avenue is open for the professionals to enter the field with changing tastes where Jewel is taking new shapes and charm. The Indian government has announced several measures for the promotion of exports for the gems and Jewellery sector in the new foreign trade policy (2009-14) majorly focusing on:

- 1) To neutralize duty incidence on gold Jewellery export for participation in overseas exhibitions the value limit of personal carriage has been increased from US\$ 2 million to US \$ 5 million.
- 2) The limiting case of personal carriage as samples for export promotion tours has been increased from US \$ 0.1 million to US \$ 1 million.
- 3) To make India an international diamond trading hub 100 % FDI is permitted in this sector through automatic route.
- 4) Finally by setting special economic zones to remote investment in the sector.

However the gems and jewellery export promotion council is not pleased as per the result of the union budget 2012-13, due to the increment in the custom duty on refine gold, resulting in the price hike of gold as well as diamond and the colored gem stones. India has proved to be a shining star, best reflected in the surge of gold and jewelry exports which leads to the considerable contribution.

Export of Gems and Jewellery

It has taken the country a few years to incorporate international designs, styles and finishes as India was a late entrant to the global jewellery market and its industry took off after establishment of the export processing zones in 1990, especially the special economic zone in Mumbai that accounts for 40% of India's exports. In spite the sector has a well defined delegation of power with authority limits for approving revenue as capital expenditure, it is considered to be an unorganized sector as the bulk of the domestic gem and jewellery industry employees an estimate of 2 million workers serving over 0.1 million gold jewelers and 8,000 diamond jewelers. The domestic production of gold and diamonds is negligible as the industry has to depend entirely on imported raw material. In this reference location of industrial units in India are as follows:

- a. Contributing in this growth the Special Economic Zone (SEZ) in Mumbai accounts for about 50% of the country's gems and jewellery exports. Mumbai does have a considerable number of modern semi-automatic factories and laser-cutting units, majority of which are located in the special economic zone (SEEPZ) Santa Cruze East Economic Processing Zone.
- b. The hub of India's jewelry industry is Mumbai that receives majority of the country's gold and rough diamond imports. However, the neighboring state Gujarat (primarily in Surat, Bhavnagar, Ahmadabad and Bhuj) has undertaken most of the diamond processing units.

Currently the major destinations for India's gems and jewellery exports are-

Countries name	Growth percent
United States	28 percent
Hong Kong	21 percent
UAE	15 percent
Singapore	9 percent
Belgium	8 percent

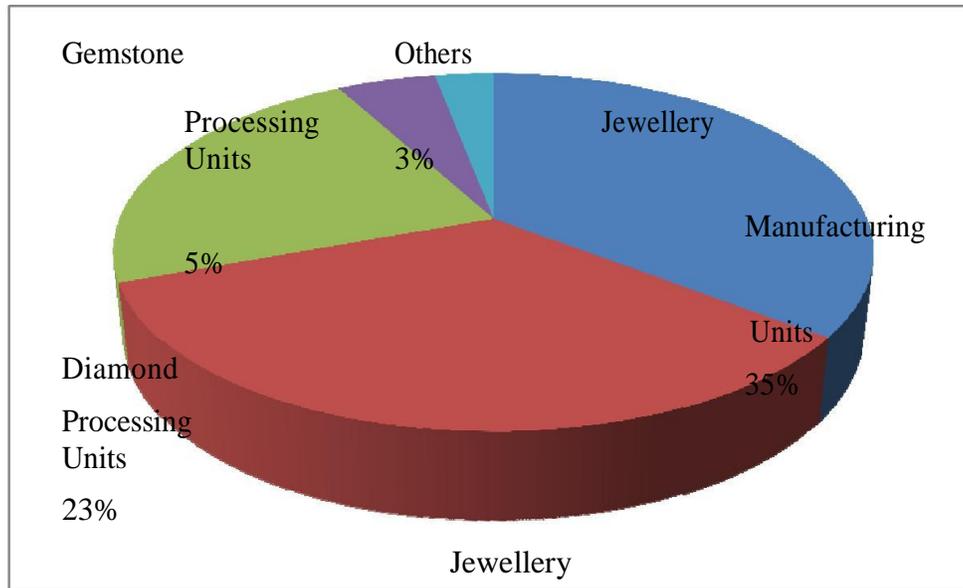
Future forecast for the growth of Indian Gems and jewellery sector lies in finding new markets and in adding value. Worldwide, jewellery is a big business, which is extremely profitable as margins are high compared to diamonds. For diamonds, margins are relatively low as branding can demand high premiums.

The industry has the bright outlook but how much of this amazing performance will actually translate into improved bottom lines will lie in the capability of individual business to harness the potential of new markets and products. The stock performance will depend on how efficiently, in terms of both cost and marketing, companies can cut and polish diamonds and also venture into lucrative but difficult jewellery industry with intense competition in the market.

The changing structure of India's exports throws some interesting light on both demand and supply factor that are increasingly influencing its production, structures, institutions and policies responding to it. Indian gems and jewellery sector is expected to grow at a compound annual growth rate (CAGR) of around 16.26 % during the period 2011-12 to 2016-17 on account of increasing government efforts and incentives coupled with private sector initiatives according to a report of working group on boosting India's manufacturing export by ministry of Commerce and Industry.

Current Employment Pattern

The bulk of the Gems and Jewellery industry in India is concentrated in the unorganized sector and employs an estimated 3.2 to 3.4 million people directly. It is also estimated that 94% of the global workers involved in the diamond industry are in India. Due to the economic recession during 2008-09, more than 100,000 skilled and unskilled workmen have been laid due to poor demand. However, it is expected that this will be only a blip in the long term outlook.

Figure: Breakup of employment in Gem s and Jewellery sector in India

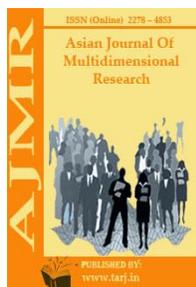
Retailers 34
Source: GJEPC, Primary research, and IMAcS analysis

CONCLUSION

The industry has the bright outlook but how much of this amazing performance will actually translate into improved bottom lines will lie in the capability of individual business to harness the potential of new markets and products. Steps has to be taken to strengthen this sector and entrepreneurs are to be encouraged by giving incentive and benefits.

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CONSUMER PREFERENCE TOWARDS E- SHOPPING SURROUNDED BY THE INDIVIDUALS IN THOOTHUKUDI DISTRICT

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ABSTRACT

Now a day, Technology has changed the business environment and the individual behaviour .Now E shopping has opened the doors for the customers to buy the products by 24/7 and the services available at all time in the business. The Business surroundings has changed the strategy for selling the goods and services in various way, because the main reason behind that is electronic device apps are well connected to exclusive internet customer. To chosen the product from the internet the customer's behaviour is showing very enthusiastic behaviour to buy and sell the selected product. In the customers mind by keeping these benefits to do online shopping to be very smart and showing lots of interest in purchase, because its saves time to purchase and selecting or to do make payment also it gives more choices from selecting the brands among the others. Consumers now prefer shop online beyond the shopping in stores directly. But the E shopping has also been started in Thoothukudi district people, customers are not much habituated yet to go online shopping frequently. This study is to understand the customer preference through E shoppers through a self constructed questionnaire of 200 respondents from Thoothukudi district. Also this research is to find out the factors that influence the consumer behaviour of E shopping and to find out the determinants of online purchase intention among customers.

KEYWORDS: *E-shopping/online shopping, Customer Preference.*

INTRODUCTION:

In the Current scenario, organization and customers are carrying out wide-ranging and rapidly increasing volumes of business on the internet. The online shopping /E-shopping is the method of electronic commerce for conducting business (end to end process)and it is shifted the market from real time to digital . In this current situation all the businesses are carrying out the business through internet. E-shopping allow customers to buy and sell the goods and services also to get the products directly over the internet by using the browser or application from the electronic devices. Online shopping has introduced by the year 1979 and Michael Aldrich have invented the online shopping .internet usage has been increased day by day ,so the prospect of online shopping has been increased in the thoothukudi district individuals as well. As of 2018, consumers can purchase online using a different range of industrial products.

Application, web shop, online shop, e store, e web store, online store, virtual store evokes the physical analogy of buying products or services "Bricks and Motor "Retailer or the shopping centre. This process is called as Business to consumer (B2C) online shopping. Business to Business (B2B) is when a business buys from another business .The Method of Payment to complete the transaction on E shopping through credit/Debit card payment,Net Banking , Paytm,UPI, Wallets ,Services such as Pay u Money,Paypal etc. At present world largest online retailing corporations are E-Bay,Amazon,Flipkart.

According to Indian Institute of Commerce ,by 2021 India is expected to generate \$100 billion online retail revenue out of which \$35Billion will be through fashion ecommerce ,In the coming years four times online apparels sales are set to grow .

Companies have released and make use of effective marketing strategies and to analyze various factors to change their probable consumers into energetic ones. The factors are as Information about the product, Ease of Use, Satisfaction, Security/Privacy and Proper Usage. This paper is to understand the preference of consumer towards e shopping.

LITERATURE REVIEW:

Internet shopping is still in development stage in thoothukudi and the research study has been limited. In other countries various international studies have been carried out.

According to Modahl 2000, Kotler and Amstrong (2000) assured that individual behaviour is influenced by the four psychological factors which is motivation, perception, learning, and belief oriented attitude.

Ernst and young (2000)stated that Internet users obtain online because of the good product selection,viable prices, and ease of use, but were worried about shipping costs, lack of opportunity to prior investigative the products, as well as, the secrecy of credit card and personal information.

According to Monsuwe et al (2004) carried out that a piece of study collectively provides the review of literature concerning the factors that make consumers to shop online, also a further step,this paper encompasses the review of literature concerned about the merits and demerits and consumers expectations of online shopping and it examine the view of adopters of online purchases measure up to internet users who chosen the traditional way of shopping .

According to Ankit Goel et al (2014) reported that services after sale provided by sellers in online shopping are quite admirable and what they suppose to make buyers comfortable therefore ,online shopping is getting more success.

Prashant singh (2014) made A Study on consumer buying behaviour on flipkart (India) and establish that any e tailor will get victory depends on fair policies, brand image and popularity.

Alina Babar et.al (2014), performance of the consumers regarding technology of internet is medium level and in other hand it should be without charge from corporal and mental effort and any financial risk should not happen even if any online shopping is made , there Always be Positive on consumer attitude towards online shopping .

Accoring to Alka Kumawat and Tandon (2014) stated study using questionnaire with 200 customers as a sample. The study exposed that customers are very satisfy towards online shopping because of the delivery system is working effectively therefore customers are doing shopping again and again.

Another piece of work from **Ather Akhlaq et al (2014)** fulfilled that technology is accepting theories of consumer and it is helping researchers to know the demand on global online shopping.

Dr.V Vijayalakshmi & Dr.R.Lakshmi (2018) Mostly teenagers and youth generation

(19-30 age group) are very much concerned in online buying and selling because they know about technology , up to date applications and e- shopping.

As per an ASSOCHAM-Resurgent joint study,(2018) online shopping is likely to

Regulator annualized growth of 115 percent this year, assist by fast-increasing data utilization and improvement in logistics, along with a number of offers presented by ecommerce stage.

RESEARCH GAP

The literature review explains that the majority of the E shopping research has been done in different countries by using different topics/areas. But greatly research has not been done in thoothukudi district and also on thoothukudi consumer preference towards e- shopping surrounded by the individuals in thoothukudi district. As a result the current study is an challenge in this direction.

OBJECTIVES OF THE STUDY

The main purpose of the current study is to explore and find out the consumer preferences for choosing E shopping by the thoothukudi consumers in thoothukudi.Though, the specific objectives of the study considered are as follows:-

- To know the factors that influences the consumers' behavior.
- To examine which profession of consumers prefer E shopping.

HYPOTHESES

The following hypotheses have been developed and tested.

- There is no positive relationship between factors of influencing on consumers behavior.
- There is no positive relationship between profession of the consumers and their shopping.

VARIABLES USED IN THE STUDY FOR ANALYSIS

Profession of the shopper is taken as an independent variable, at the same time as factors are considered as dependent variable.

SAMPLE DESIGN

The current study test was composed from the customers and buyers of online shopping and the sample technique was based on convenience. Therefore, to get the required information, 200 questionnaires were prepared with the intention to analyze the data and questionnaires sent by the researchers through E mail. Also they met the respondents and the researchers had an informal discussion to get primary information on consumer preference towards E shopping. The researcher had a quite encouragement that as many as 170 individuals have filled the questionnaire and returned them to the researchers. In the study, 150 respondents from different professions Via students [Number of respondents (N) = 50], Company employees [Number of respondents (N) = 50] and business people [Number of respondents (N) =50] have completed the questionnaire and it was fit for analysis. Hence, all these 150 respondents have adopted in the convenience sampling method. The answer given by those individuals to the questionnaire are the basis for final analysis and findings.

Response rate for the questionnaire from the respondents

Distributed	Returned Response	Percentage	Completed Response	Percentage
200	170	85	150	88.23

SCOPE OF THE STUDY

The current study has been entirely made to know and analyze the consumer preferences of buying through E shopping and to know proficient status of E shopping of consumers in thoothukudi.

METHOD OF DATA COLLECTION

The study is fundamentally an experimental in nature. The data has been collected from the present study from both primary and secondary sources. Primary data has collected through the structured questionnaire among consumers behavior on various dimensions such as students, company employees and business people and have been examine by using percentage method and it is presented in the form of Tables.

LIMITATIONS OF THE STUDY

The current study has the following limitations as stated below

Being guided by the attitude of conciseness, the scope of the present study is restricted to cover only consumer preference towards e shopping in thoothukudi district people.

ANALYSIS AND DISCUSSION

This segment intended to analyze the factors which are influencing consumers' behavior towards e shopping. For this two variables such as dependent and independent variables are based on the opinions it has been examined that the respondents has expressed (i.e

Students, Company Employees and Business People). The factors are considered as dependent variable for the analysis and the independent variable has considered as the consumers and their designations.

RESEARCH OBJECTIVE

To know which factors are influencing consumers' behavior towards e shopping.

NULL HYPOTHESIS

There is no positive relationship between factors of influencing consumers' behavior towards e shopping.

TABLE 1: RESPONDENTS OPINION ON REGARDING E SHOPPING SITE. N=150

Sl. No	Profession	Opinion				Total
		Excellent	Good	Average	Poor	
1	Students	23 (15.34)	17 (11.33)	03 (2.00)	07 (4.66)	50 (33.33)
2	Company Employees	09 (6.00)	34 (22.67)	02 (1.33)	05 (3.33)	50 (33.33)
3	Business People	10 (6.66)	26 (17.33)	09 (6.00)	05 (3.33)	50 (33.33)
4	Total	42 (28.00)	77 (51.34)	14 (9.33)	17 (11.33)	150 (100)

Source: The Researchers have collected the data through questionnaire.

Note: Figures in parenthesis symbolize percentages to the individual vertical totals and horizontal grand total.

N: Number of respondents.

Table 1: Opinion of the respondents represent the profession -wise in relation to the utilization of websites or application of E- shopping. It has been found that 50 (33.33 per cent) respondents out of 150, selected have believe that 46 (30.66) per cent respondents feels that they use other websites or applications for E shopping. To complete it can be concluded that a majority of the respondents irrespective of their cadres are using websites or applications for E shopping. For this reason, there is evidence to reject the null hypothesis of due to lack of influence of websites or applications on E shopping. In other words it may be build that there is a relationship between these two variables.

TABLE 2: RESPONDENTS OPINION ON ONLINE SHOPPING SITE N=150

Sl. No	Profession	Opinion				Total
		E bay	Amazon	Homeshop	Other	
1	Students	28 (18.67)	13 (8.66)	06 (4.00)	03 (2.00)	50 (33.33)
2	Company Employees	10 (6.67)	12 (8.00)	18 (12.00)	10 (6.66)	50 (33.33)
3	Business People	15	10	06	19	50

		(10.00)	(6.67)	(4.00)	(12.66)	(33.33)
4	Total	53 (35.34)	35 (23.33)	30 (20.00)	32 (21.33)	150 (100)

Source: The Researchers have collected the data through questionnaire.

Note: Figures in parenthesis symbolize percentages to the individual vertical totals and horizontal grand total.

N: Number of respondents

The respondents of the profession -wise opinion stated that about the browsing utilization of application or websites of various sites of E shopping of E bay, Amazon, Home shop and other details is shown in Table 2. It has been found that 53 (35.34 per cent) respondents out of 150 selected have stated that E bay is being used more, 35 (23.33 per cent) respondents expressed that it is used, and 32 (21.33 per cent) respondents held that it is useful. Thus, it is marked that respondent's opinion on browsing regularly to do E shopping in E bay, Amazon and other sites are report to be more in percentage.

TABLE 3: RESPONDENTS OPINION ON PRODUCTS AND SERVICES PROVIDED BY THE E SHOPPING PROVIDERS.N=150

Sl. No	Profession	Opinion				Total
		Excellent	Good	Average	Poor	
1	Students	23 (15.34)	17 (11.33)	03 (2.00)	07 (4.66)	50 (33.33)
2	Company Employees	09 (6.00)	34 (22.67)	02 (1.33)	05 (3.33)	50 (33.33)
3	Business People	10 (6.66)	26 (17.33)	09 (6.00)	05 (3.33)	50 (33.33)
4	Total	42 (28.00)	77 (51.34)	14 (9.33)	17 (11.33)	150 (100)

Source: The Researchers have collected the data through questionnaire.

Note: Figures in parenthesis symbolize percentages to the individual vertical totals and horizontal grand total.

N: Number of respondents.

Table 3 The respondents of the incorporated profession wise opinion about the product and services offered by the E shopping providers. It has been stated that 77 (per cent) respondents out of 150 selected have opined that providers of E shopping are good, 42 (28 per cent) respondents opined that it is excellent, followed by the 14 (9.33 per cent) to an average. Thus, it may be said that mainstream of the respondents believe that E shopping providers are providing good products and services.

TABLE 4: RESPONDENTS OPINION ON PURCHASING FREQUENCY ON ONLINE SHOPPING N=150

Sl. No	Profession	Opinion				Total
		Once in a Week	Once in a Month	Once in a Year	More than a year	
1	Students	10 (6.66)	06 (4.00)	07 (4.67)	27 (18.00)	50 (33.33)
2	Company Employees	04 (2.66)	20 (13.33)	16 (10.66)	10 (10.66)	50 (33.33)
3	Business People	10 (10.66)	14 (9.33)	12 (8.00)	14 (9.33)	50 (33.33)
4	Total	24 (16.00)	40 (26.66)	35 (23.34)	51 (34.00)	150 (100)

Source: The Researchers have collected the data through questionnaire.

Note: Figures in parenthesis symbolize percentages to the individual vertical totals and horizontal grand total.

N: Number of respondents.

Table 4 demonstrates profession-wise opinion of the respondents about the purchasing frequency on E shopping. It can further be found that 51 (34 per cent) respondents out of 150 selected have assured that they use to purchase any products online once in a year, 40 (26.66 per cent) respondents have stated that do E shopping once in month. It can be wind up that majority of the respondents is felt that they are involving in E shopping activity.

TABLE 5: RESPONDENTS OPINION ON CATEGORY OF PRODUCTS OF PURCHASING ON ONLINE.N=150

Sl. No	Opinion	Profession			Total
		Students	Company Employees	Business People	
1	Apparels	00 (0.00)	14 (9.33)	07 (4.66)	21 (14.00)
2	Health & beauty	03 (2.00)	02 (1.34)	14 (9.33)	19 (12.66)
3	Consumer Electronics	27 (18.00)	14 (9.34)	11 (7.33)	52 (34.66)
4	Books	10 (6.67)	04 (2.66)	03 (2.00)	17 (11.33)
5	Computer & Related	00 (0.00)	06 (4.00)	03 (2.00)	09 (6.00)
6	Mobile Phones	00 (0.00)	00 (0.00)	06 (4.00)	06 (4.00)

7	None of these	10 (6.66)	10 (6.66)	06 (4.00)	26 (17.33)
8	Total	50 (33.33)	50 (33.33)	50 (33.33)	150 (100)

Source: The Researchers have collected the data through questionnaire.

Note: Figures in parenthesis symbolize percentages to the individual vertical totals and horizontal grand total.

N: Number of respondents

According to table 5 it can clearly be stated that 52 (34.66 per cent) respondents out of 150 selected consumer electronics products have purchased, 26 (17.33 per cent) respondents believe that its use in this regards some other products and only 21 (14.00 per cent) respondents that they are purchasing other products.

TABLE 6 : RESPONDENTS OPINION ON REASONS BEHIND FOR SELECTING E SHOPPING N=150

Sl. No	Profession	Opinion				Total
		Wide Variety of Products	Less Prices	Save Time	Others	
1	Students	14 (9.33)	11 (9.33)	14 (9.34)	11 (9.33)	50 (33.33)
2	Company Employees	14 (9.33)	08 (5.33)	19 (12.66)	09 (6.00)	50 (33.33)
3	Business People	11 (9.33)	06 (4.00)	25 (16.66)	08 (5.33)	50 (33.33)
4	Total	39 (26.00)	25 (16.67)	58 (38.66)	28 (18.67)	150 (100)

Source: The Researchers have collected the data through questionnaire.

Note: Figures in parenthesis symbolize percentages to the individual vertical totals and horizontal grand total.

N: Number of respondents

Table 6 expose that the details about the profession-wise opinion of the respondents about the reasons behind, for selecting E shopping. It has been found that 58 (38.66 per cent) respondents out of 150 selected have believe that it saves the time, 39 (26 per cent) respondents believe that it displays wide variety of products. Thus, it is established that respondent's opinion on reason behind for selecting E shopping is stated to save time (58), and wide variety of products (39) respondents.

TABLE 7: RESPONDENTS OPINION ON MODE OF PAYMENT FOR E SHOPPING.
N=150

SI No	Profession	Opinion				Total
		Cash	Credit Card	Debit Card	All of these	
1	Students	06 (4.00)	25 (16.67)	19 (12.66)	00 (0.00)	50 (33.33)
2	Company Employees	05 (3.33)	30 (20.00)	05 (3.33)	10 (10.66)	50 (33.33)
3	Business People	04 (2.66)	35 (23.33)	08 (5.33)	03 (2.00)	50 (33.33)
4	Total	15 (10.00)	90 (60.00)	32 (21.33)	13 (8.67)	150 (100)

Source: The Researchers have collected the data through questionnaire.

Note: Figures in parenthesis symbolize percentages to the individual vertical totals and horizontal grand total.

N: Number of respondents

Table 7 provides the details about profession-wise opinion of the respondents about the payment mode for E shopping. It has been found that 90 (60 per cent) respondents have stated that they are using credit card for payment, 32 (21.33 per cent) respondents have opined that they are using Debit card. In short it can be concluded that majority of the respondents states that Credit Cards and Debit cards are used more.

TABLE 8 : RESPONDENTS OPINION ON PRODUCT DELIVER AFTER INVOICE
N=150

SI No	Profession	Opinion				Total
		Within Working Days	Within a Week	Within 15 Days	Within a Month	
1	Students	04 (2.66)	03 (2.00)	20 (13.33)	23 (15.33)	50 (33.33)
2	Company Employees	04 (2.66)	15 (10.00)	26 (17.33)	05 (3.33)	50 (33.33)
3	Business People	09 (6.00)	06 (4.00)	17 (11.33)	28 (18.66)	50 (33.33)
4	Total	17 (11.34)	24 (16.00)	63 (42.00)	56 (37.33)	150 (100)

Source: The Researchers have collected the data through questionnaire.

Note: Figures in parenthesis symbolize percentages to the individual vertical totals and horizontal grand total .

N: Number of respondents

Detailed about the profession-wise opinion of the respondents for the delivery of the product after invoice are given in Table 8. It has been found that 63 (42 per cent) respondents out of 150 selected have found that product will be deliver to the consumer within 15 days, 56 (37.33 per cent) respondents opined it arrived within 15 days. It is, therefore, concluded that majority of the respondents felt that they receive the production on-time.

**TABLE 9 : RESPONDENTS OPINION ON QUALITY OF PRODUCTS IN E SHOPPING
N=150**

Sl. No	Profession	Opinion		Total
		Yes	No	
1	Students	42 (28.00)	08 (5.33)	50 (33.33)
2	Company Employees	40 (26.67)	10 (6.67)	50 (33.33)
3	Business People	33 (22.00)	17 (11.33)	50 (33.33)
4	Total	115 (76.66)	35 (23.34)	150 (100)

Source: The Researchers have collected the data through questionnaire.

Note: Figures in parenthesis symbolize percentages to the individual vertical totals and horizontal grand total.

N: Number of respondents

Table 9 exhibits the details about the profession-wise opinion of the respondents about the quality of products in E shopping. It has been found that 115 respondents representing 76.66 per cent have expressed yes.

Thus, it is recognized that respondent's opinion on quality of products in online is good (i.e Yes).

**TABLE 10 : RESPONDENTS OPINION ON REPLACEMENT POLICY FOR DEFECTIVE
PRODUCTS N=150**

Sl. No	Profession	Opinion		Total
		Yes	No	
1	Students	45 (30.00)	05 (3.33)	50 (33.33)
2	Company Employees	35 (23.34)	15 (10.00)	50 (33.33)
3	Business People	21	29	50

4	Total	(14.00)	(19.33)	(33.33)
		101	49	150
		(67.33)	(32.67)	(100)

Source: The Researchers have collected the data through questionnaire.

Note: Figures in parenthesis symbolize percentages to the individual vertical totals and horizontal grand total.

N: Number of respondents

Table 10 reveals the details about profession-wise opinion of the respondents about the replacement policy for defective products. It has been found that 101 respondents expressed their opinion that they need policy. Hence, it can be indirect that respondent's opinion on policy to be introduced (i.e Yes).

TABLE 11: RESPONDENTS OPINION ON CHOICE OF PRODUCTS FOR ONLINE SHOPPING N=150

Sl. No	Profession	Opinion		Total
		Yes	No	
1	Students	24 (16.00)	26 (17.33)	50 (33.33)
2	Company Employees	33 (22.00)	17 (11.34)	50 (33.33)
3	Business People	28 (18.67)	22 (14.66)	50 (33.33)
4	Total	85 (56.66)	65 (43.34)	150 (100)

Source: The Researchers have collected the data through questionnaire.

Note: Figures in parenthesis symbolize percentages to the individual vertical totals and horizontal grand total.

N: Number of respondents

Table 12 describe about the profession-wise opinion of the respondents about the payback on purchased products. It has been found that 85 respondents stated that they are getting back their purchased product amount. Thus, it can be concluded that respondents opinion on this regard is good (i.e Yes).

TABLE 13: RESPONDENTS OPINION ON SPENDING AMOUNT ON SINGLE PRODUCT N=150

Sl. No	Profession	Opinion			Total
		Less than 200 Indian Rupee	200 to 500 Indian Rupee	More than 501 Indian Rupee	
1	Students	33 (22.00)	14 (9.34)	03 (2.00)	50 (33.33)
2	Company	32	12	06	50

	Employees				
		(21.33)	(8.00)	(4.00)	(33.33)
3	Business People	32 (21.33)	14 (9.34)	04 (2.66)	50 (33.33)
4	Total	97 (64.67)	40 (26.66)	13 (8.67)	150 (100)

Source: The Researchers have collected the data through questionnaire.

Note: Figures in parenthesis symbolize percentages to the individual vertical totals and horizontal grand total.

N: Number of respondents

Table 13 included the profession-wise opinion of the respondents about the spending amount on single product. It has been found that 97 respondents out of 150 have stated that their spending amount on single product is less than 200 Indian rupee, 40 (26.66 per cent) respondents opined it to be in between of 200 to 500 Indian rupee.

Thus, it is examine that majority of the thoothukudi consumers are spending less than 500 Indian rupee for every single purchase.

TABLE 14: RESPONDENTS OPINION IN PERSONAL INFORMATION SECURITY FOR ONLINE SHOPPING N=150

Sl. No	Profession	Opinion		Total
		Yes	No	
1	Students	30 (20.00)	20 (13.33)	50 (33.33)
2	Company Employees	13 (8.66)	37 (24.67)	50 (33.33)
3	Business People	29 (19.33)	21 (14.00)	50 (33.33)
4	Total	72 (48.00)	78 (52.00)	150 (100)

Source: The Researchers have collected the data through questionnaire.

Note: Figures in parenthesis symbolize percentages to the individual vertical totals and horizontal grand total.

N: Number of respondents

Table 14 brings out the profession-wise view of the respondents in personal information security of the consumers. It has been found that 78 respondents out of 150 stated that they are in-secure about their personal information, followed by 72 (48 per cent) respondents who have said that it is safe (i.e Yes). On the whole a majority of the respondents opined that online shopping is risk taking shopping in the sample respondents. In this section, an attempt is made to know, which profession of consumers prefer to purchase in E shopping. For this two variables such as independent and dependent variables are analyzed based on the opinions expressed by the respondents (i.e Students, Company Employees and Business People). The consumers and their designations are considered

as independent variable, at the same time as the preferences of the consumers are considered as dependent variable for the analysis.

RESEARCH OBJECTIVE

To examine which profession of consumers prefers E shopping.

NULL HYPOTHESIS

There is no positive relationship between profession of the consumers and their shopping.

TABLE 15: RESPONDENTS OPINION ON E SHOPPING PREFERENCES N=150

Sl. No	Profession	Opinion		Total
		Yes	No	
1	Students	41 (27.33)	09 (6.00)	50 (33.33)
2	Comapany Employees	32 (21.33)	18 (12.00)	50 (33.33)
3	Business People	28 (18.66)	22 (14.66)	50 (33.33)
4	Total	101 (67.33)	49 (32.66)	150 (100)

Source: The Researchers have collected the data through questionnaire.

Note: Figures in parenthesis symbolize percentages to the individual vertical totals and horizontal grand total.

N: Number of respondents

Table 15 shows the details about profession-wise opinion of the respondents about the E shopping preferences. It has been found that 101(67.33 per cent) respondents out of 350 selected have found that they are very much in favor of E shopping. From the responses and the percentage analysis, it has been prove that majority of the respondents (i.e profession-wise) have expressed extreme good (i.e Yes) for E shopping. Therefore, there is evident to reject the null hypothesis of lack of impact on E shopping. In other words it may be constructed that there is a relationship between these two variables.

FINDINGS OF THE STUDY

The data were examined using statistical tests (i.e percentage analysis) that have been described and the results have been drawn based on these tests are given below:

- Profession-wise, the percentage is high in utilization of search engine when they compared to other sites.
- Majority of the respondents are browsing E bay to buy any product.
- Respondents striking very high percentage on products and services availability in E shopping.
- Most of the respondents are choosing consumer electronic products and application for E shopping.

- Percentage of consumers felt that E shopping saves the time and cost and their payment mode is credit card.
- Respondents agreed that, they are getting quality of products from E shopping.
- Most of the respondents are suggesting that E Tailors should implement payback policy. If there is payback policy the consumers will feel secured to spent rupees.
- Majority of the respondents feel insecure about their personal information.
- As whole majority of the respondents are very enthusiastic to purchase products from online through internet.

SUGGESTIONS OF THE STUDY

- To increase E shopping consumers, E-tailors must give advertisement via mobile, wireless devices in the television.
- The E tailors have to magnetize more and more consumers by giving more options. Such as searching option, delivery and online payment and etc.
- The security issues (i.e) personal information is still continues to be a major risk and In-secure (i.e) PIN for credit card, Smart card and transactions. Hence teach consumers to create transactions on the secured internet connections.
- The E tailors should be made more conscious about the variety of product sales promotion schemes & it will make E shopping attractive and admired among the buyers.
- If E tailors need E shopping success in Thoothukudi district they should spread of high internet services should be increased.
- Majority of the E shopping portals are in English, it creates a big problem in front of the rural buyers.
- E tailors have to design their own app for payment.

FUTURE DIRECTIONS FOR FUTURE RESEARCH

E shopping is a promising area, especially in E buying and selling processes. That's why, there is a broad range for further research in it by way of disburse the same to different professions in other industries. To generate verify the results of the current study in a wider setting and wider acceptance, sample may be selected from thoothukudi district and surrounded cities by selecting more number of respondents.

Further the same study may be simulated selecting different professionals that have not been included in the current study and by collecting data from large sample size.

CONCLUSION

It is clearly stated that the number of internet users are increasing day-by-day, in the meantime E shopping also growing. It is well known that direction of E-tailors in thoothukudi individuals looks very bright and innovative. E tailors have been smooth the progress of the consumers by providing best of the best product within the range of budget through their time saving and money. It is stated that , E shopping has become a part in the lives of many people in thoothukudi region ,there are many reasons behind the increase in e shopping store , because they offer many products and

promotions and making easy payment mode like cash on delivery and other payment modes etc also easy way of returning the products by keeping the time limit for the consumer to think ,when compared to personal/direct shopping.

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**POPULARITY OF VARIOUS SKILL DEVELOPMENT SCHEMES
AMONG RURAL PEOPLE**

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ABSTRACT

The present paper throws light upon the various Skill Development Schemes introduced by the Government of India. It focuses on the Popularity of Various Skill Development Schemes among the rural people. Skills development is the process of identifying people's skill gap and developing these skills. It is important because skills determine the ability to execute plans with success. Skills are central to improving employability and livelihood opportunities, reducing poverty, enhancing productivity and promoting environmentally sustainable development. Various skill development schemes helps to create entrepreneurs, and helps to create the awareness about the need for education, physical and social infrastructure development. Flourishing rural areas are vital to regional and national development. Entrepreneurship, education, physical and social infrastructure all plays an important role in developing rural regions. Rural people forms the majority of the country's population, they have a vital role in the economic growth of the country. Thus, it is very important to impart skills to rural people, for that government of India introduced various skill development Schemes. This research is conducted to know whether the people are aware about these Schemes or not. And the Research also analyse the various skill development schemes introduced by Indian government in-order to boost Employment opportunities in Rural India. Hence there is a dire need to study the popularity of various skill development schemes among rural people. The present research paper helps to create awareness about various skill development schemes.

KEYWORDS: *Skill Development Schemes, Rural People Skill Development, Government Skill Development Schemes.*

INTRODUCTION

Skills development is the process of identifying people's skill gap and developing these skills. It is important because skills determine the ability to execute plans with success. According to Census

2011, India has 55 million potential workers between the ages of 15 and 35 years in rural areas. At the same time, the world is expected to face a shortage of 57 million workers by 2020. This presents a historic opportunity for India to transform its demographic surplus into a demographic dividend. Skills are central to improving employability and livelihood opportunities, reducing poverty, enhancing productivity and promoting environmentally sustainable development. Government of India introduced different types of skill development schemes, which will help to create entrepreneurs, and help to create the awareness about the need for education, physical and social infrastructure development. Flourishing rural areas are vital to regional and national development. Entrepreneurship, education, physical and social infrastructure all play an important role in developing rural regions. This research is conducted to understand the various skill development schemes introduced by Indian government in-order to boost Employment opportunities in Rural India. The researcher also throws light upon the popularity of Skill development schemes among rural people.

RESEARCH PROBLEM

The present skilled workforce in India is only 2 %, much lower than the developing nations Korea (96%), Japan (80%), Germany (75%), UK (68%) and China (40%) as reported by Labour Bureau report. As compared to other developed and developing countries, India has a unique window of opportunity for another 20-25 years called the “demographic advantage”. If India is able to skill its people with the requisite life skills, job skills or entrepreneurial skills in the years to come, the demographic advantage can be converted into the dividend wherein those entering labour market or are already in the labour market contribute productively to economic growth both within and outside the country.

The research question is, whether the skill development schemes are popular or not?. The study focuses on the Popularity of Various Skill Development Schemes among the rural people. The rural people should have a clear idea about skill development schemes in-order to utilize the benefits of the schemes. The effectiveness and popularity of skill development schemes have an impact on the rural transformation process. Flourishing rural areas are vital to regional and national development. Hence, they have a vital role in the economic growth of the country.

OBJECTIVES OF THE STUDY

The primary objectives are:

1. To Find out the popular skill development programmes among rural people.
2. To create awareness about various skill development programmes introduced by Govt. Of India.

RESEARCH METHODOLOGY

Research always starts with a question or a problem. Its purpose is to find answers to the questions through the application of scientific methods. Research is a systematic and intensive study directed towards a more complete knowledge of the subject under study. Research Methodology may be understood as a science of studying how research is done scientifically. It reveals about the steps that are generally adopted by the researcher in studying research problems. The Face to Face survey (Personal Interview Survey) method is used as the main research tool for collecting Primary data. Information from official website of rural ministry and other journals are used as secondary data. The Sample Size for the Study is 100. Geographical area of the study

is Alappuzha District (Rural areas only) of Kerala. The Survey for primary data collection was during the month of February 2019.

SIGNIFICANCE OF THE STUDY

The study is significant from the point of view of both the rural people and the Government. The study create awareness about various skill development programmes, thus the people can utilize these schemes effectively. The study hopes to enable the Government to gain insight to the areas where it has to make improvements so as to enhance the popularity and effectiveness of various skill development schemes.

SKILL DEVELOPMENT SCHEMES

1. Deen Dayal Upadhyaya Grameen Kaushalya Yojana (DDU-GKY)

The Ministry of Rural Development implements DDU-GKY to drive towards the national agenda for inclusive growth, by developing skills and productive capacity of the rural youth from poor families. There are several challenges preventing India's rural poor from competing in the modern market, such as the lack of formal education and marketable skills. DDU-GKY bridges this gap by funding training projects bench-marked to global standards, with an emphasis on placement, retention, career progression and foreign placement.

2. Pradhan Mantri Kaushal Vikas Yojana

This is the flagship scheme for skill training of youth to be implemented by the new Ministry of Skill Development and Entrepreneurship through the National Skill Development Corporation (NSDC). The scheme will cover 10 million youth during the period 2016 -2020.

Under this Scheme, Training and Assessment fees are completely paid by the Government. Skill training would be done based on the National Skill Qualification Framework (NSQF) and industry led standards.

3. Financial Assistance for Skill Training of Persons with Disabilities

The Scheme aims at providing financial assistance for skill training for persons with disabilities. The scheme will cover Persons with Disabilities (PwDs) with not less than 40% disability and having a disability certificate to this effect issued by a competent medical authority. As an endeavour to encourage women, 30% of the total intake of each training program shall be earmarked for women candidates.

4. National Apprenticeship Promotion Scheme

Apprenticeship Training is considered to be one of the most efficient ways to develop skilled manpower for the country. It provides for an industry led, practice oriented, effective and efficient mode of formal training. National Apprenticeship Promotion Scheme is to promote apprenticeship training in the country. State Apprenticeship Advisers (SAAs) and Regional Directorates of Apprenticeship (RDATs) will act as implementing agencies in their respective State/Regions. The main objective of the scheme is to promote apprenticeship training and to increase the engagement of apprentices from present 2.3 lakh to 50 lakh cumulatively by 2020.

5. Craftsmen Training Scheme

The Directorate General of Employment & Training (DGE&T) in the Ministry of Skill Development and Entrepreneurship, Government of India initiated Craftsmen Training Scheme (CTS) in 1950 by establishing about 50 Industrial Training Institutes (ITIs) for imparting skills in

various vocational trades to meet the skilled manpower requirements for technology and industrial growth of the country. Several new private ITIs were established in 1980's in southern states mostly in Kerala, Karnataka and Andhra Pradesh, etc. from where trained craftsmen found placement mainly in Gulf countries. Under the constitution of India, Vocational training is the concurrent subject of both Central and State Governments. The development of training schemes at National level, evolution of policy, laying of training standards, norms, conducting of examinations, certification, etc. are the responsibilities of the Central Government, whereas the implementation of the training schemes largely rests with the State Govts./UT Administrators.

6. Apprenticeship training

The Apprentices Act, 1961 was enacted with the objective of regulating the programme of training of apprentices in the industry by utilizing the facilities available therein for imparting on-the-job training. The Act makes it obligatory for employers in specified industries to engage apprentices in designated trades to impart Apprenticeship Training on the job in industry to youth and person having National Trade certificate issued by National Council for Vocational Training (NCVT) to develop skilled manpower for the industry.

7. Pradhan Mantri Kaushal Kendra

Vocational training needs to be made aspirational to transform India into the skill capital of the world. In line with the same, Ministry of Skill Development and Entrepreneurship (MSDE) intends to establish visible and aspirational Model Training Centres (MTCs) in every district of the country. NSDC is the implementation agency for the project. These training centres will be state-of-the-art Model Training Centres, called as Pradhan Mantri Kaushal Kendra (PMKK).

The model training centres envisage to:

- Create benchmark institutions that demonstrate aspirational value for competency-based skill development training.
- Focus on elements of quality, sustainability and Connection with stakeholders in skills delivery process.
- Transform from a Mandate-driven footloose model to a sustainable institutional model.

8. Green Skill Development Programme

The Green Skill Development Programme (GSDP) of the Ministry of Environment, Forest and Climate Change (MoEF&CC) is an initiative for skill development in the environment and forest sector to enable India's youth to get gainful employment and/or self-employment. The programme endeavours to develop green skilled workers having technical knowledge and commitment to sustainable development. It will help in the attainment of the Nationally Determined Contributions (NDCs), Sustainable Development Goals (SDGs), National Biodiversity Targets (NBTs), as well as Waste Management Rules (2016).

9. Scheme for Higher Education Youth in Apprenticeship and Skills

Scheme for Higher Education Youth in Apprenticeship and Skills (SHREYAS) is a central government scheme for providing industry apprenticeship opportunities to the general graduates exiting in April 2019 through the National Apprenticeship Promotional Scheme (NAPS). The program aims to enhance the employability of Indian youth by providing 'on the job work exposure' and earning of stipend. SHREYAS is a programme basket comprising the initiatives of

three Central Ministries, namely the Ministry of Human Resource Development, Ministry of Skill Development & Entrepreneurship and the Ministry of Labour & Employment viz the National Apprenticeship Promotion Scheme (NAPS), the National Career Service (NCS) and introduction of BA/BSc/B.Com courses in the higher educational institutions.

Source: secondary data

DATA ANALYSIS AND RESULTS

TABLE 1 : AWARENESS ABOUT ENTIRE SKILL DEVELOPMENT SCHEMES.

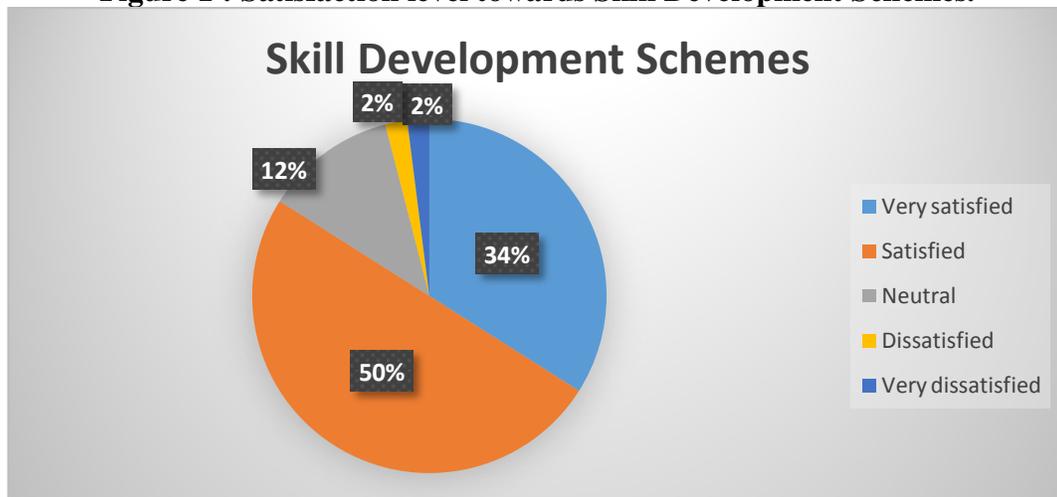
Response/Particulars	No. of Respondents	Percentage
YES	55	55%
NO	45	45%
Total	100	100%

Source: Primary Data

INTERPRETATION

By analysing the above table, it is found that 55% of respondents are fully aware about the entire skill development schemes. But, 45 % of respondents are not fully aware about the skill development schemes.

Figure 1 : Satisfaction level towards Skill Development Schemes.



Source: Primary Data

INTERPRETATION

By analysing the above pie chart, it is found that 34% of the People responded that they are very satisfied, 50% of the Rural people responded that they are satisfied, 12% of the rural people responded that they are neutral, 2% are dissatisfied and 2% are very dissatisfied about the Skill Development Schemes.

TABLE 2: POPULAR SKILL DEVELOPMENT SCHEMES.

Sl.No	Schemes	Total Garret value	%	RANK
1	DDU-GKY	1982	19.82	1
2	PRADHAN MANTRI KAUSHAL VIKAS YOJANA	1832	18.32	3
3	FINANCIAL ASSISTANCE FOR SKILL TRAINING OF PERSONS WITH DISABILITIES	1468	14.68	8
4	NATIONAL APPRENTICESHIP PROMOTION SCHEME	1867	18.67	2
5	CRAFTSMEN TRAINING SCHEME	1491	14.91	7
6	APPRENTICESHIP TRAINING	1632	16.32	6
7	PRADHAN MANTRI KAUSHAL KENDRA	1664	16.64	5
8	GREEN SKILL DEVELOPMENT PROGRAMME	1432	14.32	9
9	SHREYAS	1782	17.82	4

Source: Primary Data

INTERPRETATION

From the study it is found that, most popular skill development scheme among rural people is Deen Dayal Upadhyaya Grameen Kaushalya Yojana. Second most popular scheme is National Apprenticeship Promotion Scheme and the third popular scheme is **Pradhan** Mantri Kaushal Vikas Yojana.

FINDINGS

1. Only 55 % of the rural population are fully aware about the Skill Development Schemes.
2. Only 34 % of Rural people are highly satisfied with the Skill Development Schemes.
3. Popular Skill Development Schemes introduced by Government of India, ranked by Rural People are:

1. **DDU-GKY**
2. NATIONAL APPRENTICESHIP PROMOTION SCHEME
3. PRADHAN MANTRI KAUSHAL VIKAS YOJANA
4. **SHREYAS**
5. PRADHAN MANTRI KAUSHAL KENDRA
6. APPRENTICESHIP TRAINING
7. CRAFTSMEN TRAINING SCHEME
8. FINANCIAL ASSISTANCE FOR SKILL TRAINING OF PERSONS WITH DISABILITIES

CONCLUSION

Skill Development of rural population is recognized as an urgent need of the day to rural transformation. Government of India introduced different types of Skill Development Schemes in-order to boost rural transformation process. Most of the rural people are satisfied with the skill development schemes, and they acknowledge it as a essential programme for their positive transformation. And they also recognize Deen Dayal Upadhyaya Grameen Kaushalya Yojana as the most popular skill development programme. All type of skill development programmes have a positive impact on the life of the rural people. However 45 % of the rural people are not aware about the entire skill development schemes. So the government should take initiative to create awareness about all skill development schemes, then only it is possible to build a skilled nation.

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PSYCHOLOGICAL IMPACT OF WATER CRISIS

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ABSTRACT

Water scarcity has become a major hindrance to socio-economic development and an intimidating remark to psychology of human beings. Since 1980s, water scarcity research has attracted much political and public attention. The ultimate agenda of any economy should be transforming the rural; the public policies should be aligned in such a way that it benefits everyone. Thus, considering the scenario, this paper highlights the economical and psychological impact of water crisis. It's an attempt to show how implementing effective water policies can help in tackling water related problems thereby transforming rural part of India. The study is a qualitative approach based on meta analysis by reviewing secondary data available in the form of journals, books, news articles etc. The researchers have made an attempt to present an analysis of some facts in this regard that was brought out in different studies. According to the research, India has economical water scarcity which negatively affects the economy in the sense that it makes the economy stagnant, hampers economic growth, aggravates inflationary pressure, leads to an increase in unemployment rates, rise in poverty level, hunger, and conflicts and civil unrest. But this could be tackled by investing in building infrastructure and by implementing effective policies. It will not only solve the problem of water scarcity and its by parts like psychological, economical and physiological problems but will also generate employment in rural areas.

KEY WORDS: *Water Scarcity, Psychological Impact, Economical Impact, Unemployment, Conservation Behavior*

INTRODUCTION

Water is indispensable to human life. Though plentiful, it is limited and global demand for fresh water has been growing rapidly due to population growth and greater affluence. Water is the basis of life and health care, education and economic production and social activities depends on it, but when cities and countries neglect water they face socio-economic breakdown and catastrophic events are thereby unavoidable. According to WHO/UNESCO 844 million¹ people don't have access to clean drinking water, 3 out of 10 people from all over the world, or 2.1 billion², lack access to safe and portable drinking water, because the demand for water exceeds the supply. From this, the society has a key role to sustainable development and promotion of pro-environmental behavior, demanding from the government some urgently and needed changes. Water scarcity not only has economical impacts but psychological too. Water insecurity is growing problem with major international health implications and is associated with emotional distress, anxiety, and depression. Water insecurity produces a predictable progression of emotional responses as scarcity increases: worry about acquiring water, frustration over lack of water, and powerlessness, inequity, anxiety and depression. Therefore, there exists a direct link between water insecurity and adverse mental health outcomes

Water scarcity

Water scarcity is a situation where the available potable, unpolluted water within a region is less than that region's demand. Water scarcity is being driven by two converging phenomena: growing fresh water use and depletion of usable freshwater resources.

Water scarcity can be a result of two mechanisms: physical (absolute water scarcity and economic water scarcity, where physical water scarcity is a result of inadequate natural water resources to supply a regions demand, and economical water scarcity is a result of the sufficient available water resources.

According to United Nations development programme, the latter is found more often to be the cause of countries or regions have enough water scarcity, as most countries have enough water to meet household, industrial, agricultural, and environmental needs but lack the means (infrastructure) to provide in an accessible manner.

Both Physical water scarcity as well as Economical water scarcity negatively affects the economy in the sense that it makes the economy stagnant, hampers economic growth, aggravates inflationary pressure, leads to an increase in unemployment rates, rise in poverty level ,hunger, and conflicts and civil unrest.

Water scarcity causes enormous problems for the populations and societies. Available water is not sufficient for the production of food and for alleviating hunger and poverty in there regions, where quiet often the population growth is larger than the capability for sustainable use of the natural resources. The lack of water acts as a barrier to industrial, urban and tourism development to proceed without restrictions on water uses and allocation policies for other user sectors, particularly. Natural fresh bodies have limited capacity to respond to increased demands and to receive pollutant charges of the effluents from expanding urban, industrial and agricultural uses. In the regions of water scarcity the resources are probably already degraded, or are subjected to the process of degradation in both quantity and quality, which adds to water shortage. Health problems are closely associated with scarcity because of the deterioration of the ground water and contaminated surface water favors water borne diseases. Freshwater plays a central role in all life

on Earth. Its availability, storage, distribution and use have profound effects on our health, environment, ecosystem and economic and psychological well-being.

The role of drinking water shortage on human psychological functioning

Psychology is the scientific study of the human mind and its functions, especially those affecting behavior in a given context. Psychology is a multifaceted discipline and includes many sub-fields of study such areas as human development, sports, health, clinical, social behavior and cognitive process. Many topics such as memory, free will, attraction, depression, trauma etc comes under modern psychology.

A human body is 75% water and water covers 70% of earth surface. Whether along the sacred shores of Ganges, in the fabled bathhouse of Rome, or at the holy spring of Zamzam in Mecca, humanity has sought for millennia the healing power of water for spiritual, psychological and physical ablution. Cognitive scientists are compiling evidence that proximity to water has perceptible benefits for our minds that include promoting calmness, focus, overall happiness, and sleep quality. Exposure to nature and outdoor triggers parts of the brain associated with empathy, positive emotions, self awareness, and overall satisfaction: building blocks of happiness. The term **blue mind** has been coined to describe the calm peacefulness sense of great happiness and unity and satisfaction with life in the moment that people feel in and around water. Blue mind effect partially results from the action of catecholamine neurotransmitters-which relay stress signals in the brain. Around water, neurochemicals recalibrate to levels similar to effects of meditation but opposite happens.

The brain is about 75% water is one of the most important organs which keeps us strong provides us with energy. Our brain depends on proper hydration to function optimally. Brain cells require a delicate balance between water and various elements to operate and the balance is disrupted and brain cells lose efficiency when you lose much water. Drinking water and brain functions are directly linked. Some of the psychological problems associated with water shortage are anxiety/insomnia, social dysfunction, depression, perceived stress, worry negative emotions, fear, somatic disorders lack of water can cause number of symptoms such as problem with focus (blurring), memory problems, mental fatigue, sleep problems.

Depression and anxiety disorder are two of the most prevalent mental disorders and common symptoms of depressive disorders include the presence of sad, empty, or irritable mood, accompanied by bodily and cognitive changes that significantly affects human capacity to function whereas anxiety disorders are characterized by excessive fear and anxiety as well as worry about any number of events or activities.

The majority of people on earth will experience sever pressure with regards to fresh water availability as a consequence of climate change, and other factors such as industrialization, overpopulation. Situation is likely to get even worse in the near future if effective measures are not taken and this is likely to cause an increase in the frequency and severity of droughts and water scarcity. Unsafe water, poor sanitation, and hygiene cause approximately 3.5 million deaths worldwide.

Water shortage takes place when there's disequilibrium between demand and supply of water which has a direct impact on the psychological functioning of human beings. One of the main causes of water shortage is mismanagement of water resources therefore it is mandatory to understand water demand and water supply management. In this paper we offer a review of relation between water

shortage (which can be fixed by managing demand and supply in case of economic water scarcity) and psychological problems (stress, anxiety, depression, fear) associated with. The paper will also take into account that how psychological well-being is related to productivity and prosperity of an economy, water shortages may reduce human adaptation and in turn, increase the probability of developing mental disorders therefore, we have studied the mental health issues associated with water shortage (group which more vulnerable and prone to water shortage as compared to other group based on socio-economic status, gender, age structure) and contaminated water (drinking contaminated water may affect mental health through three possible channels: physiological, social, and psychological), coping strategies implemented by households when faced with shortage of water, and how water shortage affects mental health and leads to crime and violence.

LITERATURE REVIEW

Water demand management and water supply management

Governments have a great number of options and controls available to manage water supply and demand. On the supply side, they control storage and delivery through dams, aqueducts, canals and piping systems; they determine the quantity of ground water that can be pumped; they invest in desalination to produce drinkable water or rely on water controlled by upstream neighboring countries. Governments also controls water demand through, decisions on energy generation, sanitation and using effective waste management practices, agricultural policy, and by banning water-intensive industries. Governments—from the local to the national level are expected to take right decisions regarding the usage of water. Good decisions about water will limit water stress; poor decisions will out pressure on resources and make the situation worse. Mismanagement of water can turn out to be disastrous and cause a great friction among people and nations leading to dissatisfaction, violence, and conflict.

On the demand side of the water stress equation, the need of water is required for basic human survival and for economic prosperity. For survival, populations need water for the body, for food and agriculture, for sanitation and hygiene whereas for economic prosperity, populations demand water for industry, power, for energy generation, to support transportation, and for culture and larger ecosystems. Demand-side management is distinguished from supply side management in that it focuses on consumer behavior regarding usage of water, factors influencing water conservation behavior.

An effective strategy that reduces the amount of water use, or enable water to be used more efficiently thereby increasing available water supply is termed as water demand management. The term water conservation is often used synonymously with water demand management. Therefore the term “water conservation behavior” is used by the researchers to define and measure the broader concept of water demand management. Water conservation behaviors are further bifurcated into two: efficiency behaviors and curtailment behaviors. Efficiency behaviors refer to using water efficiently by installing water saving shower heads or rainwater tanks that facilitate water savings. Curtailment behaviors are based on the idea that consuming less and reducing the usage of water such as only washing full loads of clothes, taking shorter showers and turning off the tap while brushing teeth, reusing water, sweeping terraces instead of washing them with water. The determinants of water conservation behaviors can be categorized into five: attitudinal factors, intentions, beliefs, habits or routines, personal capabilities, and contextual forces. According to the research the most immediate predictor of behavior is intention which is predicted by three main factors: attitudes, subjective norms and perceived behavioral control. Under attitudinal factor

thinking unfavorably about water conservation or favorably about recycled water reflects negative and positive attitudes respectively. Action taken by an individual is directly related to the attitude of the person regarding that three main factors: attitudes, subjective norms and perceived behavioral control. Under subjective norms individual's behavior is dependent upon what people around him perceive about water conservation. Suppose if people perceive that their family and friends think that water is an unlimited resource and water conservation is not a worthwhile activity then they will feel the same and it is possible he/she won't indulge in activity to conserve water. Perceived behavioral control picks up on actual control over an action as it reflects the extent to which people think that a behavior is something they can easily do. If someone is not able to install large capacity storage tank because due to income shortage, then they do not have actual control over the behavior and this lack of control will impact directly on intentions to make heavy investments. Positive attitudes to water conservation were associated with higher water conservation intentions, and if they think that it is something they can easily do, and others are doing it too, then they will intend to engage in water conservation and their intentions should in turn translate into water conservation actions. Feeling vulnerable to drought determines people's intentions to install water efficiency device and when there's a greater belief that the community as a whole would take action to conserve water. Whereas thinking water as an infinite source will lead to an ignorant and exploitative attitude towards water. According to the research water conservers are more likely to have lower levels of income and have less access to resources (they may have developed water conserving habits such as taking shorter showers and doing less clothes washing because they cannot afford to use water lavishly). Inform policy makers about water demand management strategies. The review not only highlights the social and psychological factors that can promote water conservation but also emphasizes the role of context and differences in households' capability to bring about changes in their water consumption.

A study by Siamak Khodarahimi, Abdolrahman Rahimian Boogar And Cheryl-Anne Johnstonsuggests that people perceive water shortages not merely as a source of general stress but as a natural disaster which threatens their very existence.The study was grounded on natural disasters, stress, worry, attributional styles and emotional theories.The research took into account the Psychological functioning which included four constructs: mental health problems , perceived stress ,worry and negative emotions. The study showed that rural residents without water shortages had significantly lower levels of psychological problems, stress and worry and a significantly greater performance in optimizing water consumption methods, water-free technologies and social changes in life, and application of high quality technologies for water saving compared to rural residents with water scarcity. A wide range of social determinant influences individual's mental health. Under demographic factor individuals of 40-years-old and over were included in vulnerable group and had significantly higher levels of psychological problems, than individuals of a lower aged-range as older adults are more prone to water- related stress. Married people have higher psychological problems, stress and worry than single individuals. **Females have greater psychological problems** related to water shortages than males. Individuals with lower educational levels have higher psychological problems compared to individuals with higher educational levels. Farmers, housewives and unemployed individuals have greater psychological problems than governmental employee and sellers. Lower income is linked with higher psychological problems than households with high income group. Also, greater family size is linked to higher psychological problems.

To get a bucket of drinking water is a struggle for most women in developing countries like India. The virtually dry, contaminated and dead water resources have led to acute water scarcity, affecting the socioeconomic condition of the society. The drought conditions have pushed villagers to move to cities in search of jobs putting more burden on urban region. Whereas women and girls are struggling still further. Women have to walk miles to reach up to the source of water from where she has to carry heavy pots not to rest but to do other household chores of cooking, washing, cleaning, taking care children and looking after livestock therefore a rural woman's life is sheer drudgery and miserable. Researcher say that if opportunity costs were taken into account, it would be clear that in most rural areas, households are paying far more for water supply than the often-normal rates charged in urban areas. **Also if this cost of fetching water which is almost equivalent to 150 million women day each year, is covered into a loss for the national exchequer it translates into a whopping 10 billion rupees per year.** Time which could have been used in doing productive work is wasted in fetching water.

Also, the same study concluded that natural disasters such as droughts may reduce human adaptation and in turn, increase the probability of developing mental disorders. Another report on mental health outcomes of drought observed adverse impact on livelihoods, standard of living, economical activities, infrastructure, GDP, economic growth, welfare and access to services have been at least partially attributed to droughts. Water insecurity is exacerbated by droughts. In 2016, 411 million people were affected by disasters and 94% of those were drought affected and the graph is likely to go up in the upcoming years. Mental health is determined by a host of socioeconomic, biological, and environmental factors. Droughts pose a unique threat to mental health with their slow onset. Several distinct health outcomes have been identified such as increased amount of airborne dust and particulate air pollution can exacerbate asthma, respiratory allergies and airway diseases. Drought conditions can reduce the availability of fresh water, and an inadequate water supply also prevents good sanitation and hygiene increasing the risk for diseases associated with the same. From an economic perspective, slow onset disasters like drought have been found to have a more extensive and destructive impact in the long run than fast onset disasters. The agricultural sector is typically hit hardest and farmers can experience declined production, crop loss and livestock failure. The financial implication of drought can have significant adverse effects as they struggle for economic survival. These losses affects the economy directly as prices of crop and basic food items will shot up, secondary sector which is dependent on primary sector would find it tough to accumulate raw material which in turn will lead to financial constraints and unemployment, and a situation of complete havoc and civil unrest. While individuals will react to financial hardship in different ways, there is evidence that stress and social isolation may occur as well as the possibility of increased workloads, decreased time and resources and disruption of children's education so that they can help at home or with the family business. These situations cause fear and uncertainty about future, increasing anxiety, fear and stress. Shame and humiliation over financial struggles may also contribute to social isolation and depressive symptoms. These economic related pathways overlaps and interact in such a way that they may result in depression, anxiety and suicide. Droughts have been linked to criminal activities. It is likely that the drought increased economic stress and shifted routine activities of the population, potentially increasing the likelihood of crime and violence. For example these types of situations allow stress and tension to permeate the household, sometimes resulting in domestic abuse. It is observed that the more severe the droughts and its impact upon economy, the larger the negative impacts upon the mental health for those affected. The migratory effects of water scarcity also have implications for mental health. Migration away from depressed economies in search of better life, can lead to a reduction in

community resources, services, and support systems. Altered family, culture, way of living and community structures, coupled with social and geographical isolation can also be issues for those who emigrate and those left behind, and may lead to symptoms of stress, anxiety and depression. Receiving communities might not receive immigrants whole heartedly. Such alternations in one's way of life can contribute to depression and anxiety for individuals and tension within family and social networks as he/she won't be flexible enough to adjust in a different environment.

Regions where water has been always scarce gave birth to civilization that has been able to cope with water scarcity. These societies developed organizational and institutional solutions, optimizing water consumption methods and water-free technologies, and management skills, emotional avoidant styles within the local cultural environment that allowed for appropriate water use for domestic, food production and local industrial purpose. This study explores the necessity of changes in primary and secondary appraisal when people encounter a chronic and slow form of natural disaster such as water shortage. During water crisis people automatically become more vigilant towards handling water. People should be changing their personal and family lifestyles towards standardized procedure of water consumption. For example, they should only use drinking water inclusively for drinking purpose rather than for washing car, tensile or for horticulture and agriculture purpose. Also, they may teach the standard usage of drinking water to children by application of modeling and behavior modification principles. Through the use of modern technologies and management tools which must be adapted to the local culture, environment, institutions the disequilibrium between demand and supply can be balanced. Finding such equilibria is the challenge for the societies living in water stressed areas and for professionals in a multitude of scientific and technological domains, which impinge on the cultural social and environmental facets of water resources. The determinants of coping strategies can be grouped into three levels: (1) household level, e.g., socio-economic status, gender, age structure; (2) settlement level, e.g., water service level, geographic location; and (3) national level e.g., privatization of water supply sector. Households response to unreliable water supplies

As demand for fresh water increases, demand management strategies are becoming increasingly important for the nation and its becoming challenging for the nation to frame policies keeping in mind the psychological as well as economical impact of the policies and strategies. The benefit of water demand management include cost savings through deferring the need for investing in new infrastructure, savings in the treatment and supply of water to households and savings in waste water management through reduced flows.

The introduction of demand management interventions is likely to impact on households, an understanding of public attitudes, behavior and perception of household water use is important for successfully communicating with public. Water demand management is increasingly seen as an important way to maintain balance in water supply and demand system. In many developing countries water supplies are unreliable, therefore it is essential to understand how households in developing countries cope with unreliable water supplies, including use of coping strategies in meeting household needs.

The term "coping strategies" is used in a wide variety of contexts, and can have specific connotations in some disciplines and here the term "coping strategies" is used to describe households' responses to unreliable water supplies.

Faced with chronic unreliability of supplies, households may adopt strategies such as drilling wells, storing water for future usage, collecting water from alternative sources installing large

capacity storage tanks or even relocating to areas where water supply is more reliable. Households may complain the authorities when issues are unaddressed or even protests to water utilities or local authorities. Households may engage in accommodative strategies such as rescheduling activities to when water is actually available, reducing quantity of water they use, using water more efficiently or even reducing water use, or recycling water and use drinking water inclusively for drinking purpose rather than wasting it on any other purpose. According to the study alternative sources include communal taps or boreholes, springs, or surface water, trenches and burst water pipes. Households rescheduling domestic activities require a lot of water such as laundry, scrubbing floors, washing utensils etc, to days when water is available. Strategies to reduce water use also include reducing frequency of bathing and laundering cleaning and flushing toilets only once a day which has an adverse effect on hygiene and causes huge sanitation issues moreover less water means sewage does not flow and harmful insects like mosquitoes breed on stagnant unclean water. Households may also recycle water by reusing laundry or bath water for flushing toilets, mopping floors, watering vegetable gardens, etc. The need to reduce water use posed significant challenges in caring for family members with HIV/AIDS-related illnesses.

Socio-economic status is another significant determinants of coping strategies adopted. Households that are relatively wealthier and have easier access to resources, more educated or own the property are more likely to engage in capital intensive strategies such as drilling wells and/or installing storage tanks where as low-income households bear a disproportionate coping burden, as they often engage in coping strategies such as rescheduling activities, collecting water from alternative sources, which is labour intensive and time consuming and considered as tedious task, and yields smaller quantities of water. With regards to level of service, households with piped connections were more likely to install storage tanks, while unconnected households relied on collecting water from alternative sources (as mentioned earlier).

The choice of coping strategies is influenced by education level of the head of the household, income level, socio economic status, sociocultural factors such as gender, ethnicity and extent of unreliability of supply service. According to a study females have lower performance in rational coping with water shortages than males. Individuals with lower educational levels have lower performance in the application of a rational coping style with water shortages, compared to individuals with higher educational levels. Farmers, housewives and employed individuals tend to use rational coping styles in relation to water shortages than the unemployed and sellers. Lower income is linked with the application of avoidant-emotive coping with water shortages. Also, greater family size is linked to the higher use of rational coping toward water scarcity. As mentioned earlier water scarcity is being driven by two converging phenomena: growing fresh water use and **depletion of usable freshwater** resources therefore contaminated water used for drinking, food preparation and irrigation purposes poses a great threat to public health from arsenic. Excess level of fluoride, arsenic, salinity, iron, nitrate in ground water leads to various health related issues. Short to medium term exposure to very high levels of arsenic in drinking water can lead to arsenic poisoning where as long term exposure to arsenic from drinking water (with an unsafe arsenic level) can lead to diseases such as hyperkeratosis, arsenicosis which includes serious physical health effects such as visible skin problems, skin lesions, hard patches on the palms, various types of cancer (cancer of bladder and lungs), and reproductive disorders and have a negative impact on mental health and thus on household productivity and wellbeing. It has also been associated with cardiovascular diseases, pulmonary disease, myocardial infarction (heart attack), diabetes, and early childhood exposure has been linked to negative impact on cognitive

development, intelligence, memory and increased deaths in young adults. Arsenic levels in drinking water may affect mental health through three possible channels: physiological, social, and psychological.

- Physiological channel- Arsenic exposure has been linked to neurodevelopmental abnormalities. For example, in a case study conducted in Bangladesh, mothers with higher arsenic exposure and folate deficiency were found to be at a higher risk of giving birth to infant and surface water contaminated with diarrhea-causing bacteria contributed to high infant mortality rates. Further more, cognitive and motor function is lower in children that consume arsenic contaminated water for prolonged period. This metal may also enhance biological processes associated with neurodegenerative disorders. Arsenic promotes accumulation of α -synuclein, a neuronal protein that plays an important role in Parkinson's disease. An epidemiological relation between arsenic exposure and a higher incidence of neurodegenerative disorders has been reported. This may be attributable to the ability of arsenic to promote oxidative stress and inflammation, both of which are associated with neurodegeneration. The adverse consequences of environmental contaminants that are present in drinking water are based on the developmental phase of organisms. For instance, in utero exposures that cause impaired mitochondrial function can lead to insufficient energy production. Such disruption of normal cellular activity may in turn interrupt proper CNS growth.
- Social channel- arsenicosis patients may not feel ill or look ill, other than some skin pigment discoloration but may suffer from discrimination and social exclusion and adopt a virtual identity as 'dangerous' people. According to a study conducted in Bangladesh where chronic arsenic poisoning is found in large parts and ground water is severely contaminated with heavy metals, arsenicosis is sometimes falsely believed to be contagious and that victims are socially stigmatized. Victims may face a crisis in maintain their usual emotions, love and affection and victims may be abandoned by their family members. According to the research women with arsenicosis usually suffer the most in this regard as one won't prefer a patient as his potential partner as he may consider her as an unattractive and less glamorous girl ;girl would cause unhappy family conditions; such a girl would be sexually malfunctioned and causes physical damage; additional money will be required for the treatment. Arsenicosis patients who had signs of exposure to the body were discouraged by their friends, relatives and neighbors in getting married. Suffering from arsenicosis symptoms should therefore lead to a decrease in mental health. Physical disability, fear of getting infected from partner, anxiety ,depression and possibility of ending a marriage due Arsenicosis leads to unhappy conjugal situation.
- The psychological channel is somewhat connected to the other two channels, but refers to a different mechanism. Individuals may start worrying about their health, future or family when they or one of their family members have arsenicosis symptoms. According to the research living with an individual who suffers from arsenicosis also lowers mental health, more so than living with an individual suffering from a different illness. As mentioned above rural communities in Bangladesh often believe arsenicosis to be contagious and affected individuals may start worrying about becoming more seriously ill and about how this might affect him or her, as well as his or her family. These individuals may feel physically ill, leading to lower mental health, they may worry about their future due to the arsenic poisoning. Therefore arsenic poisoning not only affects health but also leads to social and psychological sufferings.

Water crimes

Environmental degradation, climate change, contamination of water resources, urbanization population growth, increasing living standards, rapid industrialization are some of the main reasons for intense depletion of water. As surface water depletes, the pressure on ground water usage increases, which is more tough to regulate for use abuse, and theft. According to an investigation substances like lead and arsenic exposure affects kids mental health. The elevated blood lead levels in kids have been linked to an array of developmental delays and behavioral problems which could lead to increase in crime rates. The lead-crime hypothesis is that lead exposure for a prolonged period at a young ages leaves children with problems like learning disabilities, ADHD (Attention Deficit and Hyperactivity Disorder) and impulse control problems and those problems which cause them to commit suicide as adults.

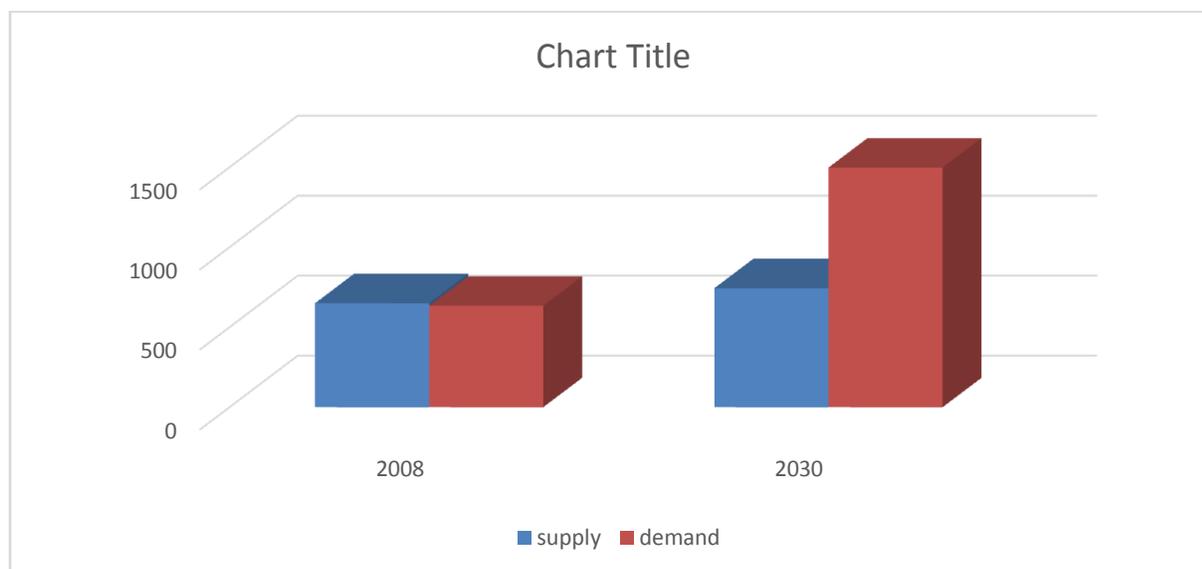
Marital male violence against is another cause of water crisis. A recent study shows that almost 62% of married women were subjects to either physical or sexual violence by their husbands. Researchers mention many cases of wife battery being used as a punishment for failing to fulfill gendered household obligation. Water shortage is a reason behind domestic violence abuse and exploitation. In many parts of the world, in mainly male dominated society women are responsible for collecting , transporting, storing and managing water which is a time consuming and tedious job. Water depletion may lead to many women being divorced or beaten by their husbands. The water shortage, however, have forced wives to travel long distances to collect water and a delay that many husbands ascribe to secret love affairs.

At larger scale water crisis for a prolonged period leads to civil unrest and instability, localized violence terrorism, insurgencies, and civil wars state-on-state conflict. People start participating in activities to express dissatisfaction with their government, including riots, protests, and sit-ins. Unrest can lead or contribute to instability when it reaches a level that threatens the foundations of local, state, and/or federal government. Water scarcity may trigger Fights among civilians over a specific resource. Examples include violence between two communities, such as tribes, ethnic groups, or villages and towns .water crisis may lead to violent struggles that involve non-state actors competing for legitimacy and influence, typically to control territory and populations. These conflicts hinders the economical growth of an economy.

CONCLUSION

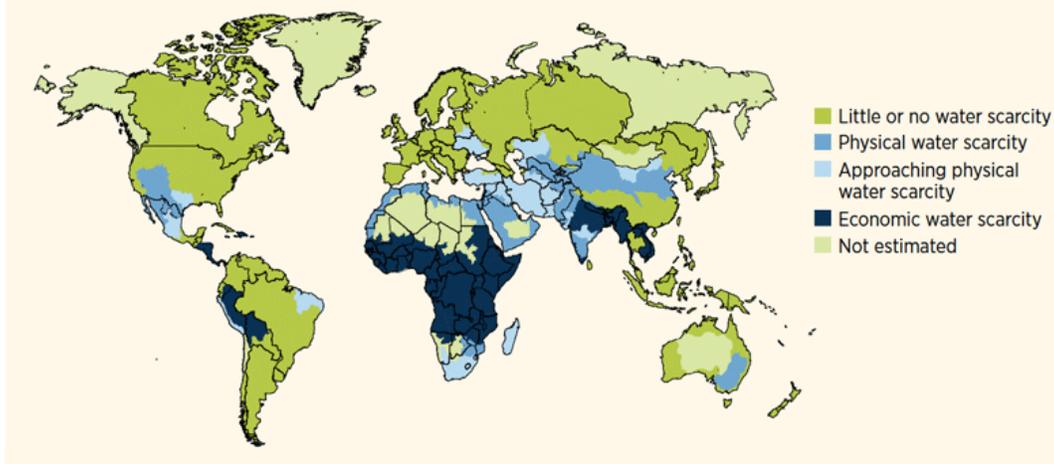
According to the research access to clean water is key to prosperity and better living standards but when the very means of existence (water) of life on planet earth, starts depleting it is obvious to say that we are going to face various severe problems if measures are not taken to prevent it. Water scarcity is a cause of unsustainable use and mismanagement of resources for a longer period of time. Poor health, hunger, poverty, decline in level of education, increase in crime rates, civil unrest are result of water scarcity. Countries who have an easy access to water are like to have a stable and prospering economy and those countries who don't have an easy access to water develop strong infrastructure to overcome water shortage in case of economic water scarcity. At micro level households, who have an easy access to water have higher standard of living and members live a rather healthy life with less psychological problems. Whereas the unfortunate ones who have to travel miles in search of drinking water are likely to have more physiological problems. Water shortage makes the life tough and troublesome and people have to adapt themselves in that situation by adopting various coping strategies(which is dependent on level of income, education level, gender, age group etc.) Unreliable water supply creates a havoc in lives of people and is a cause

stress, worry, anxiety, depression, fear about future which in long run may cause civil unrest, crime and violence in the economy. A sense of cynicism, hopelessness and loss of personal purpose is a result of water crisis. According to a report, 1.8 billion people now use a source of drinking water contaminated by faeces. Insecticides, pesticides, heavy, harmful industrial chemicals, metals such as arsenic and lead are poisoning the human body, increasing the risk of cancer, alters psychological health. Chemicals targets the brain and the manifestation of neurotoxins include alteration in thinking (central nervous system damage such as intellectual disability, persistent memory), perception, mood, behavior. Neurotoxins are poisonous to nerve tissue causing neurotoxicity which can adversely affect functioning in both developing and mature nervous tissue. Adverse impact of contaminated water has been observed on psychology of children who are exposed to arsenic and lead for a prolonged period. It is estimated that there would be a gap of 40% between water demand and water available by 2030. Between now and 2050 water demands are expected to increase by 400% from manufacturing and 130% from household use. Therefore, there's an urgent need to implement psychological strategies to reduce water demand. Changing people's belief, attitude, and behavior (for example: water conserving behavior, reusing water, handling water carefully) regarding water usage is another strategy which can be used to tackle water scarcity. Strategies such as building infrastructure, installing desalination plants, and water treatment plants won't be enough until and unless people's mindset towards water use is changed. Psychological strategies can turn out to be very effective in reduce, the water use in general, pollution, energy usage, oil depletion, and environment degradation.



Today's world population of 7.6 billion is expected to grow to 8.6 billion in 2030, 9.8 billion in 2050, and 11.2 billion by 2100. Half of this growth will be concentrated in just nine countries, the Democratic Republic of the Congo, Ethiopia, India, Indonesia, Nigeria, Pakistan, Uganda, the United Republic of Tanzania, and the U.S. India is said to be under high or severe water stress now. Increasing water stress due to population growth could put significant stress on the availability of water for agricultural production, industry, and power generation, as water is a key component in meeting these needs.

Global physical and economic water scarcity



As mentioned above water crisis is a situation where the available potable, unpolluted water within a region is less than that regions demand. By 2030, demand for water in India will rise up to 1498 BCM where as supply for water cannot be increased more than 744 thereby depriving 40% of population's access to drinking water.²¹ cities, including Delhi, Bengaluru, Chennai and Hyderabad, will run out of ground water by 2020, affecting 100 million people. In India, the time spent looking for a toilet or finding somewhere to go in the open costs the economy over US\$ 10 billion every year in lost productivity. By 2030, it is expected that 60 percent of the global population will be living in cities, putting greater stress on urban water resources, there fore, reductions in water supply and increasing water demand will be critical issues world wide, enquiring policy and strategies that specifically address urban water demand management.

Source – Google,

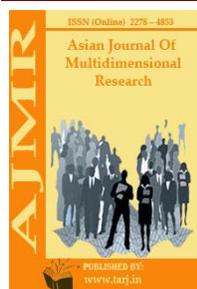
In most region of India there's economic water scarcity as represented in the world map, therefore the supply of water can be increased by investing in water infrastructure (such as dams, and levees.

Such imbalance between water demand and supply is definitely going put a huge pressure on the economy and at micro level individuals are going to suffer. According to the report 600 million Indians face high to extreme water shortage and about 2 lakh people die every year due to inadequate access to potable water. The water crisis will get worse, as the country's water demand is projected to be twice the available supply by 2030. This means that hundreds of million of people may face water scarcity and the country will suffer a loss of up to 6% of the GDP. The data clearly shows that there's too much pressure on human brain and Indians are suffering from various fatal psychological problems which is reducing their productivity and efficiency at work place. Indian women worst hit by water crisis, according to a report, on an average a rural women walks 5km to 20km a day to fetch water. Apart from the physical exertion of collecting water, women have to go through the emotional stress of managing with little water and maintaining menstrual hygiene. **As mentioned earlier if this cost of fetching water which is almost equivalent to 150 million women day each year, is covered into a loss for the national exchequer it translates into a whopping 10 billion rupees per year.** If water is made readily available to every individual, productivity and efficiency increases but to fulfill the increasing needs of 135cr is a tough challenge. Manpower is the strength of a nation but over population is a curse to an economy and

catastrophe can be avoided if India manages to bring an equilibrium between demand and supply by implementing policies (for example: one child policy keeping in mind the psychological impact of it) which reduces water demand and building infrastructure to increase the supply of water.

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RURAL TRANSFORMATION IN INDIA: AN AREA OF THRUST

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ABSTRACT

Rural development in the present times has attracted the economies all over the world. It is only possible with the rural transformation. India too has not remained a way from this move. In India rural economy forms a major and an integral part of the economy. Until and unless the rural economy is not boosted, it is in vain to think of a developed economy. Both the rural and urban areas are to best renege then and in hand. In the recent, focus on rural development and transformation has been prior notes of the government of India in order to curb the regional divide. Indian government has undertaken dozens of schemes and projects for the upliftment of the rural economy. Thus rural transformation is a thrust area for the present time in India. So, this paper is focusing on the objective of analyzing the rural transformation in the country. The whole study is carried out with the help of secondary data. It has been an effort to highlight the scenario of rural Transformation with the help of this paper.

KEYWORDS: Rural Transformation, Rural Development, Regional Divide

1. INTRODUCTION

Although, a staggering 75 per cent of the poor, all over the world live in rural areas. But still, the inclination of the incumbent government policies and resources continue to be biased which favour the development policies of the urban development. Rural people are ignored. The fact can't be denied that the productivity and entrepreneurial potential among rural communities is important to achieve resilient economic growth in order to raise people above the poverty line (UNIDO, 2013). "Rural Transformation is a process of widespread societal change whereby rural societies diversify their economic activities and reduce their reliance on agriculture; become dependent on distant places to trade and to acquire goods, services, and ideas." (Julio Berdegue). The rural economy comprises an integral part of the economic system and is a major employment sector for the people. It accounts for about 70% of employment and 50% of GDP. While agriculture is the main economic activity, it is being followed by services and manufacturing. It is largely unorganized (Insights,

2016). The rural economy is quite traditional in terms of means of production, tools and implements, technology.

The issue of rural transformation is prevalent in the low and middle-income countries. The rural areas are undergoing rapid processes of change that affect their whole economic, social, cultural and political fabric. Conventionally, a rural transformation is often paralleled to the economic transformation from an agrarian to industrial economies. And the same was observed, in the parts of Europe in the 19th century and across Asia and Latin America later. Yet this concept stood not fully apt to describe various simultaneous and intertwining dynamics that impact the rural transformation in the developing countries.

The rural transformation has been an issue in the headlines for the last few years in India. Until and unless both the rural and the urban sectors come to par with each other, the way to development is not possible. It is a process of bringing social and economic changes in the rural settings on the grounds of the development of the urban areas (Long, Zou, Pykett, & Li, 2011; Wang, Khan, & Zhang, 2013). Rural transformation is much a wider term than rural development. It changes people's way of thinking about life (Shaw, 2011). It is seen in the form of betterment in sex-ratio, amenities, literacy rates, employment structure, labour productivity and changes in the socio-economic life of people in the rural areas (Ravallion & Datt, 2002).

The inspirations of rural development and transformation are seen in the Marx ideologies (Atchoarena & Sedel, 2003). In fact, rural people also need comfortable and advanced ways of living. They too need quality health and education, trade, transportation and telecommunications, means of recreations (Dey, 2011). The rapid growth of the rural infrastructure has been on the priority of the governments of the present decades in India.

In the rural areas land is an important asset for the people. Thus, it was necessary to carry out land reforms. Accordingly, State Governments formulated and implemented Land Reforms legislations which included the Land Ceiling Act, the Tenancy Act, the Land Revenue Act etc. land was given to the poor and the needy ones to promote the agricultural growth and uproot the poverty (PIB, Government of India, 2017). The Indian government also initiated mega programs for asset generation, skill development, residential housing and employment generation. The Rural Development Department implemented dozens of the major schemes such as National Rural Mission, Pradhan Mantri Awas Yojana (PMAY), Pradhan Mantri Gram Sadak Yojana (PMGSY), the Deen Dayal Upadhyaya Gramin Kaushalya Yojana (DDU GKY) and the Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) programs. MGNREGA has done a commendable job. It has assured employment to the unemployed in rural areas and assets generation.

2. LITERATURE

Reddy et al (2014) found that the rural economy has experienced huge structural transformation for two decades. People from agriculture have shifted to non-agricultural activities significantly. The non-farm sector has been the driving force for rural transformation in the present times.

Ohlan (2016) studied the extent and pattern of rural transformation using different indices and found that there is a sweeping transformation in the growth and structural changes in rural areas.

Joseph (2014) observed that without the upliftment of the rural economy, the overall development of the nation is not possible. Need is to cater to the constraints in the way of rural development such as poverty, poor economic and social infrastructure. Government policy framework must be focused on rural development.

White.et.al (2011) emphasized that in the coming decades still population in the rural areas will remain massive. People will remain engaged in agricultural activities. These trends are a threat to the prospects of development and must be checked. Agriculture, being the main source of livelihood, its evolution as per the economic, social and environmental must be checked.

Chand.et.al (2016) has stressed the role of the rural economy in the inclusive development of an economy. Inclination towards the no-farm sectors plays a decisive role in the economic growth and transformation of the economy.

Gupta and Arora (2015) claim the digitalization a roadmap to development. It curbs the digital divides, knowledge gaps and makes universal accessibility of everything to the people easily. In recent times many social welfare schemes for the rural people have shown positive outcomes only due to digital India programme.

3. Objectives

- ✓ To analyze the overall transformation in the rural economy of India.

4. METHODS AND MATERIALS

The present study is exclusively based on secondary data. Data is collected from various books, journals, magazines, research articles, reports of national and international levels, sites of Indian government and state governments.

5. DISCUSSION

During the past few decades, a considerable dynamism within the rural production and employment structures has been noticed. The working population is predominantly rural based. The significant changes in the rural production structure are the increasing share of the non-farm sector, which increased from 37% in 1980-81 to 65% in 2009-10 (Table 5.1). This shows that in rural areas production is not merely agricultural. This justifies the observation that “the old vision of rural economies purely focused on agriculture no longer fully reflects the reality” (Haggblade et al. 2010). Within the rural employment structure, however, there has been a considerable shift in favour of nonfarm employment. Table 5.1 shows that ‘manufacturing’ was the single largest contributor.

	1980 - 81	1993 - 94	2004 - 05	2009 - 10
I. Agriculture	64 . 36	56 . 99	38 . 34	3 5
II. Non- Agriculture	35 . 64	43 . 01	61 . 66	6 5
Manufacturing	9 . 16	8 . 15	11 . 13	11 . 85
Construction	4 . 05	4 . 61	7 . 91	1 5 *
Trade/hotels, etc.	6 . 68	7 . 77	14 . 98	1 8 *
Transport, storage etc.	1 . 32	3 . 41	5 . 81	7 *

Source:Papolaet al. (2013) *Projected

A close look at table 5.2 shows the changing employment scenario of the rural working force. People have shifted themselves from the agriculture sector. They have diversified their activities and have made additional sources of employment.

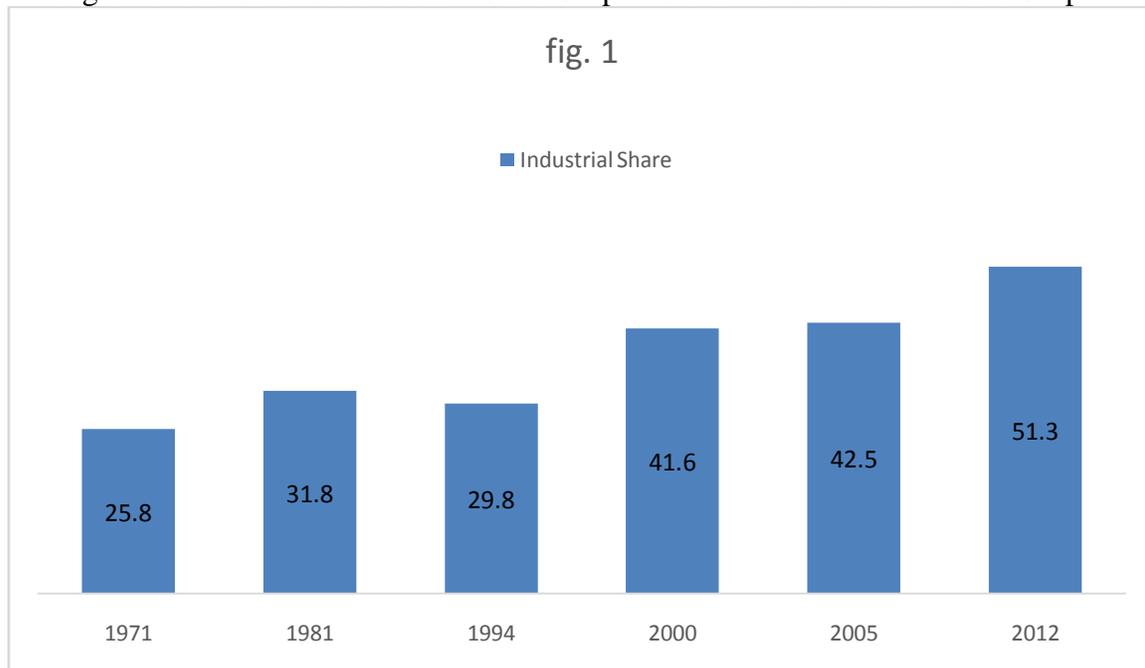
Year	1 9 8 3	1993-1994	2004-05	2011-12
S e c t o r / I n d u s t r y				
Agricultural and allied activities	8 1 . 5	7 8 . 4	7 2 . 7	6 4 . 1
M i n i n g a n d q u a r r y i n g	0 . 5	0 . 6	0 . 5	0 . 5
M a n u f a c t u r i n g	6 . 8	7	8 . 1	8 . 7
Electricity, gas, and water supply	0 . 2	0 . 2	0 . 2	0 . 2
C o n s t r u c t i o n	1 . 7	2 . 3	4 . 9	1 1 . 1
Trade, hotels, and restaurants	3 . 5	4 . 3	6 . 2	6 . 8
Transport, storage, and communication	1 . 1	1 . 4	2 . 5	2 . 9

Source: Institute for Human Development, 2014. India Labor and Employment Report, 2014.

The trend of employment in agriculture has gone down from 81.5% in 1983 to 64.1% in the year 2011-12. People are getting attracted towards the sectors such as construction, electricity, gas, etc; transport, storage, etc; finance, real estate, etc; This movement of people towards non-agriculture sector also leads to unplanned migrations from rural to urban areas.

It is found in the recent past that rural economy is contribution almost 50% of the industrial production. Similarly, the construction sector in rural areas also accounts for nearly half of the building activities. Industrialization in the rural areas has pushed back the agriculture sector. The share of rural factories was only a quarter of the total industrial production in 1971 which rose to double by 2012(fig.1). Some economists also claim that rural industries have been more capital intensive than their counterparts.

Figure 1. The share of Rural Industrial Output as Percent of total Industrial Output

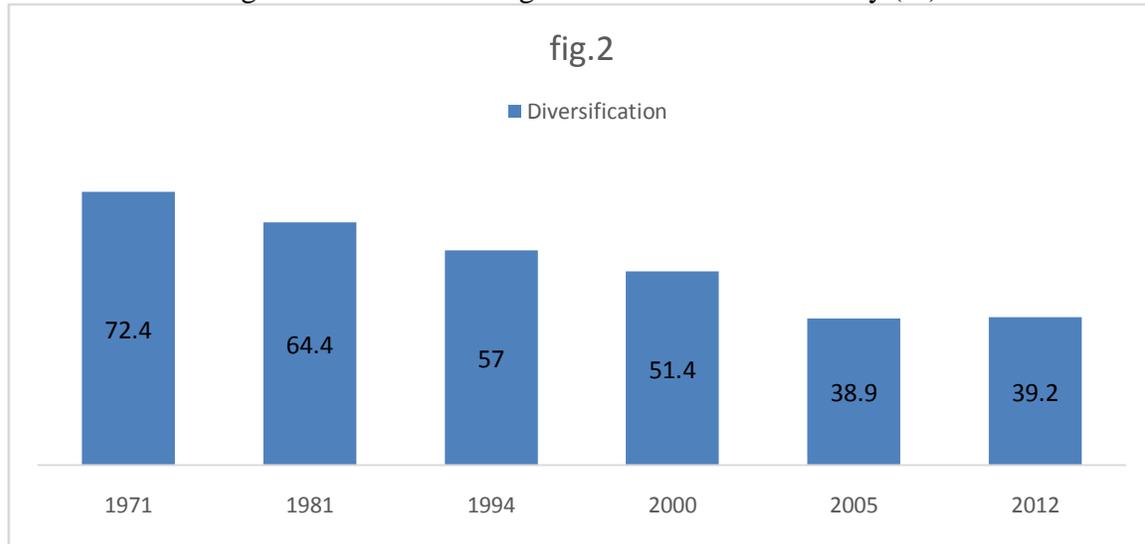


Source: NITIAayog.

The intensity of agriculture has also declined in rural areas over the years. People switch from the farm and its allied sectors to the non-farm sectors. The fig. 2 clearly signifies that diversification of

economic activities has taken place at a great pace. People have switched to other sources of income and employment other than agriculture.

Figure 2. The share of Agriculture in Rural Economy (%).



Source: NITI Aayog.

In the year 1971 72% of the people were engaged in the agriculture sector whereas in the year 2012 tally has come down to just 39%.

6. Rural Transformation at a Glance

In recent times, the rural sector of the Indian economy has been brought into the limelight by the incumbent government. Over time the government could understand the importance of rural economy in accelerating the economic growth of the nation. In this procession, a diversified group of initiatives have been taken by the government over the years to make ensure the balanced and sustainable growth of the economy.

Some of the initiatives taken by the government of India in the way of rural transformation:-

6.1 Agriculture and Allied

- The area under organic farming has gone up from 0.72 million hectares in 2011-14 to 2 million hectares in 2014-17.
- Almost the double times' farmers have been insured against 20.9 million in 2013.
- 585 Mandis have been linked to E-NAM.
- Food grain and horticulture production showed immense growth i.e. 275 million tonnes and 300 million tonnes.

6.2 Financial Inclusion

- 99% of households in Rural India have opened their bank account.
- 312 million accounts were opened under Jan DhanYojana and 235 million RuPay debit cards were issued.
- Mudra Scheme disbursed INR 5180 billion to 130 million people, 28% to first-time entrepreneurs and 74% to women.

6.3 Rural Infrastructure

- From 39% in 2014, sanitation coverage in rural India has increased to 76% in 2018.
- lakhkilometres of rural roads have been completely built, taking road connectivity tally from 56% in 2014 to 82% in 2018.
- Household electrification level in rural India stands at 82% at present.
- A total of 4.14 million houses have been constructed under PMAY-G since 2014.

6.4 Digital Inclusion

- Rural telecommunication density in March 2018 stood at 59.05%.
- There are about 186 million internet users in rural India.
- 1, 04,000 Gram Panchayats have been made capable of harnessing the service of Broadband connectivity under BharatNet.
- About 16% of Indian residing in the rural sector are now using the internet for financial transactions.
- There are 83 million 4G users in rural India making 35% of the total base.

6.5 Skill and Employment

- A total of 5.7 lakh candidates have been trained under Deen Dayal Upadhyaya Grameen Kaushalya Yojana and 3.5 lakh have got job placement.
- A total of 14254 ITI's have been opened with a seating capacity of 3.06 million. 3356 new ITI's added with approximately 1.49 million seats during last 4 years.
- INR 170 billion was allocated for employment generation, skill and livelihood in the annual budget of 2017-18, whereas the Ministry for Skill Development and Entrepreneurship is allocated INR 30 billion.

6.6 Rural industrialization

- India's per capita GDP in rural regions has grown at a compound annual growth rate of 6.2% since 2000.
- The FMCG sector in rural & semi-urban India is expected to cross USD 20 billion by 2018 and USD 100 billion by 2025.

6.7 Rural Healthcare

- Total Sub Centre: 5337.
- Primary Health Centre: 32505.
- Community Health Centre: 148248.
- Total budgetary allocation to Health Ministry is INR 528 billion in FY 2018-19, with an increase of 11.5% over last year.
- 4 lakh villages are open defecation free.
- National Infant Mortality Rate has declined to 39 per 1000.

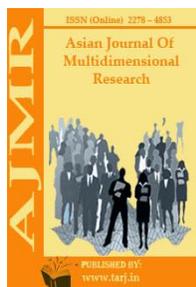
7. CONCLUSION

The rural economy has a great hand in the growth and development of the economy. Until and unless the rural sector is not strengthened, one can't imagine of a prosperous nation. Rural economic transformation acts as a key driver in accelerating the economy in the forward direction. In the present study, it is quite clear that there has been a rapid structural transformation in India's rural sector. it was a time when more than 80% of the rural population was directly or indirectly

dependent upon agriculture. But the present scenario is totally different. People have adopted various means of livelihood. People are more shifting towards the non-farm sectors. There has been a frequent movement of people towards the urban areas as well. A commendable job is done by the government in recent years has wholly transformed the rural sector. The rural-urban gap is brought to a negligible level due to the efforts of the government. Nowadays, rural areas are at par with the urban areas in terms of resources availability, social and economic infrastructure. Moreover, the Digital India Programme has totally changed the history of rural areas. This is a good sign for the economy that, rural sector is given priority. These will definitely be going to boot the economy and take it to the heights.

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**STUDY ON JOB SATISFACTION OF PRIMARY SCHOOL TEACHERS IN
RURAL AREAS OF TIRUNELVELI**

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ABSTRACT

Teachers play an important role in the construction, development and re-construction of the society. The teacher is the pivot on whom the entire educational structure rests and every teacher should definitely possess the potential and a distinct intention to do their duty with utmost devotion and derive satisfaction. To attract and retain good quality teachers is a great challenge to all educational institutions. Job satisfaction is the combination of emotional and psychological experience at any work. The successful running of any educational system depends mainly upon the teacher, the pupil, the curriculum, and the facilities. The teachers would get interested to teach their students effectively when they are satisfied with their jobs. Job satisfaction is one factor that will ensure class performance and productivity of schools. Job Satisfaction is the relationship between what everyone expects in accordance to what everyone achieves. This observational and interaction based study has been done with the purpose of understanding the current level of job satisfaction among primary school teachers in rural areas in Tirunelveli district and their influencing factors.

KEYWORDS: Construction, Influencing, Definitely

1. INTRODUCTION

Teachers play an important role in the construction, development and re-construction of the society. They are the actual pillars of our nation who are the architects of our country's vision. NCTE has put great emphasis on educational development of teachers as only the best teachers can lead the nation and their corresponding societies towards a better and higher quality of life. The successful running of any educational system depends mainly upon the teacher, the pupil, the curriculum, and the facilities. Of these, the teacher is the most important one and is the pivot on whom the entire educational structure rests. To attract, and retain good quality teachers is a great challenge to all educational institutions. Every teacher should definitely possess the potential and a distinct intention to do their duty with utmost devotion and derive satisfaction. Job satisfaction is the combination of emotional and psychological experience at any work. Job Satisfaction is the relationship between what everyone expects in accordance to what everyone achieves. Job satisfaction is one factor that will ensure class performance and productivity of schools. The teachers would get interested to teach their students effectively when they are satisfied with their jobs.

2. OBJECTIVES OF THE STUDY

- To study the job satisfaction levels of primary school teachers employed in rural areas in Tirunelveli district.
- To understand the level of importance shown by the primary schools to improve & develop employee satisfaction among their teachers.
- To understand & rate the teacher's view of various activities by primary schools & their effect on job satisfaction.

3. LIMITATIONS OF THE STUDY

- This study is limited to the teachers working in Primary schools in rural areas of Tirunelveli district.
- This empirical study is based on and limits itself to 50 randomly collected samples from respondents, currently employed across various primary schools across rural areas of Tirunelveli district.
- Primary data has been collected through Direct Questionnaire.

4. METHODOLOGY:

- This section attempts to describe the methodology of the present study. It includes period of the study, sampling techniques, collection of data and tools of analysis of data.

4.1 Area & Place of Study Profile

- Tirunelveli is a district in the southern most part of India in the state of tamil Nadu and is the 3rd biggest rural district by area in the state. Rural population in Tirunelveli district accounts to 276 persons per sq.km with children forming 11%. Literacy rate in the district is 85% which has raised by 7% over the last 10 years. Completion rate in primary education has increased to around 99% over that period with around 2000 primary schools accounting for around 3000 habitations. An approximate number of around 15000 teachers are currently employed in these primary schools and a steady decrease in number of teachers has been noticed in the period of the last 10 years.

4.2 Sampling Design

- The data collected are original in nature. For the collection of data, one hundred employees were selected as respondents by convenience random sampling method.

4.3 Statistical tools for analysis

- Tabulation
- Percentage
- Mean score analysis

5. ANALYSIS AND INTERPRETATION

TABLE 5.1: DEMOGRAPHIC PROFILE OF THE RESPONDENTS

S No	Demographic Factors	Gender	No. of Respondents	Percentage
1	Gender	Male	44	44
		Female	56	56
2	Age Group	Below 20 yrs	10	10
		21-30 yrs	16	16
		31-40 yrs	60	60
		Above 40 yrs	10	10
		Above 50 yrs	4	4
3	Qualification	School Level	6	6
		Diploma Holder	18	18
		Degree Holder	54	54
		Post Graduate	16	16
		Professional	6	6
4	Income Group	Upto Rs.10000	32	32
		Rs.10000-20000	58	58
		Rs.20000-30000	6	6
		Above Rs.30000	4	4
5	Experience Level	Less than 2 yrs	18	18
		2-5 yrs	22	22
		5-7 yrs	36	36
		More than 7 yrs	24	24

Source: Computed Primary data

Table 5.1 shows the demographic profile of the respondents. There are 56% of female respondents and 44% of male respondents who have participated in the survey. Majority of respondents 60% are in age group of 31-40 years, 16% of respondents are between 21-30 years, 16% of respondents between 21-30 years and 10% of respondents are below 20 and above 50 years. On educational qualification, majority 54% of respondents have completed degree, 18% of respondents are diploma holders, 16% of the respondents are post graduates while 6% of respondents are professional. The above table reveals that 58% of respondents come under income group up to Rs.10000-20000, 32% of respondents are upto Rs.10000, 6% of respondents Rs.20000-30000, 4% of respondents above Rs.30000. According to this table 18% of respondents are having experience of less than 2 yrs, 22% of respondents are having experience of 2-5 yrs, 24% of respondents are

having more than 7 years of experience, majority of respondents 36% of employees are having experience of 5-7 yrs.

TABLE 5.2: MOTIVATIONAL FACTOR

Sl No.	Organizational behavior	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree	Total
a)	Teaching provides me with an opportunity to advance professionally.	6 (12)	9 (18)	21 (42)	9 (18)	5 (10)	50 (100)
b)	I get along well with my students.	5 (10)	9 (18)	9 (18)	24 (48)	3 (6)	50 (100)
c)	I am responsible for planning my daily lessons	3 (6)	2 (4)	13 (26)	24 (48)	8 (16)	50 (100)
d)	The work of a teacher is very pleasant	4 (8)	4 (8)	16 (32)	23 (46)	3 (6)	50 (100)
e)	Teaching encourages me to be creative.	8 (16)	4 (8)	9 (18)	16 (32)	13 (26)	50 (100)
f)	Promotion of employees	3 (6)	6 (12)	12 (24)	21 (42)	8 (16)	50 (100)

Source: Computed Primary data

From the above table, five point scale question have been taken for survey. Majority of respondents 42% are neutral when teachers were asked whether teaching provides them with an opportunity to advance professionally. while 18% agreed and 10% strongly agreed. In case of getting along well with their students 48% of respondents are in agreement, 18% of respondents are in neutral and 18% disagreed. Majority of respondents 48% agreed that they are responsible for planning their daily lessons, 26% of respondents are in neutral and 16% of respondents strongly agreed. Majority of respondents 60% are satisfied that they are praised in front of seniors, while 28% are neutral. 56% of the respondents are satisfied that the school provides adequate non- monetary incentives while 34% & 24% of the respondents are satisfied and highly satisfied respectively that their school promotes employees who perform well.

TABLE 5.3: WORKING ATMOSPHERE

Sl No.	Organizational activities	Highly Dissatisfied	Dissatisfied	Neutral	Satisfied	Highly Satisfied	Total
a)	My students are my biggest motivation	3 (6)	6 (12)	12 (24)	21 (42)	8 (16)	50 (100)
b)	Do you work harder than your co-teachers	3 (6)	6 (12)	15 (30)	17 (34)	9 (18)	50 (100)
c)	Working conditions in my school are good	6 (12)	5 (10)	15 (30)	17 (34)	7 (14)	50 (100)
d)	Do you try new ideas in your school	3 (6)	9 (18)	12 (24)	20 (40)	6 (12)	50 (100)

Source: Computed Primary data

Table 5.3 five point scale question has been taken regarding the working atmosphere of primary school teachers. Majority of respondents 42% are satisfied with their students as my biggest motivation, 24% are neutral while 16% of respondents are highly satisfied. In case of their working hard comparative to co-teachers 34% of respondents are satisfied, 30% of respondents are in neutral, 18% are highly satisfied and 12% are dissatisfied. Majority of respondents 34% are satisfied with their working conditions in school, 30% of respondents are in neutral and 10% of respondents are dissatisfied. The survey reveals 40% of respondents are satisfied that they try new ideas in their school, 24% of respondents are neutral and 18% are dissatisfied.

TABLE 5.4: MONETARY BENEFITS

S. No	Monetary Benefit	Highly Dissatisfied	Dissatisfied	Neutral	Satisfied	Highly Satisfied	Total
a)	I receive full recognition for successful teaching	4 (8)	5 (10)	17 (34)	15 (30)	9 (18)	50 (100)
b)	The administration in my school communicates its policies.	4 (8)	10 (20)	11 (22)	19 (38)	6 (12)	50 (100)
c)	Physical surroundings in my school are pleasant.	4 (8)	7 (14)	15 (30)	18 (36)	6 (12)	50 (100)
d)	I get cooperation from the colleagues	4 (8)	11 (22)	11 (22)	17 (34)	7 (14)	50 (100)

Source: Computed Primary data

From the above table 5.4, majority of respondents 34% are in neutral in case of full recognition received for successful teaching, 30% of respondents are satisfied and 10% of respondents are dissatisfied. In case of policy communication by respective schools a majority 38% of respondents are satisfied, 22% of respondents are neutral and 20% of respondents are dissatisfied. Majority of respondents 36% are satisfied with their school surroundings, 30% are neutral while 14% are dissatisfied. In case of cooperation from their co workers, 34% of respondents are satisfied, 22% of respondents are neutral and 22% of respondents are dissatisfied.

6. SUGGESTIONS

- Physical surroundings and administration policies in school should be improved in order to get job satisfaction among teachers.
- Although great emphasis has been given to full recognition & cooperation from co-workers can still be improved upon to motivate teachers. Superior's encouragement & active involvements in team discussions can still be further improved
- Satisfaction levels on motivational factor are high although promotion of employees can be taken care in order to maintain positive environment among teachers to further enhance the employee potential.
- Satisfaction levels on working conditions are high although management can look into transparency & new ideas implementation to further encourage involvement of teachers.

- Educational institutions to focus more on motivation of self involvement & superior engagements with teachers to enhance their job satisfaction.

7. CONCLUSION

- The present study on job satisfaction in primary school teachers in rural areas of Tirunelveli district reveals that job satisfaction levels among teachers are relatively high and also shows employees are satisfied with various organizational activities by various primary schools.
- Although great emphasis has been given to teachers safety & individual development both can be improved upon to involve & motivate teachers.
- Educational Institutions activities such as rewarding achievements & praising teachers in front of colleagues can be further improved to improve employee motivation.
- Job satisfaction is one factor that will ensure school performance among teachers and students and productivity of schools. Job Satisfaction among teachers is the relationship between what everyone expects in accordance to what everyone achieves.
- Satisfaction levels on monetary benefits like good recognition and promotion to next level make teachers motivated to further excel in their teaching field.
- Satisfaction levels on working conditions are high and new ideas can be given to improve their standard of teaching.
- Institutions to focus more on motivation of self involvement & superior engagements with teachers to enhance their work potential. The successful running of any educational system depends mainly upon the teacher, the pupil, the curriculum, and the facilities

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**INDIAN MUSLIM MIGRATION TO GULF COUNTRIES – A SWOT
ANALYSIS**

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ABSTRACT

India has the world's third-largest Muslim population and largest Muslim-minority population. The country is home to about 172 million Muslims, according to a 2011 census. They contributed roughly \$6.7 trillion to global GDP in 2015—some \$3 trillion more than they would have produced in their origin countries. Developed nations realize more than 90 percent of this effect. Speaking exclusively to Arab News during a visit to the UAE, Mohammed Adeb said that economic migration had led to a “brain drain,” and the loss of “leaders and torchbearers” in India’s Muslim community. Sometimes this is encouraged by the destination country for example, the 1960’s employment campaign in the Caribbean by London bus companies that actively recruited young men to move to London to work as bus drivers, who were then often followed by their families. Thus it is concluded that, migration of skilled workers leads to a greater economic growth of the region. Children get better opportunities for higher education. From migration Unemployment is reduced and people get better job opportunities. Migration helps in improving the quality of life of people.

KEYWORDS: *Opportunities, Encouraged, Migration*

INTRODUCTION

Migration is moving from one place to another to enhance the living and working condition. Movement of people from their home to another city, state or country for job, shelter or some other reasons is called migration. For decades political and financial pressures have forced generations of

educated Indian Muslims to leave their homes and travel as economic migrants in search of a better future overseas. But while continuous migration has helped to bring financial stability, the trend has also exacted a heavy toll on the community at home, according to an Indian politician and member of All India Muslim Personal Law Board. Speaking exclusively to Arab News during a visit to the UAE, Mohammed Adeb said that economic migration had led to a “brain drain,” and the loss of “leaders and torchbearers” in India’s Muslim community. “Be it partition, when the most of the educated and qualified Muslims crossed the border, and then economic migration to Gulf and now to the US and Canada, Muslims back home have been left without leaders and torchbearers. As a result they have become more vulnerable to political, economic and social challenges.

OBJECTIVES FORMULATED

The following objectives are formulated in order to analyze the “ Indian Muslim Migration to Gulf countries- A SWOT Analysis”

- ❖ To analyse the strength of Indian Muslim migration to Gulf countries.
- ❖ To exhibits the Weakness of Indian Muslim migration to Gulf countries.
- ❖ To identify the opportunities of Indian Muslim migration to Gulf countries.
- ❖ To elaborate the Threats of Indian Muslim migration to Gulf countries.

STATEMENT OF THE PROBLEM

India has the world’s third-largest Muslim population and largest Muslim-minority population. The country is home to about 172 million Muslims, according to a 2011 census. The political elite are generally in favour of liberal migration regimes. And so is business that prefers an (over)supply of labour to a tight labour market. The right to leave the home country and to seek work in another country is also supported by the left as it increases freedom and opportunity of workers. Immigration as an opportunity and choice – not a brutal economic necessity – is attractive and desirable. Thus in this research work the authors have made an attempt to study about the “Indian Muslim Migration to Gulf countries – A SWOT Analysis”.

METHODOLOGY OF THE STUDY

Secondary data has used for the study. The secondary data have collected from annual records, guidelines, brochures, web sites and evaluation report maintained by government of India and previous study.

FACTORS FOR MIGRATION

There are many economic, social and physical reasons why people emigrate and they can usually be classified into push and pull factors.

- ❖ Push factors are those associated with the area of origin
- ❖ Pull factors are those that are associated with the area of destination

(i) Economic reasons

Economic motives loom large in all human movements, but are particularly important with regards to migration.

Pull Factors

- ❖ More jobs

- ❖ Better jobs
- ❖ Higher wages
- ❖ The promise of a “better life”

Sometimes this is encouraged by the destination country for example, the 1960’s employment campaign in the Caribbean by London bus companies that actively recruited young men to move to London to work as bus drivers, who were then often followed by their families.

Another example might be the “brain drain” to America that occurred in the latter half of the 20th century from several other western countries.

Push Factors

Economic push factors tend to be the exact reversal of the pull factors:

- ❖ Overpopulation
- ❖ Few jobs
- ❖ Low wages

(ii) Social reasons

Social reasons tend to involve forced migration

Pull factors

- Principles of religious tolerance

For example the US attracted religious refugees, such as the Mennonites, who settled in Pennsylvania.

Push factors

- Intolerance towards a certain cultural group
- Active religious persecution

(iii) Physical reasons

Pull factors

- Attractive environments, such as mountains, seaside and warm climates

Push factors

- Natural disasters

STRENGTH OF MIGRATION

- ❖ Unemployment is reduced and people get better job opportunities.
- ❖ Migration helps in improving the quality of life of people.
- ❖ It helps to improve social life of people as they learn about new culture, customs, and languages which help to improve brotherhood among people.
- ❖ Migration of skilled workers leads to a greater economic growth of the region.
- ❖ Children get better opportunities for higher education.

- ❖ The population density is reduced and the birth rate decreases.

WEAKNESS OF MIGRATION

- ❖ The loss of a person from rural areas, impact on the level of output and development of rural areas.
- ❖ The influx of workers in urban areas increases competition for the job, houses, school facilities etc.
- ❖ Having large population puts too much pressure on natural resources, amenities and services.
- ❖ It is difficult for a villager to survive in urban areas because in urban areas there is no natural environment and pure air. They have to pay for each and everything.
- ❖ Migration changes the population of a place, therefore, the distribution of the population is uneven in India.
- ❖ Many migrants are completely illiterate and uneducated; therefore, they are not only unfit for most jobs, but also lack basic knowledge and life skills.
- ❖ Poverty makes them unable to live a normal and healthy life.
- ❖ Children growing up in poverty have no access to proper nutrition, education or health.
- ❖ Migration increased the slum areas in cities which increase many problems such as unhygienic conditions, crime, pollution etc.
- ❖ Sometimes migrants are exploited.
- ❖ Migration is one of the main causes of increasing nuclear family where children grow up without a wider family circle.

OPPORTUNITIES OF MIGRATION

- ❖ Moving more labor to higher-productivity settings boosts global GDP.
- ❖ Migrants of all skill levels contribute to this effect, whether through innovation and entrepreneurship or through freeing up natives for higher-value work.
- ❖ In fact, migrants make up just 3.4 percent of the world's population, but MGI's research finds that they contribute nearly 10 percent of global GDP. They contributed roughly \$6.7 trillion to global GDP in 2015—some \$3 trillion more than they would have produced in their origin countries. Developed nations realize more than 90 percent of this effect.

THERATS OF MIGRATION

- ❖ Returnees often practice conspicuous consumption which is resented by local people as the behavior of the new rich; those without the opportunity to migrate are particularly resentful.
- ❖ The receiving country most often views the returnee as identical to the migrant who left years ago; problems with socio cultural reintegration are not recognized and no action is taken in that direction.
- ❖ The homeland's economic situation and employment situation may not be strong enough to introduce social programs for returnees.
- ❖ Returnees may have trouble finding new friends and community support.

- ❖ Returnees are often underutilized in their home countries because the economic system is unable to absorb them.

SUGGESTIONS

1. Migrated countries should make necessary arrangements for reducing increases in competition for the job, houses, school facilities etc due to influx of workers in urban areas.
2. Sometimes migrants are exploited. So the home countries may give proper awareness to the migrated people to prevent them from exploitation.
3. Having large population puts too much pressure on natural resources, amenities and services. So the migrated countries should take necessary steps to protect their natural resources.
4. To improve social life of people as migrants have to learn about new culture, customs, and languages which helps to improve brotherhood among people.

CONCLUSION

Migration presents complex and interlinked policy challenges for government and the international community. Increasingly, however, these challenges are also being considered as opportunities, and governments and other actors are focusing attention on how to maximize potential benefits of migration in terms of development. Thus it is concluded that, migration of skilled workers leads to a greater economic growth of the region. Children get better opportunities for higher education. From migration Unemployment is reduced and people get better job opportunities. Migration helps in improving the quality of life of people.

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WOMEN ENTREPRENEURSHIP IN PRESENT SECENARIO

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ABSTRACT

Entrepreneurship has been a male dominated phenomenon from the very early age, but time has changed the situation and brought women as today's most memorable and inspirational entrepreneurs. In almost all the developed countries in the world women are putting their steps at part with the men in the field business. National freedom has promised equal opportunity in all sphere to the Indian women and laws guaranteeing for their equal rights of participation in political process and equal opportunities and right in education and employment were enacted. But unfortunately, the government sponsored development activities have bonafide only a small section of women. The large majority of them are still unaffected by change and development activities have bonafide only a small section of women. The urban middle class women. The large majority of them are still unaffected by change and development. So it is the right time for the government and policy makers to consider new scheme and development activities and to reconsider the existing development programmes.

KEYWORDS: *Risk-Taking, Planning, and Initiating.*

INTRODUCTION

The role of women entrepreneur in economic development is inevitable. Now a days women enter not only in selected professions butalso in professions like trade, industry and engineering. Women are also willing to take up business and contribute to the nation's growth. Their role is also being recognised and steps are being taken to promote women entrepreneurship. Resurgence of entrepreneurship is need of the hour. Women entrepreneurship must be moulded properly with entrepreneurial traits and skill to meet the changes in trends, challenging global markets and also be competent enough to sustain and strive for excellence in the entrepreneurial arena.

Women entrepreneurship

Women entrepreneurship is the process whereby women take the lead and organise a business or industry and provide employment opportunities to others. In India, through the women entrepreneurship is a recent phenomenon. Now one could see that more and more women are venturing as entrepreneurs in all kinds of business and economic activities.

Women perform an important role building the backbone of the nation's economy, especially the small and medium- scale enterprises, as well as the cottage industries. It has been recognised that women have an important role to play in synthesizing social progress with economic growth of developing countries women entrepreneurship is slowly gaining creditability as an important activity in contributing to national, economy.

Objectives

- To emerge of women entrepreneurs and their contribution to the national economy is quite visible in India.
- To women entrepreneurs need to be lauded for their increase utilization of modern technology increased investment.
- To market creating a sizable employment for other and setting the trend for other women entrepreneurs in the organised sector.
- To concept of innovative entrepreneur innovative, initiate, adopt, organise and operate a business activities is called women entrepreneurship.

Functions of women entrepreneur

- Idea generation
- Screening
- Determination of form of business organisation
- Completion of promotional formalities
- Operation of business
- Risk bearing
- Organisation and Innovation.

Women entrepreneurs in India

In India women entry in to business or say entrepreneurship in traced out, as an extension of their kitchen activities mainly pickle, power and pap pad. Women in India plunged into business for both pull and push factor implies the factor, while encourage women to start an occupation or venture with an urge to do something independently. Push factor to that factor which compiles women to take up their own business to tide their economic difficulties and responsibilities.

Successful Women entrepreneurs in India

- Smy.Sumathy Marorji- Shipping Corporation
- Ekta Kapoor- Creative Director, Balaji Tele Flims
- Kiran Mazumdar- CEO, Biocon
- Shahanaz Hussian- Beauty clinic

Development of women entrepreneurs

- ❖ Vocational training to women understands the production process and production management
- ❖ Establishing women Self Help Group
- ❖ Better education facilities and schemes for women by government

- ❖ Development of adequate Micro Credit System
- ❖ Frequent and regular women entrepreneurship development programme at local level
- ❖ Continuous monitoring and improvement of training programmes
- ❖ Skill development done in women's polytechnics and industrial training institutes
- ❖ Supporting women's participation in decision-making
- ❖ More governmental schemes to motivate women entrepreneurship
- ❖ More support from financial institutions
- ❖ Treating women as specific target group for all developmental programmes

Problems of women entrepreneurs

1. No family support

Women family obligations also restrict them from becoming successful entrepreneurs in both developed and developing nations. Having primary responsibility for children, home and older dependent family members, few women can devote and energies to their business.

2. Low level of freedom

The confidence to travel across day and night and even different regions and states are less found in women compared to male entrepreneurs. This shows the low level freedom of expression and freedom of mobility of the women entrepreneurs.

3. Inadequate Financial Background

The women entrepreneurs are suffering from inadequate financial resources are working capital. The women entrepreneurs lack access to external funds due to their inability to provide tangible security. Very few women have the tangible property in hand.

4. Difficult to Obtain Credit

The financial institutions are sceptical about the entrepreneurial abilities of women. The bankers consider women as higher risk than men loans. The bankers put unrealistic and unreasonable securities to get loan to women entrepreneurs.

5. High Initial Investment

High production cost of some business operations adversely affects the development of women entrepreneurs. The installation of new machineries during expansion of the productive capacity and like similar factors dissuades the women entrepreneurs from venturing into new areas.

6. Lack of Adequate Managerial Skill

Another argument is that women entrepreneurs have low-level management skills. They have to depend on office staffs and intermediaries, to get things done, the marketing and sales side of business.

Reason for Starting own by Women Entrepreneurs

- They want to improve their mettle in innovation and competitive
- They want new challenges and opportunities for self-fulfilment
- They want to change to control the balance between their families and responsibilities and their business level
- Unattractive wage and conditions of service
- Scarcity of job

Women entrepreneurship in the present scenario

- Garments and Textiles items
- Home based products
- Electric and Electronic instruments
- Publishing and Printing
- Nursery and Creches education and training
- Fruits and Vegetable processing
- Medicine, Handicrafts, pottery, Bee keeping and Jewellery

CONCLUSION

While women entrepreneurs have demonstrated their potential, the fact remains that they are capable of contributing much more than what they already are. In order of harness their continued growth and development, it is necessary to formulate appropriate strategies for simulating, supporting and sustaining their efforts towards growth and development. Such a strategy needs to be in congruence with field realities, and should especially take cognizance of the problems women entrepreneurs face within the current system. Thus, women entrepreneurs are the women, who think of a business enterprises, initiate it, organise and combine the factors of products as separate the enterprises and undertake risks and handle economic uncertainly involved in running a business enterprises.

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**ADDITIONAL SKILL ACQUISITION PROGRAMME (ASAP) – FILLING
THE GAP OF SKILL DEFICIT IN KERALA**

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ABSTRACT

The state of kerala is best in literacy rate and most of the people are educated. In other hand, unemployment rate also in an alarming rate. The lack of skills in each job sector is the main issue faced by all of the candidates. All are educated, but without enough skills on the job field, business firms are unable to recruit the candidates. Additional Skill Acquisition Programme (ASAP) was introduced by the kerala Government to cross these hurdles. It ensures quality and standard skill education in Kerala which is driven out by ASAP by offering sensibly constructed industry relevant skill modules which imparts the youth with employment skills. It introduces various skill courses to impart knowledge and skills to the school and college students. This particular study aims to look upon the ASAP and various skill courses provided by it.

KEYWORDS: *ASAP, Skill Development, Skill Courses, Government Initiative, NSQF*

INTRODUCTION

Skill means an ability and capacity build up through deliberate, systematic, and sustained hard work to easily and adaptively bring complex activities or job tasks involving ideas (cognitive skills), things (technical skills), and/or people (interpersonal skills). Skills enable people to do works very smoothly and efficiently. Some skills are inborn and some are building up by practice and training. Anyway, a nation filled with skilled people and labours enrich in country's growth. So, A country's administration and its systems should focus on skill development in order to have growth and development of entire nation. Skills development is the process of identifying skill gaps and filling and developing these skills. Skills development is important because our skills forms our ability to execute our decisions and turns it into a successful one. Where everywhere a nation needs skills like in labours, management, social, etc. India targeting to a world power by 2030 is very important to focus on skills development. When comes to kerala, heading towards a rich place where first in infrastructure and intellectual capabilities also have to concentrate on skills development. Even though Kerala stands up than nation's average in many areas, still suffers skill

deficit. In order to fill this gap and develop skills in youth Kerala government introduced Additional Skill Acquisition Programme (ASAP).

Additional Skill Acquisition Programme (ASAP)

To address the concern of the growing educated-unemployment rates of the State of Kerala, the SSDP or State Skill Development Project was introduced. It was implemented with the realization that Kerala has the human resource and the potential to grow up to become a hub for skilled manpower and youth to boost the growth and development of Kerala. SSDP (State Skill Development Project) involves the participation of industries and training partners to implement the project basically divided into two, ASAP (Additional Skill Acquisition Programme) and ASEP (Additional Skills Enhancement Programme). ASAP, under the General and Higher Education Departments, focus on the important part of training Higher Secondary and Graduate students, providing them with substantial skills to acquire with immediate employment. ASEP, under the Department of Labour, on the curative side offers training and development to those who already educated, but unemployed youth. ASAP is funded by ADB, ASAP has now spread out its contour to 1210 educational institutions across the state. Since its inception, ASAP trained 1, 63,944 students in more than 100 courses from different sectors as well as expanding skill training services to all age groups through the innovative idea of Community Skill Parks.

Additional Skill Acquisition Programme (ASAP), is a skill development programme introduced in higher secondary and colleges and universities with an objective to impart quality skill education to the students alongside their regular curriculum in the year 2011. This programme is implemented in collaboration with the Higher Education, General Education, Labour and Local Self Government Departments of Kerala.. ASAP kerala enabled dynamic training and internship programmes and produced thousands of skilled and equipped youth from Kerala, molding them out on the basis of passion and efficiency. The programme received wider acceptance throughout the state of Kerala over the years, the target group is widened to professional colleges and is now set to kick off community skilling through the Community Skill Parks. After providing long hours of practical training in Communication Skills, IT Skills and an industry skill that the student has chosen, the number of skilled youth in Kerala with training complying with NSQF (National Skills Qualification Framework) over the year's produced over one lakh. ASAP's inclusive skilling approach has shaped the way to innovative initiatives in the skilling areas. The very goal of ASAP as a skill development agency is to accelerate the employability skills and capacity of the youth. ASAP gives special edge to those students who are in need of immediate employment. For the needy and urgently job required students, ASAP open the way to find a job by placing in dynamic and profitable organizations. ASAP are in collaboration with the Central government skill, development agencies like National Skill Development Corporation and National Skill Development Agency. National Skill Development Agency (NSDA) is an autonomous body under Ministry of Skill Development and Entrepreneurship that creates the National Skill Qualifications Framework. National Skill Development Corporation India (NSDC) under Ministry of Finance develops appropriate models to enhance, support and coordinate private sector initiatives.

It is helped to impart the students with more and increased employability skills that ASAP have come up with the ground-breaking initiative of Community Skill Parks (CSPs). ASAP also introduced Community Skill Parks in kerala and to have a special place to provide and to establish the multi-skilling training centers owned by the Government, functioning in order to offer courses imparting advanced skill sets to any member of the community. These community skill parks are envisioned to be advanced skill development hubs on par with international standards. Each skill

parks shall be linked with technical institutions, other training facilities, and concerned industries. The modular classrooms will be designed to be flexible, equipped with smart classrooms and labs to provide career training and skill enhancement courses to students to transform them into industry-ready personnel. At present, 16 community skill parks with an area of 25000-30000 sqft. are to initiate action. They are to later transform into skill excellence hubs promoting up skilling and producing competent, confident and skilled human resource pool. Gradually, the CSPs shall stand to define skill development and Life Long Learning Excellence. They are planned to play an important role in building up the employability abilities of the community and facilitate placement of the trained candidates. Every course that offered by ASAP are mainly concentrate on industry importance and considers the present career opportunities in the competitive business environment. In order to accomplish this a substantial collaboration with strong industry giants has been made. Programmes like SEEK, Industry Meets, BAC Meetings, BRIDGE are all hosted in regular terms to maintain the momentum with existing stake holders and to create new relationships. ASAP's associations with Industry bodies, consortiums like FICCI and CII also strengthen its relations with the stake holders.

ASAP mainly focuses on the following areas;

1. Train and develop a highly competent pool of expert personnel and skill trainers

ASAP has recruited a number of highly qualified and brilliant people to impart skills to the students. ASAP initially conduct interviews and test to select expert personnel. Then they are giving days of training to equip themselves with the successful completion of ASAP initiative.

2. Design and develop NSQF aligned skill courses

The National Skills Qualifications Framework (NSQF) is a competency-based framework that organizes all qualifications according to a series of levels of knowledge, skills and aptitude. The NSQF introducing some skill based courses to impart the skills on the people of the nation. In short, NSQF is a quality assurance framework that goes through formal, non-formal and informal learning. ASAP also pave the way through where NSQF provided the skill courses.

3. Standardize the Assessment

At the end of the training programme, students have to appear for an assessment test that evaluates their proficiency and knowledge on the particular area. Internal evaluations are made at various stages of class progression. ASAP are in collaboration with SSC and NSDC to conduct the ultimate assessment. For ASAP q-filed courses, ASAP revises right to conduct the final assessment.

4. Ensures Certificates for skill training programmes

In ASAP skill based courses, it provide quality and authorized certificates for those who completed the skill course successfully. ASAP directly tie up with the premier institutions in each skill sectors and ensure the wider acceptance of certificates. An ASAP Student receives the following certificates:

- i) APTIS Certificate– On completion of ASAP Foundation Module, British Council conducts a language proficiency test APTIS and issues APTIS certificate based on their performance.
- ii) ii) NSDC / SSC Skill Certificate– National Skill Development Corporation / Sector Skill Council (SSC) recognized certificates are issued to all the qualifying students.
- iii) KTU Certificate– Along with NSDC/SSC certificate, qualified students will also get a certificate issued by Kerala Technical University.

iv) ASAP Course completion certificate- ASAP provides course certificate to all the students who have completed the course.

5. Provide consultancy services for skill training and course development

ASAP has ensured consultancy service for skill training and development. It helps students to master in their industry and to rely with the new advanced technologies.

6. Build up a highly potential Quality Assurance mechanism for skill training

ASAP build up a high quality maintenance and assurance standards to keep its potential for skill training.

INITIATIVES UNDER ASAP

ASAP providing many skill development courses to enhance people for employment. It introduced many skill courses since its inception. ASAP were revised many skill courses in accordance with the advanced technologies and industry needs. The following are the major courses provided by the ASAP:-

ARTIFICIAL INTELLIGENCE & MACHINE LEARNING

The fast growing world of technology is changing work places like never before. Much new generation industry is already introduced and is placing heavy demand on the prevailing academic system. Artificial Intelligence, Machine Learning, Block Chains, Virtual Reality and Cloud based computing are became a essential part of industries. There is an immediate requirement for the technical education system to prepare its graduates for the future world of industry that need new set of skills and capabilities.

ASAP has started an initiative to cover the skill gap of engineering students through Advanced Skill Development Center. Kerala facing a severe unemployment rate for engineering graduates and ASDC is ready with various future oriented courses like Artificial Intelligence, Machine learning, Data analytics etc. Artificial Intelligence is the development of computer systems that are capable of performing activities that would require human intelligence and competencies. Machine learning is an application of Artificial Intelligence that provides machines the capacity to learn and improve without the help of humans or new programming. Artificial Intelligence and Machine learning (AIM) is an emerging area which needs substantial consideration. This provides rise to an wider opportunity for the engineering students, graduates and working professionals of Kerala. The ASAP is achieved to make Kerala an AI hub through ASDC by imparting skills to 2000 trainees over a period of 3 years. ASAP has tie up with IIT Madras, IIT Palakkad and College of Engineering Trivandrum to form the curriculum for AI & ML. It's achieved through providing the course which contains three terms (4 months each), consists of theory and practicals. Overall it covers 10 different subjects which is especially relating to numerical abilities. The course fee includes three installments and Rs.35000 in total. The first class commenced on 12th January 2019.

PROGRAMME OVERVIEW:

1. 63 Engineering colleges throughout the state have showed their interest to set up Advanced Skill Development Centers.
2. After the orientation a qualifying assessment was conducted at 34 centers in which 1018 student gave the exam
3. 666 Students passed the exam

4. 95 Trainers from 63 colleges were part of training and assessment

5. Finally 19 Centers for Artificial intelligence and machine learning training have been selected.

Skill Mentorship for Innovative Life Experience (SMILE)

Skill Mentorship for Innovative Life Experience (SMILE) is developed for 10th standard completed students throughout the state to build up self-confidence, to impart communication skills, technical and vocational skills and to make them capable of utilizing emerging opportunities and earn money to live. It developed as a career orientation program, it gives importance on gaining experiences and skills through skill training from the eminent industry partners, experience sharing sessions by practitioners and also gaining the confidence to face the society.

ASAP in collaboration with Higher Secondary department conducted career orientation program for higher secondary students in Agriculture, Media and Automobile sectors for SMILE Programme in 2015 and in 2016.

CERTIFICATE IN ACCOUNTING TECHNICIAN

The financial sector of India is strong without any doubt, operationally shows its potential to stand upon with developed nations economies. The fiscal sector in India includes banks, financial organization, markets and services. The sector is divided into organized and conventional sector that is also recognized as unofficial finance market. The course shall made momentum by successful trainees with the knowledge and skills required for preparation of trading and profit loss accounts, maintaining books of accounts of business transactions, preparation of receipts and payments accounts, preparation of income and expenditure account and balance sheet. With the completion of assessment and training, the candidates shall have an understanding of double entry accounting systems, basic accounting principles, and accounting terminologies, capital and revenue transactions, trial balance, cash and fund flow statements, voucher preparations. Students with numeric and problem-solving abilities and critical thinking and decision making abilities can pursue this course. The course is enable the employability as Accounting Clerk, Accounting Associates, Accountant, Junior Auditor etc. It also provide 150 hours of industry exposure to the students. Kerala government and ICAI will provide certificates to the successful completion of students. 2429 students were trained during 2016-17 academic year as more than 50% of the students were female counterparts.

Skill courses based on Agriculture sector

Agriculture sector facing a major blow in recent years. New generation especially students are not ready to look their fate in agriculture sector and most of them are focus on white collar jobs. So, in order to change this scenario, ASAP introduced various courses on agriculture sector. Agriculture and allied activities amounted about 15.7 % of country's GDP and is estimated to employ about 124.7 million people as cultivators and 106.8 million as agricultural laborers. ASAP providing the following courses based on agriculture

- Floriculturist (Protected Cultivation)
- Solanaceous Crop Cultivator
- Micro Irrigation Technician
- Greenhouse Fitter
- Bulk Milk Cooler
- Dairy Farmer

Banking financial services and Insurance sector

The Indian banking industry showed a massive growth in recent years. Moreover, new kinds of technologies and schemes are introduced in the field of banking and insurance sector. ASAP introduced various skill courses to equip students to meet the requirements of these sectors. Till now, 612 students were trained through these courses of which 419 are female students. The following are the different courses on banking and insurance sector;-

- Mutual Fund Agent
- Equity Dealer
- Accounts Executive (Payable and Receivables)

All these courses are ensuring jobs such as Mutual Funds Agent, Mutual Fund Advisor, Equity Dealer, Demat Dealer, Equity Advisor, Accountant, Accounts Executive (Receivables), Accounts Executive (Payable), etc. Every course offers 150 hours of internship in financial firms.

Logistics sector

Logistics is wide area which means the process of coordinating and moving resources – people, materials, inventory, and equipment – from one location to another destination. The logistics has provided a way through to massive goods movement and ensures the availability of items all over the world. ASAP identifies the potential to fill this gap by introducing skill courses on logistics sector. The following are the skill courses;-

- Warehouse Supervisor
- Lead Courier / Consignment Handling Supervisors

CONCLUSION

Additional Skill Acquisition Programme (ASAP) was a major decision by Kerala government to fill the skill deficit gap faced by the state. The programme mainly focused on the higher secondary students and graduated to impart skills on them while pursuing their studies. In reality, students lacked the same that the inability on any jobs. They acquire theoretical knowledge and lacks practical and skill acquisition. In fact, ASAP made tremendous changes in the skill development in the state, especially they go for innovative and next generation courses like Artificial Intelligence and Block chain. Also, ASAP grown from less than 10 courses to more than 100 skill courses. It shows how much it accepted by the state. ASAP made a development in the employability skills among students and it will transform our students from mere to enrich with skills. ASAP achieving its goals and it can narrow the skill deficits in coming years.

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A CONCEPTUAL FRAMEWORK FOR KEY APPROACHES OF EDUCATION AND SKILLS FOR RURAL TRANSFORMATION

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ABSTRACT

The rural world is changing rapidly, and young people need to be prepared to rise to the new opportunities. Agriculture is also changing, with new technologies, products, markets, and business environments. And many rural people will need to become engaged in nonfarm activities or migrate to urban areas. To seize these opportunities, all will need skills that differ from those of their parents—but education and training systems are not ready to face the challenge. Rural Transformation involves creating wealth, employment, good health services, water, roads, sanitation, education etc., for the betterment of the rural people. Education is one of the key approaches for rural transformation. Education for rural transformation has been given from years but still there is lack of education in many parts of India. This paper talks about some of the key approaches in education and skills that can be used for rural transformation. For proper education proper data is required to show which area lack, which resources like schools, teachers, technologies, literacy rate etc; for these extensive surveys are required. Based on the survey further planning of education can be done like change of curriculum, use of technologies, educational/ vocational training, adult education, agricultural education, health education etc.

KEYWORDS: *Technologies, Educational, Approaches*

INTRODUCTION

India is a vast democratic country with diversified culture, languages, religions etc. However we all are facing similar problem irrespective of our religion, languages and culture, to start with Rural Transformation (RT). Rural development doesn't mean urbanisation of rural areas. It does not consist of creation of pucca buildings, metalled roads, electrified houses, TV and video sets in houses. In fact, some of these symptoms of development are noticeable in some villages and yet they cannot be called developed e.g., Kuwait, Sudan, with very high per capita income, cannot be called a „Developed“ country. The real crust of development is that people living in the rural areas, develop the capability of live well a life pattern which keeps them in good health, have adequate means to eat, to clothe, a reasonable shelter to live and access to various requisites to life which modern science and technology has made it possible to have, to enjoy life. This does not mean copying urban style of life but one evolved in the socio eco cultural milieu which they have inherited. Therefore, content of rural development will vary from area to area.

For rural transformation we first need to do detailed and extensive surveys to find out the area which requires transformation at the most and require attention immediately. For the surveys, students from Education, Psychology, Social work and other related branches can be chosen for the purpose of surveys and then some intervention throughout the country can be done as part of their dissertation and PhD research work. Students can be sent to different regions for surveying and on the basis of results of the survey intervention plan can be prepared which the student with the help of some NGOs or organisation can implement as part of their PhD thesis e.g., Adult education, Training programmes for rural teachers etc.

Rural transformation requires three very important aspects that are:

- * Heavy investments are needed for inclusive, sustainable and diversified rural development to occur;
- * Need for the right governance systems, institutions; and
- * Policy processes and improving the efficiency and effectiveness of public policy and programmes. However these things require time and huge funds and we require immediate action i.e., some preliminary steps; so that when we fulfil the above three important requirements at that time we will be well prepared to use our resources as our planning for Rural transformation is already done.

THE INITIAL STEPS FOR ERT THAT CAN BE TAKEN ARE:

SAME CURRICULUM THROUGHOUT THE COUNTRY

Same syllabus, same subject contents, same exam pattern and almost same teaching style throughout the country. The curriculum time table should also be same. Curriculum time table means monthly syllabus to be taught in one month should be the same in all the states and in all the schools. The reason is, in midsession if a student want to shift from rural to urban school then the student will not have any problem related to studies. The child can adjust well with the curriculum. Different boards of education should have same curriculum and should follow the same pattern of questions, date and time of exam. The question paper should be prepared by Central examination body and distributed equally. They can have different sets of paper for different regions. This should be done only for convenience sake.

EXCHANGE OF STUDENTS AND TEACHERS

Teachers who are posted in urban areas, at least for few months/years they should be posted to rural areas in order to teach the students of rural areas in the same manner which they follow in urban areas. Same process can be followed by sending rural students to urban schools in order to learn the course content so that they can reach the level of students of urban areas. Similar kind of exchange programme can be done for foreign countries also.

GRADE EXAMINATION AT EVERY LEVEL

There should be uniform grade of examination at primary, junior secondary, senior secondary and higher secondary levels. This will give an idea to the students of rural areas, the standard of urban areas and accordingly they can improve themselves with the help their teachers. By doing grade examination students of both areas will prepare for common syllabus, this will create equality in rural and urban standards or we can say that this will decrease the curriculum gap between the rural and urban areas.

TECHNICAL AND VOCATIONAL EDUCATION

Teachers - Educational/vocational training can be provided to teacher to gain professional skills and since it will be a National or International training programme every year or every six months, it will help in developing common skills in all teachers. The training programme will be organised by school or University concerned or a governing education body.

Underprivileged Children – Technical and vocational education and training can be provided to underprivileged students of rural areas. The training can be given in urban as well as rural areas. Places where technical and vocational educations are not available for that urban technical education/vocational institutes should be empowered to establish such educational and vocational institution in rural areas. This will also stop migration of rural students to urban areas and they will be self-sufficient at their village level.

STOP MIGRATION

Individuals rationally decide to migrate because they are attracted by the bright lights of the city which promise, in the long term, to offer better economic opportunities than the countryside. The structuralise approach to migration, on the other hand, tends to portray migrants as victims rather than rational decision makers, since movement is determined by macro social, historical and dialectic processes such as the socio spatial restructuring of production at the national and global levels. Push-pull factors are seen as a process of polarization with respect to access to resources, and migration as one of the new options available to the most vulnerable population strata.

ADULT EDUCATION

From the beginning of five year plans, the Government of India gave importance to Adult education. It has been launched a country wide programme of adult literacy drive as a part of social education in 1950 under the Community development programme. Its success was limited because of many socio economic reasons. There was less motivation for adults towards the programme and local resources and voluntary organisations did not involve fully. For this first the NGOs or the organisations involved in the Adult Education plan must be feel enthusiastic for their work and Education counsellors should provide a motivational incentives whenever required to the adult people, so that their level of motivation do not go down. For example, Person with good

performance will get job or will get vocational training or can work as supervisor etc in the industry established in village.

DROPOUTS FROM PRIMARY SCHOOLS

There is a large rate of drop outs from primary schools even in States where primary education is free and supposedly compulsory. The root problem is the mass poverty in rural areas. In that situation a child becomes a helper in economic activities from young age. Tending to cattle, fetching firewood or water and helping parents in their field work are commonly seen in rural households. For this NGOs and Government can give scholarship to those, whose children are coming regularly and scoring good marks in exams. This will motivate the parents to send their children to schools and also there will be some financial help.

GENDER DIFFERENCES

The literacy gap between males and females should be reduced so that there will be a sense of equality in terms of education in society. A study conducted by the Centre Science and Environment (CSE), Delhi in Himalayan village in Chamoli, UP unfolds that women spend 59%, children 36% and men 15 % work hours every year confirming back breaking work load on rural womenfolk. These are perhaps the alarming indicators about the Indian rural women, whose work is filled with drudgery and hardship – leading to feminization of poverty, thus, in real sense excluding them from full participation in development efforts to eliminate poverty. Though rural women produce upto 80% of food in the developing countries, yet, studies include they have little to only a fraction of farm land, and access to just 10% of credit and 5% of extension advice. (S.K. Agrawal, 2005)

For this women from villages should be given educational and vocational training. Also they will be given job opportunity in their village so that they can take care of their family, children and can earn money too. For example, small scale business, dairy products, handicrafts etc. They can also become the broker or the agent who can help their village women to sell their products to different parts of the world so that they will get money for their hard work.

INCENTIVES TO THE FARMERS

Make a Policy which says that, those who will complete their formal education or those who have done their matriculation and cleared the exam will get some % reduction in their loans or will get seeds and fertilizers at much subsidised rates. Those whose children are studying technical or vocational or teaching field and working for the development of village they will get seeds and fertilizers free of cost or at very subsidized rates etc.

Agricultural Education

Greater stress has to be given on the Agricultural colleges to bring about an integrated approach to education, research and extension. Provide training to the farmers. Demonstrate and train farmers about the improved agricultural facilities and organise village cooperatives and Panchayats. The programme will include Cattle development, High Yielding Varieties programmes, Agro – area etc. Young students must be trained about the importance of land and the rivers, flora and fauna of the countryside. Colleges in rural areas can have reservation for only rural students. They will be given job opportunity to work in the rural areas, so that they have interest in developing their own village. Infrastructure and funding can be provided by State government and Private agencies. The main

focus of these colleges will be research and development in the field of agriculture e.g., preparing good and healthy seeds, organic fertilizers and manures etc.

USE OF TECHNOLOGIES

Training for how to use computers and internet – There are so many areas within India where internet connection and computers are available but people do not know how to use these technologies. Training must be provided to people living in rural areas so that they can utilize internet and computers for the purpose of learning and also for doing work related to their job or business. For example, Sending designs of handloom sarees to designers and buyers located in different parts of the world, to learn different ways of domestic animal farming with the help of translated version of videos available on internet, Seed technology, Biotechnology etc. For this purpose; if the people are not comfortable with the language, then a person from the village can be chosen who knows English language better and that person can explain these techniques in their local language. For this the person will be paid by NGO or State government.

E – Resource facilities – Electronic books, journals, articles, and magazines should be available on internet in different languages so that the areas where there is no library or no source of information, the people of that area can surf internet to get information.

Information and Communication Technologies (ICTs) – ICT facilities can be used for rural transformation. Same syllabus, same subject, same content can be accessed by everybody including children and teachers so that the pattern of education can be maintained and if students want to come to the urban areas; they will be already aware with contents of the subject. For this, syllabus will be displayed on internet; the contents will be prepared and explained in detail in a particular format by different Professors and Teachers of Universities and Schools. ICTs can work as a useful tool of learning and expression. The common problem is expanding access to ICTs and developing their use to enhance basic education. The Dakar framework for Action articulates the dilemma that their increasing use „may tend to increase disparities, weaken social bonds and threaten cultural cohesion“. This dilemma applies also to the promotion of literacy and context – sensitive Education for Sustainable Development, and includes the question of how use ICTs relates to traditional learning tools (paper and pen, chalk and talk, for example). This is an area where common cause should be made by advocating strongly for local input into how ICTs should be used.

To resolve this issue we can in advance make sure that the all contents are explained by the teachers before students can surf the net and get information. Also ICT contents can be explained by the teachers using Chalk – Talk – Interaction. Teachers can motivate students to give more examples related to the content and to prepare street plays, flash cards, skits and many other things based on the contents of ICTs which will be the part of their examination procedure. Also there will be paper – pen exams which will be subjective in nature and students have to write answers in detailed based on what they have studied as part of their syllabus throughout the year.

HEALTH EDUCATION

The issues of development, environment and health are closely entwined, reflecting the complex links between the social, economic, ecological and political factors that determine standards of living and other aspects of social wellbeing that influence human health. A healthy population and safe environments are important pre-conditions for sustainable development. However, the education of many children and young people around the world is compromised by conditions and behaviours that undermine the physical and emotional wellbeing that makes learning possible.

Hunger, malnutrition, malaria, polio and intestinal infections, drug and alcohol abuse, violence and injury, unplanned pregnancy, HIV/AIDS and other sexually transmitted infections are just some of the problems that have enormous implications for health. Health education activities should be organized at different parts of the States where people are not aware of their health conditions and causes of it. This can be done by Health practitioners, Psychologists, Social workers, AIDS counsellors etc.

Physical education

For better health and for better wellbeing physical education is very important. For this course is being run in 7 Universities and 22 colleges spread over 13 states in the country, where UGC is providing assistance to these institutions for approved items of expenditure like salary of the staff, books and journals, equipment and laboratory building. But there are still many activities that can be done to provide physical education. In many parts of the country people have capability and skills to show good performance related to any kind of sports like tracking (desert, Forest), Cycle Safari on plain, Mountainous terrain /rocky terrain, water sports, skiing, Markham, boxing etc. Such extra ordinary people must get proper training and must get proper motivation so that they can prepare themselves for National and International game, tournaments and can make country, their parents and their village proud. For this they must get proper Boarding and Lodging, Honorarium, TA/DA, Equipment's etc. This will not only promote Indian games but also help people to shine and earn money.

HUMAN RIGHTS EDUCATION

Most of people are not aware of their rights whether the individual is from urban or rural areas. Human rights education should be provided by social workers, students of law, teachers etc., so that people who are not aware of their rights can use their rights to progress and to stand confidently on their feet to achieve their goals without being cheated.

ROLE OF MEDIA

Media can play a very important role in Education for rural transformation by making people aware of different policies, their rights, and importance of education. If this awareness is spread like a fire then education for rural transformation will become much easier that we cannot think of.

BASIC SKILLS AND BEYOND FOR RURAL YOUTH

Across the developing world, the challenge of providing appropriate education and relevant skills to rural youth needs to be met it is necessary to provide a basic education that motivates them to study, training to give them skills for the labour market, and opportunities for some to pursue higher education.

SKILLS FOR EMPLOYMENT

Finding and maintaining employment requires broad based occupational skills or specific job-related skills, acquired in training institutions or on the job. In today's rapidly evolving and globally competitive economy, they increasingly include personal capabilities such as flexibility, resourcefulness, and communication.

Vocational schooling: Vocational schools aim to prepare students for entry into the labour market. In developing countries the vocational education sector tends to be smaller (22 percent of student enrolment) than in Organisation for Economic Co-operation and Development countries and geared to lower educational levels such as lower secondary education.⁶ It is also often uncoordinated, with

vocational training centres dispersed under various ministries. Programs that have private participation in managing institutions (Brazil's SENAR) and designing curricula (Namibia's Community Skills Development Centers) have been most effective in meeting labour market demands. SENAR is managed by an agricultural employers' association, and members of agricultural cooperatives make up the board. One of its most successful features is the integration of occupational training and social promotion in the same organization. The learning process is related to rural work and living conditions and rural women are given preference for social promotion programs, including training in protection against toxic products used in agriculture. To align with market needs, experts conduct market assessments, covering the occupational interests of youth, local development plans, and the needs of employers and businesses in both the formal and informal sectors.

Enterprise training: Enterprises also provide training, available only to those with formal jobs, usually those with higher levels of education. Smaller enterprises train less frequently and often use apprenticeships, which can perpetuate traditional skills that may not be useful in changing markets. Training programs for firms in niche markets with good growth prospects have raised the productivity and income of enterprises by upgrading technology and managerial skills. In Madagascar training is targeted to small suppliers of intermediate goods for processing and exporting. Other examples include the Tanzania Integrated Training for Entrepreneurship Promotion and the Ghana Opportunities Industrialization Council.

Second chances

Many countries operate programs to get out-of-school youth back into school or into informal training courses and illiterate youth into literacy programs. Few countries, however, have a system of second chances that meets the diverse needs of young people who have left school at different stages and come from different socioeconomic settings. Successful programs are linked to the school system, informed by the demands of the labour market, and provided on a flexible and part-time basis that can accommodate work and family responsibilities. Morocco's second-chance schools target the 2.2 million children between 8 and 16 years old who have never entered school or have left before the end of the compulsory cycle. More than three-quarters of them live in rural areas and some 45 percent of them are girls. The Ministry of Education forms partnerships with nongovernmental organizations (NGOs); with the Ministry providing funding, training facilitators, and supplying educational materials; and with NGOs engaging young graduates as facilitators, enrolling pupils, seeking additional funding, and managing local programs.

BUSINESS EDUCATION FOR THE ENTREPRENEURS OF THE "NEW AGRICULTURE"

Entrepreneurs in the new agriculture need the skills and competencies to operate in open and demanding markets. Though advanced agronomic techniques remain essential, entrepreneurs also need a better understanding of the business side of their operations. They need more and better market information and greater understanding of their costs and revenues, the required investments, and the value chain they operate in. To help students get a foothold in the new agriculture, some African universities encourage business development. The University of Swaziland and the Botswana College of Agriculture offer practical Entrepreneurial Projects. Business plans are put into practice using a revolving credit fund, with students retaining 75 percent of the profits.

AGRICULTURAL PROFESSIONALS AND RESEARCHERS

The new agriculture also requires more and better trained researchers and agricultural professionals. But the education and training structures are not always up to this task. Sub-Saharan Africa's human resource pool is severely depleted. Among the 27 African countries, half saw a decline in the number of agricultural researchers in the 1990s. Only one in four African researchers currently possesses a doctorate. The huge potential for women professionals to upgrade farming systems remains largely untapped, with women making up just 18 percent of African agricultural scientists. The brain drain of senior staff and unfilled positions are widely reported in research agencies and universities. Too often, staff shortages are compounded by the loss of life from HIV/AIDS. For more than a decade, donors have turned their back on funding higher education and overseas training in agriculture. A new generation of agricultural professionals is needed to replenish this dwindling human resource pool and engage the shifting opportunities associated with the rise in market-driven production.

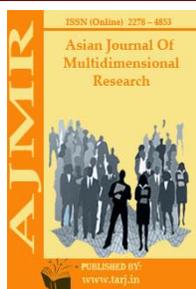
Efforts to revitalize agricultural education should concentrate on updating curricula, transforming teaching practices, and increasing the number of graduate's at all post-secondary levels. Most agricultural education institutions offer curricula focused narrowly on the production of predominant crops and livestock. Curriculum reform should introduce greater institutional flexibility in the face of rapid change and greater responsiveness to employers and stakeholders. Aggressive human capital development programs have paid long-term dividends for Brazil, India, Malaysia, and other countries. Is it not possible for Africa to follow a similar path? Because of the retirement of senior academic staff and researchers, Africa should launch a vigorous human capital campaign with a goal of providing doctoral training to 1,000 new students in agriculture over the next 15 years with at least half of these awards earmarked for women. The Female Scholarship Initiative, initiated by Makerere University in Uganda and funded by the Carnegie Corporation, could be a model for this. Where local training is not feasible in some disciplines, students can obtain doctoral training at cost-effective overseas sites or through "sandwich" programs that combine locally relevant training with access to international knowledge resources, instruction in research methods, and exposure to a wider range of modern technologies

CONCLUSION

Because of the interdependence of knowledge across disciplines, it may be better to train agricultural specialists in general universities, where there is close interaction with specialists of other departments, instead of treating agricultural sciences and agricultural economics as isolated disciplines in separate agriculture universities. In the long time needed to prepare a new generation of agricultural scientists and professionals, urgent action is needed now to design, fund, and implement programs that combine upgrading local universities, supporting regional centres of excellence in teaching and research, and providing cost-effective higher-degree training outside the region. Education for Rural Transformation is very important. Though funds, right governance, efficiency and effectiveness of policies are very important but still as an educator, psychologist and social worker, we can do many things for rural transformation. If these key approaches like educational/vocational training, information about and use of latest technologies, physical, health education etc are being followed and provided effectively then we can achieve our goal that is Rural Transformation.

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EDUCATIONAL AND SKILL FOR RURAL TRANSFORMATION A STUDY ON ILLITERATES – A DIRECT REFERANCE WITH THE FEMALE WORKERS OF SALT PAN IN THOOTHUKUDI

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ABSTRACT

In the recent days women empowerment and women enrichment in literacy and their protection is often speaking one. Now a days the women are free from many restrictions while comparing the people before the independence, they are getting equal salary while comparing to men. Even though they are getting such benefits many of the women are not getting such freedom from their houses because of their religious beliefs and about the poverty, the study is focusing on the women who are not able to study according to their poverty. It is focusing on the way that the way that how the women entrepreneurs are getting awareness about the literacy programmes and skill development programmes conducted by the government and make their children getting enrichment in the studies and skills. The study also defines that how the illiterate women help their children to make them as a holistic skilled person. The study undertaken is at Coats Nagar during the period of March and 50 numbers of female workers of salt pan of Thoothukudi Town was taken for the study. Questionnaire was prepared, direct interviews were also made. Analysis of data was made with the help of percentage analysis. Analysis was also done to find out the various schemes introduced by government and suggestions recommended to rectify the same.

KEYWORDS: *Schemes, Techniques for seeking schemes*

INTRODUCTION

Women refers to the great power of the world, but they are misutilized for another purposes. This study reviles about the importance of women literacy. The main aim of the study is that how the illiterate women are getting awareness about the government schemes and they are making their children to be well-versed in studies and also a holistic skilled person.

Objectives

- ❖ To know the techniques that how the women are getting know about Government schemes.
- ❖ To grasp the skills that they get through such schemes.
- ❖ To suggest those people to know about more schemes.

LIMITATIONS

- ✓ The facts was collected through questionnaire, and the responds from the respondents may not be accurate.
- ✓ The population taken for the study is only 50 and the results drawn may not be accurate.
- ✓ There may be personal bias of the Reader.
- ✓ The results cannot be Generalized.

RESEARCH METHODOLOGY

Sample Size

The size of the sample selected here is the number of sampling units. Sample of 50 respondents were obtained from the population.

Area of study

The area taken for study is Coats Nagarof Thoothukudi Town.

Sampling Procedure

Samples are collected at the purposive of the researcher using convenience sampling technique.

Sampling Technique

To analyse the data, percentage analysis have been used.

Government Schemes

- Beti Bachao, Beti Padhao
- Anganwadi
- National Literacy Mission
- Samagra Shisha Abhiyan

Analysis and Interpretation

1) Based on the level of Satisfaction of Customers on the bases of Schemes

Schemes	Highly satisfied	Satisfied	Neutral	Dissatisfied	Highly dissatisfied	Total
Bacho Betti Padavo Betti	14	16	7	10	3	50
Samagra Shiksha Abhyan	17	8	13	10	2	50
National Literacy Mission	15	6	10	14	5	50
Anganwadi	18	11	12	5	4	50

Interpretation

The above table defines the level of satisfaction of the respondents on the basis of the government schemes

- 14 of the respondents are getting satisfied on the scheme of Bacho Betti Padavo Betti.
- 17 of the respondents are having highly satisfaction in Samagra Shiksha Abhyan.
- 15 of them are highly satisfied in the scheme of National Literacy Mission.
- 18 of the respondents are also been highly satisfied in the scheme of Anganwadi.

2) Based on the occupation of the respondents

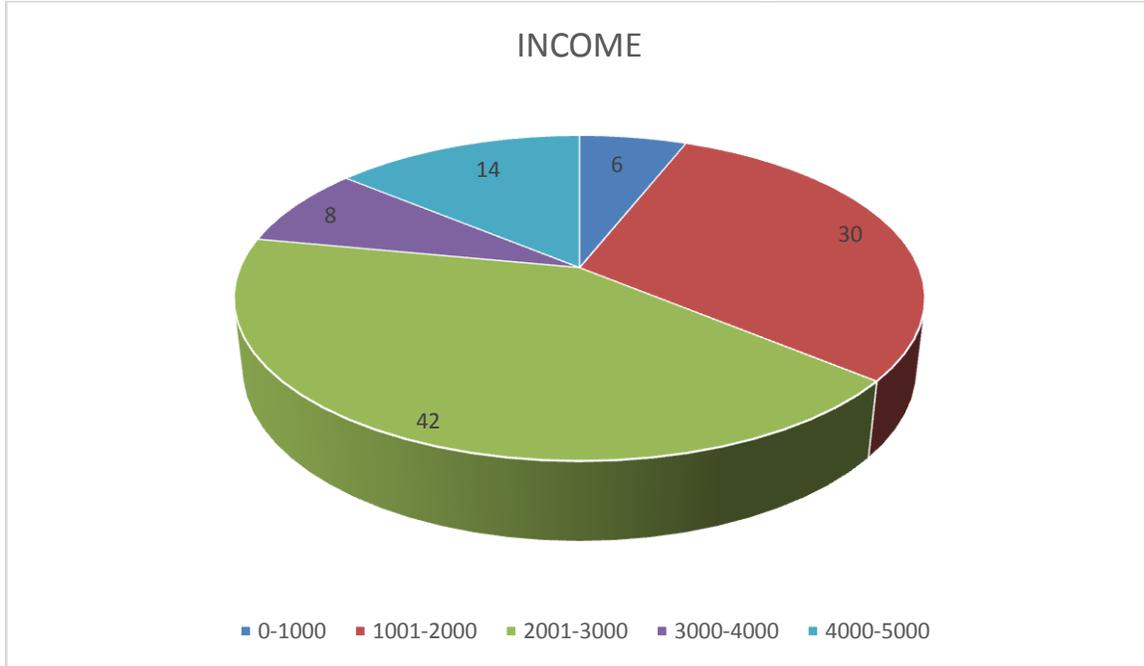
Occupation	Number of Respondents	Percentage
Coolie	18	36
Self-Employed	15	30
Monthly salary	10	20
Others	7	14
Total	50	100

Interpretation

The above table shows the occupation of the respondents

- ❖ 36% of the respondents are coolie
- ❖ 30% by Self-Employed
- ❖ 20% by Monthly salary
- ❖ 14% by others

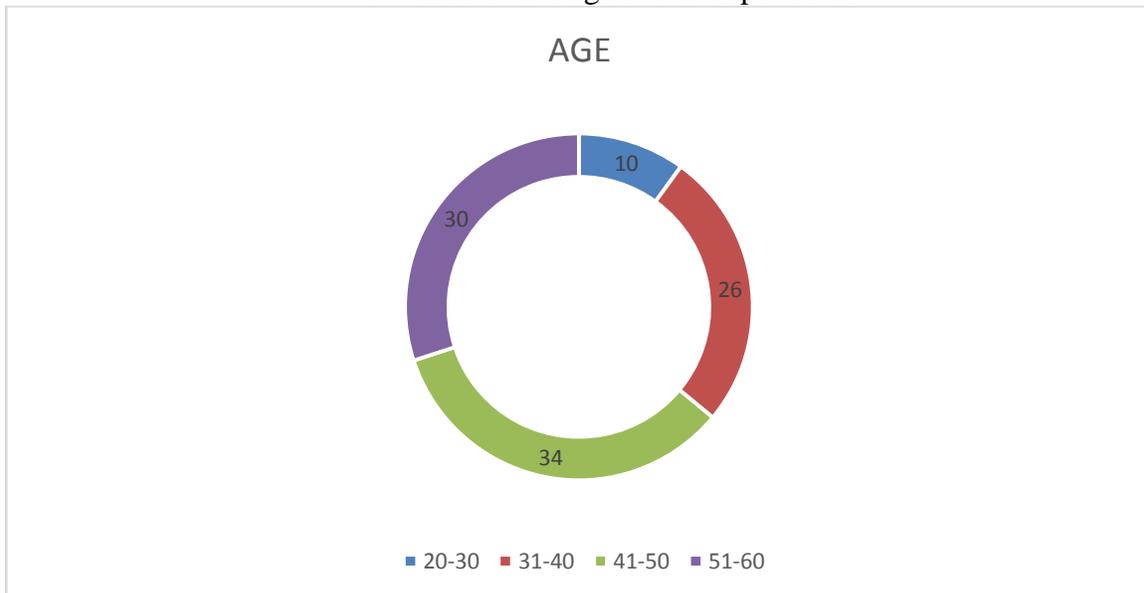
1. Based on the income of the respondents



Interpretation

The above chart show the income of the respondents 42% of the respondents income is between 2001-3000 30% of the respondents are between 1001-2000 Followed by 14% of respondents between 4001-5000

2. Based on the age of the respondents



Interpretation

The chart show about the age relationship of the respondents 34% of the respondents are between the age group of 41-50 followed by 30% on 51-60 And by 26% on 31-40 and 10% on 20-30.

FINDINGS

- Majority of the respondents are not knowing about the government schemes.
- 34% of the respondents are between the age rates of 41-50.
- All the respondents make their children a holistic skilled person.
- 42% of the respondents are getting salary between 2001-3000
- On the basis of the level of satisfaction of government schemes
- 14 of the respondents are getting satisfied on the scheme of Bacho Betti Padavo Betti.
- 17 of the respondents are having highly satisfaction in Samagra Shiksha Abhyan.
- 15 of them are highly satisfied in the scheme of National Literacy Mission.
- 18 of the respondents are also been highly satisfied in the scheme of Anganwadi.

SUGGESTIONS

For Government

- ❖ To introduce new schemes which may give the parents to get motivation to join their children in the government schools
- ❖ To conduct some awareness camps relating to the schemes which are introduced by the government for education
- ❖ To take a decision that how the illiterates are to be converted into literates

For parents

- ❖ To get know about the government schemes
- ❖ To understand the norms about the schemes and make use of it
- ❖ To suggest those schemes to your neighbours and relatives.

For Children

- ❖ To make a prompt use of such government schemes
- ❖ To develop into a holistic skilled person

CONCLUSION

This study is being to be concluded that all the women must have to educated and literate so that our country will grow into a developed country. Therefore the government has to take some measures so that the illiterate women in villages got an awareness about literacy and get education form government. The final quote to conclude my study is “when a man gets education he only gets education but when a women gets education the whole family will get education”.

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CYBER PROFILE BUILDING BLOCKS—AN EXPLORATORY MIXED RESEARCH STUDY FROM RECRUITER'S PERSPECTIVE

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ABSTRACT

The globally transforming social media networks are identified as the cost-efficient recruitment medium. This research study focuses on identifying the important elements that essentially play a role in building a reliable and recruit able social media profile. The research process is executed from a recruiter's perspective. The research has gone through a three-phase research process, beginning with qualitative interview towards a purposive sample, then a review of literature was purposefully conducted to identify the consistency of the elements identified from the qualitative study, and finally a quantitative research was conducted based on a questionnaire built from the survey. The responses ensured the relationship of virtual trust and personal brand elements with successful social media recruitment significantly. The identified elements were categorized as factors under Virtual Trust and Personal Brand to enable a jobseeker to read the need of the hour and be proactively recruit able.

KEYWORDS: *Social Media Trust, Virtual Trust, Personal Branding, Social Media Recruitment.*

1 INTRODUCTION

The transforming era of social media evolution has increased the opportunities for all trades including recruitment through social media. Social media networks have led to global transformation in the world HR scenario. With a highly populated developing economy, India has not achieved the optimum usage of social media and internet usage till 2017. Social media recruitment has proven to be the cost-efficient method of recruiting through research studies, implying the advantage of economy for developing economies. Traditional recruiters have agreed upon social media indulgence in their work environment.

Competency mapping is one of the goals of recruiters. Social media recruitment trend has proven cost efficient for recruiters to hunt for talents to match the requirements within the organisation. The status of social media usage around the world is comparatively low in India when compared to the other most populated countries. The official population clock reveals that China is just 0.06% ahead of India in its population and US is 13.6% behind India in the race. But the social media usage of China is 40% ahead of India, and US leading India by 49%. (pews research centre)

Through social media usage, a developing nation like India has more economic advantages in digitalising its economy. The digital India movement around the corner has thrown more light on ways to make the best use of internet resulting in just 20% of internet usage in 2017.

This research study was an exploratory study based on prior social media surveys, to identify the factors that make social media recruitment process effective. This fosters a jobseeker in employability and self-promotion skills, as they could highlight in their profiles, the expectation of the recruiter in the highly competitive artificial intelligence era, where algorithms assist identification of competent talents.

2 NEED FOR THE STUDY

There is exclusive need for the best usage of social media in the prevailing economic and social condition in India. Social media Jobseekers would benefit financial and time advantages through social media recruitment. Exclusive advantage of building a social media brand for career management and talent engagement are the needs of every individual jobseeker in social media era. Hence this study would improve employability based on skills and personal brand values, making job hunting easier at an effective cost.

3 Objectives

The main objective of the study is to identify the elements that build a social media profile with exclusive features as preferred by recruiters, to increase employability through social media.

To identify the profile building factors, the research process started as an exploratory field study and was further extended to a quantifiable limit based on prior literatures and surveys.

4 METHODOLOGY

The mixed research study process was carried out in three phases (i) Qualitative Interviews (ii) Literature Review and (iii) Quantitative study (*fig4.1*)

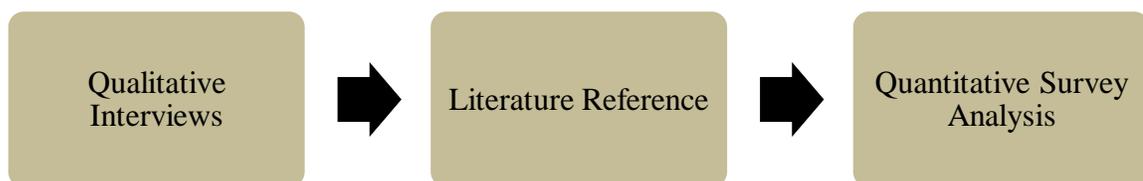


Fig 4.1 The Research Process

4.1 Phase 1-Qualitative Research

A qualitative research in interview method was opted to explore the features expected by the social media-based recruiters. A purposive sampling was done on certain conditions for a exploratory research. The four conditions for sampling were (i) one should have more than 3 years of experience in recruiting considering the social media usage (ii) the recruiter should be located in Bangalore (iii) should have social media recruiting experience (iv) should possess a personal and a professional social media profile.

38 recruiters (12 from domestic companies and 16 from MNC) were interviewed with a help of a semi structured interview guide. The interview was scheduled for 25 minutes and extended till 30 mins. The interview responses were clearly scripted. The recruiters revealed a set of requirement skills they seek in a jobseeker's social media profile while mentioning trust as the top priority as they need to trust in the personality attributes and skill sets mentioned on a social media profile. The exploratory questions in the interview revealed more than 43 items.

4.2 Phase 2- Literature Review

The terms mentioned by the recruiters in the interview were coded based on the positive and negative statements. The coded items were checked for in prior literature in various social media-based researches in all other fields of management. The literature seemed to approve of the content, mentioned as requirement. Hence tested items used in questionnaires of those research surveys were pulled out in relevance, to build a questionnaire to ensure the results of recruiter's expectation from a social media profile, quantitatively.

For convenience in measuring the success of social media recruitment success factors of social media recruitment were identified through literature. Quality of new hires in an organisation was identified as a success measure to find the effect of the identified elements in successful hiring. The reliability and validity of the questionnaire ensured further administration of the survey.

4.3 Phase 3-Quantitative Study

The questionnaire was administered on 348 recruiters out of which 209 respondents were working for MNCs and the rest 139 in domestic companies.

The data collected was categorised through factor analysis. Elements were categorised under two major categories, namely social media virtual trust and personal branding. After a factor analysis and rotated component matrix analysis each category was found to have been constituted of three factors each with good to excellent Cronbach alpha values ranging between 0.7 to 0.9.

The Cronbach alpha values for overall social media based virtual trust was 0.884 and personality branding factors was 0.912 respectively. The three factors of Social media virtual trust included cognition-based trust (0.954), institution-based trust (0.946) and identification-based trust(0.752), all ranging above 0.7 which is good, with cognition and institution-based trust at excellent Cronbach alpha.

The three factors of Social media virtual trust included Professional competencies (0.926), business skills (0.909) and personal attributes (0.900), all ranging above 0.9 which is excellent, Cronbach alpha value.

The relationship of these factors are verified to prove the following hypothesis,

H₀: The virtual trust and personality brand factors do not predict the quality of new hires through social media

H₁: The virtual trust and personality brand factors predict the quality of new hires through social media

The relationship of these factors on the successful quality of new hires was measured through multiple regression as shown in table 4.1

Dependent Variable	Independent Variables	Standardized β	R ²	F Value	Sig
Quality of new hires	Professional competencies	.273	.005	.356	.000
	Business skills	.306			
	Personal attributes	.046	.030	2.122	.000
	Cognition based trust	.075			
	Institution based trust	.031			
	Identification-based trust	.175			

Source: The primary data

Table 4.1 Multiple regression of quality of hires and the identified factors

The multiple regression revealed that the factors identified 100% significantly contributed to the quality of new hires. The R² (.005) shows that 0.5% of variation in the quality of new hires of the respondents. The same analysis was done for examining the impact of virtual trust on the quality of new hires using social media among Multi National Company. The R² (.030) indicates that the virtual trust components explained 3% variation in the performance.

The relationship between those items with quality of new hires is significant after an in-depth regression analysis. Thus, the null hypothesis is rejected and the alternative hypothesis is accepted to reveal the fact that the quality of hires predicted by the social media virtual trust factors and personality brand factors. The quality of new hire can be expressed as follows,

$$Y = A + b_1x_1 + b_2x_2 + b_3x_3 + b_4x_4 + b_5x_5 + b_6x_6,$$

where 'X' implies the independent variables including the three factors of trust and three personal branding factors, 'b' implies the beta coefficient seen in the regression table and 'Y' the value of the quality of hire.

X₁=Cognition based trust, X₂=Institution based trust, X₃=Identification based trust, X₄=Professional competencies, X₅=Business Skills, X₆=Personal Attributes.

6 FINDING

The three phases of the research revealed the following, the qualitative research part revealed 43 relevant items, which were verified in various literatures for tested items to be included in the questionnaire used in the survey.

The factor analysis revealed three factors of social media virtual trust namely cognitive trust, institutional trust, identification-based trust and three factors of personality brand namely professional competencies, business skills and personal attributes.

There was a direct relationship identified between the social media virtual trust, personality brand factors and quality of hire in social media recruitment. The predicting factors for quality of new hire was identified and expressed through an equation,

$$Y = A + b_1x_1 + b_2x_2 + b_3x_3 + b_4x_4 + b_5x_5 + b_6x_6$$

where 'X' implies the independent variables including the three factors of trust and three personal branding factors, 'b' implies the beta coefficient of each independent variable seen in the regression table and 'Y' the value of the quality of hire.

7 CONCLUSION

A right proportion of Virtual trust and personality brand factors increase the probability of recruitment in social media jobseekers' profile. Also, identification of the factors of social media virtual trust and personality brand factors through the research enable the recruiter in successful social media recruitment. This exploratory approach also has opened an increased scope of employability and recruitment in the artificial intelligence era where filters and algorithms read words for mapping and filtering of talents in a search process. Hence this research helps a jobseeker to indirectly aim at qualifying the quality expected by a recruiter while building a social media profile. Organisation can benefit competent talent identification and competency mapping through potential hires in a cost-efficient manner, Individuals benefit a cost-effective career management progressively through personal brand building to cater the cyber job market needs.

This opens the window for identifying the gap between an individual's social media profile and a recruiter's expectation. Scope for analysis and study of various social media behaviours is identified from the above study.

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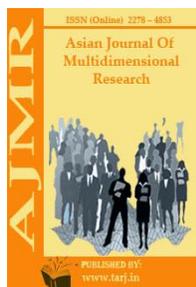
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ISSUES OF RURAL UNEMPLOYMENT AND ECONOMIC DEVELOPMENT

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ABSTRACT

A number of initiatives have been taken in the recent years for creation of social and economic infrastructure in rural areas to bridge the rural-urban divide as well as to provide food security and fulfill other basic needs of the rural population. The excessive population pressure in rural areas, backwardness of agriculture, decline of traditional handicraft and village industries and decline in the size of land-holdings are the main causes of mounting rural unemployment. Generally, rural unemployment is seasonal and disguised in nature. In the rural areas, the female unemployment rate was lower than the male unemployment rate. Curriculum for skill development has to be reoriented on a continuing basis to meet the demand of the employers/industry and align it with the available self-employment opportunities. Accreditation and certification system has to be improved. There is a need to establish an institutional mechanism for providing access to information on skill inventory and skill maps on a real time basis. Thus unemployment is found in a more severe form in agriculture sector than in the industrial sector, and is increasing there at a much faster rate. Data provided by the National Sample Survey indicates unemployment in the rural areas has increased from 7.2% in 2000 to 8.1% in 2010. It is expected under the scheme that an expanded and renovated rural road network will lead to an increase in rural employment opportunities, better access to regulated and fair market, better access to health, education and other public services so as to accelerate the pace of economic growth in rural areas.

KEYWORDS: *Land-Holdings, Self-Employment, Accreditation*

INTRODUCTION

India has roughly 70% of its population living in rural areas. Agriculture forms the mainstay of the rural population. But, not enough employment is available for all those living in the rural areas. This leads to unemployment, which can take three forms open, seasonal and disguised. India is facing large-scale unemployment. The extent of the unemployment has been increasing with

successive plans, and each plan ends with a large number of unemployed workers than it begins with. Since around 70 percent of India's population lives in villages and are largely dependent on agriculture, forestry, fishing animal husbandry and other primary activities which are still backward and unorganized, it is natural that incidence of unemployment and poverty is higher in rural than urban areas. Agriculture being the major economic activity in the rural economy, problems inhibiting agricultural growth are a major constraint on employment in rural areas. Thus unemployment is found in a more severe form in agriculture sector than in the industrial sector, and is increasing there at a much faster rate. Data provided by the National Sample Survey indicates unemployment in the rural areas has increased from 7.2% in 2000 to 8.1% in 2010.

Unemployment in India is a direct outcome of rapidly increasing population and underdeveloped agriculture and slow industrial growth. On the other hand, more people need more jobs but the underdeveloped economy of India cannot accommodate them. The excessive population pressure in rural areas, backwardness of agriculture, decline of traditional handicraft and village industries and decline in the size of land-holdings are the main causes of mounting rural unemployment. Generally, rural unemployment is seasonal and disguised in nature. In the rural areas, the female unemployment rate was lower than the male unemployment rate. The present paper will focus on the issue of rural unemployment in economic development.

Estimates of unemployment (1972-73 to 1993-94)

The unemployment rates by the three alternative concepts of the usual status, the current weekly status and the current daily status have become available from the various rounds of NSSO surveys.

Unemployment rates by sex, residence and status (Per cent)

Unemployment Rate						Male
Year						
Female		UPSS	CWS	CDS	UPSS	
CWS	CDS					
Rural						
	1972-73	1.2	3.0	6.8	0.5	
5.5	11.2					
	1977-78	1.3	3.6	7.1	2.0	
4.1	9.2					
	1983	1.4	3.7	7.5	0.7	
4.3	9.0					
	1987-88	1.8	4.2	4.6	2.4	
4.4	6.7					
	1993-94	1.4	3.1	5.6	0.9	
2.9	5.6					

Notes: UPSS – Usual Principal and Subsidiary Status, CWS- Current Weekly Status, CDS- Current Daily Status

Source: Reports on successive rounds of NSSO surveys on Employment and unemployment.

Unemployment in Post-Reform Period

At the all-India level the estimates of current daily status unemployment indicate a worsening of the unemployment situation during the period of economic reform in the population segments viz., rural females and rural males.

Unemployment rates (per 1000) for 1993-94 and 2004-2005

NSSO Round				Rural Males	
Rural				Females	
		US	CWS	CDS	US
CWS	CDS				
1993-94 (50 th Round)		20	30	56	14
30	56	1993-94 (55 th Round)		21	39
15	37	70	2004-05 (60 th Round)		21
80	31	42	87		38

Notes: US- Usual Status, CWS- Current Weekly Status, CDS- Current Daily Status.
Source: NSSO's 61st Round survey on employment and unemployment conducted in 2004-2005.

Rural Unemployment and Poverty Elimination Programme

According to a general survey done by the National Sample Survey Organisation (NSSO), 58% of total unemployment exists in rural sector and only 38% in urban sector of our country. In the beginning of planning era in the country the government did not pay heed to the solution of unemployment problem, but it was given serious attention during the 4th five year plan. Eighth five year plan allocated Rs.30, 000 crore for rural development and it was increased to Rs.42,874 crore for the 9th five year plan. 10th plan also had sufficient allocations for rural development. In conformity with the commitment of Indian planning, the ministry of rural development accords foremost priority to development in rural areas and eradication of poverty and hunger from the face of rural India. A number of initiatives have been taken in the recent years for creation of social and economic infrastructure in rural areas to bridge the rural-urban divide as well as to provide food security and fulfill other basic needs of the rural population.

Addressing the challenge of unemployment in the rural areas of the country is central to the development of rural sector for ameliorating the economic condition of the people. Wage employment is provided in rural areas under National Rural Employment Guarantee Act (NREGA) and Sampoorna Grameen Rozgar Yojana (SGRY) whereas self-employment is provided under Swarna Jayanti Gram Swarozgar Yojana (SGSY). Initiatives are also taken by the ministry to build and upgrade the basic rural infrastructure through various schemes. Under Pradhan Mantri Gram Sadak Yojana (PMGSY) construction and repairing of rural roads are taken up to ensure rural connectivity. It is expected under the scheme that an expanded and renovated rural road network will lead to an increase in rural employment opportunities, better access to regulated and fair market, better access to health, education and other public services so as to accelerate the pace of economic growth in rural areas.

Recent Approach of government to solve the problem of unemployment

The eleventh plan targeted generation of additional employment opportunities in services and manufacturing, in particular, labour intensive manufacturing sectors such as food processing, leather products, footwear and textiles and in services sectors such as tourism, construction and small scale enterprises. It underlined the need to have a proper policy on developing skills.

Therefore, a national policy on skill development was formulated in 2009 which envisions empowering all individuals through improved skills, knowledge and nationally and internationally recognized qualification to gain access to decent employment and ensure India's competitiveness in the global market.

CONCLUSION

Improved training and skill development is critical for providing decent employment opportunities to the growing youth population and is necessary to sustain the high growth momentum. There is a need for concerted action in several key areas in order to ensure that skill formation takes place in a demand driven manner. Curriculum for skill development has to be reoriented on a continuing basis to meet the demand of the employers/industry and align it with the available self-employment opportunities. Accreditation and certification system has to be improved. There is a need to establish an institutional mechanism for providing access to information on skill inventory and skill maps on a real time basis. A sectoral approach is required for the purpose with special emphasis on those sectors that have high employment potential.



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**ANALYSING THE EFFECTIVENESS OF SKILL DEVELOPMENT IN
RURAL TRANSFORMATION**

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ABSTRACT

In the era of Globalization, developing countries are focusing on improving sustainable and inclusive development of both rural and urban development. Therefore developing nations work with extra burden on developing rural economy for achieving inclusive growth. In India, one of the initiatives for rural empowerment is promoting skill development and vocational programmes, which aims at improving socio-economic situation of the rural economy by boosting employability. In this aspect, paper tries to identify the roles of skill development programme in rural transformation. The study identifies key skills required for rural transformation as civic skills, Management skills, Technical skills and general skills. Among the factors the technical skill part and to an extent general skill part finds scope in the skills development programme, finds the study. For the purpose of study the rural youth who have undergone training in NSDC training centres are taken as samples. Auto and auto components Course is taken as sample frame and the samples are selected from random sampling method from Kanyakumari district. The study recommends inculcating civic skills among rural youth through skill development programme so that the rural youth could gain knowledge on the functioning of cooperatives, local and central government which is a lacuna among rural youth.

KEYWORDS: *Rural Transformation, Skill development, Sustainable rural growth*

1. INTRODUCTION:

More than half of the world's rural people can be found in the most populous countries of India and China. The rural sector in India is undergoing a transformation and the contribution of rural non-farm sector to the rural income and employment is growing. Rural development is not only concerned with increased income per capita of people living in those areas, but also includes the reduction or elimination of poverty, inequality, and unemployment among the rural folks. Rural areas experience wide varieties of social, economic, political, and moral problems such as lower per capita income, lower educational level, fewer employment opportunities, limited educational and cultural facilities, confined social environments, migration, less developed health services, fewer commercial facilities, declining small towns, and less confidence in the future prospect.

Rural transformation is dependent to a large degree on the ability of entrepreneurs to bring together human creativity, capital, education, natural resources, and social and economic infrastructure in a rational manner. Rural people need to acquire new skills, new attitudes and new technology. Rural communities should be developed so that they can realize and experience that to have a good quality of life. This paper is mainly concerned with the study of effectiveness of skill development component in rural transformation. Thus the major objective of this paper is, to analytically describe the major role played by skill development training in rural transformation.

1.1 Background:

Education component plays a unique role as facilitator of transactions for all linkages, and serves to enhance frequency and capacity of the linkages in the rural transformation processes. In many developing countries, education has been seen as a mean for national development (Hegtvedt-Wilson, 1984). The education system is considered as a key factor in the rapid sectorial, regional, and national development in many developing countries. Rural development planners and leaders still believe that education is a primary means to promote social and economic development among their citizens (Kindley, 1985).

Technical education, which was used as a proxy of skills, had a significant effect on rural non farm employment. With an increase in technical education, the probability of access to rural non farm employment increased. A well-designed technical programme based on the local conditions of the area can help in strengthening the skills which would benefit and provide better possibility of getting employment in non-farm sector. Knowledge gaining and skill development may also help in motivating the local people to become enterprising. (Kumar & Kumar, 2011) Skills training includes technical and vocational skills training, life skills training and the use of Information and Computer Technology (ICT)

The instrumental use of education as a vehicle for empowerment and mobilization in this transformative process has been extolled for the ability to build capacity, raise self-confidence and increase interaction / participation in social and economic changes (Acker & Gasperini, 2009).

1.2 Statement of Problem:

There is a massive mismatch between work to be done and people who need jobs.

This gap has to be bridged by skills development and policies and actions to use the skills in decent jobs that are socially beneficial and personally rewarding. India has finally become serious about skills development, introducing a series of education and training reforms. Its 11th 5-year Development Plan (2007—2012) focused on skills development as a priority issue for the first time.

It set up the Prime Minister's National Skills Development Council (NSDC) to coordinate various schemes provided by various ministries. Under the current 12th Five-year Plan (2012—2017), the government emphasizes skills development even more ambitiously as a priority agenda item. In this context the study is conducted with the objective to identify different skills required for rural transformation and analyze the effectiveness of skill development programme for the rural transformation.

1.3 About NSDC

Projecting that by 2022, India's working-age population will reach 700 million, of whom, 500 million will need to be skilled, the government set a national target of skilling 500 million people by then, allocating increased budgets for skills development. The National Skill Development Corporation India (NSDC) was setup as a one of its kind, Public Private Partnership Company with the primary mandate of catalyzing the skills landscape in India. The main objective of the NSDC is to: Upgrade skills to international standards through significant industry involvement and develop necessary frameworks for standards, curriculum and quality assurance. For the purpose of study researchers have drawn the sample from students completed the ASDC course in kanyakumari district.

1.4 Automotive skill development council

One of the NSDC council is Automotive skill development council (ASDC) which was set up with the vision to continually develop automotive skills for higher value through skilling with the commitment of industry. The respondents for this study were drawn from students who have completed the course of this council.

2. REVIEW OF LITERATURE:

Reddy(2004) describes social transformation as a complex process which is informed by processes like change in political ideas that lead to economic change and socialization of people and transmission of knowledge, skills culture and values. Rural transformation is a proactive and positive process of change and development of rural communities in the context of national and global social and economic changes (Long, Zou, Pykett, & Li, 2011).

Rural transformation experienced by India is mainly characterized by accelerated rural social development and an improvement in infrastructural services which have greatly changed quality of life in rural areas. An important reason for the failure of a large proportion of rural people is, especially in the developing world, they remain deprived educationally, missing the opportunity to acquire the skills and knowledge to develop their capabilities, and become aware of and expand their choices in life.

In the emerging knowledge-based global economy of the twenty-first century, learning and skills play an increasingly important role in shaping prospects for economic growth, shared prosperity and poverty reduction particularly for the vulnerable population in rural areas in most developing countries. The broad question that we might ask is, 'What kinds of skills are required for people in or from rural areas, in order for them to be successful in life: to respond to and to facilitate rural transformation, and themselves be transformed?' Subsidiary questions include 'Is there a need for a minimal set of skills?'

When training is designed to provide both the knowledge and skills needed for people to respond to rural transformation, and the skills and knowledge that are needed for them to proactively bring

about rural transformation, and their individual transformation, it provides the best opportunity not only for rural transformation but for personal transformation (Shaw, 2011a).

3. METHOD:

For the purpose of identifying factors which affect rural transformation through education various secondary data like books, journal and articles were referred. Through systematic literature review the study could narrow down to 20 questions which are the key factors for rural transformation. For the purpose of study respondents are chosen as students who successfully got placed from NSDC skill development programme conducted by Govt. of India under the scheme Skill India. This is selected purposively because of its wide popularity and huge enrollment for the past three years. For the purpose of study Kanyakumari is selected as it is more than 99 percent educated and faces an acute jobless growth. Moreover 72 percent of jobs come from agri related rural market. For the purpose of study registered NSDC training centre in Kanyakumari district from website was selected. From the centres, list of students undergone and successfully completed training provided by Automative skill development council are collected. Then by performing simple random sampling technique samples are chosen.

4. RESULT AND DISCUSSION:

Factor analysis is performed to group similar variables into dimensions, to reduce many individual items into a fewer number of dimensions. The process is used to identify latent variables or constructs. However the influence of such factors is different and highly useful in determining the most prominent among them to arrive at a logical conclusion. Since each variable is interdependent and correlated, sorting out a single factor is practically difficult. However, using multivariate technique of factor analysis, it is possible to group the components in terms of their prominence. Therefore, the principal components analysis method is applied on the sampled data and the results are tabulated below.

4.1 Classification of factors using factor analysis:

Factor analysis is performed to group similar variables into dimensions, to reduce many individual items into a fewer number of dimensions. The process is used to identify latent variables or constructs. However the influence of such factors is different and highly useful in determining the most prominent among them to arrive at a logical conclusion. Since each variable is interdependent and correlated, sorting out a single factor is practically difficult. However, using multivariate technique of factor analysis, it is possible to group the components in terms of their prominence. Therefore, the principal components analysis method is applied on the sampled data and the results are tabulated below.

**TABLE 1 DETAILS OF THE SKILLS REQUIRED FOR RURAL TRANSFORMATION
FACTOR ANALYSIS**

Method	Principal component analysis
Number of variables selected	20
Number of iteration	25
Number of factors extracted	6
Rotation	Varimax
Normalization	Kaiser

Confirmatory Factor analysis is applied to find out the dominant factors among different identified rural transformation index. The factors with which the attributes are identified are given in bold in the table below:

TABLE 2: ROTATED COMPONENT MATRIX USING FACTOR ANALYSIS

	Factors	Component						Eigen Value	% of variance	Cumulative %
		1	2	3	4	5	6			
Technical skills	Developed proficiency in repairing equipment	-.949	.083	.069	.091	.165	.090	3.687	18.434	18.434
	Enhanced knowledge to monitor machinery	.857	.104	.007	.056	.043	.205			
	Improved my trouble shooting skills	.838	.353	.111	.261	.146	.124			
	Knowledge to deal with complaints at workplace	0.497	.087	.363	.181	.487	.185			
Course Curriculum	Enough skill development trainings are provided	.192	.953	.091	.182	.126	.206	3.401	17.003	35.438
	Industrial visits provided is sufficient to satisfy industrial requirements	.226	-.905	.161	.030	.127	.152			
	Getting enough actual exposure to industries	.021	.731	.024	.516	.229	.027			
	Class room trainings are enough	-.369	.684	.042	-.377	.311	-.127			
General skills	Effective Time management	.047	.302	.907	.227	.117	.062	3.11	15.587	51.025
	It helps me to present oral and written report	.357	.354	.692	.279	.090	.115			
	Interpersonal	.286	.044	-.657	.159	.486	.371			
	Teamwork	-.433	.484	.594	.053	-.250	.001			
Management Skills	Helps to organize community event	.118	.004	.072	-.780	.219	.035	2.839	14.196	65.221
	Helps in Business planning	.252	.103	.242	.735	.173	.015			

	Learnt Market analysis	.087	.438	-.657	.703	.165	-.041			
	Improved decision making skills	-.433	.484	.692	.553	-.250	.001			
Civic Skills	Gives confidence to participate in a community action program	.147	.076	.069	.103	-.864	.034	2.487	12.437	77.658
	Gives knowledge of how cooperatives function	.143	-.276	-.098	-.153	-.820	-.017			
Civic Skills	Informs the rural development policies and procedures of state government	.024	.175	.205	.151	.088	.859			
	Inform the schemes of central Government	.092	.407	.283	.147	.100	.769	2.309	11.546	89.204

Table 2 exhibits the rotated factor loading for 20 variables and their respective communality. It is observed that all the 20 variables have been extracted and are considered to be influencing role in determining the rural transformation. It is clear that the twenty factors are reduced into six groups. As the cumulative percentage is 89.20%, the factors are reduced into various groups evenly. Following are the different dimensions of skills obtained in skill development programme.

4.1.2 Technical skill:

Technical skill is the most dominating skill covered in the skill development programme. Among the identified factors for rural transformation certain skills gained from skill development programme include Developed proficiency in repairing equipment , Enhanced knowledge to monitor machinery , Improved my trouble shooting skills , Knowledge to deal with complaints at workplace which is grouped among top. The common thing out of the above factor is technical skill. **Technical skill is an** ability and knowledge needed to perform specific tasks. They are practical, and often relate to mechanical, information technology, mathematical, or scientific tasks. The rural transformation require technical skill. Moreover educated youth technical skill is added advantage. The Eigen value for the first dominating factor is found to be 3.68 and the percentage of variance is 18.43.

4.1.2 Course Content:

The second major dimension evolved out of factor analysis is course curriculum. The factors like Enough skill development trainings are provided, Industrial visits provided is sufficient to satisfy industrial requirements, Class room trainings are enough, Getting enough actual exposure to industries can be rotated to curriculum. The students of skill development feel that curriculum is a major factor for the success of the programme. Skill development programme curriculum is designed to provide exposure about the industries and they also feel the training they get during the course are satisfactory The Eigen value for the factor is 3.40 and the percentage of variance is 17.00.

4.1.3 General Skills

The third dimension rotated out of factor analysis is general skills. The respondents were clear in classifying the third factor very clearly which falls under general skill category. The factors include Effective Time management, presentation (oral and written report), Interpersonal, Teamwork. General skills are the most important factor in rural transformation. It teaches about the how one should communicate with his superiors, peers and managers in work. The skill development has touched on making some impact among the respondents. The Eigen value for the factor is 3.11 and the percentage of variance is 15.58.

4.1.4 Management Skill:

The four dimension having limited impact in skill development is found to be management skills. The respondents have clearly stated that factors like Improved decision making skills, Helps in Business planning, Learnt Market study, Improved decision making skills having less scope in skill development. But the management skill dimension is a major key aspect in rural transformation. Because this provides youth to think on their own and to start their own business which could transform the rural population. The Eigen value for fourth dimension is 2.83 and the percentage of variance is 14.19.

4.1.5 Civic Skills:

The last two dimensions which the very least significant dimension among the all and that could be classified under civic skill. Those skills include participate in a community action program, cooperatives function, rural development policies and procedures of state government, schemes of central Government. The rural transformation requires knowledge related to civic skills. Unless the rural youth are provided with civic skill related to their subject they cannot find quality job which is a key for rural transformation. The Eigen value for the factor is 2.3 and the percentage of variance is 11.54.

4.2 Relationship among skills for rural transformation:

To analyse the relationship among skills regression analysis is performed between technical skill and general skill. The test identifies the impact of percentage increase general skill with respect to technical skill.

TABLE 3: MODEL SUMMARY TABLE

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.783 ^a	.640	.061	1.31316

a. Predictors: (Constant), General skill

The table provides the R and R² value. The R value represents the simple correlation and is .783 (the "R" column), which indicates high degree of correlation. The R² value (the "R square" column) indicates how much of the total variation in the dependent variable technical skills can be explained by the independent variable general skills. In this case 64% which is very large.

TABLE 4: ANOVATABLE

Model	Sum of Squares	Df	Mean Square	F	Sig.
1 Regression	7.229	1	7.229	4.192	.046 ^b
Residual	82.771	48	1.724		
Total	90.000	49			

a. Dependent Variable: Technical skills

b. Predictors: (Constant), General skills

The table indicates that the regression model predicts the dependent variable significantly well, here $p < .05$, which is 5% significant and indicates that overall the regression model statistically significantly predicts the outcome variable (i.e. it is a good fit for the data).

TABLE 5: COEFFICIENTSTABLE

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	15.675	1.319		11.879	.000
f3	.241	.118	-.283	-2.047	.046

a. Dependent Variable: f1

Regression equation is Technical skill = 15.675+ 2.41(General skills). Therefore technical skill of rural youth attended skill development programme accessed from the general skill by above equation

4.3: Education Qualification plays major role in acquiring skill:

One way Anova is performed to find out the relationship between education and skills required for rural transformation. The major four dimensions identified in factor analysis and those four factors are compared with education of rural youth and found some interesting results which are tabled below.

TABLE 6: ONE WAY ANOVA BETWEEN EDUCATION AND SKILLS

Factors	Graduate	Diploma	ITI	F value	P value
Technical skill	12.25(.85) ^a	14.00(1.6) ^b	13.00 (.84) ^a	9.67	<0.001
Curriculum	8.75 (1.35)	8.66 (.85)	8.66 (1.29)	.048	0.953
General skill	12.25 (1.11) ^c	9.33 (1.29) ^a	11.33 (0.48) ^b	34.53	<0.001
Management skill	13.25 (.85) ^b	13.66 (.97) ^b	12.00 (1.46) ^a	9.43	<0.001

Since P value is less than 0.001 in case of Technical skills, General skills, Management Skills it is concluded that there is a strong relationship between education and skills. Moreover alternate hypothesis is accepted. It is inferred from Post hoc test, that technical skills is more with ITI

students when compared with other education. It is also found that graduate is having more general skills. When compared with ITI guy graduate and diploma guy have more management skill. On an overall ITI rural youth have more technical skill and graduate has more general and management skill. Thus it could be concluded that accruing skills have more to do with basic education that with skill development programme.

5. RECOMMENDATION AND CONCLUSION:

The study identifies four key skills which are relevant and necessary when the goal is lifting people out of poverty and contributing to transformative change in rural areas. Civic skills (e.g. knowledge of how cooperatives, local government, national government function). New and improved technical skills applicable to particular goods and services. Technical knowledge of goods handled efficiently to advise customers on their use, maintenance, etc. Management skills (business planning, record keeping and cost accounting, procurement and inventory control, market analysis and sales methods, customer-employee relations, knowledge of government services, tax regulations, use of credit). General skills for administration, planning, implementation, information flows, promotional activities. The skill development programme develops both technical knowledge and general skills finds the study. It is also found that there is a strong inter-relationship between general and technical skill. Education qualification with ITI possess technical knowledge and graduates possess technical and management skill. To improve the skill development programme for rural transformation the programme should concentrate more on providing civic and management skills. The course selected in a location must have scope for work in that locality therefore youth could get job opportunity in their rural area hence by transforming the rural area. The course like Automation Skill development Council (ASDC) which is highly relevant in industrial hub but chosen in educational and agriculture based rural economy like kanyakumari district forces skilled youth to move out of the locality. Therefore as lack of industries related to automation makes it difficult for rural transformation as employability is not provided in the same location of training provided. As recommendation study would suggest to frame skill development programme including management, general and civic skills in to the course content suitable for that location So that employability skill of rural youth is enhanced which in-turn helps to find non-farm employment or instigate entrepreneurship thereby helping in rural transformation process.

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**WOMEN ENTREPRENEURSHIP PROBLEMS AND PROSPECTS A STUDY
OF TIRUNELVELI DISTRICT**

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ABSTRACT

Women have been successful in breaking their confinement within the limits of their homes by entering into varied kinds of professionals and services. Women entrepreneurs have proved to be on par with their men counterparts in business acumen and are emerging as smart and dynamic entrepreneurs. Women owned businesses are highly increasing in the economies of almost all countries. The hidden entrepreneurial potentials of women have gradually been changing with the growing sensitivity to the role and economic status in the society. Women Entrepreneurship is considered to be an effective instrument for the economic empowerment of the women. Women in India remained economically undeveloped for many decades. In the recent past only the concept of Women Entrepreneurship is gaining momentum. Despite number of measures and incentives taken by the government of India the women entrepreneurs are not increasing at a greater rate. This is due to some practical problems in the process of entrepreneurship by women. This paper attempts to analyze and highlight various Problems and Prospects of Women Entrepreneurship in India.

KEYWORDS: *Entrepreneurship, Women Empowerment, Business, problems, prospects*

I. INTRODUCTION

The educated women do not want to limit their lives in the four walls of the house. They demand equal respect from their partners. However, Indian women have to go a long way to achieve equal rights and position because traditions are deep rooted in Indian society where the sociological set up has been a male dominated one. Women are considered as weaker sex and always made to depend

on men folk in their family and outside, throughout their life. The Indian culture made them only subordinates and executors of the decisions made by other male members, in the basic family structure. Despite all the social hurdles, India is brimming with the success stories of women. They stand tall from the rest of the crowd and are applauded for their achievements in their respective field.

The transformation of social fabric of the Indian society, in terms of increased educational status of women and varied aspirations for better living, necessitated a change in the life style of Indian women. She has competed with man and successfully stood up with him in every walk of life and business is no exception for this. These women leaders are assertive, persuasive and willing to take risks. They managed to survive and succeed in this cut throat competition with their hard work, diligence and perseverance. Ability to learn quickly from her abilities, her persuasiveness, open style of problem solving, willingness to take risks and chances, ability to motivate people, knowing how to win and lose gracefully are the strengths of the Indian women entrepreneurs.

CONCEPT OF WOMEN ENTREPRENEURS

Women Entrepreneurs may be defined as the women or a group of women who initiate, organize and operate a business enterprise. The Government of India has defined women entrepreneurs as an enterprise owned and controlled by women having a minimum financial interest of 51 per cent of the capital and giving at least 51 per cent of the employment generated in the enterprise to women. Women entrepreneurs engaged in business due to push and pull factors which encourage women to have an independent occupation and stands on their own legs. A sense towards independent decision-making on their life and career is the motivational factor behind this urge. Saddled with household chores and domestic responsibilities women want to get independence. Under the influence of these factors the women entrepreneurs choose a profession as a challenge and as an urge to do something new. Such a situation is described as pull factors. While the push factors for women engaged in business activities are family compulsion and the responsibility.

“WOMEN” AS ENTREPRENEURS IN INDIA

Women owned businesses are highly increasing in the economies of almost all countries. The hidden entrepreneurial potentials of women have gradually been changing with the growing sensitivity to the role and economic status in the society. Skill, knowledge and adaptability in business are the main reasons for women to emerge into business ventures. „Women Entrepreneur“ is a person who accepts challenging role to meet her personal needs and become economically independent. A strong desire to do something positive is an inbuilt quality of entrepreneurial women, who is capable of contributing values in both family and social life. With the advent of media, women are aware of their own traits, rights and also the work situations.

The challenges and opportunities provided to the women of digital era are growing rapidly that the job seekers are turning into job creators. They are flourishing as designers, interior decorators, exporters, publishers, garment manufacturers and still exploring new avenues of economic participation. In India, although women constitute the majority of the total population, the entrepreneurial world is still a male dominated one. Women in advanced nations are recognized and are more prominent in the business world.

FUTURE PROSPECTS FOR THE DEVELOPMENT OF WOMEN ENTREPRENEURS

Throughout the world, it is observed that the ratio of Women entrepreneurs is increasing tremendously. The emergence as well as development of Women entrepreneurs is quite visible in

India and their over- all contribution to Indian economy is also very significant Today the role of Women entrepreneurs in economic development is inevitable because women are entering not only in selected fields but also in fields like Trade, Industry and Engineering.

The industrial structure and the enterprises are undergoing a radical change. Information Technology has transformed the very technique of doing business individually. Business ownership provides women with the independence they crave and with the economic and social success they need. Nationally, business ownership has great importance for future economic prosperity. Globally, women are enhancing, directing and changing the face of how business is done today. Ultimately, female business owners must be recognized for who they are, what they do, and how significantly they impact the World' Global Economy.

Training on professional competence and leadership skills should be extended to Women entrepreneurs. Activities in which women are trained should focus on their marketability and profitability. State Finance Corporations and financing institutions should permit by statue to extend purely trade related finance to Women entrepreneurs. And lastly women Development Corporation has to gain access to open-ended financing.

OBJECTIVES OF THE STUDY:

The present study has been carried out with the following objectives

- To study the socio-economic background of the women entrepreneurs in Erode District.
- To analyze the motivational factors and other factors that influence women to become entrepreneurs.
- To analyze the major strength and weakness of women entrepreneurs and the environmental opportunities and threats which promote the entrepreneurship.
- To offer suggestions to improve the satisfaction of women entrepreneurs and to framework for the promotion of women entrepreneurship of selected districts in Tamilnadu

SCOPE OF THE STUDY:

The study focuses on the women entrepreneurs in selected districts in Tirunelveli district, Tamilnadu selected depends on industrial growth has been phenomenal. The selected districts with its good infrastructural facility, offers sound prospects for industrial developments. The scope of the study encompasses women entrepreneurs in Tirunelveli District and the problems faced by women entrepreneurs who are engaged in stating a new enterprise. The study is limited only to the women entrepreneurs of selected groups in Tirunelveli District.

SAMPLING DESIGN:

Women entrepreneurs who are the main source of primary data are collected from the women entrepreneurs through a well-structured questionnaire. As the area of study is limited in tirunelveli district of Tamilnadu and as the total population of women population is numerable, the researcher has proposed the sampling techniques for the selection of respondents. To identify the right respondents which are also very essential for the collection of primary data the following process has been adopted scientifically. Finally 90 respondents were selected and included the study from various taluks of tirunelveli districts who have engaged to start an enterprises and running successfully.

TOOLS OF ANALYSIS:

Personal interview is the major tool of data collection. Interview technique is to be made at women entrepreneurs. The secondary data are also proposed to collect from various departments. All these data are to be arranged in various form of tables and proposed to critically analyse with the help of a number of statistical tools. Percentage Analysis, Average, Weightage Score and Chi-Square Test are the various statistical tools applied

ANALYSIS AND INTERPRETATION:

This study is aims the problems and prospects of women entrepreneurs in erode districts. For this purpose the study conducted for 90 respondents of the women entrepreneurs. An attempt has been made in this section to analyse the collected data with reference to activities of the women entrepreneurs a detailed analysis are given below.

The table 1.1 shows that problems faced by women entrepreneurs, the weighted ranking method applied. It inferred that the most number of the respondents have given First rank for Lack of strong leadership; the respondents have given Second rank for financial deficit. The third rank was lack of systematic planning and working and followed by health problem, Non- awareness of Government scheme, Non- repayment of loan by the members, Leaders misusing the group's money, other problems, Lack of Education and Lack of proper training.

SOCIO ECONOMIC BACKGROUND:

The personnel characteristics of the selected respondents like age, educational status, marital status, family income, business type, size of the business, financial sources and spend expenses are discussed in this section.

TABLE 1.1 SOCIO-ECONOMIC BACKGROUND OF THE RESPONDENTS

Factors	Category	No of the Respondent	Percentage%
Age	Below - 30	20	22.22
	30 - 40	32	35.56
	40 -50	26	28.89
	50 and above	12	13.33
Marital status	Unmarried	31	31
	Married	69	69
Educational Qualification	Illiterate	5	5.56
	Primary	9	10
	Secondary	16	17.78
	Higher Secondary	42	46.67
	Graduate Level	18	20
Annual Income	Below 10,000	15	16.67
	10,000 - 20,000	32	35.56
	20,000 - 30,000	21	23.33
	30,000 - 40,000	14	15.56
	40,000 and above	8	8.89
Business Type	Trading	24	26.67

	Manufacturing	38	42.22
	Service	16	17.78
	Combination	10	11.11
	Others	2	2.22
Size of the Business	Below 1 Lakhs	42	46.67
	1 - 5 Lakhs	22	24.44
	5 - 10 Lakhs	17	18.89
	10 Lakhs and above	9	10
Source of Financing	Spouse Income	32	35.56
	Personal saving	27	30
	Loan from bank	23	25.56
	Other Source	8	8.89
Spend the business Income	Family Expenses	37	41.11
	Personal saving	29	32.22
	Re-Investment in her business	24	26.67

Source: primary data

The table 1.2 shows that problems faced by women entrepreneurs, the weighted ranking method applied. It inferred that the most number of the respondents have given First rank for Lack of strong leadership; the respondents have given Second rank for financial deficit. The third rank was lack of systematic planning and working and followed by health problem, Non-awareness of Government scheme, Non- repayment of loan by the members, Leaders misusing the group's money, other problems, Lack of Education and Lack of proper training.

**TABLE 1.2 PROBLEMS OF WOMEN ENTREPRENEURS IN TIRUNELVELIDISTRICT
(WEIGHTED RANKING METHOD)**

Sl. No	Weight Particulars	10	9	8	7	6	5	4	3	2	1	total	rank
		I	II	III	IV	V	VI	VII	VIII	IX	X		
1	Lack of Strong Leadership	17	13		15		20	3	9	5	5	650	1
		170	117	120	140	18	45	20	15	4	1		
2	Financial Deficit	16	9	8	13	7	12	10	7	2	6	569	2
		160	81	64	91	42	60	40	21	4	6		
3	Leaders misusing the group's money	10	8	6	7	9	13	5	9	7	16	465	7
		100	72	48	49	54	65	20	27	14	16		
4	Lack of Education	8	11	7	3	5	9	13	12	10	12	451	9
		80	99	56	21	30	45	52	36	20	12		
5	Non-awareness of Government scheme	13	5	9	10	11	7	7	9	8	11	500	5
		130	45	72	70	66	35	28	27	16	11		
6	Non- repayment of loan by the members	4	13	12	5	12	5	10	15	9	5	493	6
		40	117	96	35	72	25	40	45	18	5		
7	Lack of proper training	3	7	11	3	9	13	9	13	9	13	427	10
		30	63	88	21	54	65	36	39	18	13		
8	Lack of systematic planning and working	13	10	15	7	12	8	6	7	3	9	561	3
		130	90	120	49	72	40	24	21	6	9		
9	Health problems	7	9	9	20	9	9	9	3	5	10	527	4
		70	81	72	140	54	45	36	9	10	10		
10	Other problems	12	7	8	4	9	3	12	9	10	16	455	8
		120	63	64	48	54	15	48	27	20	16		

Chi-Square Analysis:

The opinion of the respondents and socio-economic characters relationship is applied for chi square test. The selected variables only to applied in this model. Table 1.3 reveals that the summary of the respondents. The chi-square analysis reveals that the factors are Age and Education are significant at 1% level. Marital status, business type and sources of finance are significant at 5% level of significance. The remaining factors are not significant at 5% level.

TABLE 1.3 THE SUMMARY OF OPINION OF THE WOMEN ENTREPRENEURS

Sl.No	Factors	Chi-Square Value	Degree Of Freedom	Table Value	Result
1	Age	17.26	6	16.81	Significant**
2	Educational Qualification	14.97	4	13.28	Significant**
3	Marital Status	12.56	2	5.99	Significant**
4	Family Income	3.65	6	12.59	Not Significant
5	Business Type	11.54	4	9.49	Significant**
6	Size of the Business	7.23	4	9.49	Not Significant
7	Sources of Finance	13.68	6	12.59	Significant**
8	Amount Spend	7.26	4	13.28	Not Significant

Note: * - Significant at 5% Level, ** - Significant at 1% Level

Source: Primary Data

FINDINGS

1. 35.56% of the respondents are belonging to 30 – 40 years age group of the entrepreneurs. 28.89% of the respondents are between the age of 40 - 50 year. The 22.22% of the respondents are below the 30 years age group and rest of the respondents are above the 50 years.
2. 46.67% of the respondents are belonging to higher secondary level of the entrepreneurs. 20% of the respondents are graduates and 17.78% of the respondents are secondary level of education. The 10% of the respondents are primary level and rests of the respondent are illiterates.
3. 35.56% of the respondents are belonging to 10,000 to 20,000 incomes of families. 23.33% of the respondents are Rs. 20,000 to 30,000 income group and only 8% of the respondents are their family income of above 40,000.
4. 42.22% of the respondents are deals with manufacturing types of business. 26.67% of the respondents who are engaged in trading type of business. Only 16% of the respondents are doing our business for service sectors. 10% of the respondents are combined all type of business.
5. 69% of the respondents are married category and rest of the respondents are unmarried. Therefore, marital status is important factor to determine the women entrepreneurs.
6. 46.67% of the respondents are invested below 1 Lakhs in their business. 24.44% of the respondents are 1 lakhs to 5 lakhs category.
7. 35% of the finance sources from spouse income, 30% of the respondents financed from personnel savings and 25.56% are loan from banks as well as 8% respondents financial sources are other sources.
8. 41.11% of the respondents opinion are to meet family expenses, 32.22% of the respondents opinion are personnel savings, and 26.67% of the respondents opinion are re-investment in her business.
9. Problems faced by women entrepreneurs, the weighted ranking method applied. It inferred that the most number of the respondents have given First rank for Lack of strong leadership; the respondents have given Second rank for financial deficit. The third rank was lack of systematic planning and working and followed by health problem, Non-awareness of Government scheme, Non- repayment of loan by the members, Leaders misusing the group's money, Other problems, Lack of Education and Lack of proper training.
10. The chi-square analysis reveals that the factors are Age and Education are significant at 1% level. Marital status, business type and sources of finance are significant at 5% level of significance. The remaining factors are not significant at 5% level

SUGGESTIONS

1. Most of the women entrepreneurs are of the opinion that because of lack of training, they are not able to survive in the market. Hence, the government should conduct frequent training programmes with regard to new production techniques, sales techniques, etc, This training should be made compulsory for women entrepreneurs.
2. Finance is the first major problem for women entrepreneurs. Hence, the government can provide interest free loans to encourage women entrepreneurs. To attract more women entrepreneurs, the subsidy for loans should be increased.

3. Since the number of entrepreneurs from scheduled caste and most backward communities is very low, awareness is to be created those women, by providing special attention.
4. Women entrepreneurs should be encouraged to start their entrepreneurs as joint stock companies rather than as a sole trade and partnership concerns to avail the advantages of large scale operation.
5. Parents of unmarried potential women entrepreneurs should be encouraged in spending money on setting up business rather than giving preference to their marriage.
6. Marketing product is one of the main problems for women entrepreneurs. Here, women co-operative societies can be started to procure the products from women entrepreneurs. They will help them in selling their products at a reasonable price.
7. Improper location and inadequate infrastructure facilities are the hurdles in the way of development of women entrepreneurship. Hence, separate industrial estates may be set up exclusively for women entrepreneurs to reduce the initial investment and to create a special environment.
8. Awareness programmes regarding the entrepreneurship should be conducted in order to educate the women.
9. Healthy business environment should be promoted for the development of women entrepreneurship.
10. There should be proper platform where problems encountered by women entrepreneurs can be addressed.
11. Women should be encouraged to take the benefits of policy measures introduced by the Government to promote the status and level of women entrepreneurs in the country
12. Women entrepreneurs should get support and encouragement from family, society, Government and financial institutions.

CONCLUSIONS

Women are an important human resource of the nation and every state should try to utilize them as mediators of economic growth and development. Encouragement for women entrepreneurship is one of the ways for that. But unfortunately it is seen that the traditional mind set of the society and negligence of the state and respective authorities are important obstacles in the women entrepreneurship development in India. Therefore, there is need of continuous attempt to inspire, encourage, and motivate women entrepreneurs. Society is very much receptive to the concept of women entrepreneur, so is the family. Women are not into business for survival but to satisfy their inner urge of creativity and to prove their capabilities. Women education is contributing to a great extent to the social transformation. The future will see more women venturing into areas traditionally dominated by men.

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ENTREPRENEURSHIP THROUGH INNOVATION STRATEGIES AND CHALLENGES TO SMES

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ABSTRACT

It is widely acknowledged that entrepreneurship contributes to the positive growth of different economic indicators. Adam Smith 1776 already observed different features of innovation in the 18th century and later generations of specialists have showed that innovation is a great force of economic activity. Nowadays, it is well known worldwide that innovation is the engine of growth being an important element of development achievements the impact on the growth of the innovative SMEs is significant as official data show. Therefore, innovative entrepreneurship started to be considered a key factor of modern economic development in India

KEYWORDS: *Globalization, Liberalization, Entrepreneurship, Entrepreneurial Enterprises.*

INTRODUCTION

In spite of having a large publicly funded science and technology infrastructure and a sizeable education base, India has not been able to realize its innovative potential due to a fragmented innovation ecosystem. The government of India has taken many initiatives towards strengthening the innovation ecosystem, the most important of which are: i) the establishment of the National Innovation Council, whose mandate is to coordinate various innovation-related activities, and ii) the new Science, Technology and Innovation Policy 2013, which is intended to promote entrepreneurship and science-led solutions for sustainable and inclusive growth. With a focus on this new policy initiative, this article describes the current innovation ecosystem and the challenges it faces, and it discusses the efforts made by the government towards the promotion of innovation for entrepreneurship development and sustainable growth. With the implementation of this new policy the early indications are that India is poised to take a big leap towards innovation-led growth.

According to UNIDO, a staggering 75 per cent of the world's poor live in rural areas. And yet, resources and policies continue to be biased in favour of urban development. An imbalance in

development is the consequence, with detrimental effects on both rural and urban people. Hence, reducing urban-rural disparities and gender inequalities is a crucial element for any poverty reduction strategy. Mobilizing the potential productivity of rural people and particularly of women is indispensable to achieve the resilient economic growth that will pull people above the poverty line.

Most of the rural population depends, directly and indirectly, on small-scale food crop agriculture, fishery, pastoral animal husbandry or rural wage labour associated with plantations and ranches, and ancillary activities linked to rural townships. Many rural families need to diversify their sources of income and employment in view of increasingly smaller parcels of land, low agricultural productivity, volatile weather conditions and soil erosion. The rural non-farm economy plays an important role for wealth creation and well-being across countries.

Even with their weak integration into economic life, the rural entrepreneur cannot escape the tides of change lapping on the shores of their national economies and their agricultures. The forces of globalization, commercialization and liberalization are strong and intrusive. They affect the rural entrepreneurship in many ways. However, relatively little research has been conducted on these effects. The following section of the paper explains the conditions of the rural entrepreneurship in the changing environment, together with the overall effect of globalization. Next, the specific effect of globalization on the rural entrepreneurship will be discussed. The concluding section explains the reasons why the often-stated theoretical assumption of a positive relationship between globalization and development of rural entrepreneurship is not well supported.

Globalization and Innovative entrepreneurship

1) Indian entrepreneurship in changing environment

The roots of India's current economic systems extend back to the time of colonial rule and its autocratic and fragmented structure. The country was made to forcefully serve as a market to its colonial bosses and their industrial products. Independence in 1947 brought many changes, but the country did not have to start "from scratch". The foundations of the today's legal, financial, educational, bureaucratic governance systems were inherited from the colonial period. Even the roots of publicly funded research structures, which have grown large today, date back to the colonial days. However, one key area of change following independence involved the adoption of a closed economy that relied heavily on central planning, restricted imports, and nationalization of industries. Not until 1991 did India open its economy, which led to real competitiveness and a need for innovation in all industries.

India today is a vast democratic country with a population of over 1.2 billion people with diverse ethnicities, religions, and languages. Nearly 70% of Indians live in rural areas (Census of India, 2011), and over past 20 to 30 years there has been a continuous flow of people from villages towards cities, mainly in search of work (Vinayakam&Sekar, 2013). The Indian economy is mostly based on agriculture, which depends on the unpredictable South-West monsoon. Given the large population, it is a considerable task for the government ensures adequate and affordable supplies of food, drinking water, clothing, housing, education, and healthcare.

The people of India, especially the young, crave employment. There is a limitation to employment opportunities offered by the various sectors of economy, but the government does provide employment guarantee programs. However, these programs are targeted at providing basic needs and tend to provide labour-intensive jobs that have no link with innovation. There is a realization

that, "to sustain rapid growth and alleviate poverty, India needs to aggressively harness its innovative potential, relying on innovation-led, rapid, and inclusive growth to achieve economic and social transformation" (Dutz, 2007). The innovative potential of the young Indian population, if supported through an effective innovation ecosystem, holds potential for developing entrepreneurship and providing the growth and job opportunities that India needs.

2) Globalization

'Globalization' refers to the growing interdependence of the world's economies, particularly the huge increase in capital movements and the rapid growth of world trade. Countries of the world are becoming interdependent on each other, one way or another. Production is becoming increasingly internationalized, with the rapid expansion of multinational corporations. The decrease in informational and communication costs due to information technology revolution has fostered this increased interdependence. These forces, in conjunction with the policies of international financial institutions, have influenced national governments' economic policy formation.

3) Globalization: a threat or a promise

There are two schools of thought regarding globalization, as is evident from a comparison of the following two statements: "Globalization offers developing countries the opportunities to create wealth through export-led growth, to expand international trade in goods and services, and to gain access to new ideas, technologies and institutional designs." (Solimano, 1999) and "Globalization means decreasing national control and increasing control over the economy by outside players, most significantly foreign banks. It also means putting agriculture in the hands of modern technology owned and controlled by large multinational corporations whose primary interest is to generate profits for themselves, and not the welfare of the people, or something as social-oriented as food security." (Tandon, 1999) The existence of such wildly differing assessments of globalizations not a new phenomenon. Some economic arguments imply that trade liberation should be favourable to the small-scale businesses in developing countries. Since these countries generally have an abundance of unskilled labour relative to other factors of production and relative to developed countries, free trade should increase global demand for exports from developing countries. However, the reality seems otherwise and must therefore be explained differently.

Effect of globalization on entrepreneurship in India

Since globalization is a macro-concept and rural entrepreneurship is a micro-concept, occurring in very limited area, it is very difficult to establish causal linkages, or to quantify the specific effects of globalization on rural entrepreneurship. However, it is possible to identify a range of different channels through which various aspects of globalization can be expected to change the welfare of rural entrepreneurship in India.

India's national innovation system

The current national innovation system in India is a vast and complex system comprised of knowledge producers such as science and technology institutions, academia, and innovating individuals and knowledge users (e.g., industry-production/services in the public and private sectors). Various governments in India have given priority to science, technology, and innovation, and therefore India has evolved a large publicly funded R&D structure. There are various councils and research structures under various ministries, which cater to different research areas and which are distributed around the country.

Current Challenges

The author's view of the key challenges faced by India's innovation ecosystem and entrepreneurship in general are listed and described below:

Fragmented policy and policy implementation:

There has been no comprehensive policy focusing on innovation and entrepreneurship so far. Also, the mechanisms to operate existing, fragmented policies were not uniform, which resulted in gaps in understanding and failure to achieve the desired effects of such policies.

Inadequate funding of R&D:

Little national funding is available for R&D: from 2011 to 2012 it was only 0.88% of gross domestic product (NSTMIS, 2013). Consequentially, even less funding is available to the academic and R&D institutions. Out of the total R&D expenditure incurred in the country, about 63% of the expenditure is incurred by the government itself and the total R&D expenditure incurred by industry altogether is equivalent to the amount just one global multinational spends on its in-house R&D (NSTMIS, 2013).

Difficult and lengthy funding procedures:

Although funding is available from banks and public sources the procedures for accessing such funding are often complex, cumbersome, lengthy, and bureaucratic, in other words, not conducive to innovation and entrepreneurship. Moreover, despite these difficult and lengthy procedures, the system seeks immediate returns. However, the returns from innovation are often uncertain, late, or not quantifiable immediately.

Angel, venture capital, and seed funding:

Despite 100 angel networks operating in India (e.g., Indian Angel Network; Mumbai Angels), only tens of deals are made each year, according to the "Report of the Committee on Angel Investment & Early Stage Venture Capital" (Planning Commission, 2012). For such a populous country, this magnitude of deals is very low compared to the numbers from abroad and fall short of India's requirements. The report also indicates low levels of early-stage venture capital investment: around US\$ 240 million per year. And, here also, there are only few hundred deals per year. Indian angels are constrained by regulations that make investment and exit cumbersome (Planning Commission, 2012).

Weak linkages between stakeholders:

The linkages between industry, especially medium and small-scale enterprises and R&D or academic institutions are weak. Industry requires proven technologies, but the institutions can only offer technologies at considerably earlier stages (i.e., at mostly a laboratory or pilot scale), meaning there is still much work to be done to bring the technologies to market. There is also considerably less funding and mentorship support available from the private sector. There is no easy exchange of manpower between the industries and academia or R&D institutions, which limits their capacity for mutual understanding and technology transfer.

Non-conducive education system:

The general education system is still too focused on grades and careers and is not oriented toward innovation and entrepreneurship. This situation is further worsened by the inherent problems of lack of infrastructure and good facilities in the educational institutions; delays in the funding system; and

delays in the funds or other support reaching innovation projects. While industry craves solutions to their problems, the academic institutions are generally too busy performing routine academic exercises, churning out educated manpower that is often ill suited to either innovative industries or entrepreneurship. However, exceptions to this general view include a few high-end academic institutions such as Indian Institutes of Technology and similar institutions.

Poor infrastructure facilities in villages:

Basic infrastructure facilities such as electricity, Internet, roads and rail, and even the availability of a skilled workforce, are not evenly distributed in India and often weak in smaller cities or towns and rural parts of the country. Thereby, there is less scope for innovation and entrepreneurship to flourish in such areas. In most cases, innovators and entrepreneurs must travel long distances – at their own expense – to receive mentorship or other support.

Risk aversion among entrepreneurs:

Indian entrepreneurs often seek established technology as a basis for starting their business; they are hesitant to take on innovative ideas because of the risks involved, including the low availability and high cost of funds that often arrive too late. As a result, they look for minimum risk and quick returns. The potentially higher returns from innovation take time to realize, and not enough entrepreneurs are willing (or able) to accept the risks.

Inadequate protection of intellectual property rights:

In India, the intellectual property regime is weak. Innovators do not generally seek protection for their intellectual property unless forced to. For most entrepreneurs, patents and other forms of protection take too long and cost too much. Patent literacy is very low, even among educated innovators, and there is a lack of expert help available, except in the medicine and pharmaceutical industry.

CONCLUSION

Having surveyed a range of different channels through which the forces of change from globalization of the wider economy affect the welfare of rural Entrepreneurship, it is clear that there are many credits and debits. There are potential benefits, for example from the rapidly expanding market for exports. In addition, there are benefits from more productive resources, improved access to technology, and related policy improvements. Against these, there are very real dangers that the rural entrepreneur will be left behind. They may not have access to knowledge and other necessary assets for success in an increasing competitive world. At this point, we might look back at the theoretical presumption that trade liberalization will be favourable for the rural enterprises, especially in India as we have an abundance of unskilled labour relative to other factors of production. Freer trade should increase global demand for exports, resulting in increasing entrepreneurial activities.

However, the reality is much more complicated.

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FINANCIAL LITERACY INITIATIVES IMPROVES DECISION MAKING SKILL – A STUDY AMONG THE STREET VENDORS IN KERALA

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ABSTRACT

Inclusive growth is one of the main moto of every economy in this twenty first century. The government of India also took various policies for reducing regional imbalances and ensuring inclusive growth in our economy. Financial inclusion policies framed by the government is one such initiative which aimed at ensuring accessibility to formal banking products and services by the un-advantaged segment in the economy. Street vending is the profession which provide employment opportunity for a large segment of the unorganized sector (NPUSV 2006). But majority of the street vendors facing the problem of illiteracy, lack of formal financing and inability to take effective business decisions (Bhowmik and Saha 2011, Sheik and Sareswathy 2016), which adversely affect their earnings. To solve these problems Financial Literacy initiatives introduced by the government as a part of Financial Inclusion Policy 2015. Under this scheme, Reserve Bank of India, Government of India and NABARD jointly formulated Financial Literacy Centers (FLCs) to initiate and execute various literacy and business advisory services to boost awareness and independent decision making among the beneficiaries. Self-employment and small business will increase employment opportunities and ensure regional balanced growth in the economy. Since it is essential to safeguard the interest of street vendors by offering cheaper financing and improve their decision making by providing business and financial advisory services. Thus the paper study how the financial literacy initiatives improves independent decision making and earnings from business for street vendors in Kerala.

KEYWORDS: *Financial Literacy Initiatives, Street Vendors, Independent Decision making*

INTRODUCTION

Skill is the base for effective action. Decision making skill is essential for running a venture successfully. Skills can be developed through training and continuous learning. Street vendors are those who runs their own small business unit without fixed to a particular place. According to Kerala Street Vendors (Protection of Livelihood) Act 2015, street vendors are those who do

business in the street and carry the articles for vending by human effort, hand pulled vehicles, motor vehicles or vending in weekly markets, festival markets and night bazaars. Studies so far highlights the issues faced by the street vendors including, lack of access to formal financing and lack of decision making ability. Financial Literacy centers help the street vendors by providing financial knowledge and improve their ability to use such knowledge for taking sound financial actions and decisions for their business.

Literature Review and Theoretical Framework

Street vending have emerged as one of the critical means of earning a livelihood for the urban and rural poor in India (Ray and Mishra, 2016). Kumari (2015), examined the problems faced by street vendors in Delhi, which includes inability to access government schemes, lack of decision making ability, lack of basic facilities, social security, awareness about their right, no legal recognition and improper regulation of vending. Lack of awareness, poor decision making, low incomes, poverty and illiteracy are among the key factors that lead to a low demand for financial services and, consequently, to exclusion (MG Warriar, 2013). Karthikeyan and Mangaleswaran (2013), studied the quality of life among street vendors in Tiruchirappalli city and argued that vendors do not have much contribution towards their capital due to inability to choose low cost credit avenues, thus their earnings and capital will be low.

Objectives of the study

1. To study the various Financial Literacy Initiatives in Kerala
2. To examine the level of usage of Financial Literacy Initiatives by the Street Vendors in Kerala
3. To measure the impact of Financial Literacy Initiatives on independent decision making by the street vendors in Kerala.

Description of Variables

Street Vendors and Street Vending

Street vendors are those who doing their business in the streets, moving from one place to other and not fixed to a single place.

Classification of Street vendors

- (i) **Stationary vendors:-** Persons carrying on vending business in articles or goods in a particular place who carry the articles or goods and the pallets or other implements used by them for vending by human effort of not more than one person.
- (ii) **Mobile vendors:-** Persons carrying on vending business using hand pulled or pedal powered vehicles not coming within the purview of the Motor Vehicles Act, 1988 (Central Act 59 of 1988) and for which no license to operate is required under any other law for the time being in force.
- (iii) **Mobile vendors using motor vehicles:-** Persons carrying on vending business using motor vehicles of any description, the operation or movement of which requires a license under the Motor Vehicles Act, 1988 (Central Act 59 of 1988) or any other law in force.
- (iv) **Other categories of Vendor: -**The Town Vending Committee concerned shall also identify other categories of street vendors such as vendors in weekly markets, heritage markets, festival markets and night bazaars as may be doing business within the said Committee's

jurisdiction and shall provide for the integration of such vendors or for a separate facility for such vendors to enable them to continue their business.

Financial Inclusion

According to the Committee on Financial Inclusion, Chairman, Dr. C. Rangarajan (2008), it is referred to as “the process of ensuring access to financial services and timely and adequate credit where needed by vulnerable groups such as weaker sections and low income groups at an affordable cost.”

Financial literacy initiatives

In India, financial literacy has been regarded as a process that provides demand side support for financial inclusion. To assess the extant level of financial literacy and inclusion, a pan-India survey is being conducted by the Reserve Bank. Target-specific content for five target groups’ viz. farmers, small entrepreneurs, self-help groups (SHGs), school students and senior citizens is also being designed for tailored financial literacy programs conducted by Financial Literacy Centers (FLCs). A pilot project for setting up 100 Centers for Financial Literacy (CFL) at the block level to scale up the existing FLC infrastructure has been initiated.

- a) **Functioning of financial literacy centers:** Guidelines for banks’ financial literacy centers and the operational guidelines for conducting camps by FLCs and rural bank branches were revised in January 2016. Banks have been advised to put in place board approved policies for stronger FLC architecture in terms of providing basic infrastructure to FLCs as well as appointing FLC counsellors. As on March 2016, 1,384 FLCs were operational. In the period of 2015-16, 87,710 financial literacy programs (outdoor camps) were conducted by FLCs.
- b) **Pilot project for establishing Centers for Financial Literacy (CFLs):** Given the challenges of skewed distribution of existing FLCs in a few states, limited outreach and to have unlimited focus on financial literacy at the bottom level, the Reserve Bank is encouraging banks to set up CFLs at the block level on a pilot basis in a few states. The crucial elements of this block level CFL project are:
 - a) Area based approach (block)
 - b) Schedule of camps
 - c) Skilled workforce
 - d) Partnerships with NGOs
 - e) Use of technology
 - f) Shared name and logo ‘Moneywise Centre for Financial Literacy’

The preliminary project to set up 100 CFLs across 10 states with support from the Financial Inclusion Fund has been initiated. Opportunities of partnerships with eligible NGOs/institutions are being explored to bring in innovative and more efficient approaches/ methods for conducting financial literacy activities.

- c) **Technical group on financial inclusion and financial literacy:** A Technical Group on Financial Inclusion and Financial Literacy of the FSDC sub-committee was set up to co-ordinate the efforts on financial inclusion and literacy at the policy level. The group is chaired by the Deputy Governor, Reserve Bank of India and has representatives from all regulators and the Finance Ministry. A National Centre for Financial Education (NCFE), comprising representatives from all financial sector regulators has been set up to implement the National

Strategy on Financial Education (NSFE). NCFE's main role is to create material on financial education and conducting financial education campaigns across the country.

Some of the initiatives undertaken under the sponsorship of the Technical Group are:

- d) **Kiosk project:** About 100 kiosks, 30 interactive kiosks and 70 non-interactive Large Format Displays (LFDs), are being set up in five states on a pilot basis in public places like banks, post offices, collector's offices and primary health centers to promote financial awareness. The kiosks will display messages in different languages controlled from a central location.
- e) **Financial education in school curriculum:** In collaboration with CBSE, NCFE has prepared financial education workbooks for classes VI to X; these are in the process of getting CBSE's final approval. In the meantime, NCFE and the Reserve Bank are pursuing with state education boards for the adoption of the financial education workbooks in the school curriculum in their jurisdictions by appropriately integrating them with different subjects. Four state governments viz. Goa, Meghalaya, Jammu and Kashmir and Mizoram have agreed in principle to include financial education topics in state board school curricula. Talks with other state governments are at different stages.
- f) Various popularization measures including, Outdoor Camps, Seminars, Melas and advertisements in various Medias.

METHODOLOGY

For the present study, the researcher used convenient sampling method to select 50 respondents from Thiruvananthapuram district, and the study is descriptive in nature. A five point rating scale with values like, **5** stands for Always using, **4** stands for often using, **3** stands for Sometimes using, **2** stands for rarely using and **1** stands for not at all using, is used for measuring usage of financial literacy initiatives by the respondents.

Tools for analysis

Correlation Analysis

Correlation analysis measures strength of association between two variables. The study conducted analysis of correlation between usage of financial literacy initiatives and independent decision making by the respondents.

Multiple Regression Model

Multiple Regression model is used for measuring the impact of selected Independent variables on Dependent variable. The variable being predicted is called the dependent variable and is denoted by y . The variables being used to predict the value of the dependent variable are called the independent variables and it is denoted by x .

Estimated Multiple Regression Equation

$$y = a + b_1x_1 + b_2x_2 + \dots + b_nx_n$$

X_1, X_2, \dots are the independent variables and Y being the dependent variable, and the constants a, b_1, b_2 can be solved by solving the following equations;

$Y = a + b_1x_1 + b_2x_2$, 'a' denotes value of Y when X is Zero (Y intercept), Y = Dependent variable

b = Change in Y for each one increment change in X

$$b_1 = \left[\frac{r_{yx1} - r_{yx2}r_{x1x2}}{1 - (r_{x1x2})^2} \right] \left(\frac{SDy}{SDx1} \right)$$

$$b_2 = \left[\frac{r_{yx2} - r_{yx1}r_{x1x2}}{1 - (r_{x1x2})^2} \right] \left(\frac{SDy}{SDx2} \right)$$

$$a = \bar{Y} - b_1 \bar{X}_1 - b_2 \bar{X}_2$$

Description of variables

Y denotes independent decision ability of the respondents, X1 denotes awareness on financial literacy initiatives, X2 denotes Availability of financial literacy initiatives, X3 denotes Accessibility to financial literacy initiatives, and X4 denotes Usage of financial literacy initiatives by the respondents.

DISCUSSION AND FINDINGS

1. Table showing the opinion of the sample respondents on impact of Financial Literacy Initiatives on their independent decision making. (5 stands for Always using, 4 stands for often using, 3 stands for Sometimes using, 2 stands for rarely using and 1 stands for not at all using)

N o	Indepen dent Decision Making (Y)	Aware ness on FLIs (X1)	Avail abilit y of FLIs (X2)	Acces sibilit y to FLIs (X3)	Usag e of FLIs (X4)	N o	Indepen dent Decision Making (Y)	Awar eness on FLIs (X1)	Avail abilit y of FLIs (X2)	Acce ssibi lity to FLIs (X3)	Usag e of FLIs (X4)
1	2	5	2	2	2	2 6	2	5	4	3	3
2	5	5	5	5	5	2 7	3	5	4	3	3
3	2	5	2	2	2	2 8	4	4	2	2	2
4	2	5	2	2	2	2 9	2	4	4	4	4
5	2	4	2	2	2	3 0	4	4	2	2	2
6	2	4	2	2	2	3 1	2	4	2	2	2
7	2	4	2	2	2	3 2	2	4	2	2	2
8	2	4	2	2	2	3 3	2	4	2	2	2

9	2	4	2	2	2	3 4	2	4	2	2	2
1 0	2	4	2	2	2	3 5	2	4	2	2	2
1 1	4	4	2	4	4	3 6	2	5	2	2	2
1 2	2	4	2	2	2	3 7	2	5	2	2	2
1 3	4	5	4	3	3	3 8	2	5	4	4	3
1 4	2	5	4	3	3	3 9	4	5	2	2	2
1 5	2	4	2	2	2	4 0	2	4	2	2	2
1 6	4	5	4	4	3	4 1	2	4	3	3	4
1 7	2	4	2	2	2	4 2	5	4	2	2	2
1 8	2	4	2	2	2	4 3	2	5	4	4	3
1 9	4	5	4	4	3	4 4	4	5	4	4	3
2 0	2	4	2	2	2	4 5	4	4	2	2	2
2 1	4	5	4	3	3	4 6	2	5	4	4	3
2 2	2	4	2	2	2	4 7	4	4	2	2	2
2 3	2	4	2	2	2	4 8	2	4	2	2	2
2 4	3	5	4	4	3	4 9	2	5	4	4	3
2 5	2	4	2	2	2	5 0	4	4	2	2	2

CORRELATION ANALYSIS

	<i>Usage of FLIs</i>	<i>Independent Decision</i>
Usage of FLIs	1	
Independent Decision	0.890954576	1

REGRESSION ANALYSIS

<i>Regression Statistics</i>	
Multiple R	0.934773747
R Square	0.873801958
Adjusted R Square	0.862584354
Standard Error	0.365054972
Observations	50

ANOVA

	<i>df</i>	<i>SS</i>	<i>MS</i>	<i>F</i>	<i>Significance F</i>
Regression	4	41.52306902	10.3807673	77.8955983	1.22695E-19
Residual	45	5.996930978	0.13326513		
Total	49	47.52			

	<i>Coefficients</i>	<i>Standard Error</i>	<i>t Stat</i>	<i>P-value</i>	<i>Lower 95%</i>	<i>Upper 95%</i>	<i>Lower 95.0%</i>	<i>Upper 95.0%</i>
Intercept	-0.4771	0.6100	-0.7821	0.4382	-1.7058	0.7515	-1.7058	0.7515
Awareness on FLIs	0.0201	0.1557	0.1289	0.8980	-0.2935	0.3337	-0.2935	0.3337
Availability of FLIs	0.1812	0.1430	1.2672	0.2116	-0.1068	0.4691	-0.1068	0.4691
Accessibility to FLIs	0.3130	0.1772	1.7657	0.0842	-0.0440	0.6699	-0.0440	0.6699
Usage of FLIs	0.7144	0.1743	4.0974	0.0002	0.3632	1.0655	0.3632	1.0655

MAJOR FINDINGS

1. Correlation co-efficient value 0.89 shows a high positive correlation between usage of financial literacy initiatives and independent decision making ability of the sample respondents. Which means those respondents have access to financial literacy initiatives will be more independent in decision making.
2. Multiple regression value 0.93 tells that 93% of the changes in decision making ability of the respondents is determined by these selected independent variables together. The regression co-efficient for individual variables quantifying the influence of each independent variables on the dependent variable. If the value is positive we can state that there is a positive relationship between the predictor and outcome, whereas a negative co-efficient represents a negative relationship.
3. The regression equation comprising the explanatory variables is,

Independent Decision Making (Y) = $-0.477 + 0.020$ (Awareness on FLIs) + 0.181 (Availability of FLIs) + 0.313 (Accessibility to FLIs) + 0.714 (Usage of FLIs)

4. As per the table it depicts that all the independent variables have a positive impact on Dependent variable i.e., ability of the respondents to take independent decisions.

CONCLUSION

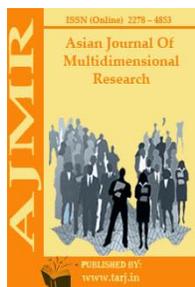
The study concludes that there is high positive correlation between usage of financial literacy initiatives and independent decision making by the street vendors in Kerala. Those respondents using the services of financial literacy centers, shows the ability of taking independent effective decisions as compared to those do not have access to financial literacy initiatives. This shows the importance of financial and business advisory services from a formal source for doing a successful business by the street vendors in Kerala. The government and other intermediaries can offer more financial literacy programs for improving the success rate of small business and street vending profession in our economy.

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Important web links

- <http://www.moneylife.in/article/financial-inclusion-rural-credit-architecture-needs-an-overhaul/33508.html>
- National Alliance of street vendor of India-www.nasvinet.org
- Self Employed women's Association- www.sewa.org
- Urban Street Vendors LokSeva Kendra-www.freewebs.com/pervez
- Report of National Policy on Urban Street Vendors.



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**WORK LIFE BALANCE OF WOMEN NURSES IN HOSPITALS WITH
REFERENCE TO TIRUNELVELI DISTRICT – A STUDY**

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ABSTRACT

Nursing is a Noble profession in which dedication to the well being of the others is the paramount importance. As women entered the medical field in increasing numbers, how-ever, the tensions between career and family became more prominent. It is also evident from many studies that causes of work life balance among working people and its impact have been verified. But studies with the focus of examining the attitude have been yet to be made. In this point of gap analysis, the researcher able to put forth an effort of studying the attitude of work life balance and its influence among Women Nurses with special reference to Private Hospitals of Tirunelveli district.

KEYWORDS: *Nursing, Women, Work Life Balance*

INTRODUCTION:

Healthcare and its essence for the day to day life have been perceived seriously among the public. The employment opportunities for women in healthcare sectors show the booming in public and private healthcare notwithstanding the slowdown. Over the last 18 months, when most industries have been busy restructuring operations, cleaning up books or optimizing their costs, Indian pharmaceutical and healthcare sector is adding manpower. The Healthcare sector already seems promising with the current trends and the projected figures, shows a paradigm shift.

STATEMENT OF THE PROBLEM:

The women nurses working in Health sector work under the condition of work pressure, inflexible working environment and frequent patient interactions. In addition to that the women nurses working in Health sector undergo the pressure of multi task and multi demand and command. Work life balance is the imperative instrument in the modern working life of any individual irrespective of their occupation. It is normally a challenging exercise among the occupants to manage work situations, family circumstances and the intervention of these two at different conditions. This study aims to determine the work and family/life related variables and their impact, the ways and means employed by women to manage and overcome various forms of work and family related conflicts. Hence the study is planned to conduct by the researcher.

OBJECTIVES OF THE STUDY:

- i. To study the socio-economic profile of women nurses with special references to hospitals in tirunelveli district.
- ii. To evaluate the factors influencing work life balance/ imbalances of female nurses.
- iii. To understand the strategies employed towards work life balance at workplace, family and personal levels of attitudes.
- iv. To suggest the specific recommendations according to the findings of the study for the betterment of maintaining work life balance.

REVIEW OF LITERATURE:

Marshall (2009)¹ He also identified the professional advantages of having a career. The women in the study reported loving their careers because it taught them to be more understanding, compassionate, and sensitive, and in the end making them better mothers. They explained that having a career was important for these women because they were making a positive impact on society by helping others. In short, these women loved being mothers and professionals.

Krishna Reddy et al. (2010)² He found that the number of hours worked per week, the amount and frequency of overtime, inflexible work schedule, unsupportive supervisor and an inhospitable work culture increases the likelihood of women employees to experience conflict between their work and family roles

Hashmi, A., Malik, M. & Hussain (2016)³ they studied on literature review to summarize the research findings among developed and developing countries, as well as Pakistan, related to different work-life balance factors and their impact on job satisfaction. The review concluded that there is a need for reinforcing the relevant human resources policies and improving working conditions of pharmacists in Pakistan.

METHODOLOGY

This section describes the methodology which includes collection of data, construction of questionnaire and framework of analysis.

COLLECTION OF DATA:

The primary data have been collected directly from customers through on Questionnaire. Secondary data have been collected from standard books, articles, magazines, encyclopedia and internet.

- **Primary Data**

The study mainly based upon the primary data. Interview schedule method is used to collect the data from the respondents. Sample sizes of respondents have been 160 appended in the research report.

- **Secondary Data**

To substantiate and to support the primary data required particular have been gathered by referring the reputed journals, magazines, standard newspaper and book. Some of the information has been gathered from authorized web source.

ANALYSIS OF DATA

TABLE 1 SOCIO ECONOMIC PROFILE OF THE RESPONDENTS

Socio Economic Variables	No. of respondents	percentage	
Age	26-30 Years	26	16
	31-35 Years	34	21
	36-40 Years	43	27
	Above 40	57	36
	Total	160	100
Marital Status	Married	67	42
	Unmarried	57	36
	Divorced	12	7
	Widowed	24	15
	Total	160	100
Educational Qualification	UG	79	49
	PG	41	26
	Diploma	24	15
	Others	16	10
	Total	160	100
Income	Below Rs.20,000	25	16
	Rs.20,001 -30,000	53	33
	Above Rs.30,000	82	51
	Total	160	100
Total Years of Practice	1-5 Years	57	36
	6-10 Years	44	27
	11-15 Years	38	24
	Above 15 Years	21	13
	Total	160	100
Working Time	General/Day	123	77
	Night	37	23
	Total	160	100

Source: Primary Data

According to the above table 36% of the respondents are above 40 years. Majority (42%) of the respondents are married. 15% of the nurses studied Diploma courses in nursing. Majority of the

respondents are receiving above Rs.30, 000/ as their salary. 36% of the nurses had experience of 1-5 years. Most of the nurses (77%) prefer only General /Day shift.

TABLE 2 NEEDS FOR BETTER WORK LIFE BALANCE IN FUTURE

SI. No	Particular	No. of Respondents (W)	Value (X)	WX	Rank
1	Part time work arrangement	42	5	210	1
2	Paid Holidays	34	4	136	2
3	Counseling for family, personal&health problem	32	3	96	3
4	Child care /development center	27	2	54	4
5	Recreation/sports	25	1	25	5
		160		521	

Source: Computed Data

According to the above data it is clear that the need for part time work arrangement is ranked first with mean score of 210. It indicates that the part time work arrangement should be increased to reduce the work burden of the nurses. The Paid Holidays secured second rank with the mean score of 136.

CHI SQUARE TEST:

In order to know the significant association between the shift and work life balances the chi square test was used. The results are as follows.

SHIFT OF THE RESPONDENTS AND THEIR LEVEL OF WORK LIFE BALANCE

H₀₁ –There is no significant association between respondents shift type and their level of work life balance.

TABLE 3

		Level of work life balance			
		Low	Medium	high	Total
shift	Day	41	61	21	123
	Night	15	3	19	37
Total		56	64	40	160
Chi-Square Tests					
		Value	Df	Asymp. Sig. (2-sided)	
Pearson Chi-Square		17.957 ^a	2	.002	

Source: Computed Data

The value of chi-square is 17.957 (d.f = 3) and associated significant value is 0.002(which is smaller than 0.05). Therefore, the null hypothesis is rejected. Hence there is significant association between day and night shift of the respondents and their frequency level of work life balance. So it can be concluded that respondents' frequency level is vary according to shift wise.

From the above cross table clearly explained that dayshift of the respondents' working hours is more than the night shift of the respondents.

WORKING HOURS AND FREQUENCY LEVEL OF WORK IN A WEEK OF A RESPONDENT:

In order to know the significant association between the working hours of the respondents and their frequency level of the shift base in a week, chi square test was used. The results are as follows:

H₀₂ –There is no significant association between working hours of the respondents and their frequency level of shift base in a week.

TABLE 4 WORKING HOURS AND FREQUENCY LEVEL OF WORK IN A WEEK OF THE RESPONDENTS

		Total hours of work in a week				Total
		Less than 39 hours	40-49 hours	50-59 hours	More than 60 hours	
Women doctors	Day shift	20	31	42	67	160
		12.5%	19.4%	26.2%	41.9%	100.0%
	Night shift	61	43	35	21	160
		38.1%	26.9%	21.9%	13.1%	100.0%
Chi-Square Tests						
		Value	Df	Asymp. Sig. (2-sided)		
Pearson Chi-Square		12.37	3	0.001		

Source: Computed Data

The value of chi-square is 12.37 (d.f = 3) and associated significant value is 0.001 (which is smaller than 0.05). Therefore, the null hypothesis is rejected. Hence there is significant association between working hours of the respondents and their frequency level of shift in a week. So it can be concluded that respondents' frequency level is vary according to shift wise. From the above cross table clearly explained that dayshift of the respondents working hours are more than the night shift of the respondents.

AGE OF THE RESPONDENTS AND SATISFACTION LEVEL ON WORK LIFE BALANCE FACTOR:

In order to know the age of the respondents and the satisfaction level on work life balance of the women nurses the following hypothesis was made and the H – test was used. The results are as follows:

H₀₃ – There is no significant Mean rank difference between age of the respondents and their satisfaction level on work life balance factors.

TABLE 4 KRUSKAL -WALLIS (H) TEST TO COMPARE THE (AGE WISE) GROUPS' SCORES OF SATISFACTION LEVEL ON CUSTOMER WORK LIFE BALANCE FACTORS

	Age group				Chi-Square	Sig.
	26 - 30 Years	31- 35 Years	35 - 40 Years	Above 40 Years		
Satisfaction level on WLB factors	80.34	94.18	91.94	108.72	120.67	0.023

Source: Computed Data

Here the respondents are classified into 4 major age groups such as, age upto 26-30 years, 31-35 years, 35-40 years and above 40 years. Amidst of all these respondents, Kruskal -Wallis (H) test is followed and its result is furnished in this table. The p value of influential factors ($0.023 < 0.05$) as satisfaction level of WLB of the significant difference in the mean rank score among the respondents of different age group. So there is a significant difference between age group for satisfaction level on work life balance. Respondents of 31-35 years succeed with the average mean rank score of 94.18.

FINDINGS:

- 36% of the respondents are above 40 years.
- Majority (42%) of the respondents are married.
- 15% of the nurses studied Diploma courses in nursing.
- Majority of the respondents are receiving above Rs.30, 000/ as their salary.
- 36% of the nurses had experience of 1-5 years.
- Most of the nurses (77%) prefer only General /Day shift.
- The Paid Holidays secured second rank with the mean score of 136.
- There is significant association between day and night shift of the respondents and their frequency level of work life balance.
- There is significant association between working hours of the respondents and their frequency level of shift in a week.
- There is a significant difference between age group for satisfaction level on work life balance. Respondents of 31-35 years succeed with the average mean rank score of 94.18.

SUGGESTIONS:

- It is a high time that to maintain the balance between work and life.
- Work life balance policies and programs will help them in balancing their personal and professional schedules.
- Effectively scheduling of time at work is the major finding of the study
- Fruitfully planning of the weekends make the nurses to reduce their stress.
- Staying focused at office work without having any type of distraction or interruption
- Mainly, the organization also should pay attention to supporting working women in career progression within the organization.

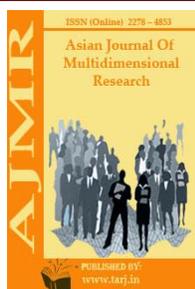
- It can be suggested that improved technology and cultural changes has changed work expectations increasing the demand of highly skilled people, also a rapid decline of traditional life style.

CONCLUSION:

From the above study it is concluded that, work flexibility and autonomy should also be given to women nurses. It is essential for every organization to acknowledge the dual responsibilities of women executives and to develop a system where they can establish a balance and best utilize their potential. The organization should be sensitized at all level to the work life issues that lead to overall organizational effectiveness Moreover the organisation should also make efforts for making the environment family-friendly. Hence, this study could also act as a guide for HR practitioners in redesigning their policies in relation to work-life balance thereby ensuring the well being of all women nurses.

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ROLE OF RURAL INSURANCE IN RURAL TRANSFORMATION

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ABSTRACT:

Implementation of economic reforms in India has not only stimulated economic growth but brought tremendous changes in nature and structure of rural economy as well. The transformation occurred in India by an improvement in the rural development. In the 19th century the rural people migrated to urban areas due to diversify their economies, livelihood opportunities in urban areas and reduce the agriculture activities. Also they changing their places to towns and small and medium cities for business opportunities, market facilities for acquire goods and services, employment opportunities, children education facilities, hospital facilities and other amenities. But now a day the migration from rural area to urban reduced by year to year due to the various measures taken by the government for economic growth, social inclusion, and environmental sustainability and globalization. Rural marketing and Rural Insurance are also doing big role in the rural economic development. This study overviewed the role of rural insurance in reducing the migration from rural to urban and it gives more secure life in villages due to increasing more rural insurance policies.

KEYWORDS: *Implementation, Stimulated, Globalization*

INTRODUCTION:

The Government's initiatives for empowering the farmers and improving the infrastructure at the village level have been largely successful in reducing poverty and enhancing education and health care indicators. The improvement in farm incomes and the transparency in subsidy transfers would enable the creation of a 21st century India that is dynamic and forward looking. Provision of Urban Amenities to Rural Areas (PURA) is a strategy for rural development in India. This concept was given by former president Dr. A.P.J. Abdul Kalam. PURA proposes that urban infrastructure and services be provided in rural hubs to create economic opportunities outside of cities. Physical connectivity by providing roads, electronic connectivity by providing communication networks, and knowledge connectivity by establishing professional and technical institutions will have to be done in an integrated way so that economic connectivity will emanate.

Various programmes have been launched by the Government of India for the benefit of marginal farmers, small farmers, agricultural labourers, etc. Integrated Rural Development Programme (IRDP) have integrated these programmes since 1980 with the help of funding from the Central and State governments.

Rural Industries refers to the small-scale activities that took place in communities where the dominant economic pursuits revolved around agriculture or natural product extraction, and where industry supported these activities and processed their output. Rural Industrialization means encouraging location of large and small scale units away from urban areas or planned shifting of units from urban areas to rural areas. Rural industrialization aims at all-round development of an area as well as people living in such areas.

Rural market is growing faster than urban, rural marketing results into overall balanced economical and social development. Rural marketing turns beneficial to business units, people residing in rural areas, people residing in urban areas, and to the entire nation.

In addition to that various program rural insurance also act as an important role.

The Indian law states that insurance companies should be accommodative of persons in the rural sector or social sector, persons in the economically vulnerable or backward classes of the society, workers in the unorganised or informal sector etc. (as specified by the IRDA). In the Insurance Act, 1938, sections 32-B and 32-C is where this particular law can be found. It defines the percentage of business that insurance companies are expected to put aside for the persons in the categories mentioned above. Further, the IRDA has tried to accommodate the two sections of the Insurance Act by making it compulsory for insurers who offer general insurance to support business in the rural sector as well.

The main objective of the programme is to make sure that the rural families involved are provided with working capital and assistance in the form of income generating assets, etc. Institutional credit, subsidy etc. will be offered for the same purpose. The beneficiaries of Integrated Rural Development Program (IRDP) projects will be protected with the special insurance schemes. The policies come with reduced rates of premium and simplified procedures for claims.

Rural life and health insurance fulfils the needs of Rural India. Rural Plans are designed to provide an opportunity to rural India so that their family has a secure future. The premium for the Life Cover is low and affordable. There are rural plans which also provide an option for savings so that the dreams of Rural India can be fulfilled

Objective of the Study

- The objective of the study is
- Know the various rural insurance policies.
- Know the coverage under various rural insurance schemes.
- Know about IRDA reports under 2016 -17 regarding rural sector obligations

Rural Sector

The Rural sector has been defined as any place which, as per the last census, has a population of not more than 5000, density of population of not more than 400 per square kilometer, and at least 75% of the male working population engaged in agriculture.

Benefits of Rural Life and Health Insurance:

- Low Premiums

- Hassle free buying process
- Easy for Rural India to understand
- Option for both protection and savings

Indian insurance companies are providing different kinds of insurance policies to rural population.

Rural Insurance Features:

1. Sub animals like honeybees, livestock, property, plantation and horticultural crops and persons can be insured under Rural Policies.
2. Rural sector is defined as an area with a population less than 5000. Further, the density of population in the area must be up to 400 per sq km only.
3. At least 75% of the male working population should be involved in agriculture activities.
4. A qualified veterinarian suggests sum insured based on an animal's market value.
5. Scheme animals' claims are settled for 100% of sum insured.
6. Non-scheme animals and exotic animals have higher premium rates than scheme animals.
7. Scheme animals include crossbred/indigenous animals.
8. Long-term discounts and group discounts are offered.

Insurance available under rural policies:

- Sub-animals including honeybee, silkworm etc.
- Livestock including sheep, cattle, goat, etc.
- Property. For example agricultural pumpsets, etc.
- Plantation and horticultural crops including grapes, rubber trees etc.
- Persons. For example gramin accident.

Eligibility for taking rural insurance:

According to the IRDA, Rural sector can only be defined as such only if it fills the following categories (according to the last census):

- Has a population of less than 5000
- The density of population in the area must not be more than 400 per square kilometre.
- A minimum of 75% of the male working population must be engaged in agriculture related work.

Sum Insured:

The market value of cattle may differ according to the breed, time and area. A qualified veterinarian recommends the sum insured based on the particular animal's market value. Security of the animal is based on market value or sum insured, whichever is less. For scheme animals, the policy is issued as agreed value policy and claims are settled for 100% of sum insured.

Premium:

The premium rates are higher for non-scheme animals than for scheme animals. This mainly includes crossbred/ indigenous animals. Exotic animals will be charged higher rates. Long-term discounts and group discounts are available. In case of adverse claims experience, there is a possibility of increasing the renewal premium.

Coverage for the Cattle policy includes the following:**Death due to:**

1. Accident due to lightning, fire, flood, storm, inundation, hurricane, cyclone, earthquake, tornado, tempest and famine.
2. Cattle contracting diseases or disease occurring during the policy period.
3. Riot and strike
4. Surgical operations

Disability (PTD) may be covered if the policy holder opts to pay an extra premium:

1. Permanent Total Disability, if in the case of Milch Cattle, for example, means the total and permanent incapacity to yield milk or conceive.
2. Permanent Total Disability, if in the case of Stud Bulls, for example, means permanent inability to breed.
3. Permanent Total Disability, if in the case of Calves / Heifers, Bullocks, and castrated male buffaloes, means the permanent and total inability of carrying out the use as mentioned in the proposal form.

The following will not be covered in the insurance:

If it is found that the cattle have been through any of the following, then the insurer will not cover the cost:

1. Overloading, willful or malicious injury or neglect, unskillful treatment or not using the animals for the purpose that has been stated in the policy.
2. Deliberate slaughter of the animal. This does not include cases where the animal is killed due to incurable suffering of the animal, in which case there must be a certificate from a qualified Veterinarian. This also does not include cases where the animal is slaughtered by the order of lawfully constituted authority.
3. The animal will not be covered if it contracted a disease or was in an accident before the insurance period.
4. Clandestine sale or theft of the insured animal will not be covered.
5. Risks involved while transporting the animal by air and sea will not be covered.
6. Pleuro-pneumonia if the insured cattle is in Sivasagar Districts of Assam or Lakimpur.

Other policies that rural insurance coverage:

The followings also can take policies for insurance.

- Farmers' package insurance

- Hut insurance
- Gramin personal accident insurance
- Animal–driven cart insurance
- Cycle rickshaw policy
- Lift irrigation insurance
- Failed–well insurance
- Agricultural pump set policy
- Horticulture / plantation insurance scheme
- Honey bee insurance
- Sericulture (silk worm) insurance
- Aqua culture (shrimp / prawn) insurance
- Poultry insurance
- Sheep and goat insurance
- Insurance cover is also available for the following types of animals:
 - Elephants
 - Pigs
 - Rabbits
 - Zoo and Circus animals and birds

Business in Rural and Social Sector

The IRDAI (Obligations of Insurers to Rural and Social Sectors) Regulations, 2015 stipulated targets to be fulfilled by insurers on an annual basis. In terms of these regulations, insurers are required to cover year wise prescribed targets

- (i) In terms of percentage of lives under social sector out of total business; and
- (ii) In terms of percentage of policies to be underwritten from rural areas by life insurers and percentage of total gross premium income written direct by general insurers under rural obligations.

The regulations require insurers to underwrite business in these segments based on the year of commencement of their operations and the applicable targets are linked to the year of operations of each insurer. For meeting these obligations, the regulations further provide that, if an insurance company commences operations in the second half of the financial year and is in operations for less than six months as at 31st March of the relevant financial year

- (i) No rural or social sector obligations shall be applicable for the said period; and
- (ii) The annual obligations as indicated in the Regulations shall be reckoned from the next financial year which shall be considered as the first year of operations for the purpose of compliance. In cases where an insurance company commences operations in the first half of the financial year, the applicable obligations for the first year shall be 50 percent of the obligations for rural areas and 2500 lives for social sector.

Fulfillment of Obligations of life insurers during 2016-17

As per the Annual Reports of IRDAI the obligation for the Life Insurer and General Insurers are fulfilled their obligation during 2016-17 as per their regulations and target.

Rural Sector Obligations

During 2016-17, all the twenty-three private sector life insurance companies had fulfilled their rural sector obligations. The number of policies underwritten by them in the rural sector as a percentage of the total policies underwritten in the year 2016-17 was as per the obligations applicable to them. The lone public sector insurer, Life Insurance Corporation of India was also compliant with its obligations in the rural sector for 2016-17. The life insurers underwrote 60.45 lakh policies in the rural sector, viz., 22.9 percent of the new individual policies (264.20 lakh policies) underwritten by them in 2016-17. LIC underwrote 22.44 percent of the new policies and private insurers underwrote 24.3 percent of their new individual policies in the rural sector.

Social Sector Obligations

All the 23 private life insurers had fulfilled their social sector obligations during 2016-17. The number of lives covered by them in the Social Sector was above stipulations in the IRDA (Obligations of Insurers to Rural or Social Sectors) Regulations 2015. LIC was compliant with its social sector obligations in 2016-17.

Fulfillment of Obligations of General insurers

All the Public and Private sector insurers (other than standalone health Insurers) complied with Rural and Social Sector obligations for the year 2016-17. Rural and Social Sector Obligations of Stand-alone health Insurers There are six standalone health insurance companies as on 31st March, 2017. As Aditya Birla Health insurance company has started its operations in October 2016, according to the Regulations, targets are not applicable to this company. All other five stand alone health insurance companies were compliant with their rural and social sector obligations during the financial year 2016-17.

CONCLUSION:

The above study viewed that the importance of rural sector to the national economy development. For that the government initiatives more programs and schemes through the rural insurance. Agriculture allied insurance given by the public and private insurers for the security of rural people, buildup the confidence among the rural people and give livelihood opportunities in rural areas. It develops among the people to live in their own inhabitant. So rural people don't want to migrate their place from rural to urban areas. Rural insurance take major role for the rural transformation

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ESTIMATION OF SKILL DEFICIT IN THE STATE-GENDER ISSUE

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ABSTRACT

Gender diversity is vital to any workplace. It can be defined as a means to consider and promote different skills, resources and potentials of women & men as an equivalent in a relevant setting. Men and women have different viewpoints, ideas and insights which enables better problem solving in business. So, for the present study the influence of working atmosphere on gender is taken in to account.

KEYWORDS: *influence*, emphasised

INTRODUCTION

Today, India is poised at a stage where its states as a break through economy depends on its focus and attention on building its human capital, the role of the Government, Private Sector, Skill training providers and society cannot be over emphasised as it is mandated to imparting the necessary skills to the workforce.

Skill development depends on the following aspects.

- ✓ Create awareness on Vocational Training through policy advocacy and competitions like work skills.
- ✓ Utilize the existing training institutions and ensure that they can scale themselves to match demand.
- ✓ Quality assurance has to be emphasized when delivering and assessing trainees.
- ✓ Providing Industry participation in setting standards.
- ✓ Realize the benefits of robust apprenticeship regime for lifelong learning.

Gender Diversity and bringing more women to join the workforce has been a key focus area for the Government and the corporate alike. According to the data captured in India hiring intent survey, the gender ratio is still at 71:29.

Though there are still some sectors which specifically because of the work conditions cannot hire women in large numbers, for all other sectors it would be interesting to identify the states where more employable female workforce is available.

REVIEW OF LITERATURE

Clement Chauvet, Chief-Skills and Business Development, UNDP (2017): The gender gap in the India's workforce is both a challenge and an opportunity. Women are key stakeholders in the development process and can be the most important agents of change in the lives of their children and communities.

Dr. J.V.Desai, Vice Chancellor-MVN University (2017): There is a dire necessity to bridge the skill gap between the academia & Industry. In this direction, many universities have taken initiatives in modifying their curriculum, but still we need to go a long way.

OBJECTIVES OF THE STUDY

The present study is undertaken with the following specific objectives:

1. To examine the level of satisfaction of working atmosphere of the sample respondents towards estimation of skill deficit in the state.
2. To offer valuable suggestions to improve the satisfaction of working atmosphere for estimation of skill deficit in the state.

LIMITATIONS OF THE STUDY

Some limitations of the present study were as follows:

Sample Size: Sample size is limited to 50 respondents only which may not be representatives of universe. A large sample could not be taken due to limited time.

Time constraints: Time available at the disposal was not enough. Therefore it was not feasible to go in depth and choose wider area.

Limitation regarding analysis: Due to limited resources and time, a deeper statistical analysis like analysis of variance, rank correlation could not be carried out.

HYPOTHESES

On the basis of the framed objectives, discussions with field experts and from other research studies, the following null hypothesis have been framed:

H_0 : There is no significant association between the independent variable Gender of the sample respondents and their level of satisfaction of working atmosphere towards estimation of skill deficit.

To test the statistical significance hypothesis is framed, it was decided to apply χ^2 (Chi-Square) test.

TABLE 1.1 GENDER AND LEVEL OF SATISFACTION OF WORKING ATMOSPHERE: χ^2 TEST

S.No.	Gender	Level of Satisfaction		Total
		Low	High	
1.	Male	05 (10)	20 (40)	25 (50)
2.	Female	14 (28)	11 (22)	25 (50)
	Total	19 (38)	31 (62)	50 (100)

Degrees of freedom: 1

$$\chi^2 = 6.8762$$

Table 1.1 shows that 28% of the female and 10% of the male sample respondents are having low level of satisfaction about the working atmosphere.

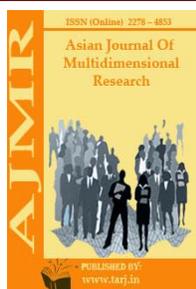
The calculated value of the chi-square (6.8762) is more than the theoretical value (3.841). Hence, the hypothesis is not accepted and it can be concluded that there is significant difference between gender and level of satisfaction of working atmosphere.

SUGGESTIONS

From our study it can be suggested that since women contribution to society is irreplaceable by any one there should not be any skill deficit . So, necessary measures to be taken to help them to give their full potential by the way of training, improving working atmosphere by providing proper rest room, canteen, creach etc., So, as to help the economy grow.

CONCLUSION

To ensure that the economy grows at a sustainable rate with rise in industrial growth, industry has to create an enormous pool of skilled workforce in both Gender. Gender difference should also be removed since that also plays a vital role in productive aspect as that psychologically helpful to the women at work.



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**CUSTOMER AWARENESS AND SATISFACTION TOWARDS HANDLOOM
PRODUCTS IN KANYAKUMARI DISTRICT**

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ABSTRACT

The handloom industry is largely household based, carried out with labour contributed by the entire family with its low capital and energy requirements and its ability to provide livelihoods to a large number of people. Handloom weaving constitutes one of the richest and most vibrant aspects of the Indian cultural heritage. Handloom products are well known with their quality, durability, availability and artisan work. The customer are finding it difficult to differentiate the handloom product with other mill made cloth. Hence this paper is aimed at studying the awareness and satisfaction of customer about handloom products. The data required for the present study is collected mainly from primary source. Convenient sampling technique was used to select a sample of 150 handloom customers from kanyakumari district.

KEYWORDS: *Handloom, Customer, Handloom product, awareness*

I. INTRODUCTION

The handloom sector plays a very important role in the country's economy. It is one of the largest unorganized economic activities after agriculture. The textile industries are the overall responsibility to ensuring the availability of raw material to handloom, powerloom, spinning, processing garment and hosiery. According to annual report ministry of textile 2017-18, this sector contributes nearly 15% of the cloth production in the country and also contributes to the export earnings of the country. 95% of the world's hand woven fabric comes from India. Indian handloom

products are known for the unique designs. The trend is to mix old designs with new techniques and create original products.

In Kanyakumari district, the total number of handloom weavers co-operative societies is 40 and 6545 weavers are working under these societies. In kanyakumari handloom weavers co-operative societies producing main handloom product is Dothy, FDS Dothy, Towel, Bedseet, Set mundu and Kerala saree. This product is depending upon the marketing requirements and consumer requirements. The product of the co-operative societies is being marketed through co-optex, private merchants, direct retail consumers in all over India. Co-optex launched many sales promotion schemes to customer for sale of handloom products such as Buy 2 get 1 free scheme, Aadiyil Athirstam, Kanavu Nanavu Thittam, Thanga Mazhai Tittam.

2. REVIEW OF LITERATURE

Kalyani Anumala and acharyulu (2015) in their study about customer satisfaction about handloom product in the state of Andhra Pradesh. This study was conducted 130 customers and it has been found that the handloom industry has been adequately facing huge competition from powerloom and miller-made sector. Further the study can be carried out on exporting the handloom fabrics as there is tremendous demand for these product abroad.

Gayathri V Nair and Kinslin (2016) in their study aimed to understand the customer awareness level and the most powerful source of information and occasion which influence the customer to buy handloom products as one of their objectives. The study was conducted 50 customers from six different handloom centre of Trivandrum district. It was found in the study that 80 percentage of customers are less aware about handloom products.

Murali Krishna and Venkata Ramana (2016) in their study made an attempt to identify the customer awareness regarding handloom product in Guntur District. The present study indicates that 36.5 percentage of the respondents are getting handloom product information from sales personnel. The study found that most of the respondents are satisfied with handloom products with respect to the quality, price, availability, durability and promotion activities.

Dr. Sabiha Khatoon (2016) studied the importance of Indian handloom sector and problem suffered by the sector. The biggest destination of India's handloom products is the USA followed by EU. In 2014-15, the US was the major importer of Ihdain handloom product, with estimated purchases of US\$107.95 million, followed by the UK and Germany at US\$ 29.7 million respectively. This study concluded that by encouraging greater private investments, the issue of technology upgradation can be addressed and better marketability of handloom products can be ensured.

OBJECTIVES OF THE STUDY

1. To study the customer satisfaction towards handloom products.
2. To study the level of awareness of customers about handloom products.
3. To identify the factors which are influencing the customer to choose the handloom product in Kanayakumari District.

SCOPE OF THE STUDY

The scope of this study is confined to customer awareness and satisfaction about handloom product. The study also extended to identify the various factors that the consumers to choose a particular brand of handloom product.

METHODOLOGY

The present study has been conducted in Kanyakumari District. It is descriptive in nature and is mainly based on primary data. The questionnaire was designed in a way of covering adequate information in all facts of the study. The data pertaining to demographic profile of the consumers, level of awareness of the handloom products, factors influencing customer buying behaviour and level of customer satisfaction are collected through structured questionnaire. The required secondary data for the study was collected from books, magazines, journals, newspapers and websites. For the present study convenient sampling technique was used to select a sample of 150 handloom customer from Kanyakumari district.

DATA ANALYSIS AND INTERPRETATION**I.SOCIO ECONOMIC FACTORS**

Gender	No.of.Respondents	Percentage
Male	69	46
Female	81	54
Age	No.of .Repondents	Percentage
Below 30	38	25
30 to 40 years	52	35
41 to 50 years	36	24
Above 50 years	24	16
Education	No.of.Respondents	percentage
High school	29	19
Bachelor Degree	42	28
Master Degree	56	37
Ph.D	23	16
Occupation	No.of.Respondents	Percentage
Business	34	23
Government employee	58	39
Private employee	32	21
Students	26	17

Source: Primary data

From the above analysis, it can be inferred that most of the respondents are female (54 percentage), 30-40 age group falls on (35 percentage) followed by Below 30 age group falls on (25 percentage), (37 percentage) of the respondents qualification is Master degree followed by (28 percentage) of the respondents qualification is Bachelor degree, and (39 percentage) of the respondents occupation is government employee followed by (23 percentage) of the respondents occupation is Business out of 150 respondents.

II. AWARENESS ABOUT DIFFERENT TYPES OF HANDLOOM PRODUCT

S.No	Product	No.of.Respondent	Percentage
1	Sarees	33	22
2	Bed Sheet	24	16
3	Lungi	20	14
4	Shawls	03	02
5	Towels	13	09
6	Carpets	06	04
7	Floor covering	04	03
8	Pillow covers	05	03
9	Dhotis	08	05
10	Dress Material	12	08
11	Bed spread	18	12
12	Cushion Cover	02	01
13	Lining Cloth	02	01

Source: Primary data

From the above table analysis that majority of the respondents are aware about saree (22 percentage) followed by Bedsheet (16 percentage), Lungi (14 percentage). Bedspread (12 percentage), Towels (9 percentage), Dress material (8 percentage), Dhotis (5 percentage), Floor covering and pillow cover (3 percentage) The respondents are not that much of aware about cushion cover, shawls and lining cloth.

III. FACTORS INFLUENCING THE CUSTOMER TO CHOOSE THE HANDLOOM PRODUCT

Sources of Information	No.of .Respondents	Percentage
Advertisement	12	08
Handloom society	41	27
Friends & Relatives	21	14
Sales Personnel	43	29
Handloom Exhibition	33	22
Total	150	100
Occasion to Purchase the handloom product	No.of .Respondents	Percentage
When sales man approach	23	15
During Festivals	48	32
When need arises	34	23
Special offer	22	15
Handloom Exhibition	23	15
Total	150	100
Reasons to choose the handloom product	No.of.Respondents	Percentage
Price	42	28
Quality	47	31
Comfort	18	12
Brand image	33	22

Availability	10	07
Total	150	100

Source: Primary Data

From the above table analysis that majority of the respondents are getting information about handloom product through personnel selling (29 percentage), followed by Handloom society (27 percentage), Handloom Exhibition (22 percentage), Friends & relatives (14 percentage), Advertisement (8 percentage) and Majority of the respondents are purchasing the handloom product during festivals (32 percentage), followed by when need arises (23 percentage), when sales man approach, special offer, handloom exhibition are (15 percentage) and Majority of the respondents are to choose the handloom product for their quality (31 percentage), followed by price (28 percentage), Brand image (22 percentage), comfort (12 percentage), availability (7 percentage)

IV. LEVEL OF CUSTOMER SATISFACTION ABOUT HANDLOOM PRODUCT

Overall Satisfaction	No.of.Respondents	Percentage
Highly Satisfied	49	33
Satisfied	53	35
Moderate	20	13
Dissatisfied	16	11
Highly Dissatisfied	12	08
Total	150	100

Source: primary Data

From the above table it shows that majority of the respondents are satisfied about handloom product (35 percentage), followed by highly satisfied (33 percentage), moderate (13 percentage), dissatisfied (11 percentage), highly dissatisfied (8 percentage)

FINDINGS

I.SOCIO-ECONOMIC FACTORS OF THE RESPONDENTS

- Majority (54%) of the respondents are female.
- Majority (35%) of the respondents belongs to the age group of 30 to 40 years.
- Majority (37%) of the respondents have studied upto Master degree.
- Majority (39%) of the respondents were occupation from government employee.

II.AWARENESS ABOUT DIFFERENT TYPES OF HANDLOOM PRODUCTS

- Majority (22%) of the respondents are having awareness about handloom sarees.

III.FACTORS INFLUENCING THE CUSTOMER TO CHOOSE THE HANDLOOM

PRODUCT

- 27% of the respondents got the information about handloom product through personal selling.
- 32% of the respondents purchase the handloom product for when need arises.
- 31% of the respondents are influenced by quality of the handloom product .

IV. LEVEL OF CUSTOMER SATISFACTION ABOUT HANDLOOM PRODUCT

- 35% of the respondents are satisfied about handloom product.

SUGGESTIONS

- ❖ The study reveals that very limited customers aware about cushion cover and lining cloth as a product item in handloom product mix. Hence the handloom weavers cooperative societies has to made sufficient point of sales display for cushion cover and lining cloth.
- ❖ It is suggested that majority of the handloom customers are getting awareness on handloom product through sales personnel. Hence it is suggested that handloom weavers co-operative societies to focus more on advertising, sales promotion and other promotional activities to provide more awareness on handloom products.
- ❖ The study reveals that customers prefer to buy during festivals. So it is recommended to offer more promotional activities like cash discount, special offer, free gifts etc during festival times.
- ❖ Quality plays an important factor that influences the buying decision of handloom customers. Hence the weavers should maintain good quality and differentiate the handloom products from other products.
- ❖ To increase the level of customer satisfaction, the handloom traders and co-operative societies and master weavers must to focus on creating more awareness through different medium of communication and provision for online purchase etc.

CONCLUSION

The present study reveals that to understand the consumers satisfaction and awareness of handloom product in the market. It was observed that consumers are not very much aware about the handloom product. Hence enough measures have to be taken to increase the awareness about handloom product. The purpose of this study is to investigate how the respondents are influenced by factors to choose the handloom product. Product quality plays an important role in influencing consumers. The suggestions given in the study may be helpful to improve the satisfaction and awareness of handloom product.

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A STUDY ON THE ROLE OF WIKIPEDIA IN MODERN EDUCATION

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ABSTRACT

The "Wikimedia community" oversee the development of Wikipedia and Wikimedia projects. Researchers have attempted to describe the Wikipedia community with various statistics, including counting its participants, quantifying their activities, reporting demographic surveys, and categorizing the content they submit to the encyclopedia. The Wikimedia community asserts its own rules. One rule is "no personal attacks", which is a civility standard. Consensus decision-making is the norm for establishing agreement while straw polls and other conversation tools advance the discussion. Other rules include treating conflict of interest with particular care and respecting copyright.

INTRODUCTION

Wikipedia's own hierarchy of formal roles is named and ordered: steward, checkuser, oversighter, bureaucrat, adminstrator, rollbacker, registered user, newly registered user, unregistered user, blocked user. Stewards are elected positions who can perform any technical function and are only limited by social norms. To be elected stewards must be highly experienced, have great trust from the community, and typically, be fluent in a non-English language. The author reveals that they have served as steward. For the other roles the community entrusts certain sensitive technical rights to certain trusted users who have a demonstrated need to use them.

Counting the number of edits which a user makes to Wikipedia is not an indication of the respect that the Wikimedia community has for that person. However, users who have made large numbers of quality content contributions to Wikimedia projects tend to get more respect. Experienced users are conscious of the edit counts of other users. A user's edit count is the single best available metric which correlates with Wikipedia experience and productivity. There are other factors which experienced editors use to evaluate the contributors of other editors. One prominent system of evaluation is the "request for adminship" process, in which users who pass a peer evaluation may

receive administrator rights. Since 2006 many users have described the system both as flawed and the best idea which the community has for this process.

STATEMENT OF THE PROBLEM

Education opens the eyes of a person's wisdom. Explosion in information technology has brought even a common man in the street to the room of computers seeking required information. In the era of knowledge acquisition, everyone tries to enhance the level of education with minimum effort and time. The role of social media not is by passed in this regard. Wikipedia one of the knowledge serves, plays a vital role in equipping a person with in information relating to all fields especially education. Hence the study on role of Wikipedia in modern education has been made to understand the importance of Wikipedia from the perspective of students in the enhancement of education.

OBJECTIVES OF THE STUDY

- To describe educational system; process or outcomes.
- Examine the credibility and trust worthiness of Wikipedia articles from a users view point.
- The rewards mechanism for the authors of Wikipedia seeking whether it is ensure proper quality of the information it providers.

SCOPE OF THE STUDY

1. To assist in the development of educational institutions and practices.
2. To high light the relationships between education and society.
3. To establish generalized statements about education that is valid in more than one country.

REVIEW OF LITERATURE

R. JESEE I just got yet another block for "block evasion" even though my IP wasn't under any block at the time. They will block people without any sort of warning. What happened was that some other IP address edited my talk page in a way that made me seem like it was me, but it was 'If they got rid of the corrupt admits like Favonian and Material scientist, they could be a much better site. But right now they care way too much about punishment rather than spreading knowledge. It's depressing that Google will instantly send people to Wikipedia for most searches.

RYAN.N "Great free encyclopaedias, could be better" Wikipedia is generally a reliable source for information, especially recent news and more obscure topics. Granted, some articles are tenuous and need more verification, and Wikipedia has a vandalism and slight problem, but in my experience the Wikipedia interfaces make it easy for anyone to just correct any wrongs as long as the information is correctly referenced..

ELIZABETH "The Noah's Ark" While I use Wikipedia from time to time and I can distinguish the articles that are well substantiates (most of the time) and the ones that may be amateurish, I still get some good information (most of the time) but this rating is about this particular article (don't know how it was published). This article entitled Noah's Ark states that there's no evidence of a universal flood (this has been proven and is out of question), then it also says that Noah's Ark would have been an impossibility (It has been reproduced and I think it's in Texas, they just won the category of tax exemption in a law suit with the government. **Helen M.** "Careful" Be careful of the information that you learn on this website, many articles contain contradictions and factual inaccuracies in them. The website is open to whoever wants to edit and write articles, therefore exercise critical thinking skills and take facts learned from the articles on this website with a grain of salt. Recommended with reservations and advice.

Structure of Wikipedia

- List of Wikipedias – Wikipedia is implemented in many languages. As of April 2018, there were 299 Wikipedias, of which 289 are active.
- Logo of Wikipedia – unfinished globe constructed from jigsaw pieces—some pieces are still missing at the top—inscribed with glyphs from many different writing systems.
- Articles – written works published in a print or electronic medium. Each Wikipedia is divided into many articles, with each article focusing on a particular topic.

Types of articles on Wikipedia

- Prose articles –
- Lists –
- ✓ Item lists –
- ✓ Article indexes (on the English Wikipedia) –
- ✓ Outlines (on the English Wikipedia) –

Content management on Wikipedia – processes for the collection, managing, and publishing of information on Wikipedia

- ❖ **Deletionism and inclusionism in Wikipedia** – opposing philosophies of editors of Wikipedia concerning the appropriate scope of the encyclopedia, and the appropriate point for a topic to be *included* as an encyclopedia article or be "deleted".
- ❖ **Notability in English Wikipedia** – metric used to determine topics meriting a dedicated encyclopedia article. It attempts to assess whether a topic has "gained sufficiently significant attention by the world at large and over a period of time" as evidenced by significant coverage in reliable secondary sources that are independent of the topic.
- ❖ **Reliability of Wikipedia** – Wikipedia is open to anonymous and collaborative editing, so assessments of its reliability usually include examinations of how quickly false or misleading information is removed. An early study conducted by IBM researchers in 2003—two years following Wikipedia's establishment—found that "vandalism is usually repaired extremely quickly—so quickly that most users will never see its effects" and concluded that Wikipedia had "surprisingly effective self-healing capabilities".
- ❖ **Vandalism on Wikipedia** – the act of editing the project in a malicious manner that is intentionally disruptive. Vandalism includes the addition, removal, or other modification of the text or other material that is either humorous, nonsensical, a hoax, spam or promotion of a subject, or that is of an offensive, humiliating, or otherwise degrading in nature. There are various measures taken by Wikipedia to prevent or reduce the amount of vandalism.
- ❖ **Wiki magic** – described by Jimmy Wales as a phenomenon whereby an author may write the beginnings of an article at the end of the day, only to wake up in the morning and find the stub converted into a much more substantial article.
- ❖ **Hardware**
Computers – general purpose devices that can be programmed to carry out sets of arithmetic or logical operations automatically. A computer that is used to host server software is called a "server". It takes many servers to make Wikipedia available to the world. These servers are run by the Wikimedia Foundation.
- ❖ **Software** – Wikipedia is powered by the following software on WikiMedia Foundation's computers (servers). It takes all of these to make Wikipedia pages available on the World Wide Web:

- Operating systems used on Wikimedia Foundation's servers:
- Ubuntu Server – used on all Wikipedia servers except those used for image file storage
- Solaris – used on Wikipedia's image file storage servers
- MediaWiki – main web application that makes Wikipedia work. It's a free web-based wiki software application developed by the Wikimedia Foundation (WMF), written in PHP, that is used to run all of WMF's projects, including Wikipedia. Numerous other wikis around the world also use it.
- **Content storage** – Wikipedia's content (it's articles and other pages) are stored in MariaDB databases.^[15] Wikimedia Foundation's wikis are grouped into clusters, and each cluster is served by several MariaDB servers, in a single-master configuration.
- **Distributed object storage** – distributed objects are software modules that are designed to work together, but reside either in multiple computers connected via a network. One object sends a message to another object in a remote machine to perform some task.
- Ceph –
- Swift –
- **Proxy servers** – act as an intermediary for requests from clients seeking resources from other servers. A client connects to the proxy server, requesting some service, such as a file, connection, web page, or other resource available from a different server and the proxy server evaluates the request as a way to simplify and control its complexity. Proxies were invented to add structure and encapsulation to distributed systems. Today, most proxies are web proxies, facilitating access to content on the World Wide Web.

Wikipedia-related media

Wikipedia Signpost – on-line community-written and community-edited newspaper, covering stories, events and reports related to Wikipedia and the Wikimedia Foundation sister projects.

Wikipedia, face book, twitter, Google earth, YouTube and a few others are some of the main applications that brought the use of the information technology to such a level that quite often make user wonder how their everyday life would be without them. wikipedia one of the target online open source encyclopaedias', provides information about people, events, locations and history in many languages, has becomes worldwide famous over the internet. Its community expands by minutes from volunteers, and does not employ experts neither process the articles through formal reviews. On the contrary, Wikipedia allows people to change the content of the articles. At any time without even identifying themselves, so major, issues emerged about its credibility and trust worthiness. The site was founded by jimmy donal whales and Larry Sanger on 15 January 2001 with the dream of creating a free source of information. It based on a Wikipedia format and started on 2001 with 123 articles and at the end of 2009 reached 16.6 million articles. On more 270 languages with 68. Million visitor's monthly as January 2010. The English section is the largest and most known section of Wikipedia with its articles counting 3,234,176 on Feb 2010. on 2005 the British journal nature stated that Wikipedia articles on science were on par with articles of Britannica.

IMPORTANCE OF WIKIPEDIA IN MODERN EDUCATION

There is a need for more information of everyday life, in homes, schools and the job. The information of technology to day in all facets of the world, and life growing to the point, that

everyone will need Wikipedia information to carry out their everyday life. Information technology today is at the their hold of making life easier for everyone in the world they are helping students get better grades in school, from help with home work over the internet to doing research for an essay at the local library. According to rather (2004), technology has become ingrained in the educational process. It increases teacher productivity in basis, enhanced study on key subjects, and improve students results in standardized tests. Computers today are becoming more of the increasing role of computers fixture in everyday life than before, from more information collected from anywhere in the world that they may be at any time of the day or night.

* FEATURES

- More information is collected.
- It's useful for the students and research people.
- Increase the more information of Wikipedia.

* LEARNING PRINCIPLES

1. Needs to be learner centred.
2. Needs to support learner independence.
3. Reflects individual circumstances.
4. Have ranges of life experiences to correct.
5. Need to know why they are learning.

SUGGESTIONS

Suggestion is done on the basis of findings and analysis of data collected through questionnaire.

- It is only useful to know about a subject basically but not in a standard version.
- Updating more recent researches helps the students in many ways.
- Including more pictorial representation will increase the interest among the students to know about the topics.
- Students and people are asked to develop the information regarding education through Wikipedia.

CONCLUSION

A Wikipedia assignment allows one to easily incorporate into teaching practice lessons on reliability, copy rights' and free culture, as well as wikis and Wikipedia, which from an increasingly useful skillsets for the new, digital literatises of this century. There are no costs involved beyond acquiring some basic wiki editing skill that one can utilize in heeding the call for academics to contribute to Wikipedia, and more selfishly in collaborative work on various research projects.

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**DEVELOPMENTS IN YOUTH ENTREPRENEURSHIP POLICIES AND
PROGRAMMES**

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ABSTRACT

Policy Guide on Youth Entrepreneurship outlines the process for formulating an integrated national youth entrepreneurship strategy. It highlights the key elements that have a significant impact on youth entrepreneurship that countries will need to consider when developing their strategies. To support countries to develop effective policies that will unleash the potential of youth Entrepreneurship. Effective entrepreneurship education is key to ensuring that young people acquire the competencies and skills they need to pursue entrepreneurship and to lay the groundwork for developing a culture of entrepreneurship. This study is an applied research effort and its relevance is linked to the fact that it provides rare insight into the state of youth entrepreneurship in a large but under-researched township community. The findings and recommendations therefore bear far-reaching ramifications for all stakeholders who are concerned about developing youth entrepreneurship in this society. The report analyses and provides a perspective on youth entrepreneurship along three interrelated dimensions: policy, evidence and stakeholders. The objective is to determine the extent to which youth entrepreneurship policies in India are evidence based and the nature of the stakeholders involved in the decision-making process.

KEYWORDS: MSME, MDA

INTRODUCTION

Entrepreneurs convert ideas into economic opportunities through innovations which are considered to be a major source of competitiveness in an increasingly globalising world economy.

Our Educational system also rarely exposes the students to entrepreneurship; prepares them for a job instead. Even if someone with a high entrepreneurial aptitude wants to set up a business, she/he is discouraged by a host of adverse factors: lack of adequate access to information on setting up and

operating a business, procedural hurdles, lack of start-up funds, lack of adequate networks and mentoring support, difficult access to technology, lack of a supportive system, operational difficulties, and the nightmare about the consequences of failure. These factors loom large and hinder the emergence of entrepreneurship. In view of these considerations, the Government of India has decided to formulate a National Entrepreneurship Policy with the overarching aim to augment the supply of entrepreneurs.

This study proposed Entrepreneurship Policy, it needs to be clarified, is different from Micro, Small and Medium Enterprise (MSME) Development Policy. While MSME policy focuses on existing enterprises or a group of enterprises (clusters), entrepreneurship policy focuses on individuals with an expectation that they would move towards entrepreneurship. The client in the case of an MSME Policy is a firm, a physical entity, unlike the entrepreneurship policy where it is difficult to pin point the 'target'. The Entrepreneurship Policy encompasses multiple stages in the emergence of an enterprise from pre-start to stabilisation and growth. It usually focuses on motivation, opportunity and skills with the primary objective of encouraging people to venture out.

Moreover, while an MSME Policy uses 'hard policy instruments' to directly benefit established firms; entrepreneurship policy uses 'soft' policy measures such as awareness, promotion, skill development, networking and mentoring, and tries to change the mind-set of target group. In short, it aims at making entrepreneurship a movement. Nevertheless, it may be stated that be it the MSME Policy, Export and Import Policy, Manufacturing Policy, Competition Policy, or Education Policy, all have a significant bearing on the emergence and growth of entrepreneurship. And, thus, the Entrepreneurship Policy is seen as a major supplement to these policies.

OBJECTIVES OF THE ENTREPRENEURSHIP POLICY

The overall objective of the 'National Entrepreneurship Policy' is to create conducive conditions that augment continuous flow and emergence of opportunity driven entrepreneurs. The specific objectives of the Policy are to:

- Trigger an entrepreneurial culture and inculcate entrepreneurial values in society at large and influence the mind-set of people towards entrepreneurship.
- To create awareness about the charms of being an entrepreneur and the process of entrepreneurship, especially among youth.
- To encourage youth with science, technology and engineering background, scientists and technologists to consider entrepreneurship as a lucrative.
- Preferred and viable career option; and, thus facilitate creation of knowledge-based start-ups and growth ventures, in large numbers.
- Support early phase of entrepreneurship development including the pre-start-up, nascent as well as early post start-up phase and growth enterprises.
- Broaden the base of entrepreneurial supply by meeting specific needs of under-represented target groups like women, minorities, socially and economically backward communities, scheduled castes and scheduled tribes and under-represented regions to achieve inclusive, balanced and sustainable growth of entrepreneurship in the country.
- Facilitate creation of social enterprises to address the needs of the population at the 'bottom of the pyramid'.
- Ensure adequate availability and flow of information to potential entrepreneurs, eliminate entry and exit barriers, create a business friendly, non-threatening and conducive regulatory and

policy environment to reduce administrative burden related to compliances of various kinds; and

- Create an eco-system by evolving an institutional framework and organisational structure to achieve the above objectives.

POLICIES THAT ENCOURAGE ENTREPRENEURSHIP

Several recommendations for ENCOURAGE enterprise development among the youth. Although some of these may extend beyond the specific findings of the review, they closely follow the thrust of the conclusions and should be taken into consideration in any public investment in youth entrepreneurship or in the formulation of interventions.

- Enhancing access to finance for start-ups, growth enterprises, tech-enterprises and micro entrepreneurs
- Media attention to entrepreneurial phenomenon has been observed to be a feature of countries with high rates of entrepreneurial activity. Government will make judicious use of print and electronic media to create mass awareness to raise the profile of entrepreneurship by focussing on charms of being an entrepreneur.
- Short term Entrepreneurship Awareness Programmes and Entrepreneurship Orientation Programmes will be organised periodically in secondary and vocational schools, to expose the students to the concept of entrepreneurship and the emerging opportunities in the field
- Encourage youths who drop out at various levels, to take up an entrepreneurial career. For such students, the Government will encourage Open Learning Programmes in Entrepreneurship. Government will help Indira Gandhi National Open University (IGNOU) and Entrepreneurship Development Institute of India (EDI) who are already offering such distance education programmes in entrepreneurship, to up-scale their efforts and outreach.
- Encourage Universities and colleges to promote student-driven 'Entrepreneurship Clubs' which will organise various activities focussing on entrepreneurship, such as: discourses and debates, quiz/essay, case/idea competitions, lectures by successful entrepreneurs, organising 'Entrepreneurship Week', networking with local entrepreneurs, business associations, financial institutions, technology providers and R&D institutions, organising small business clinics for helping micro-entrepreneurs in the neighbourhood, focussing on women entrepreneurship, promoting the concept of social entrepreneurship, networking with other entrepreneurship clubs etc.,
- Enhance ICT-based procedures for business registration and reporting.
- Support entrepreneurship courses, programmes and chairs at higher education institutions and universities.
- Encourage entrepreneurship training for teachers.
- Support work opportunities for young people in existing business incubators, knowledge hubs and science parks.
- Promote entrepreneurship through electives, extra-curricular activities and visits to businesses at the secondary school level.
- Recognize business development support and mentoring in lieu of traditional collateral.
- Promote knowledge exchange between established business people and aspiring young entrepreneurs.
- Leverage social media and other communication tools and platforms.
- Promote entrepreneurship opportunities at the national, regional and local level.

CONCLUSION

To improve our knowledge on what works and does not work, for whom and under what circumstances, in youth entrepreneurship programmes; encourage the uptake of evidence in the policymaking process; understand the channels and methods through which research translates into policy; and identify entry points and change agents to champion the process. Our analysis reveals that broad policies in relation to youth, employment and entrepreneurship initiatives exist and incorporate strategies aimed at fostering enterprise development among the youth. However, the challenge lies in their effective implementation.

Given the cross-cutting nature of youth entrepreneurship, most of the policies aimed at enhancing the growth of micro, small and medium-sized enterprises (MSMEs) are spread across different Ministries' Departments and Agencies (MDAs). This implies that for successful policy development and implementation, collaboration between the different line ministries that have a stake in fostering entrepreneurship development for youth is important.

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A STUDY OF ANALYSIS ON INTERNET BRAND PROMOTIONS AND MARKETING STRATEGIES THAT MADE A SUCCESSFUL SMALL-SCALE BUSINESS WITH SPECIAL REFERENCES TO TUTICORIN

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ABSTRACT

Web based Marketing is a lot of apparatuses and approaches utilized for advancing items and administrations through the web. Web based promoting incorporates a more extensive scope of advertising components than customary business showcasing because of the additional channels and showcasing systems accessible on the web. Internet promoting can convey advantages, which is Development in potential, Decreased costs, Rich correspondences, Better control, Improved client administration, Upper hand Web based showcasing is otherwise called web promoting, web advertising, computerized advertising and web search tool advertising (SEM). Brand advancement is the best approach to educate, remind, induce convincingly, and impact the shoppers to drive their choice towards buying the item or administration under a brand. Advertising power of an organization conducts brand advancement basically, however the wholesalers and retailers additionally can do it. Brand Promotion and Advertising. Brand advancement goes for animating interest for an item. An advancement procedure influences client to connect more with the brand in order to expand its deals and piece of the pie. An essential component of advertising blend intended to educate, remind, and impact the clients. Target Your Promotions to Specific Customer Groups is a very good idea to promote your products or services through online.

KEYWORDS: Online, Marketing, Brand, Promote, Business.

INTRODUCTION

Web marketing is a brand the executives system that utilizes the World Wide Web as a vehicle for situating a brand in the commercial center. Marketing in the computerized age is progressively essential with the headways of the web. Most organizations are investigating different online channels, which incorporate internet searcher, web-based social networking, online public statements, online commercial center, to set up solid associations with purchasers and to manufacture their brands mindfulness. Brand progression is the best ways to deal with teach, remind, instigate convincingly, and sway the purchasers to drive their decision towards getting the thing or organization under a brand. Displaying intensity of an association conducts brand headway on a very basic level; anyway the wholesalers and retailers also can do it. Brand Promotion and Advertising. Brand headway goes for vivifying enthusiasm for a thing. A progression approach persuades customers to interface more with the brand to extend its arrangements and bit of the pie. A fundamental segment of elevating mix proposed to light up, remind, and sway the customers. Web checking also incorporates web based life collaboration and coordination. Show and substance frameworks used with emphasis are one procedure for planning a brand with web based systems administration. Social concentrating on, re-educating, and site-express concentrating on are used as a way to deal with keep a brand before an expected intrigue gathering. Checking through web based life incorporates sharing data about the brand and reliably speaking with clients. Utilizing areas like Twitter, Facebook, LinkedIn, and YouTube to share finding out about a brand is a noticeable kind of electronic stamping through online life.

ONLINE MARKETING TOOLS

- ✦ **Email Marketing**
- ✦ **Social Media Marketing**
- ✦ **Search Engine Optimization (SEO)**
- ✦ **Display Advertising**
- ✦ **Search Engine Marketing (SEM)**
- ✦ **Events & Webinars**
- ✦ **A/B Testing & Website Optimization**

STATEMENT OF THE PROBLEM

The issue proclamation and meaning of the examination issue is in this manner basic to meeting the targets set for an exploration contemplates. The issue explanation for the investigation can be gotten from considering the hypothetical establishment caught in the previous parts. It gave a top to bottom discourse on the customer basic leadership process. The discourse featured the multifaceted nature of the procedure by giving a point by point exchange on every one of the phases of the procedure together with the different sub-segments related with each stage. It could be inferred that for advertisers to draft compelling showcasing techniques, it is critical to comprehend the confused customer basic leadership process that could be impacted at different phases of the procedure.

NEED FOR THE STUDY

The point of an examinations thought is to show and legitimize the need to take a gander at an investigation bother and to give the pragmatic techniques in which the proposed examination must be led. The structure components and procedures for participating in the exploration are represented

by methods for gauges in the dominating zone in which the issue dwells, so tips for research recommendations are more demanding and less formal than a well-known mission thought. Research proposition incorporate noteworthy writing assessments. They should offer enticing proof that a need exists for the proposed look at. Notwithstanding giving a reason, a proposition depicts explicit strategy for leading the examination enduring with necessities of the expert or instructional subject and a declaration on foreseen results and additionally favourable circumstances got from the watch's completing touch.

SIGNIFICANCE OF STUDY

Statistical surveying is the way toward social event and breaking down data about client gatherings, contenders, your industry and the general business condition. Regardless of whether an organization is little or vast, statistical surveying assumes an indispensable job in choices about what items or administrations to offer and how to move them. An entrepreneur must make gathering market data a progressing procedure and a high need. He at that point can be progressively certain about the choices he makes, realizing they depended on strong information as opposed to mystery or hunches.

OBJECTIVES OF THE STUDY

To announce the ideas for improve quality of brand loyalty via online marketing.

To give suggestions to make contents to reach the targeted audience easily.

To analyse that what are social medias used to promote branding by small scale businessmen.

To find out the new ideas of marketing strategies through online marketing.

RESEARCH METHODOLOGY

Here I utilized the Random Sampling type for gathering the data from the respondents in my specific territory of intrigue.

Both Primary and Secondary information sources are utilized in my exploration. Essential information is gathered by leading field examination and all-around organized poll.

It is basically gathered to know how they advance their marking by web-based promoting.

In my examination, I gathered information from 65 respondents in Tuticorin.

The scientist has gathered the auxiliary information from books, articles and sites.

CONSTRUCTION OF TOOLS

Based on the objectives, a questionnaire was constructed well by the researcher to be used in this study. The questionnaire was given to 65 respondents selected in Tuticorin.

SAMPLE DESIGN

The sample size for this study is 65 respondents in Tuticorin and their ages between 25 and above.

SAMPLE TECHNIQUE

The researcher who has adopted convenience sampling to this study.

APPLICATION TOOLS

The information collected through the questionnaire was analysed using satisfactory table method and Chi-Square method was applied.

RESEARCH METHODOLOGY

Here I utilized the Random Sampling type for gathering the data from the respondents in my specific zone of intrigue. Both Primary and Secondary information sources are utilized in my examination. Essential information is gathered by directing field examination. It is for the most part gathered to know how the Internet Brand Promotions and Marketing Strategies that made a Successful Small-Scale Business. In my examination. I gathered information from 65 respondents in Tuticorin. The analyst has gathered the optional information from books, articles and sites.

STATISTICAL DATA ANALYSIS AND INTERPRETATIONS**TABLE1: GENDER CLASSIFICATION**

S.no	Factor	No. of the respondents	Percentage (%)
1.	Male	40	62
2.	Female	25	38

Most of the Small-Scale Merchants are Male (62%).

TABLE2: AGE WISE CLASSIFICATION

Age/Level of Attitude	High	Medium	Low	Total
25-30	16	07	03	26
30-40	12	10	02	24
40-50	00	06	04	10
Above 50	00	01	04	05
Total	28	24	13	65

TABLE3: MARITAL STATUS

Marital Status / Level of Attitude	High	Medium	Low	Total
Married	18	15	04	37
Unmarried	07	16	05	28
Total	25	31	09	65

TABLE 4: EDUCATIONAL QUALIFICATION

Educational Qualification / Level of Attitude	High	Medium	Low	Total
Primary Grade	02	15	06	23
Middle Grade	03	01	02	06
Higher Secondary Grade	04	16	06	26
Any Degree Graduated	08	02	00	10
Total	17	34	14	65

TABLE 5: YEARS OF EXPERIENCE

Years of Experience / Level of Attitude	High	Medium	Low	Total
Below 2 years	12	01	00	13
2 years – 4 years	08	09	03	20
4 years - 6 years	05	08	01	14
More than 6 years	11	05	02	18
Total	36	23	06	65

TABLE 6: SATISFACTORY TABLE FOR THE SMALL-SCALE ENTREPRENEURS

S.no.	Factors	Highly Satisfied	Satisfied	Neutral	Dissatisfy	Highly Dissatisfy	Total
1)	Cost Effective	46	06	03	07	03	65
2)	Cost of Production	15	20	8	12	10	65
3)	Brand Visibility	35	6	5	7	12	65
4)	Negative Feedback	20	10	13	12	10	65
5)	Wide Coverage	45	7	4	6	3	65
6)	Brand Equity	22	13	11	10	9	65
7)	Increase risk on payment	33	8	7	10	7	65
8)	Increase profits	22	8	10	15	10	65
9)	Convenience Service	35	10	5	10	5	65
10)	24/7 Marketing	40	5	8	5	7	65
12)	Better Sales Relationship	11	12	15	14	13	65
13)	Time Saved	23	12	11	9	10	65
14)	Rapid Reach	30	10	6	12	7	65
15)	Long Time Exposure	20	10	13	10	12	65

FINDINGS

- ❖ 62% of the Small-Scale Entrepreneurs are Male.
- ❖ Most of the respondents are between the age of 25-35 and their level of attitude is High.
- ❖ In my study, 37% of the married merchants who are marketing their business in online.
- ❖ (26%) Almost all the entrepreneurs are just passed in Higher Secondary Grade.

RECOMMENDATIONS

Contests and giveaways are a great way to get attention online. If you want to be creative with your digital marketing projects, you can't be afraid to use striking visuals that will grab the user's attention. Your audience should be able to tell from one glance at a digital ad what your company is all about. Only creative graphics can tell a story in that way. Social media is the best platform for authenticity because it removes the marketing middleman. Posting photos and sharing stories makes customers feel like they're getting a real sense of what goes on behind the scenes. It also gives you a chance to respond to customer comments in real time.

CONCLUSION

Your site is the focal point of all your internet marketing endeavours, so if your page is not spotless, simple to peruse, and interesting That's why design a site that is up-to-date, engaging, responsive, robust & mobile friendly. To ensure effective SEO for your business, you need to optimize your web pages with keywords in the Meta tags, page titles, headlines, URLs and content. This is one of the important website marketing strategies. It's the initial step that ought to be taken before expanding your focus on movement. You can use some of the best CRO TOOLS to let your site complete desired action and increase sales.

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A STUDY ON GREENING RURAL TRANSFORMATION IN CHETTIMEDU

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ABSTRACT

Greening the country economy is integral to expanding average work openings, improving asset and work efficiency, and cultivating neediness destruction and social consideration. Through its Green Jobs Program, the International Labour Organization (ILO) has a developing reputation in strategy counsel, venture usage and institutional improvement to help its constituents in endeavours to transform ecological difficulties confronting country economies into open doors for supportable advancement. Greening the rustic economy is fundamental to expanding nice business openings, upgrading asset and work profitability, and cultivating neediness destruction and social incorporation. Through its Green Jobs Program, the International Labour Organization (ILO) has a developing reputation in strategy counsel, venture usage and institutional advancement to help its constituents in endeavours to turn ecological difficulties confronting rustic economies - including regular asset corruption, developing asset shortage, and the negative effects of environmental change on gainful resources, vocations and populaces - into open doors for economical improvement. However learning, arrangement and usage holes stay in moving towards a progressively methodical and far reaching technique that joins natural supportability issues with all components of the Decent Work Agenda. With its specialized aptitude, apparatuses and methods for activity, the ILO is very much put to advocate for and advance more noteworthy combination of the standards of tolerable work and natural manageability into provincial improvement techniques.

KEYWORDS: *Greening, Economies, Rural, Transformation*

INTRODUCTION

Greening is the way toward changing living situations, and furthermore curios, for example, a space, a way of life or a brand picture, into an all the more earth well disposed version. The demonstration of greening for the most part includes fusing all the more ecologically inviting frameworks into one's condition, for example, the home, work spot, and general way of life. Greening is likewise a general term for the fitting determination and planting of plants on, in, or beside structures and in open parks. The objective of greening is normally a mix of natural advantages and improving the visual structure of surfaces, for instance, a green divider or green rooftop, just as the making of green spaces. This generally requires specialized estimates, for example, earthworks or supporting climbing plants. Moreover, changeless consideration and water system is typically important to keep up the greened condition. In certain zones there are regularizing prerequisites for the arranging and execution of the greening, for instance roadsides greening. In soil bioengineering, plants with specialized capacities might be required. Measures, for example, the development of stores, ranches as a component of a compensatory measure or, in tiller ranger service, the planting of vegetation are recognized from greening. In expert speech, the sowing or planting of farming harvests is likewise alluded to as yield developing or sometimes as field development. The term sowing is utilized for yards.

OBJECTIVES

- To minimize waste and contamination
- To Protect and re-establish biological communities
- To Support adjustment with the impacts of environmental change.

RESEARCH METHODOLOGY

Eco system is the main source of primary data is collected from the respondents through a well-structured questionnaire. As the area of study is limited to chettimedu and as the total population is numerable, the researcher has proposed the random sampling techniques are used for the research. To identify the respondents which are also very essential for the collection of primary data of following process has been adopted scientifically. Finally, 40 respondents were selected to investigate into factors that motivate them to become a well knowledge.

TABLE: 1
Gender

Categories	No.of Respondents	Percentage
Male	25	63
Female	15	38

TABLE: 2
Age

Categories	No. of Respondents	Percentage
20-30	10	25
30-40	12	30
40-50	8	20
50 above	10	25

TABLE: 3
SATISFACTORY TABLE FOR THE SMALL-SCALE ENTREPRENEURS

S.no.	Factors	Highly Satisfied	Satisfied	Neutral	Dissatisfy	Highly Dissatisfy	Total
1)	Improve energy and raw materials efficiency	12	8	10	5	5	40
2)	Limit greenhouse gas emissions	10	8	7	7	8	40
3)	Minimize waste and pollution	13	7	8	5	7	40
4)	Protect and restore ecosystems	8	12	5	10	5	40
5)	Support adaptation to the effects of climate change.	15	6	6	7	6	40

FINDINGS

- ❖ 63% respondents are Male.
- ❖ Most of the respondents are between the age of 30-40.
- ❖ Most of the respondents are highly satisfied in Improve energy and raw materials efficiency
- ❖ Most of the respondents are highly satisfied in Limit greenhouse gas emissions
- ❖ Most of the respondents are highly satisfied in Minimize waste and pollution
- ❖ Most of the respondents are satisfied in Protect and restore ecosystems
- ❖ Most of the respondents are satisfied in Support adaptation to the effects of climate change

SUGGESTIONS

Initially structured by staff and understudies at Virginia Tech (VT), and after that consummated by Instructorless' Powered altogether by sun oriented vitality, the three-wheeler has an invert trike setup is conservative, light and can go anyplace because of the 40 watt photovoltaic shade that charges the on board sun based battery. The instructional exercise is sympathetically given by The Instructable's client capered. His creation is a sunlight based charging station that can keep your gadgets brimming with juice with no suggestions on your power bills. The client be nelson tells us the best way to green-up our late spring grill, utilizing bio-powers rather than charcoal.

CONCLUSION

The greening of deserts is an especially troublesome assignment. On the off chance that it is supportable, it is the best measure for the financial advancement of dry territories, diminishes an unnatural weather change, and furthermore improves the neighbourhood atmosphere. For any individual who has figured out how to keep away from the experience, greening out is the sentiment of sickness and misery that periodically comes in the wake of devouring a lot of weed.

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RURAL SKILL DEVELOPMENT IN INDIA

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ABSTRACT

India has one of the youngest populations in the world and a very large pool of young English speaking people. Therefore, it has the potential to meet the skill needs of other countries and also cater to its own demand for skilled manpower. The success of a nation always depends on the success of its youth. Skill India is an initiative of the Government of India which has been launched to empower the youth of the country with skill sets which make them more employable and more productive in their work environment. It is chaired by the Honorable Prime Minister of India. India is a country today with 65% of its youth in the working age group. It considers that if ever there is a way to reap this demographic advantage, it has to be through skill development of the youth so that they add not only to their personal growth, but to the country's economic growth as well. This scheme courses across 40 sectors in the country which are aligned to the standards recognized by both, the industry and the government under the National Skill Qualification Framework. Skill India is actively engaging with countries across the world to promote cross geographical exposure and opportunities in the international market.

KEYWORDS: *Environment, Geographical, Qualification*

INTRODUCTION

The current education system does not focus on training young people in employable skills that can provide them with employment opportunities. Today, a large section of India's labour force has outdated skills. With current and expected economic growth, this challenge is going to only increase further, since more than 75% of new job opportunities are expected to be "skill-based." The Government is therefore strongly emphasizing on upgrading people's skills by providing vocational education and training to them. It has formulated the National Policy on Skill Development and set a target for providing skills to 500 million people by 2022. Various stakeholders are involved in this process.

In the current framework, the Ministry of Labor & Employment is running various schemes and has set up industrial training institutions across the country. Other ministries such as the Ministry of Human Resource Development, the Ministry of Rural Development and the Ministry of Urban Development & Poverty Alleviation have also launched their skill upgrading programs and self-employment schemes. In addition, as part of its National Skill Development Mission, the Government has established the National Skill Development Corporation in the Public Private Partnership mode to facilitate setting up of large, high quality, for-profit vocational institutions. It also aims to set up 1,500 new ITIs and 5,000 skill development centers across the country as well a National Vocational Qualification Framework (NVQF) for affiliations and accreditation in vocational, educational and training systems.

Skill Development for Rural Youth in India

In India, young people who will soon be entering the labor market constitute the largest segment of the demographic structure. The majority of young people have limited access to education and training, and most find work in the informal sector. In recent years India has rapidly expanded the capacity of educational institutions and enrollments, but dropout rates remain high, and educational attainment remains low. While India has a well-institutionalized system of vocational training, it has not sufficiently prepared its youth with the skills that today's industries require. Thus, to speed its economic growth and take advantage of its "demographic dividend," the country has recently embarked on drastic policy reforms to accelerate skills development. These reforms have led to important changes, both in the national institutional framework and at the institutional level.

Moreover, many countries today need more skilled workers to compete in attracting foreign direct investment (FDI), as it is a viable strategy for bringing advanced technologies to their domestic industries, expanding their foreign trade, and thereby boosting industrial and economic development; the availability of, and even the stock of, skilled workforce in a country is a key determinant for multinational firms considering investments. Over the last two decades, however, developing countries have primarily focused on basic education, particularly primary education, since the 1990 World Conference on Education for All (WCEFA) held in Jomtien, Thailand, and its follow up at the 2000 World Education Forum in Dakar, Senegal. But today they are well aware that expanding basic education is hardly sufficient in this globalized era if their firms and industries are to compete in the global economy, and if they are to promote sustainable economic growth, unless they work harder to upgrade their workers' skills.

INITIATIVES OF INDIA

The Government of India, on its part has initiated 2 programs, Skill India and Make in India to create a framework for skill development and entrepreneurship activities in the country. Skill India's primary objective is to ensure a well-established infrastructure for skill development and focus on professional skills and employment oriented training in order to create skilled labour workforce

Young Indians must be prepared not just for domestic markets but also for the international labour markets which are in line with the PM's vision of Make in India, the skill capital of the world. Make in India is another major initiative to encourage manufacturing activities in India, especially the rural areas which has a tremendous potential to be an intriguing feature in manufacturing export activities of the country (e.g. handicrafts, handlooms, textiles, herbal products etc.). The Government has relaxed the FDI norms to encourage domestic and foreign companies to manufacture in India and contribute to the rise in GDP.

As per the report by Ministry of Labour & Employment of India, unemployment among rural youth in India is highest today since 1993-94. About 5% of the rural youth between 15-29 years remain unemployed. This is an alarming situation if the most energetic and productive generation of our country is being wasted

The Central Government on its part is leaving no stone unturned. The annual budget of 2017-18 allocated for employment generation, skill and livelihood is pegged at an approximate value of Rs.17, 000 Cr [2] where the Ministry for Skill Development and Entrepreneurship is allocated Rs.3000 Cr. Some of the other salient features in the budget relating to skill development are as follows [2]:

1. PMKK (Pradhan Mantri Kaushal Kendra) which are currently present in over 60 districts is planned to be opened in 600 more districts.
2. 100 India International Skill Centres which offer training services and foreign language coaching are expected to be established all over the country.
3. Launch of Skill Acquisition and Knowledge Awareness for Livelihood Promotion Program (SANKALP) at a cost of 4000 Cr to provide market relevant training to over 3.5 Cr youth.
4. The next phase of Skill Straightening for Industrial Value Enhancement (STRIVE to be launched) at a cost of Rs. 2200 Cr which focuses on improving quality and market relevance of vocational training provided in ITIs and strengthen the apprenticeship programs through industry cluster approach.
5. A special scheme for increasing employment in leather, footwear, textile sectors is launched. Textile is in fact the 2nd largest employer in the country after agriculture with a current workforce of 33-35 million which is expected to increase to over 60-62 million by 2022.
6. Allocation of Rs.4500cr for Deendayal Antyodaya Yojana for promotion of skill development in rural areas.
7. The budget allocation for PM's employment generation program (PMEGP) has increased by 3 times.
8. For imparting new skills to the people in rural areas, mason training to be provided for over 5 lakh people by 2022 with an immediate target of 20000 by 2017-18.
9. In order to foster the emergence of technology which plays an important role in new age start-ups, high speed broadband is expected to be provided to over 1.5 lakh villages.

Apart from these, there is Aajeevika which is the skilling and placement initiative of the Ministry of Rural Development (MoRD) whose aim is to impart a specific set of knowledge and skills to rural youth without formal education and make them job ready.

The Ministry of Rural Development has been allocated Rs.1500 Cr from the yearly budget for its flagship scheme NRLM (National Rural Livelihood Mission) which trains unemployed youth below poverty line on various skills. In all, 73 skill development schemes are implemented in 20 ministries.

PERSPECTIVE

Proper identification of skill challenges faced by people in rural areas, finding out what works in promoting and sustaining skill development in rural areas, enumerating the measures taken to boost

employment in rural areas in both agricultural and non-agricultural sectors and discovering the skills which are foreseen to be in high demand in the coming years are some of the strategies which needs to be taken for integrated rural development. Skill development activities need to be done in a cost efficient way in order to have a sustainable development over a long term. It must be directed towards mainly improving the gender equality and social inclusion in rural areas. The private sector must also actively participate and should also introduce technology enabled skill development initiatives

Possible solutions to the above mentioned concerns would be to have government schools which add vocational training along with other subjects in earlier classes itself, use the school infrastructure for post school hours for training and skill development, and have incentives for industries to setup units in rural areas thus leveraging their resources

SUGGESTIONS

1. Depending upon the natural resources available in a particular area/region, skill development initiatives and courses relevant to that resource utilization can be linked/framed so as to have perfect demand-supply ratio of workforce. This will also ensure that no migration activity happens between regions and that native individuals can find employment in their homeland itself.
2. Popularizing and propagating the idea of rural development among the youth by introducing “Rural development management” courses in educational institutions, conducting competitions for the purpose of solving problems faced by rural areas through implementation of science and technology. Collecting a range of these solutions and implementing them every year gives a smart and efficient way to deal with these problems. Introduce the practice of community service hours (already followed in western countries) for every student and working professional as part of their credits. This practice is already followed in the west, but reworking it to suit our sensibilities is the need of the hour.
3. Conduct summits/conclaves for rural skill development involving all stakeholders for creating a common forum and platform where they can discuss the latest trends/practices followed, act as a knowledge sharing place where farmers and people in remote areas can be aware of standard practices followed and the initiatives taken by the government, complaints if any and take suggestions on how we can improve the scenario in the coming years. These conferences can be done region wise to facilitate the people living there.

CONCLUSION

The National Skill Development Mission launched by the Government of India envisions skilling at scale with speed and standards with focus on strengthening Institutional Training, Infrastructure, Convergence, Training of Trainers, Overseas Employment, Sustainable Livelihoods and Leveraging Public Infrastructure. The National Policy for Skill development and Entrepreneurship 2015 provide an enabling framework to realize the vision. The National Policy percentage of the formally trained in India are low at 4.69 per cent of the total workforce compared to countries like Germany with 75%, Korea with 96%. The States in our country also play a vital role in the skill development program.

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**ENGLISH LANGUAGE: AN EMPLOYABILITY SKILL FOR RURAL
TRANSFORMATION**

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ABSTRACT

Due to globalization, the world has come under one diadem. Being a social being, every human has some needs to be satisfied and to fulfill that, they need financial support. For continued existence in the society they necessitate occupation. Everyone has the thirst to achieve their dreams but not everyone gets the opportunity to reach the destination. Having a good occupation is helpful because it helps the people to contribute to the family and society. In this global era getting employment is not a smooth task. To be employed in a company or institution, students have to be skilled in some field. One among them is fluency in English language. In making the rural transformation, English as a linking language plays a focal role in all areas. The role of English teacher in teaching and learning process is really a tenacious job. Teacher has to make them fluent in English language by developing their English language skill and make the students fully take part in the development of rural society. Students are the back bone and future of a country. If the student is able to develop his / her English language, it will help them to sustain their knowledge and give their contribution in rural transformation. This review is an attempt to broaden awareness about English language fluency and importance of English language in developing and sustaining rural transformation.

KEYWORDS: *Employment, English Language, Rural Transformation, Sustainability*

INTRODUCTION

English Language in Present Scenario

The modern society is transformed into a universal society as a consequence of technical and technological revolutions. The capability of a country is determined by its competence to utilize the human's knowledge resources for the full fledged development of the country. In continuous development of the society and its citizens, education is exceedingly creating a viaduct among past, present and future human development. According to Ranga (2019) English is a language with universal existence, recognition and accommodated into knowledge and technology. Now-a-days students are cognizant of the emerging desideratum of the English language. They want to accomplish more and live a stable and luxurious life but everyone is not getting the opportunity to achieve their dreams. They have to face financial, social and personal hindrances. Students of this era know that for augmenting both personal and professional development, English language works as a vein of communication. If this is the emerging picture of the urban youths, the condition of rural youths remains pathetic. Due to lack of exposure to English language, they lack fluency, which gives rise to low self-esteem and low self-confidence. Getting employment for rural students is not a cushy stint. They have to keep themselves up-to-date and fluent in English language skill.

Employment Opportunity in Knowledge Society

A new society is shaped by human beings with their personal creativity, growth, understanding, contribution and employment. Employment empowers the people with self-confidence and self-esteem. It not only gives monetary pleasure of fulfilling all their needs but also in all-round development. Frk (2016) said that now-a-days knowledge is perceived as an individual's bookish knowledge. But knowledge is a compilation of human values, information and expert insights which outline the foundation for professional skill.

According to Afgan and Carvalho (2010) people with homogeneous areas of interest, use enormous wealth of knowledge to form a knowledge society. It replicates the present and future needs for the progress of the rural and urban society. Societal changes are accelerated by scientific innovation and institutional revolution. The knowledge source and skills are passed on from generation to generation and enhanced by each generation. The collective knowledge of all prosaic groups with analogous curiosity contributing to future growth will lead to rural, national and global development. According to Frk (2016) people live in the society based on the achievement and allocation of knowledge and need of the people. Present and future social and economic development of rural society is influenced by the English language skill of the students. Batra and Batra (2013) say that the lacuna in English language skill development is creating a stress while getting an employment for the rural students. Wordsworth (2019) revealed that an interconnection exists between English language skills and employability. The scope of employability is based on the skills an individual has in English, the higher the capacity the more the rate of employability. In the job market, those who are having fluency in English are hired easily. So, regular spoken English practice is important for the rural students to get employment.

English language skill

Due to globalization the significance of English has been increased in diversified ways. According to Hadely (2001), language is a set of sounds by means of which feelings, thoughts and sentiments are conveyed to other human beings. Javed, Juan and Nazli (2013) say that human beings use language

to read, write, speak, and listen. It is used by students to communicate, understand, and comprehend knowledge. It is a powerful mode of communication. For sharing the knowledge a linking language is needed. Students of different nations can share their knowledge through English. It assists not only in communication but also in academic and professional progress.

Wordsworth (2019) reveals that most companies use English as communicative language to communicate with both internal and foreign clients. For that the students need interpersonal and negotiation skills. In the corporate world, English language fluency is seen as a tool to ensure optimistic business outcomes. The persons with excellent English communication skill is acknowledged as 'assets' and scrutinised as 'contributors' to the growth of the organisation. Pamela (1991) says that students need mastery of vocabulary to use the English language to convey feelings, requirements, intentions, emotion and information. To master English language they need knowledge of syntax and semantics of English. Wang (2011) says that language is a part of culture and helps in progress and transfer of culture to other generation. If the mellifluous communication is impeded by fear, the students will not be able to communicate, what the student wants to say or know. The student will build a boundary, keep him inside the shell and will never try to come out to become a knowledge producer. English teachers are becoming intermediate agents because they are working as a bridge between selfhood of learning and universalisation of transmit English language skills of the students. Wordsworth (2019) reveals that effective communication skill in English language is one of the biggest factors affecting employment of rural students. The weightage credited to English language skills and other soft skills to grab a job is quite high.

Rural transformation

Blossoming rural areas are essential to regional and national development. Rural areas contribute considerably to employment and economic growth in several countries. Primary people depend on agriculture for their livelihoods. Yet poverty is more widespread and stern in rural compared to urban areas (Aggarwal, Windell & Hoyle, 2016). For making the rural students dream come true, they should be given additional spoken English classes. If the student is fluent in English, his self esteem and self confidence will be developed and it will be a stepping stone towards their goal. Rural society transformation is based on innovation, creativity, education, technology and compilation of each individual's knowledge.

English language skill is useful for empowering and developing all sectors of society along with economic growth. Without understanding the needs of the present rural society, planning for the future of rural society is a challenging one. But it is not easy to understand the needs of the rural areas in transformation. Singh (2013) says that by using latest technologies and with paramount knowledge administration practices of the rural students, best rural society can be revamped. The most powerful personal in the rural society is the individual who can propound the most knowledge in refurbishing the rural society. Afgan and Carvalho (2010) stated that future development is strongly correlated to students and their sustainability in rural society.

Sustainability in rural area

Students are the knowledge producers of the future society. There is a gap existing between rural and urban student's proficiency in English language. A sustainable society fulfills all the basic needs of the people, conserve resources for present and future generations and offer social justice for all generations.

Financial sustainability: If the students are trained properly in English language skills, it will be easy for them to get job in corporate companies. Corporate companies need employee with fluency in English language, so the rural students face problems in getting jobs. The students are not trained in English language skill, so they migrate to urban areas in search of employment, to fulfill their financial needs.

Employment sustainability: The students of rural areas can be trained to create their own employment and give employment to others. Education must be changed and strengthened, according to the need of the society and allow students to give to sustainable development in rural transformation. The students are supposed to emerge with critical and universal thoughts, collaborative decision-making, and taking accountability for present and future generations. Empowered students are always a boon to sustainable society. UNESCO (2019) says that "Education for Sustainable Development allows every human being to acquire the knowledge, skills, attitudes and values necessary to shape a sustainable future".

Hindrances in Rural transformation

Suttie (2018) says that poverty and hunger are intense in rural areas. The main reason behind this problem is deprivation of natural resources, societal strain and disparity. Lack of employment opportunities for youth, poor access to fundamental services and segregation from political processes are also the persisting problems in rural areas. To overcome this situation, students should be provided skill based education. Teacher has to concentrate mainly on English language skills of the rural students.

Lack of employment opportunity in rural area is tempting the youth to move to urban areas. They desire to get job, but their lack in fluency is a hindrance in their achievement. Although they are well talented, fluency is a barrier in attaining the goal. Many rural students know their work pretty well but are unable to communicate it appropriately. Batra and Batra (2013) say that according to National Skills Development Corporation report only 20% of the Indian population can speak in English, and only 4% would be considered fluent. The rural area is changing swiftly, and young people necessitate to be equipped to augment to the innovative opportunities to be created in their areas.

The students need English communication skill to compete with the challenges. Education should be according to the need of the students and society. Today's education system is theory based, so when the students come in the job market, they face problems in getting job. The present education system should take essential steps to collaborate education and industry. For rural students education should be in English language skill based, so that they can connect them with the present corporate world. Students after qualifying +2 levels are weak in basic vocabulary and grammar basics like proper paragraph writing, letter, application and resume writing.

Road to rural transformation

Government can start new projects in rural areas to stop moving rural youth to urban areas in search of employment. The students are motivated to develop leadership quality, self esteem and self confidence. Batra and Batra (2013) say that the teacher needs to try to develop the communication and interpersonal skills in the rural students by making them express their thoughts clearly and permitting the students to handle telephone calls in English. Viglatzis (2015) says that English is a basic prerequisite for numerous jobs and opens up occupational opportunities beyond national borders.

Gillis (2013) explains that all the four language skills - listening, speaking, reading, and writing are interrelated. To become a pleasing communicator proficiency, every skill is necessary. The capability to speak competently provides the speaker with much distinct compensation. Speaking clearly and confidently can gain the attention of the employer. Lack of fluency in English makes the students deadly anxious to speak in front of others. Perceptive verbal skills increase people's negotiation skills and improve self-confidence. The normal sense of nervousness can give way to feelings of triumph and excitement, when the peer group and teacher express appreciation to the student.

If the students are well versed in English language skill they can go through internet and play an effective part in rural transformation. Import and export business can be started from rural areas by utilizing the natural and human resources. It will help the people to get permanent employment in rural area. Educated students can start their own business and give employment to the native rural people. Small scale and large scale industries can be started in collaboration with bigger corporate companies if the students are able to communicate in English language. Major socio-economic changes in rural transformation can be attained by giving more employment opportunities, sustainable income, social protection and good working condition and facilities. According to CRS and MEAS (2015), in rural areas teaching is a one way process. The teacher should give participatory training to rural students to enhance their communication English language skill for better employability.

To wrap up

A country can be called as developed, when all its states, rural or urban is developed fully. For developing the rural area, their basic needs food, shelter clothing and employment should be satisfied. In transforming rural areas, education is playing a vital role. When it comes about employability, English language skill is needed the most. In functional, vocational and workplace skills, English is an essential skill. The English teachers working in rural areas has significant role while teaching the English language skills. They have to give more emphasis on verbal and written communication. If the rural students become fluent in English language skills, there is no need to migrate to urban areas. They can employ themselves and give employment to others. If the students' English language skill is developed, it will help in rural transformation.

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**BOOSTING EMPLOYABILITY SKILLS FOR REPOSITIONING RURAL
YOUTH**

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ABSTRACT

India has a demographic dividend of 65% of human resource pool under the age of 35. About 12 million individuals are expected to join the workforce every year. It is the responsibility of the country to equip this youth population with employable training and in turn, employment. Qualified and skilled human resources are most important propellant for economic advancement of India. Most of the youth population are inhabitants of the rural areas. The basic rural infrastructure and means of production which are the basic foundations of rural life are being shattered by the threat of famine, exploitation, politics and other severe demographic disorders. These regions require transformations in rebuilding the very foundations of rural life ensuring sustainable development through increased productivity, employment and entrepreneurial opportunities. The India Skill Report (2018) reflects the requirement of skilled manpower for industries in future and expectation of industries. The rural economy contributes significantly to sustainable development and economic growth in many developing countries. But it is widely characterized by severe decent work deficits and poverty and 80 per cent of the world's population is poor. This paper explicates the employability skills and their importance for youth. It also explains the ways to change the position of low-skilled to highly skilled rural employers in the global market.

KEYWORDS: Youth Population, Employability, Employability Skills, Enterprises, Entrepreneurs

INTRODUCTION

Why is employability important?

Employability is incredibly important as it is an opportunity to use the personal skills and qualities in the work place. It also gives the capacity to move between jobs or career areas in order to remain employable throughout the life. The unemployability affects not only the personal welfare of the youth but also the economic welfare of the whole nation. It also affects the ability to realize their own potential.

Young people in developing countries are also often disadvantaged in their career and entrepreneurial aspirations largely due to a pronounced scarcity of opportunities to acquire adequate technical, managerial and employability skills. The lack of an enabling business environment and a feeble entrepreneurial culture are also significant hurdles. Since many young men and women find themselves trapped in unrewarding occupations as unskilled workers, they are facing a dreadful consequence and they are out of the mainstream of economic development (UNIDO, 2013).

What are employability skills?

According to Confederation of British Industry (CBI, 2010), it is a set of attributes, skills and knowledge that all labour market participants should possess to ensure they have the capability of being effective in the workplace – to the benefit of themselves, their employer and the wider economy. In simple words, it is the knowledge, personal qualities, attitude and behaviour needed to get work, stay in work, and do the job well. All young people need these set of skills and attributes that prepare them for both employment and further learning (Sinclair & Colet, 2011). Employability skills are essential in every workplace and highly valued by employers. India, one of the emerging markets in the world, is lagging due to the shortage of skilled labour in its move towards an industrialised economy. Although the country has enough potential to deliver to the needs of the global talent market, the employability challenges of the graduates is questionable.

How to reposition the rural youths?

Rural people's access to education and training is often limited by financial barriers - training and transportation costs and non-financial barriers - scarce education and training infrastructure, inflexible training schedules. The opportunity costs for education and training may be too high for poor rural children and adults. It is difficult to give up their income-generating activities and unpaid duties that help to sustain their families. Many rural people do not have basic education. This also impedes their access to technical and vocational training or other skills development. Specific difficulties are entailed by rural girls and women in accessing education and training because of the unequal gender relations and traditional gender roles that prevails in the society. In many developing countries, training systems tend to operate in isolation from the labour market and employers' needs, so training does not always match skills demand. Environmental degradation and climate change present risks to rural livelihoods that need to be managed and mitigated. This requires developing and implementing new, innovative strategies and skills to be able to learn about and use new environmentally friendly technologies for productivity gains (World Bank, 2007).

Education and Skill training: Many rural youth face great disadvantages when trying to enter urban labour markets because of their low level of education and lack of relevant skills and work experience. Education and skill training play an essential role in promoting sustainable poverty alleviation, human development and economic growth, with clear benefits for individuals, their families, local communities and societies in general. Education and skills increase the ability to

innovate and adopt new technologies in farm and non-farm employment and enhance rural performance (Hartl, 2009). It is evident from research in Asia that better education and training increases the chances to find high-paying non-farm employment, whereas lack of education tends to limit options to agriculture or low-wage non-farm employment (ILO, 2012). Access to training is a major constraint among rural people in developing countries. For instance, nearly 90 percent of agricultural workers in India have no formal training (Singh, 2008). Rural girls and women are often the most disadvantaged. The global secondary school attendance rate for rural girls is 39 percent as opposed to 45 percent for rural boys and 59 percent for urban girls (The Millennium Development Goals Report, 2009).

Upgrading skills for increased productivity: Promoting skill development in producer associations and rural cooperatives provide effective avenues for upgrading their members' technical and entrepreneurship skills, and open access to information, markets and institutions providing inputs and know-how. The awareness about modern technology supports small-scale producers in accessing markets. It is necessary to channel rural people's knowledge and information. The reach of rural extension services through a combination of formal and non-formal approaches can greatly enhance the technical knowledge and skills of small-scale producers and facilitate environmentally sustainable employment practices (ILO 2008).

Promoting diversified skills development systems: Skills development in rural areas requires various types of skills provision, using innovative methods of delivery, and capitalizing on existing social institutions. Linking formal with non-formal training, combining institution-based education with enterprise-based learning, combining technical and entrepreneurship training, promoting apprenticeship systems as a viable option for young women and men to learn a trade and complementing entrepreneurship training by facilitating rural entrepreneurs' access to micro-credit schemes, business development services and market information expand the diversified skill development systems (Turner, 2001).

Creating creative industries: Creative industries have significant potential for wealth creation when supported by appropriate policies and development programmes. In art, architecture, crafts, industrial design, fashion, film, advertising, the media, etc., governments, academia and businesses worldwide promote entrepreneurial endeavors as a source of innovation and income.

The development of creative assets is an emerging sector in developing countries. There are many constraints that affect the growth of small and medium-size enterprises in creative industries (Maclean, Jagannathan & Sarvi, 2013). To help meet these challenges, assistance at three levels: advice to policy-makers on establishing a favourable regulatory environment; capability building support to business service providers; and direct technical and managerial services should be rendered to existing and potential entrepreneurs (UNIDO, 2013).

To conclude

All young people need more enterprising skills and attitudes, not just to set up in business, but also to build their own careers and stay employed. Education has a responsibility to develop the financial literacy and ability of students to make choices and to manage risk. Local universities and private institutions should support in building up their technical and enterprise development capabilities. To respond to the various challenges, it is essential to apply mainstreaming strategies that help women and youth realize their economic potential and thereby improve their standard of living. Youth entrepreneurship development is a priority objective with technical training providing the largest share of assistance to prepare young men and women for jobs or self-employment in

trades for which there is a high demand in local markets. They should also be given training in production techniques, product design and innovative strategies and provided with credit facilitation through business growth centres. Special projects should be specifically designed to help young women succeed as small-business owners in sectors where they make up a large part of the labour force and can often capitalize on their cultural heritage.

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A STUDY ON SWOT ANALYSIS OF RETAIL SHOPKEEPERS FOR PROMOTE THEIR PRODUCTS TO THE CONSUMERS IN KADAYANALLUR TALUK, TIRUNELVELI

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ABSTRACT

Retail publicizing can be separated into neighbourhood and national promoting. Neighbourhood shippers who claim a solitary area in a solitary market or exchange territory take part in nearby retail promoting, utilizing neighbourhood media to achieve clients living and working close to their foundations. Retail organizations that have extended their store activities to various markets the nation over take part in national retail publicizing. These multistore retailers utilize expansive achieving national or worldwide media to effectively speak with their customers. Another trademark that makes retail promoting remarkable is quickness. Not at all like national brand promoting, which normally is intended to expand mindfulness and general enthusiasm for a brand or item after some time, retail publicizing is intended to drive store traffic and increment deals right away. The publicizing the board structure for retailers is as differed as the stores and the items they convey. Little storekeepers ordinarily handle the publicizing capacity themselves. Nearby media and the makers of items to be promoted much of the time help a storekeeper in making and setting publicizing. Neighbourhood paper and radio stations may make formats or compose spots dependent on data given by the storekeeper. Pre-made advertisements might be given and incompletely paid to by the producer, requiring just the expansion of the store name and address. Little and middle of the road retail associations frequently don't utilize the administrations of outside promoting organizations however rather use in-house publicizing offices. In-house offices make promoting as well as spot media straightforwardly for the benefit of a retailer. In-house

organizations at times handle expansive spending plans and work independently so as to acquire office limits from the media on national buys. The in-house unit handles by and large promotion planning and arranging, while the outside publicizing shop handles the general advertisement crusade and brand picture; produces national publicizing, especially TV spots; places national media purchases; aids inquire about and key arranging; and gives particular imaginative administrations.

KEYWORDS: Retail, Publicize, Promote, Advertisement, Problems.

INTRODUCTION

Retail sector presumably is the most essential area of economy since it needs to do specifically with customer. It incorporates all stores, from stands and little goods to general store chains and shopping centers that pitch items and administrations to definite customer for individual and family use.

The point of this paper is to make an examination of retail segment and its business type. To assemble the information, second assets has been utilized. A profoundly filtering of writing has been performed. As indicated by the examination, the retailing area for the most part is composed in two fundamental gatherings: the retailing inside the store and retailing out of the store.

Retailing inside the store is ordered by various attributes, yet the most critical kinds of characterization are those dependent on the type of the possession, stock and cost. As per the proprietorship-based order, the most vital sorts are free stores, chain stores, diversifying and rented retail establishments.

As per the stock-based characterization the most vital sorts of retailing are retail chains, general stores, strength stores, advantageous stores, superstores and retailer administrations. As per the cost-based characterization, the most imperative kinds of retailing are markdown stores, industrial facility outlets, classification executioners, off-value stores, distribution centre clubs and hypermarkets. As per the spot-based order the most critical kind of retailing are strip malls.

The most vital kinds of retailing out of the store are immediate moving, direct advertising and programmed candy machines moving. The starting point of „retail“ word originates from the French „retailer“, that implies „to cut a piece off“ or „to break bulk“. As such, it demonstrates a direct exchange with the client.

Retailing along these lines, is viewed as a definitive door in the conveying of items, for utilization by the last customers. Any firm that business sectors products to a definitive purchaser is doing the capacity of retailing.

Spot utility:

Generally, items ought to be accessible in a spot that the shopper picks. Something else, customers may not pick the stock or the required stock can either supplant or surrender the stock totally.

Time utility:

Because buyers are searching for items at specific occasions, the retailer's main responsibility is to know this time and make the items accessible at the required time.

Proprietorship utility:

The retailer pitching to clients with credit gives the utility of possession. It exchanges the responsibility for merchandise and the instalment of the value identifies with the development. From this point of view there is a credit or money related expense of administrations to retailers. Sales reps additionally make a commitment to making this advantage.

Shape utility:

Many retailers have any kind of effect in the items sold. Changes made to move items influence deals. Consequently, there are workshops in numerous expansive stores for exercises, for example, toys and tables gathering, photograph edges, and that's just the beginning.

SWOT ANALYSIS

SWOT investigation is a system used to assess an organization's focused position by recognizing its qualities, shortcomings, openings and dangers.

Qualities:

It portrays what an association exceeds expectations at and isolates it from the rivalry a solid brand, faithful client base, a solid accounting report, one of a kind innovation.

Shortcomings:

It prevents an association from performing at its ideal dimension. They are zones where the business needs to improve to remain focused Higher-than-industry-normal turnover, large amounts of obligation, an insufficient store network or absence of capital.

Openings:

Allude to good outside variables that an association can use to give it an upper hand.

Dangers:

It alludes to factors that can possibly hurt an association. For instance, a dry season is a risk to a wheat-creating organization, as it might devastate or diminish the harvest yield.

STATEMENT OF THE PROBLEM

An exploration issue is an announcement around a zone of concern, a condition to be improved, a trouble to be dispensed with, or an upsetting inquiry that exists in insightful writing, in principle, or by and by that focuses to the requirement for significant understanding and purposeful examination.

REVIEW OF LITERATURE

In a similar meaning, Kotler and Armstrong define retailing as all the activities for selling goods or services directly to ultimate buyers for their personal, non-business use. Whereas according to Aydin, retailing represents the entirety of activities that add value to products and services sold to consumers for personal use and households. So, retailing consists of all of the activities of goods sold to ultimate buyers.

OBJECTIVES OF THE STUDY

- To analyse the Strengths, Weakness, Opportunities and Threats happens to the Entrepreneurs in my sample area.
- To find out the marketing strategy among retail shopkeepers to sell products to the consumers.

- To announce the awareness about retail business to people who wants to become an entrepreneur or to beginner businessmen.
- To offer suggestions to the consumers for increasing sales volume and profits.

RESEARCH METHODOLOGY

Here I used the Random Sampling type for collecting the information from the respondents in my particular area of interest.

Both Primary and Secondary data sources are used in my research. Primary data are collected by conducting field investigation.

It is mainly collected to know how the retail shopkeepers for promote their products.

In my research, I collected data from 45 respondents in Kadayanallur Taluk, Tirunelveli.

The researcher has collected the secondary data from books, articles and websites.

DATA ANALYSIS AND RESULTS

TABLE 1: PERSONAL DETAILS OF THE RESPONDENTS

Demographic Variable	Categories	Counts	Percentage
Gender	Male	38	34.2
	Female	07	6.3
Age	18-25	15	13.5
	26-35	13	11.7
	36-45	12	10.8
	Above 45	05	4.5
Designation	Student	12	10.8
	Businessman	23	20.7
	Unemployed	10	9
Marital Status	Married	36	32.4
	Unmarried	09	8.1

Source:From the above table, there are 38 Male respondents and 07 Female respondents in my complete example. The greater part of the respondents age is 18-25 years of age, 20.7% of the respondents are Businessmen and they are Married.

TABLE 2: SATISFACTION OF RETAIL SHOPKEEPERS FOR PROMOTE THEIR PRODUCTS TO THE CONSUMERS IN KADAYANALLUR TALUK

(SA=Strongly Agree, A=Agree, N=Neutral, DA=Dis Agree, SDA=Strongly Dis Agree)

FACTORS	SA	A	N	DA	SDA
<u>Newspaper:</u>					
Wide Audience	15	16	10	00	04
Affordable	10	14	05	10	06
Trustworthy	29	00	04	09	03
Flexible	35	10	00	00	00
<u>Television:</u>					
Most Powerful	26	10	09	00	00
“Show and Tell” effect	29	15	01	00	00
Reach a Bigger Audience	10	25	04	06	00
Very Expensive	40	00	05	00	00

Internet:					
Increase Brand Awareness	42	03	00	00	00
Fast Spreading	38	02	05	00	00
Wide Range of Consumers	40	05	00	00	00
Better Consumer Trust	10	00	00	08	27
Radio:					
Widest Reach	30	05	10	00	00
Portability	35	10	00	00	00
Audio Communication	42	03	00	00	00
Cost Effectiveness	37	08	00	00	00

Source: Primary Data

Interpretation: Here I have clearly found it that, most of the respondents are strongly Agreed the Flexibility of the Newspaper Advertisement. The above table shows that the most people's opinion is, 'It's Very Expensive' to make a Television Advertisement. The satisfactory table enclose that, most of the people using Internet Advertisement for Increasing Brand Awareness and uttermost respondents are selecting radio advertisement because the "LIVE" Audio Communication to the people who are listening to Radio

FINDINGS OF THE STUDY:

- ❖ 34.2% of the respondents are Male.
- ❖ (13.5%) Most of the respondents age are 18-25.
- ❖ In my study, 20.7% of the people are Businessmen.
- ❖ 32.4% of the people who are married.
- ❖ Most of the Respondents are strongly agreed the flexibility for Newspaper Advertisement.
- ❖ 40 Respondents are more expensive to promote their products on Television.
- ❖ Most of the people chose Internet Advertisement for publicizing brand awareness very soon.
- ❖ 42 Respondents are promoting their goods or services via Radio Advertisement because it has "LIVE" Audio Communication.

SUGGESTION

The SWOT Analysis is so simple & low cost and one tool can tell four stories and it can be applied to any situation or company. My opinions are the SWOT Analysis should improve their prioritization and clarity of the data, too many addresses to be explained.

You can give employments and help other people understand their fantasies in life also so have more learning about trade and open the retail business. For better or for more awful, the buck stops with you, since you're the boss. In other hand to make an extensive money venture for begin a business these days. At that point you need to deal with the troublesome clients and representatives.

I suggest the Print Advertisements because its so flexible and low cost. More expensive to promote your products on Television. If your brand awareness would have to reach more people for long term as soon as possible, Choose Internet Advertisements. The 'LIVE' Audio Communication to publicize their goods and services to people directly.

CONCLUSION

The main aim to make this Research for aware people to promote their selling goods or services and This research offers more suggestions to business people and beginner businessmen. Here the researcher who used statistical methods which includes Percentage method and satisfactory method. What are the retail sales techniques to increase more profit? Is Retail Marketing attracting the customers? There is no better consumer trust but most of the online users are making Advertisements through Internet.

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**ROLE OF SELF HELP GROUP IN RURAL DEVELOPMENT WITH
REFERENCE TO TENKASI**

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ABSTRACT

The aim of the study is the role of self help group in rural development at Tenkasi. In Tenkasi surrounding there are 20 villages. In 20 villages, there are 80,000 peoples are live. This research focus on the village, in each village there are 5 samples were collected. Totally 100 samples are completed. Hence, this study sample size is 100. Convenient sample techniques were used to collect the data. It is found that majority of the respondents are higher level of financial assistance and bank credit also subsidiary.

KEYWORDS: *Surrounding, Subsidiary, Convenient*

INTRODUCTION

SHG is a holistic programme of micro-enterprises covering all aspects of self-employment, organization of the rural poor into self Help groups and their capacity building, planning of activity clusters, infrastructure build up, technology, credit and marketing. Self-Help Group refers to self-governed, peer controlled, informal group of people with same socio-economic background and having a desire to collectively perform common purposes. Here poor people voluntarily come together to save whatever amount they can save conveniently out of their earnings, to mutually agree to contribute to a common fund and to lend to the members for meeting their productive and emergent needs. SHGs have been able to mobilize small savings either on weekly or monthly basis from persons who were not expected to have any savings. They have been able to effectively recycle the resources generated among the members for meeting the emergent credit needs of members of the group.

SHG is a group formed by the community women, which has specific number of members like 15 or 20. In such a group the poorest women would come together for emergency, disaster, social reasons, economic support to each other have ease of conversation, social interaction and economic interaction. A SHG is an informal association to enhance the member's financial security as

primary focus and other common interest of members such as area development, awareness, motivation, leadership, training and associating in other social inter-mediation programmes for the benefit of the entire community.

The Government of India and various state Governments have been implementing various programmes for rural upliftment. However, rural poverty and unemployment still persist in the country. This problem is becoming severe and acute. The available latest statistics relating to the Indian Economy indicates that about 26% of the total population in the country belongs to the rural poor. Considering the gravity and intensity of the problem, many Voluntary Development Organisations (VDOs) have come forward with different programmes for the rural poor in the country. These agencies undertake various innovative programmes and schemes to address the issues of poverty and unemployment prevailing in our country.

Poverty line is a financial figure, below which an individual would be considered to be unable to access a minimum acceptable quality of life in terms food, shelter, clothing, and health. Poverty in India has predominantly rural characters. The narrow materialist conceptualization of poverty was as an inability to meet the minimum income requirements or basic needs. Desai, V. (2005) finds property in India declined from 36.2 percent in 1992-94 to 28.8 percent in 1999-2000. Poverty occurs when people experience severe form of deprivation, the nature of those deprivations remains, however, a keenly debated topic As Amartya Sen has observed, "Poverty must be seen as the deprivation of basic capabilities rather than merely as low income." (Sen.,2002) The poverty comes in many forms and causes multiple harms. In India poverty estimates is differ from various sources such as planning commission 6 (27.5 per cent), N.C. Saxena Committee (50 per cent), Suresh Tendulkar Committee (37.2 per cent) Arjun Sen Gupta Committee (77 per cent) at different time period. The microfinance as a tool in poverty reduction and empowerment particularly in rural areas, has gained credence in development dialogue the world over (Varma, S. and Pawar 2005). Poverty is a multi-dimensional concept though some facts of poverty may be more crucial than others, Illiteracy, low income, unemployment, malnutrition, frequent illness, high infant and child mortality and lower life expectancy and all associated with poverty and majority in rural areas. Self help groups programme proved that it is an effective tool for poverty alleviation programme. HGs which poor need for their basic requirement is not available in the formal credit system. In these circumstances, HGs services not only fulfil their productive needs but also satisfy their consumption needs. Overall HGs can help low income people to reduce risk, improve financial activities, raise productivity, increase their income and improve the quality of their lives and empower them for economic growth in India. SHGs Programmes have become a popular mechanism for poverty alleviation, financial inclusion in many developing countries including India. Since 2014 the government has created 20 lakh self-help groups on priority, and over 2.25 crore families have been brought into their fold, "So far 45 lakhs women self help groups have been created with 5 crore active women participants in fact these groups have added one more earning member in these five crore families in rural areas. PM Modi also noted that agriculture and animal husbandry sectors, which are vital for rural economy cannot run without the participation of women. During the interaction, women also shared their inspiring and touching stories and how the self-help groups have helped them improve their lives.

Objectives of the Study

This study primary objective of study is to concern the role of self help group in rural development at Tenkasi.

1. To test enhance social mobilisation
2. To verify the provide the training for rural area entrepreneur
3. To check the financial assistance
4. To investigate the organising the poor in small group
5. To analysis the capacity building of rural development
6. To evaluates the bank credit and government subsidiary

RESEARCH METHODOLOGY

The aim of the study is the role of self help group in rural development at Tenkasi. In Tenkasi surrounding there are 20 villages. In 20 villages, there are 80,000 peoples are live. This research focus on the village, in each village there are 5 sample were collected. Totally 100 samples are completed. Hence, this study sample size is 100. Convenient sample technique were used to collect the data. This study has been used primary data only. Further, frequency analysis and mean & standard deviation were computed.

Analysis and interpretation

TABLE 1 OPINION TOWARDS SELF HELP GROUP IN RURAL DEVELOPMENT

	Strongly Agree	Agree	Moderate	Disagree	Strongly disagree	Total
Social mobilisation	25(25%)	27(27%)	15(15%)	17(17%)	16(16%)	100(100%)
Training	14(14%)	10(10%)	12(12%)	30(30%)	34 (%)	100(100%)
Financial assistance	45(45%)	35(35%)	10(10%)	05(5%)	05 (5%)	100(100%)
Organising the poor group	10(10%)	05(5%)	12(12%)	40(40%)	33(33%)	100(100%)
Capacity building	23(23%)	25(25%)	41(41%)	09(9%)	02 (2%)	100(100%)
Bank credit and government subsidiary	55(55%)	22(22%)	12 (12%)	05 (5%)	06 (6%)	100(100%)

Table 1 explains the opinion towards self help group contributes to rural development. There are several roles contributes on rural development. This study has interpret following roles like social mobilisation, training, financial assistance, organising the poor group, capacity building and bank credit and government subsidiary. Majority of the 27 percent of the respondents are agreed with social mobilisation. Further, most of the 30 percent of the respondents are disagreed with training programme. Then, many of the 45 percent of the respondents are strongly agreed, in addition, Majority of the 40 percent of the respondents are disagreed with organising the poor group. In connection with Majority of the 41 percent of the respondents are moderate with Capacity building. Finally, many of the 41 percent of the respondents are strongly agreed with Bank credit and government subsidiary.

TABLE 2 OPINION TOWARDS LEVEL RURAL DEVELOPMENT

Statement	Mean	S.D
Social mobilisation	3.12	0.78
Training	2.50	0.96
Financial assistance	3.89	0.59
Organising the poor group	3.11	0.79
Capacity building	3.21	0.69
Bank credit and government subsidiary	3.75	0.62

Table 2 opinion towards level of rural development SHG. Mean and standard deviation are collected. Social mobilisation (3.12), Training (2.50), Financial assistance (3.89), Organising the poor group (3.11), Capacity building (3.21), and Bank credit and government subsidiary (3.75). It is found that majority of the respondents are higher level of financial assistance and bank credit also subsidiary.

CONCLUSUION

There is an urgent need to enhance the capacities of the SHGs through increased investment by the Government, Banks and Donors in order to make the SHG movement strong and sustainable. The interventions in the name of building and strengthening the SHG movement should not be limited to credit deployment and should focus on group promotion, savings, livelihood promotion, enterprise development and pooling and marketing the local produce with value addition. This would help generating self-employment to the people and also help build the local economies. Though this process is slow and requires investment in capacity building over a period of time, it will help build the social capital and helps bring economic prosperity to the communities in the long run through creation of strong and sustainable groups. Banks should consider allocating some funds for the capacity building of SHGs. They can also invest in recruiting special manpower for SHGs and maintain the SHG data base and monitoring their progress periodically. Alternatively they can “outsource” these services to local NGOs. The option of converting Regional Rural Banks into Self-Help Development Banks working completely with the SHG model should be explored. Well defined operational processes should be designed such as group formation, meetings, loan approval, disbursement, repayment etc. There is a need for a state level and national level organisation to coordinate the financial resources to the SHGs and capacity building resources to the promoting organisations. Though NABARD is performing this function presently, a separate independent organisation, focussed exclusively on SHGs, will be more effective and efficient in building a strong, vibrant, sustainable and self-reliant SHG movement. Village/block/district level SHGs can be federated and registered as primary and secondary cooperatives. Cooperative is the best suited institutional form for the SHG federations since both SHGs and Cooperatives function essentially on the same principles and practices. The SHG loan recovery rates which use to high but there is declining trend and there are concerns for standards process, overlapping loans, adjustment of a new loan against an older outstanding loan, cost reduction and technology intervention.

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GOVERNMENT OF INDIA PROPOSED INITIATIVE SCHEMES FOR ENTREPRENEURSHIP DEVELOPMENT IN INDIA

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ABSTRACT

The Government of India has undertaken several initiatives and instituted policy measures to foster a culture of innovation and entrepreneurship in the country. Job creation is a foremost challenge facing India. With a significant and unique demographic advantage, India, however, has immense potential to innovate, raise entrepreneurs and create jobs for the benefit of the nation and the world. In the recent years, a wide spectrum of new programmes and opportunities to nurture innovation has been created by the Government of India across a number of sectors. From engaging with academia, industry, investors, small and big entrepreneurs, non-governmental organizations to the most underserved sections of society. Recognizing the importance of women entrepreneurship and economic participation in enabling the country's growth and prosperity, Government of India has ensured that all policy initiatives are geared towards enabling equal opportunity for women. The government seeks to bring women to the forefront of India's entrepreneurial ecosystem by providing access to loans, networks, markets and trainings. This paper main aim is government of India proposed initiative schemes for entrepreneurship development in India.

KEYWORDS: *Entrepreneurship Development, Schemes, Initiatives, Government of India.*

INTRODUCTION

Skilling and Entrepreneurship complete each other! Skills are fundamental to, but not sufficient for, gaining decent jobs. Improved productivity through skill development must be complemented by economic growth and employment opportunities. They are, collectively, a prerequisite to the

Government's pursuit of holistic development of the nation. The Ministry under its mandate, therefore, not only focuses on skilling but also guides the entrepreneurship movement in the country for speedy reorganization of the entrepreneurship ecosystem. This will ensure sufficient employment opportunities for the skilled workforce. Unleashed entrepreneurship, besides employment generation, will also utilize the youth power for productivity improvement and wealth creation; thus, stimulating equitable development and a sustainable path for decent livelihood creation for the country. Technology and resources have to be judiciously harnessed to achieve the same. Furthermore, endeavors need to be aligned to ensure the outreach of opportunities and services to the bottom of the economic pyramid, facilitated by enterprises.

In this context, the Ministry of Skill Development and Entrepreneurship aims to create an enabling entrepreneurship ecosystem by catalysing and coordinating entrepreneurship efforts across the country to ensure sizeable and measurable outcomes. To achieve the same, a flagship scheme on Entrepreneurship Development would be launched by the Ministry. The scheme will be designed with an inclusive approach to not only extend support to existing entrepreneurs but simultaneously expand the purview to social entrepreneurship, incubator and mentor network, first generation entrepreneurs, and grass-root innovation. MSDE is consulting with the stakeholder departments to co-ordinate entrepreneurship efforts with an integrated effort.

OBJECTIVE AND METHODOLOGY:

The main objective of paper is to study on government of India proposed schemes for entrepreneurship development in India. This research work used only secondary data. The secondary data collected from the Reports of the make in Indian website and books, journal, various websites.

PROPOSED SCHEMES ON ENTREPRENEURSHIP DEVELOPMENT:

An entrepreneurship development scheme is currently being developed by Ministry of Skill Development and Entrepreneurship. The scheme will be designed around the following major elements:

Educate and equip potential and early stage entrepreneurs across India: In partnership with experts, a world class entrepreneurship education curriculum will be developed. This curriculum will be delivered to all aspiring entrepreneurs at no cost. Leveraging online learning, entrepreneurship courses can be taken as and when needed by students and business people alike through Massively Open Online Courses (MOOCs). In addition, entrepreneurship education will be integrated into the mainstream curriculum in 3,000 colleges around India. Entrepreneurship education courses will also be delivered in approximately 325 industrial clusters across the nation. Through 50 nodal Entrepreneurship Hubs (E-Hubs) set up across all states, existing and potential entrepreneurs will be targeted for entrepreneurship education modules that suit their need.

Connect entrepreneurs to peers, mentors, incubators:

To support young entrepreneurs, a web and mobile based platform connecting the entire entrepreneurial ecosystem will be established. Platform members will access content online, including information on government services and special packages offered by service providers. The creation of new incubators will be encouraged and a national network of incubators and accelerators established to support young entrepreneurs. A national network of high quality, screened mentors will also be created, leveraging existing networks and successful local entrepreneurs where possible. Entrepreneurship activities in innovative and cutting edge

technology areas will be aligned with initiatives such as Atal Innovation Mission (AIM) and Self Employment Talent Utilisation (SETU).

Support entrepreneurs through Entrepreneurship Hubs (E-Hubs):

Support to entrepreneurs, including coordinated delivery of national and state government entrepreneurship programs and access to enabling resources, a national network of Entrepreneurship Hubs (E-Hubs) will be established. One national, 30 state, 50 Nodal and 3,000 college based E-Hubs will be set up to deliver support. These E-Hubs will, collectively, cover the entire nation.

Catalyse a culture shift to encourage entrepreneurship:

To promote entrepreneurship, state and national level interactions with stakeholders will be convened. International linkages will be established through internship opportunities and exchange trips to global entrepreneurship hubs such as Silicon Valley and Israel. To build awareness, national brand ambassadors will be created to champion entrepreneurial culture in India. Awards will be instituted for young achievers and a National Entrepreneurship Day will be celebrated.

Encourage entrepreneurship among underrepresented groups:

Special focus will be given to the inclusion of scheduled castes & scheduled tribes, minorities, differently abled, etc., and regionally under-represented areas including large part of Eastern and North Eastern India in entrepreneurship programs. Special efforts will also be made to enrol incubators and mentors catering to these groups will in the national entrepreneurial ecosystem.

Promote Entrepreneurship amongst Women:

Focus will also be placed on encouraging women entrepreneurs through appropriate incentives for women owned businesses under the public procurement process. It will also be ensured that gender neutral incubation/ accelerator, network of mentors, industry, resource centres and credit institutes are developed to facilitate Women Entrepreneurs. Priority will be given for mentorship and support system for women entrepreneurs in existing business centres and incubators. Steps will also be taken to assemble gender disaggregated data.

Foster social entrepreneurship and grassroots innovations:

Universities and academic institutions will be encouraged to launch a course on 'Social Entrepreneurship', including through online distance education, to actively promote social entrepreneurship in the country. Additional support, including through fiscal incentives and incubation, will also be considered. To foster grass-roots innovation, a focus on innovations in hubs, collaborations with organisations such as the National Innovation Foundation and promotion of Intellectual Property Rights will also be encouraged.

National Policy on Skill Development and Entrepreneurship 2015

Ministry is an integral part of the government policy on "Sabka Saath, Sabka Vikaas" and its commitment to overall human resource development to take advantage of the demographic profile of our country's population in the coming years. Developing a comprehensive and holistic policy document is an integral part of the process. This requires a fresh look at the already existing National Policy on Skill Development (NPSD), 2009. The objective of the National Policy on Skill Development and Entrepreneurship, 2015 will be to meet the challenge of skilling at scale with speed and standard (quality). It will aim to provide an umbrella framework to all skilling activities

being carried out within the country, to align them to common standards and link the skilling with demand centres. In addition to laying down the objectives and expected outcomes, the effort will also be to identify the various institutional frameworks which can act as the vehicle to reach the expected outcomes. The national policy will also provide clarity and coherence on how skill development efforts across the country can be aligned within the existing institutional arrangements. This policy will link skills development to improved employability and productivity.

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**PERCEPTION TOWARDS BANK EMPLOYEE WITH SPECIAL
REFERENCE TO SATHANKULAM TAULK**

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ABSTRACT

Job satisfaction has been treated as a complex set of variables. There have been various attempts to explain job satisfaction indifferent ways a reflection on these theories will show that in the discussion it is very difficult to consider motivation different from job satisfaction, even though there are both theoretical and practical differences between the two concepts. Nevertheless, the two are closely related and as the procedures used in the analysis of work motivation are remarkably similar to these used in the studies of job satisfaction.

KEYWORDS: *Employee, welfare, working condition, job satisfaction*

INTRODUCTION

The success of any organisation depends upon its employees. In sustaining the market share, every organisation has a big responsibility of keeping its workforce satisfied. Employees' of the day expect not a mere decent living but also a satisfied life. Personal satisfaction in the life of an employee depends upon the satisfaction he/she gets in his/her job. A worker in stress cannot perform well in the job. The higher employee turnover and dissatisfaction in the job are the two serious competitive disadvantages faced by many of the modern day undertakings. It is an undeniable fact that the future of any business enterprise depends upon the level of satisfaction of its workforce.

STATEMENT OF THE PROBLEM

The regular banking hours were extended upto 4 p.m (earlier it was 10–2.00 p.m). Every staff working in the bank is supposed to complete the entire work of the day including the back office work like the regular business hours. By and large the concept of nonbanking hours (2 to 4 p.m) and non banking day (usually on a day in a week without regular banking business the pending and finishing work are completed) have gone out. Now because of such a work pressure every worker is under strain to work from 10 a.m to 5.45 p.m with half an hour lunch break.

OBJECTIVES

- To analyze the satisfaction level of the employees working conditions, job security and other welfare measures.
- To identify the factors responsible for satisfaction or dissatisfaction of the bank employees.
- To identify and suggest some measures for improving the satisfaction level of the employees.

PERCEPTION ABOUT INFRASTRUCTURE

In this section perception on Drinking water, Canteen, Latrine facility, rest room facilities have been studied.

TABLE 1.1 PERCEPTIONS ABOUT INFRASTRUCTURE

S. No.	Perception about infrastructure	Very High	High	Moderate	Low	Very Low	Total scores
1	Drinking water facility is provided	18 (90)	34 (136)	8 (24)	-	-	250
2	Ventilation	17 (85)	21 (84)	13 (39)	7 (14)	2 (2)	224
3	Latrine facility is provided	9 (45)	33 (132)	15 (45)	3 (6)	-	228
4	Separate rest room is provided	3 (15)	9 (36)	40 (120)	5 (10)	3 (3)	184
5	Canteen facility	6 (30)	14 (56)	24 (72)	6 (12)	6 (6)	176

Source: Primary Data

Note : Figures in brackets indicate percentages.

As per Table 1.1, it is observed that statement “**PERCEPTION ABOUT INFRASTRUCTURE**” get maximum score (250). The statement “Canteen facility” got least scoring (176). The researcher observe that the respondents have good perceptions towards Ventilation, Drinking water, Latrine facility, Separate rest room and the rest of the respondents have bad perceptions on canteen facility.

PERCEPTION ABOUT WORKING CONDITION

Perception about working condition has been ascertained by taking into accounts various variables like Working hours, Work load, Performance appraisal, grievances & safety measure, Regular leave facility

TABLE 1.2 PERCEPTION ABOUT WORKING CONDITION

S. No.	Statements	Very High	High	Mode rate	Low	Very Low	Total scores
1	Working hours is reasonable	13 (65)	26 (104)	9 (27)	10 (20)	2 (2)	218
2	Work load is reasonable	17 (85)	23 (92)	12 (36)	5 (10)	3 (3)	226
3	Performance appraisal	13 (65)	19 (76)	18 (54)	9 (18)	1 (1)	214
4	Opinion on grievance & safety measure	16 (80)	18 (72)	11 (33)	10 (20)	5 (5)	210
5	Regular leave facility is provided	0 (0)	15 (60)	22 (66)	12 (24)	11 (11)	175

Source: Primary Data.

Note : Figures in brackets indicate percentages

It is observed from table 1.2, that the perception on the statement “working hours” first place in scoring (218). “Regular leave facility” gets last place on scoring (175) All the statements Regular leave facility got low scores, we understand that the respondents have very bad perception on Regular leave facility because the total scoring is very lesser than compares to other variables.

PERCEPTION ABOUT JOB

Perception about job is the important tool to motivate the employee. Perception about job has been ascertained by taking into accounts various variables like Welfare measurement, frequent transfer, Work related training, regular work.

TABLE 1.3 PERCEPTION ABOUT JOB

S. No.	Statements	Very High	High	Moderate	Low	Very Low	Total scores
1	Welfare measurement	11(20)	20(80)	15(45)	8(16)	6(6)	202
2	Frequent transfer on job	19(95)	19(76)	10(30)	12(24)	10(10)	235
3	Work related training	18(90)	25(100)	10(30)	9(18)	1(1)	239
4	Regular work is offered	20 (100)	25 (100)	108 (324)	2 (4)	0 (0)	368

Source: Primary Data.

Note : Figures in brackets indicate percentages.

It is clear from table 1.3 that the perception on the statement “Regular work is offered” gets first place on scoring (368). “Work related training frequent transfer on job, Welfare measurement” occupy second, third, and fourth place respectively. The researcher observes that the perception that Regular work is offered is good among 60 respondents.

PERCEPTION ABOUT RELATIONSHIP

Relationship is an important factor to determine the job satisfaction of an employee. Perception about relationship has been ascertained by taking into accounts various variables like with manager, co-workers and customers.

TABLE 1.4 PERCEPTION ABOUT RELATIONSHIP

S. No.	Statements	Very High	High	Moderate	Low	Very Low	Total scores
1	Relationship with manager	35 (175)	13 (52)	10 (30)	2 (4)	0 (0)	261
2	Relationship with co-workers	50 (250)	8 (32)	2 (6)	0 (0)	0 (0)	288
3	Relationship with customers	42 (210)	17 (68)	0 (0)	1 (4)	0 (0)	280

Source: Primary Data.

Note : Figures in brackets indicate percentages.

It is observed from table 1.4, that the perception of the respondents on the statement that Relationship with co-workers gets first place in scoring(288).Statement on gets Relationship with manager last place on scoring (261) .All the statements Relationship with customers got low scores, we understand that the respondents have very bad perception on relationship with manager because the total scoring is very lesser than compares to other variables.

PROBLEMS TOWARDS JOB SATISFACTION

The table 1.5 is classified on the basis of the respondents' problems towards job satisfaction.

TABLE 1.5 PROBLEMS TOWARDS JOB SATISFACTION

S. No.	Factors	Very High	High	Moderate	Low	Very Low	Total scores	Rank
1	Relationship with co-workers	460	80	18	2	1	561	I
2	Work load is more	365	180	6	-	-	551	II
3	Low salary	395	108	24	8	2	537	III
4	Lack of promotion	225	232	51	-	-	508	IV
5	Problems related to working condition	65	408	12	2	-	487	V
6	Availability of VRS scheme	105	192	105	12	10	424	VI
7	Lack of monetary benefits	65	32	258	20	3	378	VII
8	Lack of safety measure	30	48	234	34	7	353	VIII

Source: Calculated Data.

Note : Figures in brackets indicate percentages.

It is observed from table 1.5, it is inferred that the problems towards job satisfaction on the basis of weighted scores allotted. For the attitude towards relationship with co-workers secured I Rank, by good opinion of the respondents, work load secured II Rank , to low salary secured III Rank, lack of promotion less secured IV Rank, problems related to working condition secured V Rank, availability of VRS scheme secured VI Rank, lack of monetary benefits secured VII Rank, lack of safety measure VIII Rank.

SUGGESTIONS:

- ❖ Training and development programmes must be provided to the employees at regular intervals to update their knowledge and skills.
- ❖ The king of given to employees should be according to his/her abilities and knowledge and their efforts for doing a particular task must be valued by giving appreciations and rewards to the employees for their hard work so that their level of motivation increase.
- ❖ Along with healthy environment, healthy relationship should also be maintained in an organization.
- ❖ The bank should provide certain benefits to their employees, so that they can perform well to achieve organizational goals.
- ❖ The job should be interesting enough, so that it must create enthusiasm among the employees.

4.3 CONCLUSION

Extensive literature reveals that job satisfaction is dependent on supervisor behaviour, co-worker behaviour, pay and promotion, job and working condition and organizational aspects. In the case of job satisfaction aspects the commercial banks perceived pay and promotion is an indispensable factor to decide their satisfaction level. The employees have significant inclination towards optimistic supervisory level. The employees have significant inclination towards optimistic supervisory behaviour and pleasant organizational setup. The factor analysis meticulously identified that the job suitability as well as the working condition and other interpersonal relationship among the workers are able to ascertain their level of satisfaction within the working domain. Employees must be cared for and counselled in order to increase their satisfaction level in the organization based on the aspects identified as per above analysis. Banks being the financial backbone of less satisfied people. If less job satisfaction is not cared for then it would automatically lead to job dissatisfaction and therefore it would lead to negligent behaviour and turnover of employees.

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**THE ROLE OF AGRICULTURAL DEVELOPMENT AND
TRANSFORMATION IN INDIA**

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ABSTRACT

Relative to other developing regions, developing Asia has experienced a slower decline in employment share in agriculture, compared to its output share; a rapid growth in labour and land productivity; and a shift from agricultural output from traditional to high-value products. The most successful Asian economies have pursued an agricultural development-led industrialization pathway. Nevertheless, agriculture remains the largest employer in many large Asian countries, hence future structural transformation must take into account agricultural transformation. Extrapolating from past trends, and taking to account emerging conditions, many countries of developing Asia will be expected to move on to the next phase of agricultural development; however even in the long term, agriculture's employment share will continue to be sizable relative with the output share. To expedite transformation, many Asian countries will still need to promote long term productivity growth in agriculture and facilitate upgrading of their farms and agro enterprises within the global value chain.

KEYWORDS: *Agricultural Development, Agricultural Productivity, Economic Growth, Global Value Chain, Structural Transformation.*

INTRODUCTION:

The author argues that Indian rural areas behave differently from rural areas in fully commercialized market economies. In commercialized economies, price signals quickly induce factor flows, including items such as investment and technological change. A need for more food is quickly translated into production of either more food or more non-food items to finance food

imports. If agricultural potential exists in such countries, market incentives will encourage both appropriate output mixes and investment inflows; growth will then occur. In contrast, this paper argues that much of India has not yet gone through this transformation. A prolonged process of agricultural transformation is necessary to produce such conditions. Government actions, including commitment of fiscal resources and development of successful strategies, are required.

Objectives of study:

1. To contributing and suitable for the agriculture.
2. To creating the intimation of economy.
3. To evaluation of agriculture transformation in India.
4. To identify the circulation of the areas.

REVIEW OF LITERATURE:

Tambunan, (1981)¹ In his paper titled recent development of “**The Agricultural transformation in India**” Labour Enquiry Committee differentiated between the "attached" and "casual" workers. The former are those who are under some sort of contract with the employers. While the latter are free to leave one job for another, whenever, they please and they are paid at the market rate.

Daras, (1982)² In his article “**The Agricultural transformation in India**” is Labour Enquiry Committee has defined agricultural labour as one who is employed not only in crop production but also in hired employments in other agricultural occupations such as dairy farming, horticulture, raising of live stock, bees, poultry etc. While an agricultural labour family was defined as a family, which derived the bulk of its income from agricultural wages prithvi, (1983)³ In his identifies the reports of “**The Agricultural transformation in India**” that in many parts of the country, the agrarian economy is unable to provide continuous work through out the year. The slack season extends from 3 to 6 months, which creates seasonal unemployment in the econ.

Singh (1984)⁴ In his paper is to be found that “**The Agricultural transformation in India**” even though the green revolution was ushered in Punjab in the mid sixties, the condition of agricultural labourers in Ludhiana district had not improved because a large section of them was still living below the poverty line.

Public Sector In Agricultural Transformation in India:

Agricultural sector has high potential for tackling socio-economic challenges including high levels of income, poverty and food insecurity. Given the importance of the sector as a source of livelihood for the large majority of the population, and a base for foreign exchange earnings the sector deserve adequate public and private sector investment for attaining and maintaining the anticipated high growth rate. This remains a critical challenge for agricultural transformation in India.

Public investment in the sector should be directed towards infrastructure development that include rehabilitation of existing rural and agricultural infrastructures and establishing new ones to help in mitigating impacts of climate change, restore soil fertility, remove barriers to domestic trade and flows of food.

The focus of agricultural transformation will be to create a favourable policy and regulatory framework that will lead to enhanced quality compliance with local, regional and international standards; facilitate measures that will promote private sector investment into the sector and create room for strengthened public private partnership.

To that effect, the following areas will be emphasized during implementation: Enhance capacity in value addition and agro processing The thrust will be placed to institutional capacities to specifically provide services related to value addition and agro-processing such as quality assurance, inspection and certification and take concrete steps to enhance knowledge and information sharing amongst the relevant.

Stakeholders on agro-processing and value addition. In addition, the public investment will be extended to provide support and improve the expansion of the degree of processing secondary and tertiary industries, so as to increase the share of product prices and Strengthen incentive structure for private sector participation in agro-processing and value addition.

The aim of this component is to encourage, promote and support public and private sectors to invest in agro processing and value addition

Agriculture and Structural Transformation in India:

The Role of Agriculture in Development The role of agriculture in development is often dismissed in the face of the stylized fact of structural change. Dual economy model which posit capital accumulation as a result of growth of the manufacturing sector, further reinforced the notion of backwardness and limited potential of agriculture. In fact, post-war development strategies in many developing countries aimed at rapid industrialization with a strong “urban bias” . on the contrary, in the most successful in India economies, apart from the cities of Singapore and Hong Kong, China, agriculture played an important role in launching the period of high growth. In these economies, the link between agricultural development and poverty alleviation indicated the positive interaction between the political economy of rapid growth and a development strategy that emphasized the role of the rural economy. Indonesia after 1966, the PRC after 1978, and Viet Nam after 1989, tilted investment priorities toward rural growth, while the transformation of agriculture in other Asian countries, e.g., India or Pakistan, has been slow.

Johnston and Mellor (1961) provided the classic explanation of the role of agriculture in development. Agriculture is a source of:

- ❖ food,
 - ❖ foreign exchange,
 - ❖ labour,
 - ❖ savings for capital formation, and
 - ❖ Purchasing power to generate demand for manufactures.
- 1) Growth in agriculture supports the subsequent growth of industry. As an economy develops, the relative contribution of agriculture to output and employment must decline.
 - 2) This pathway was to be elaborated further as agricultural development-led industrialization . In recent years a number of critics of agricultural fundamental ways to development, particularly in light of domestic and global conditions inimical to smallholder agriculture Even advocates of agriculture-led development do recognize that the role of agriculture depends on the degree of economic integration within the domestic economy, and between the domestic and world economy.
 - 3) For instance, if food can be imported, labour can directly flow from agriculture to manufacturing with manufactured export earnings used to fund food import.
 - 4) However, such a trade-based approach is limited to developing countries with small economies and high openness to trade.

- 5) In fact, many developing countries still host large populations in remote areas, and must therefore continue to rely on domestic production for much of its food supply.

The Evolving Role of Agriculture The best way to resolve the agriculture-versus-industry debate is to simply recognize the evolving role of agricultural development. At the nascent stage of economic development, agriculture accounts for a large bulk of output, and about half or more of employment and Mellor. Much of the “circular flow” of economic activity is confined to rural areas output of farm households is consumed as subsistence, or is exchange for food and materials produced by other farm households. The reason is that at this stage, agriculture generates little surplus with which to trade with urban households or with foreigners. Moreover, markets are fragmented, and interaction across space and economic sectors is constrained by high transaction costs.

Importance of Agriculture Transformation:

1 . Over view:

Agriculture has played an important role in the development of Indian economies. Whether it will continue to do so is an open question. This paper presents an outlook for the future evolution of the agricultural sector in developing India, within the context of overall economic transformation.

2. Indian experience:

The most prominent stylized fact of modern development is a secular decline in the share of agriculture in both output and gross domestic product (GDP), with the consequent increase in the combined shares of industry and services. The experience of developing Asia is no exception. However in Asia, five aspects of agriculture and structural transformation stand out. First, agriculture’s output share is declining faster than that of employment. Today, agriculture is the largest employer in developing India but not the largest sector in any Asian country by GDP. Second, agricultural labour productivity in Asia has grown faster than in other developing regions. Third, land productivity in Asia has grown faster than in other developing regions. Fourth, technological change in agriculture since the 1960s led to significant improvements in yields of traditional crops. Fifth, the composition of agricultural output of developing Asia has shifted from traditional to high-value products. The newly industrialized economies in followed an agriculture development-led industrialization pathway. The fast-growing transition economies the People’s Republic of China and Viet Nam, seem to be traversing a similar one. Agricultural growth has also been a prominent feature in the rest of developing Asia, particularly Indonesia, Malaysia, and Thailand. However, growth in agriculture has lagged in Bangladesh, India, Pakistan, and the Philippines; in these countries, the period of rapid sustainable growth came late or has yet to materialize.

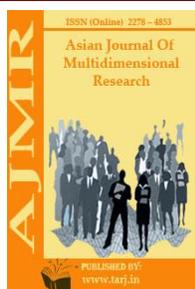
CONCLUSION:

Agricultural development in India will likely proceed according to past trends, though the pace and direction of change will be punctuated by emerging challenges and opportunities related to environmental stress, market instability, future technological breakthroughs, and the rise of global value chains. Over the next 3 decades many countries of developing India will move on to the next level of overall development. However, the reduction agriculture’s employment share will continue to be slow, relative to the decline in its output share Disparities in output and employment shares for developing India will be more pronounced than what is observed currently among middle- and high-income countries. Developing India must continue to pay attention to accelerating growth of output and labour productivity in agriculture, as well as job creation in non agricultural sectors.

What difference does this enduring importance of agriculture make for designing policy. The World Bank (2009) outlines an agriculture-for-development approach based on: improved livelihoods in subsistence agriculture. Development of smallholder competitiveness and entry into markets, the generation of more employment in agriculture based on skilled labour, and the establishment of efficient value chains. This approach entails investments in effective R&D and technology transfer, in human resource development, transport infrastructure and contract enforcement other public goods and rural infrastructure and in a functional and equitable system of land rights.

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A STUDY ON THE PROSPECTS AND NEW TECHNOLOGIES IN PRODUCTION OF COCONUT AND IT'S BY PRODUCTS

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ABSTRACT

This paper is attempted to study the prospects and new technologies in production of coconut and it's by products. Coconut is an important multipurpose palm grow widely in the humid tropics and is known as kalpavriksha in India which provide nutritious food and refreshing drink, oil for edible and non-edible uses, timber and a variety of simultaneous products for domestic and industrial use. Coconut is the most popular palm grown in about 91 countries of the world and producing about 55 million tonnes per year. Coconut oil is used in the country as a cooking fat, hair oil, and body oil. This oil is generally used for industrial purpose and de-oiled cake is used to make mixed cattle feed. Coconut leaves are plaited and used for thatching houses and sheds in rural areas. Neera is popular as a delicious health drink. It is good for digestion, facilitates clear urination and prevents jaundice. Diversified value added products like coconut flower syrup, jaggery and coconut palm sugar are produced from Neera. Shell charcoal, shell based activated carbon, shell powder, shell handicrafts, shell ice cream cups and bear glasses, ladles, forks, show pieces, shell buttons, etc. are the shell based products available in the country. In order to overcome the limitations of coconut

production CPCRI has developed new machines. To make the operation simple and faster, manual and power operated coconut slicing machines were developed at CPCRI.

KEYWORDS: *Anti buckling device, Coconut pulveriser, Coconut climbing devices, copra dryer, coconut deshelling machine, Coconut based multicropping system, Telescopic sprayer, Fresh coconut shell removing machine, Coconut dehusking machine, Coconut chips dryer, Coconut based multi cropping system*

INTRODUCTION

Coconut industry in the country is mainly confined to traditional activities such as copra making, oil, extraction, coir manufacture & toddy tapping. Coconut products such as virgin coconut oil, desiccated coconut, coconut water based vinegar, coconut water are also made. However, coconut milk based beverages, coconut chips, coconut based handicrafts, shell powder, shell charcoal and shell based activated carbon are manufactured in the country on a limited scale. Neera, coconut water based non-alcoholic health drink is now gaining momentum in many states like Karnataka and Maharastra. Coir and coir based industry is one of the major segments using coconut by – products mainly the husk. Coconut is an important source of food and vegetable oil. Coconut plantations and processing industries provide income to the farmers and employment to rural population. Coconuts are used for direct consumption. A major part is converted into copra from which is extracted. With the advancement of science and technology it has been possible for mankind to produce coconut powder also. Coconut powder used for making ice cream and excellent dishes for domestic purpose. Coconut Development Board has been set up by the Government of India with the mandate of integrated development of coconut in the country. Technology Mission on coconut is being implemented by the Board to integrate various ongoing Government programmes and to ensure adequate, appropriate, timely and concurrent attention to all the links in the production, post harvest and consumption chain of coconut. The Board's schemes are either implemented directly or through the department of Agriculture/Horticulture of the states.

Financial institutions have also formulated coconut financing schemes in potential areas both for fresh coconut planting and intensive cultivation. Integrated coconut development schemes with farm infrastructure facilities like well, pump set, fencing, drip irrigation system etc. have also been considered. For coconut based industries, support is also given by the banks for setting up new units which are also backed by the Coconut Development Board by way of subsidy.

Objectives

1. To study about the prospects related to coconut production.
2. To study about the technologies in coconut cultivation.
3. To study about the technologies in production of coconut by products.
4. To give suggestions.

METHODOLOGY

Secondary data collected through books, Internet, publications, Reports and Magazines.

Coconut Development Board

Coconut Development Board is a statutory body established by the Government of India for the integrated development of coconut production and utilisation in the country with focus on increase

of productivity and product diversification. The Coconut Development Board came into existence on 12 January 1981 functions under the administrative control of the Ministry of Agriculture, Government of India, with its head quarters at Kochi in Kerala and regional offices at Bangalore in Karnataka, Chennai in Tamilnadu and Guwahati in Assam.

The emphasis given by the Coconut Development Board for evolving technologies for the development of new value added products has yielded results and this product diversification and by product utilisation has recently gained momentum. Various research programmes, sponsored by the board through the existing research institutions in the country have left to the development of new technologies for the manufacture of coconut cream, spray dried coconut milk powder, preserved and packed tender coconut water based vinegar. Commercial production units have started in various parts of the country with the technology developed so far. The research on coconut in India is being carried out by the institutions under the Indian council of Agricultural Research (ICAR) and State Agricultural Universities located in different country growing states. Research on post harvest processing of coconut is also undertaken by the institutions under the CSIR.

There are six state Centres situated at Bhubaneswar in Odisha, Kolkata in west Bengal, Patna in Bihar, Thane in Maharashtra, Hyderabad in Andrapradesh and Port Blair in Union territory of Andaman& Nicobar Islands. The Board has 9 demonstration cum seed production (DSP) farms in different locations of the country and 7 farms are maintained. A market development cum information centre has also been established in Delhi. The Board has set up a Technology Development Centre at Vazhakulam near Aluva in Kerala.

Schemes of Coconut Development Board

- Production and distribution of planting materials.
- Expansion of area under coconut
- Integrated farming for productivity improvement
- Technology demonstration
- Market promotion and statistics
- Information and information technology
- Human resource development

Policies to promote farm productivity and increase farmers income

1. Planting/new planting, rehabilitation and farm productivity programmer
2. production and distribution of planting material
3. Expansion of area under Coconut
4. Integrated farming for productivity Improvement programmes
5. Coconut plant Insurance Scheme
6. Publicity and Extension activities.
7. Technology Mission on coconut.

Developments and additional schemes contributed by CDB

1. Cluster District Approach

Cluster of the district are to be formed with potential or focused districts where, implementation of all relevant schemes, specially area expansion and coconut nurseries has to be concentrated.

2. Promotion of private coconut nursery units

Private coconut nurseries, regional nurseries and nucleus seed gardens are to be promoted on large scale through advertisement, publicity etc. thus in the near future there will be improve quality planting materials of Tall x Dwarf varieties.

3. Encouragement & promotion of Farmer Producer Organisation

Main priority is given to the formation of Farmer Producer Organisation so that Coconut Development Board Schemes can be implemented through them successfully.

4. Facilitating Market linkage

Market backward and forward linkages should be established by the farmers very strongly i.e. Wholesale and retail market.

5. Coconut based multicropping system

Successful models of coconut based multiple cropping system are to be developed for income generation from coconut.

6. Wide scale mass communication

Publicity of coconut development schemes, benefits of cultivation, value addition etc. is to be done through T.V, Radio, News papers, magazines etc.

Mechanization in coconut

1. Telescopic sprayer

The telescopic sprayer comprises of two co-axial pipes of ultra light weight 0.5kg/metre length which can be used to spray up to the height of 12.5m. The pipe height can be locked at any desired level above 6m. Marginal farmers could attach a rocker sprayer where in large gardens a power sprayer could be used.

2. Anti buckling device

A serious problem often faced by coconut farmers is the buckling of heavy bunches. Partial severing of the stalk from the trunk is known as buckling. A large number of nuts in the bunch or big sized nuts long and less sturdy peduncle wider angle between the leaf and inflorescence and weak leaf petiole are some of the causes for buckling of bunches.

3. Coconut climbing devices

Various types of climbing devices like tractor operated, self propelled, manually operated and some robotic type devices have been developed and tested for harvesting coconut by both the Government and private sector.

4. Chemberi Joseph model

Joseph model has got mainly two assemblies of similar construction. The steel rope wires of both top and bottom assembly needs to be looped with the tree and locked. The users then climb on the machine by placing one foot each on both the assemblies holding the handles provided.

5. TNAU Model

This was developed by Tamilnadu Agricultural University. This is sitting type or push type model. The user has to sit on the seat which is provided on upper frame and has to insert his foot between

the rubber rollers available in the lower frame. The upperframe can be lifted by hands and the lower frame has to be lifted by leg. The process has to be repeated for continuous climbing.

6. Coconut dehusking machine

Coconut dehusking is the First post harvest operation in any coconut processing industry .A power operated semi automatic de-husking machine has been designed and fabricated at ICAR- Central Plantation Crops Research Institute. The machine has a capacity to dehusk 200 nut / hour.

7. Copra dryers

The common practice of making copra by sun drying the fresh coconut kernel on cement floor or on sand floor for seven to nine days. The energy efficient dryers developed by CPCRI produce dust and microbial contamination free copra in a short period.

8. Shell fired copra dryer

The copra dryer is working on indirect heating and natural convection principles using coconut shell as fuel. This dryer requires less amount of fuel, makes copra in short time and less expensive too. Capacity of this dryer is 1000 nuts /batch. The quality of copra obtained is light brown in colour which fetches good price in the market.

9. Solar tunnel based integrated copra dryer

Solar drying relies on the sun as the source of energy. It generates higher air temperature and consequential lower relative humidity. It is a batch type dryer and the capacity of the dryer is 2000 coconuts/ batch.

10. Coconut deshelling machine

A power operated batch type coconut de-shelling machine has been developed to separate shell and copra after partial drying. Capacity of the machine is 400 half cups/ batch. The time taken for deshelling is 4 minutes / batch.

11. Copra moisture meter

Moisture is the most important factor influencing the quality of the copra.Copra with the moisture content of less than six percent is considered good quality as it is not easily damaged by insects. At the CPCRI Kasargod, an electronic moisture meter was developed to determine the moisture content of copra.

12. Tender coconut punch and cutter

Tender nut punch and cutter are two simple devices to pierce the tender coconut and the cut open it after drinking the water inside.

13. Snowball tender nut machine

Snowball tender coconut is globular tender coconut kernel containing tender coconut water inside. The ball scooped out with the help of specially devised tool after cutting the shell of tender coconut of 7 to 8 months maturity by using snowball tender coconut machine.

14. Fresh coconut shell removing machine

Coconut shell removing is the second post harvest operation in coconut processing industry using fresh coconut kernel as the raw material. The machine developed at ICAR-CPCRI is intended to

reduce both time and drudgery involved in th manual deshelling process. The machine has a capacity to remove the shell of 150 coconut/ hour.

15. Coconut testa removing machine

Many high value coconut products like coconut chips, virgin coconut oil, desiccated coconut etc. requires removal of testa. The main component of the machine is a circular wheel covered with cloth or water paper attached to a prime mover, an electronic motor. One person can remove testa of about 75 coconuts per hour.

16. Coconut slicing machine

Slicing coconut kernel to produce chips of uniform thickness is the single most important unit operation in coconut chips making process. In order to make the operation simple and faster, manual and power operated coconut slicing machines were developed at CPCRI.

17. Coconut chips dryer

Two types of dryers were developed by CPCRI to dry the sliced coconut kernel to the sliced coconut kernel to the moisture content.

18. Coconut pulveriser

The coconut pulveriser consists of power operated rotary blade. The coconut kernel pieces are fed into the hopper manually. Due to the impact of the rotary blade and rubbing on the stationary blade, the coconut kernel turns into fine powder. The machine has a capacity of 250 nuts per /hour.

19. Manual coconut milk extractors

Two different manually operated coconut milk extractors are developed to enhance the milk extraction efficiency.

20. Screw type coconut milk expellers

Two screw type coconut milk expellers, single (300 coconuts /hour) and double (1000 coconuts /hour) with the capacities have been developed to extract coconut milk.

21. Virgin coconut oil cookers

In order to overcome the limitations of the traditional Virgin coconut oil production two types of virgin coconut oil cookers were developed at CPCRI to extract the virgin coconut oil by hot processing. One machine uses LPG biogas as fuel and other one uses any agricultural waste as fuel source.

Coconut products

There are different types of coconut products produced by the coconut industry in India such as tender coconut water, copra, coconut oil, raw kernel, coconut palm jeggary, coconut palm sugar, coconut shell based products, coconut wood based products, coconut leafs, coconut oil, desiccated coconut, coir fibre, coir pith, coconut cream, coconut milk, spray dried coconut milk powder, shell charcoal, shell powder and virgin coconut oil products.

TABLE.1 AREA, PRODUCTION, PRODUCTIVITY OF COCONUT IN INDIA

Particular Year	Area ('000 ha)	Production (Million nuts)	Productivity (Nut per ha)
2011-12	2070.70	23351.22	11277
2012-13	2136.67	22680.03	10615
2013-14	2140.50	21665.19	10122
2014-15	1975.81	20439.60	10345
2015-16	2088.47	22167.45	10614
2016-17	2082.11	23904.10	11481

Sources: Secondary Data

During the year 2011-12 production of India is 23351.22 million nuts for 2070.70 hectare area, and productivity is 11277 nuts per hectare. 2012-13 production decreased to 22680.3 million nuts for 2136.67 hectare area, and productivity is 10615 nut per hectare. Then 2014-15 production is 20439.60 million nuts for 2140.50 hectare area and productivity is 10122 nut per hectare. 2014-15 it will be decreased. During the year 2015-16 production is 22167.45 million nuts for 2088.47 hectare area and productivity is 10614 nut per hectare. Finally 2016-17 production is 23904.10 for 2082.11 hectare area and productivity is 11481. The table also reveals that finally coconut production increased gradually.

TABLE.2 AREA, PRODUCTION, PRODUCTIVITY OF COCONUT IN TAMIL NADU

Particular Year	Area (ha)	Production (lakh nuts)	Productivity (Nut / ha)
2010-11	410149.00	58942.00	14371
2011-12	419400.00	62009.00	14785
2012-13	424121.00	50747.00	11965
2013-14	428538.00	46680.00	10893
2014-15	427842.00	49890.00	11661
2015-16	459740.00	61714.60	13423
2016-17	461060.00	65706.30	14251

Sources: Secondary Data

The production of Tamil Nadu during the year 2010-11 is 58942 lakhs nuts for 410149 hectare area and productivity is 14371 nut per hectare. It would be increased next year as 62009.00 lakh nuts for 419400 hectare area and productivity is 14785 nut per hectare. During the year 2012-13 the production of coconut is decreased in 50747 lakhs nuts for 424121 hectare area and productivity is 11965 nut per hectare. But next year also decreased is 46680.00 lakhs nuts for 428538 hectare area and productivity is 10893 nut per hectare. But During the year 2014-15 the production also increased in 49890 lakhs nut for 427842 hectare area, and productivity is 11661 nut per hectare. During the year 2015-16 production is suddenly increased to 61714.60 nuts for 450740 hectare and productivity is 13423. Last year it also increased to 65706.30 nuts for 461960 hectare area and productivity is 14251. This table shows that the production of coconut in Tamilnadu also increasing gradually in last years.

TABLE.3 AREA,PRODUCTION,PRODUCTIVITY OF COCONUT IN KANYAKUMARI DISTRICT

Particular Year	Area (ha)	Production (lakh nuts)	Productivity (Nut / ha)
2010-11	24916.00	4533.00	18193
2011-12	24936.00	1584.00	6352
1012-13	24502.00	4007.00	16354
2013-14	23917.00	2871.00	12004
2014-15	24232.00	5626.00	23213
2015-16	24182.00	5156.00	21322
2016-17	23988.00	2100.00	8754

Sources: Secondary Data

During the year 2010-11 the production is 4533.00 lakhs nuts for 24916 hector area and productivity is 18193 nuts per hector. But next year it will decreased as 1584 lakhs nuts for 24936 hector area and productivity is 6352 nut per hector. Next year it will increase to 4007 lakhs nuts for 24502 hector, and productivity is 16354. During the year 2014-15 it will be increased to 5626 lakhs nuts for 24232 hector areas, and productivity is 23213 nuts per hector. But in the year 2015-16 production is decreased to 5156.00 nuts for 24182 hectar areas and productivity is 21322 nut per hectar. Last year it is suddenly decreased to 2100.00 nuts for 23988 hectar areas and productivity is 8754 nuts per hectar. The study deals that because of the rainfall and deseases attack the production decreased to very low.

FINDINGS

1. In case of production of coconut in India is 23351.22million nuts in 2011-12, it is gradually decreased up to the year of 2014-15 that is 20439.60 nuts. But finally production is increased to 23904.10 million nuts. Due to the climatic conditions are good production is increased last years.
2. Production of Tamilnadu is gradually increased year to year because of the good climatic conditions.
3. The production of Kanyakumari district reveals that because of the rain fall and deseases attack production is decreased to very low that is for the year 2010-11 4533lakhs nuts.

SUGGESTIONS

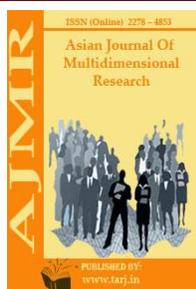
1. Major efforts should be made to improve productivity in all the countries including the coconut producing states of India.
2. Productivity improvement requires research efforts to develop high yielding varieties
3. Steps to reduce dependence on coconut oil as edible oil and intensified efforts towards diversification for developing different products with are more profitable.
4. Use of modern techniques will help them work more efficiently and effectively.
5. Cultivators and marketers should be give proper training in Coconut Board.
6. Product development strategy would have to be supported by strong marketing support for expanding the demand through identification of new markets.
7. Institutions should provide loans with small interest rate.

CONCLUSION

Coconut crop is a major and popular plantation in India with unique features. Coconut industry in India significantly contributes to the growth and development of our nation's economy. Indian coconut products have great demand in both domestic as well as international markets because of their special attributes like quality. Price, colour, design, attraction, craftsmanship, fitness etc. Further, the future prospects of coconut and coconut products are very bright in irrespective of the locations where it is grown in the world due to multifarious uses. Coconut is not only a significant in socio-cultural needs of our society but also major source of income for rural people. Therefore, it is concluded from the study that India coconut industry is an avenue for fruitful earnings and sensible savings and thereby promotes country's economy.

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**A STUDY ON SITUATION ANALYSIS FOR MARKETING RENEWABLE
ENERGY PRODUCTS**

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ABSTRACT

A Situation analysis is regarded as a systematic analysis of the situation in which the organization finds it as the basis for identifying opportunities to satisfy unfulfilled customer needs. In addition to identifying the customer needs, the organization must understand its own capabilities and the environment in which it is operating. The study is carried out using secondary and primary data. There are three frameworks used in this study to add structure to the situation analysis namely 5C analysis, PEST analysis, and SWOT analysis. The study was conducted: to appraise the awareness of the renewable products in the industries, to analyse the demand of the customers in purchasing the renewable energy products, to scrutinize the factors that intrudes and influences the business and to identify the target market. Exploratory research technique was adopted in this project. The type of the sampling used in this study is convenience sampling. In this study, the industries in Coimbatore district are concentrated. The industries are categorized into small scale, medium scale, large scale, service and commercial sectors are considered as samples. In this study the data are gathered from 80 respondents. From the study, it is understood that the Government is taking more initiative to promote renewable energy products and the market conditions are favourable for the companies to promote Solar and LED products. It is recommended that the manufacturers should improve awareness regarding the use of renewable energy products among the public. They should also improve the quality of after sales service and educate the users regarding the maintenance of those products.

KEYWORDS: PEST Analysis, Situation Analysis, 5C Analysis.

INTRODUCTION

The project titled “A Study on Situation Analysis for Marketing Renewable Energy Products” is, one of the emerging Green Marketing company in Coimbatore. A thorough analysis of the situation in which the firm finds it serves as the basis for identifying opportunities to satisfy unfulfilled customer needs and to understand its own capabilities. The study helps in evaluating the situation and trends in a particular company's market and is aimed at identifying the internal and external forces that may influence the organization's performance and choice of strategies, and assessment of the organization's current and future strengths, weaknesses, opportunities, and strengths. There are three frameworks used in this study to add structure to the situation analysis namely 5C analysis, PEST analysis and SWOT analysis. The 5C analysis is an environmental check on five key areas especially applicable to marketing decisions. This includes analysing the company, competitors, customers, collaborators and climate. PEST Analysis is a type of situation analysis in which political-legal, economic, socio-cultural, and technological factors are examined to identify an organization's long-term plans. A SWOT analysis can be used to analyse the most relevant problems and opportunities and to assess how well the firm is equipped to deal with them. The research was conducted to spot out the various environmental factors that affect the business and the factors that influence the growth of the business there by identifying opportunities to satisfy the customer needs.

NEED FOR THE STUDY

Renewable energy has enormous potential to meet the growing energy requirements of the increasing population of the developing world, while offering sustain-able solutions to the global threats of climate change. Renewable energy sources are indigenous and can contribute towards reduction in dependency on fossil fuels. Renewable energy sources assume special significance in India when viewed in the context of the geographic diversity and size of the country, not to mention the size of its rural economy. Since renewable energy resources are diffused and decentralised, they are more appropriate as local energy systems to meet the ever expanding and diversified energy needs. In this perspective, this study helps in identifying the numerous possibilities for manufacturing the renewable energy products to meet the basic energy needs of the rural poor.

STATEMENT OF THE PROBLEM

The company has just stepped into the green energy business,

1. The company desires to know the environmental factors that affects and influences the business,
2. The company needs to find the target market where it could trade the renewable products in bulk, mainly the solar as well as LED lighting.

OBJECTIVES OF THE STUDY

1. To assess the awareness of the renewable products in the industries.
2. To study the demand of the customers in purchasing the renewable energy products.
3. To analyse the factors that intrudes and influences the business.
4. To find the target market.

HYPOTHESIS

1. There is no significant relationship between the location of the company and the power consumed for lightings by the company.
2. There is no significant relationship between the location of the company and the monthly expenses on power utilization for lightings.
3. There is no significant relationship between the period of line of activity and the personal experience in utilizing the renewable energy.
4. There is no significant relationship between type of industry and the belief on renewable energy sources helps to improve the environment.
5. There is no significant relationship between economic consideration and improvement in the reliability of electric service.
6. There is no significant relationship between personal experience and consideration on installing solar/LED lighting.

RESEARCH METHODOLOGY

TYPE OF RESEARCH

The type of research used to analyse the problem is the exploratory research. Exploratory research is conducted into an issue or problem where there are only few earlier studies to refer to. The focus is on gaining insights and familiarity for later investigation.

SAMPLING METHOD

The type of the sampling method used in this study is convenience sampling. In this study, for Customer analysis, the industries in Coimbatore district are concentrated. The industries are categorized into small scale, medium scale, large scale, service and commercial sectors are considered as samples. The industries which are readily available for providing data are chosen as samples for the study.

SAMPLE SIZE

Sampling size is the number of respondents selected in order to provide information. In this study the data are gathered from 80 respondents.

DATA COLLECTION

In 5C analysis, customers and company were analysed using questionnaire. Competitors, collaborators and climate are analysed through reviewing the literature and also through secondary data. PEST analysis was carried out using secondary data.

ANALYSIS AND INTERPRETATION

Customer analysis is made in order to analyse the demand of the customer, their preference and their level of interest in purchasing the product. The tools used for analysing the customer interest are percentage analysis, Chi Square test, regression and correlation.

TABLE 1: AWARENESS REGARDING RENEWABLE ENERGY

Renewable Energy Source	Not at all familiar		Somewhat Familiar		No idea		Familiar		Very Familiar		Total	
	No. of Resp.	%	No. of Resp.	%	No. of Resp.	%	No. of Resp.	%	No. of Resp.	%	No. of Resp.	%
Solar Energy	8	10	16	20	24	30	32	40	0	0	80	100
LED	12	15	4	5	4	5	22	28	38	48	80	100
Wind Energy	8	10	43	54	7	9	22	28	0	0	80	100
Photovoltaic cells	20	25	16	20	33	41	11	14	0	0	80	100
Thermal energy	20	25	12	15	22	28	10	13	16	20	80	100

INTERPRETATION

It is evident from the above table that most (40%) of the respondents are aware regarding the solar renewable energy, 30% of the respondents do not have any idea and the remaining 30% of the respondents are not at all and somewhat familiar. Nearly half (48%) of the respondents are very familiar and 28% of the respondents are familiar towards the LED renewable energy, 15% of the respondents are not at all familiar, and the remaining 5% each of the respondents are somewhat familiar and no idea respectively.

More than half (54%) of the respondents are somewhat familiar towards wind energy, 28% of the respondents are familiar and only 10 & 9% of the respondents are not aware and have no idea respectively. Less than half (41%) of the respondents are having no idea about the photovoltaic cell energy 16% of the respondents are somewhat aware, 25% of the respondents are not at all familiar and 14% of the respondents are familiar about the photovoltaic cell energy. 28% of the respondents do not have any idea towards the thermal energy, 20% of the respondents are very familiar, 15% of the respondents are somewhat familiar, 13% of the respondents are familiar and the remaining 25% of the respondents are not at all familiar towards the thermal energy.

TABLE 2: PURCHASE CONSIDERATIONS

Purchase Consideration	Very Important		Important		Neutral		Somewhat Important		Not at all Important		Total	
	No. of Resp.	%	No. of Res p.	%	No. of Res p.	%	No. of Resp.	%	No. of Res p.	%	No. of Resp.	%
improve reliability of my electric service	0	0	23	29	12	15	37	46	8	10	80	100
environmental concerns	0	0	49	61	15	19	0	0	16	20	80	100
economic consideration	0	0	15	19	22	28	0	0	43	54	80	100
investment for the future	0	0	17	21	19	24	32	40	12	15	80	100
personal values for saving	23	29	16	20	19	24	14	18	8	10	80	100

money												
personal interest in tech	0	0	15	19	38	48	23	29	4	5	80	100
less reliance on electric utility	0	0	38	48	18	23	20	25	4	5	80	100
Global climate change	0	0	26	33	11	14	0	0	43	54	80	100
independence from electric utility	19	24	37	46	12	15	8	10	4	5	80	100
cost of extending electric utility lines	30	38	30	38	12	15	4	5	4	5	80	100
Availability of support/sales/design/service	0	0	11	14	8	10	45	56	16	20	80	100

INTERPRETATION

The above table shows that nearly half (46%) of the respondents feel somewhat important toward improving reliability of their electric services, most (61%) of the respondents feel it is important to change towards renewable energy for the purpose of environmental concerns, 54% of the respondents feel not at all important towards economic consideration, 40% of the respondents feel somewhat important towards the investment for the future, 29% of the respondents feel very important towards the personal values for saving money. Nearly half (48%) of the respondents feel less reliance on electric utility, 33% of the respondents feel it is important because of global climate change, 38% each of the respondents feel important and very important towards the cost of extending electric utility lines and the remaining 56% of the respondents feel somewhat important about the availability of support / sales /. Design and services that can be utilized towards the renewable energy sources.

The nature of the above table is a multi-response table in which the respondents opted multiple choices from the given attributes. It is evident from the above table that more than half (51%) of the respondents feel believe the most significant barriers are consumer understanding the technology towards the existing renewable energy system, 25% of the respondents opined local building department permits as a barrier, 26% of the respondents believe electric utility interconnection, 24% feel availability of financing at reasonable rates, 25% of the respondents feel environmental instability and the remaining 19% and 15% of the respondents feel concerns with performance or product reliability and availability of products trained installers are the major barriers for considering opting renewable energy.

Null Hypothesis (H0): There is no significant relationship between the location of the company and the power consumed for lightings by the company.

Alternate Hypothesis (H1): There is significant relationship between the location of the company and the power consumed for lightings by the company.

The result of the chi-square test reveals that the calculated chi-square value (1.25) is less than the table chi-square value (7.815) at 5% level of significance and therefore, the relationship between Location of the company and Power consumption by the company lightings is not significant. Thus the hypothesis is that between the two factors does not hold good. Hence the null hypothesis is accepted.

Null Hypothesis (H0): There is no significant relationship between the location of the company and the monthly expenses on power utilization for lightings.

Alternate Hypothesis (H1): There is significant relationship between the location of the company and the monthly expenses on power utilization for lightings.

The result of the chi-square test reveals that the calculated chi-square value (1.625) is less than the table chi-square value (7.815) at 5% level of significance and therefore, the relationship between location of the company and Monthly expenses on power utilization for lightings is not significant. Thus the hypothesis is that between the two factors does not hold good. Hence the null hypothesis is accepted

Null Hypothesis (H0): There is no significant relationship between type of industry and the belief on renewable energy sources helps to improve the environment.

Alternate Hypothesis (H1): There is significant relationship between type of industry and the belief on renewable energy sources helps to improve the environment.

The result of the chi-square test reveals that the calculated chi-square value (7.954) is more than the table chi-square value (7.815) at 5% level of significance and therefore, the relationship between type of industry and whether they believe using renewable energy sources helps to improve the environment is significant. Thus the hypothesis is that the relationship between the two factors holds good. Hence the null hypothesis is rejected.

Null Hypothesis (H0): There is no significant relationship between economic consideration and improvement in the reliability of electric service.

Alternate Hypothesis (H1): There is significant relationship between economic consideration and improvement in the reliability of electric service.

From the above table, there is significant relationship between the economic consideration and the improvement in the reliability of electric service. It represents that the respondents are ready to spend based on the level of improvement of the electric service the product provides. Therefore, alternate hypothesis is accepted.

Null Hypothesis (H0): There is no significant relationship between types of industry, power shut down per day on the expense on power utilization for lightings.

Alternate Hypothesis (H1): There is significant relationship between types of industry, power shut down per day on the expense on power utilization for lightings.

The result of the regression test reveals that the calculated regression value (2.305) is more than the table regression value (0.75) at 5% level of significance and therefore, the relationship between type of industry, power shut down per day and location of the company influences the monthly expense on power utilization for lightings. Thus the hypothesis is that the relationship between the factors holds good. Hence the null hypothesis is rejected

FINDINGS

1. A significant chunk of renewable energy investment in the next five-year economic plan is expected to come from the private sector.
2. Renewable grow at a much faster rate than the overall generation capacity, with a thirteen times increase in renewable capacity over 2000 to 2035.

3. Majority (81%) of the respondents accepted that using renewable energy helps to improve the environment.
4. Most (61%) of the respondents feel it is important to change towards renewable energy for the purpose of environmental concerns.
5. The relationship between Location of the company and Power consumption by the company lightings is not significant.
6. The relationship between location of the company and Monthly expenses on power utilization for lightings is not significant.
7. The relationship between Period of line of activity and the Personal experience in utilizing the renewable energy is significant
8. The relationship between Type of Industry and whether they believe using renewable energy sources helps to improve the environment is significant.
9. Fluctuating generation costs create problems in cost recovery under fixed power purchase terms.
10. Subsidy on fossil fuels and irrational electricity tariff structure hinder development.
11. Lack of financing institutions to back the huge capital cost investment that wind farms require.
12. Various states give financial subsidies on renewable energy utilities like PV, home lighting systems, solar water heater etc. The Ministry of New and Renewable Energy also gives various incentives to individuals for installing various such utilities.
13. The company makes use of green energy-latest pollution free project utilizing the natural resource.
14. The major threat for the business is existing competitors and major Chinese producers are next in line. Also the small scale industries may not afford the product.

SUGGESTIONS

1. The green energy company can concentrate more on promoting the product to the manufacturing industries than commercial sector.
2. The commercial sectors are interested in using show lights. If the company concentrates on designing solar lights according to the specifications of the commercial sectors it can acquire the market share.
3. The company can concentrate on yarn production units for marketing solar and LED lightings, where the requirements of lighting are more.
4. The company can target much on the industries in the rural area to market the renewable energy products.
5. The companies which have more industrial experience are very interested towards the renewable energy products. So the green energy companies can target the company that has more industrial experience.
6. Now – a- days the hours of power shut down are per day. So, it will be more suitable for the company to market the renewable products in areas of power shut down as a means of alternate source.
7. The companies which spend more amounts on power consumption can be targeted by the company.
8. The green energy companies must create the awareness among the people regarding the benefits of renewable energy as well as product availability.
9. The green energy companies should conduct awareness programme among the public in order to provide insight of the products.

10. The company should design the product in order to improve the reliability of the electric service and should be eco – friendly.
11. The green energy companies can try to offer the renewable energy products at reasonable price because most of the industries feel initial cost is high and this prevents them from investing in renewable energy products.
12. The companies offering renewable energy products must give the customers the proper input regarding the technology used.
13. The green energy company can include the periodic maintenance in its after sales service.

CONCLUSION

Renewable energy remains a promising tool for companies that can identify, concrete, factually supported environmental benefits associated with their products or services. Green marketing can be a very powerful marketing strategy, when it's done right. Marketers need to understand the implications of renewable energy. If one thinks customers are not concerned about environmental issues or will not pay a premium for the products that are more eco-responsible, think again. One must find an opportunity to enhance the product's performance and strengthen the customer's loyalty and command a higher price.

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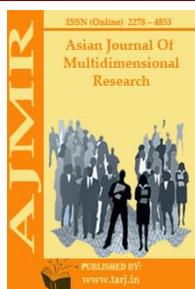
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AN ECONOMIC ANALYSIS OF RURAL TRANSFORMATION THROUGH RURAL DEVELOPMENT SCHEMES IN INDIA

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ABSTRACT

This research study background of the planning process lays great stress on addressing the problem of rural development in all its dimensions. The spectre of rural poverty, infrastructural gaps, unemployment, and provision of basic amenities, low asset base are issues that warrant appropriate interventions. Rural development must be viewed against the fact that more than half of the population in Tamil Nadu (56 per cent) still live in rural areas spreading over 12,618 village panchayats. Hence, this paper examine to relationship between budgetary allocation for rural development and total budgetary expenditure in Government of Tamil Nadu. Secondly, broad view of analyse to the functions of major central and state rural welfare development schemes in Tamil Nadu. This study makes use of secondary data relating to budgetary expenditure on Tamil Nadu, various development schemes related data in Tamil Nadu from Rural Development and Panchayat Raj Reports, Budgetary Documents, Tamil Nadu Development Report and Planning Commission Reports. This present study attempts to contextualize regression work in budgetary expenditure on rural development. The last section concludes the discussion.

KEYWORDS: Infrastructure, Budgetary Allocation, Regression, Employment.

JEL Classification: C12, C35, H53, I38.

INTRODUCTION

A district of dichotomy exists between rural and urban areas. The dichotomy finds expression in terms of social dualism, technological dualism and financial dualism. The governments both at the centre and the state have been initiating a number of schemes and programmes and redoubling their

efforts to make the rural sector more dynamic, vibrant and resilient. The efforts taken by the Government paid much dividend in the field of education, health, water supply, rural connectivity, tele-density, communication network, and technology, distribution of banking services, poverty reduction and employment generation. Although, the rural sector is being revitalized. The idea of providing urban facilities in rural areas is gaining much currency and momentum. Provision of basic amenities in rural areas occupies a centre stage in the planning of rural development.

Scope of the Study

The present study attempts to examine the socio-economic impact of the rural welfare schemes in Tamil Nadu. It examines how far the programmes have helped in raising the income and levels of living of the rural poor and in enabling them to overcome the poverty line. The study would provide a framework for drawing suitable guidelines for the empowerment of rural people through various welfare schemes in Tamil Nadu.

OBJECTIVES OF THE STUDY

1. To examine relationship between budgetary allocation for rural development and total budgetary expenditure in Government of Tamil Nadu.
2. To analyse the functions of major central and state rural welfare development schemes in Tamil Nadu.

Sources of Data

This study makes use of secondary data relating to budgetary expenditure on Tamil Nadu, various development schemes related data in Tamil Nadu from Rural Development and Panchayat Raj Reports, Budgetary Documents, Tamil Nadu Development Report and Planning Commission Reports.

Statistical tools Used

Frequency tables were used to understand the divergence in various levels of growth of MGNREGA Scheme Self Help Groups Scheme. Various functional forms of Linear Regression Model were used to estimate the cause and effect relationship between the dependent and independent variables.

Infrastructure Development

The village panchayats are vested with powers to develop infrastructural facilities in the villages to bridge the urban rural divide in respect of standard of living, availability of facilities like education, health, basic amenities and housing. The target group being the rural poor, efforts is taken up to get them out of the miasma of poverty by providing all their needs. To improve the infrastructure development of the villages in the Stat as a whole, Government of India has framed Central and State schemes such as Mahatma Gandhi National Rural Employment Guarantee Act, Indira Awaas Yojana, like Swarna Jeyanth Gram Swarazgar Yojana (SGSY) and Anaithu Grama Marumalarchi Thittam (AGMT), etc.

Public Expenditure on Rural Development

The endeavor of both state and central Governments has been to alleviate poverty and uplift the poorest of the poor through various programmes o income generation, wage employment and asset building. The strategies for providing self-employment generation income imparting technology and skill upgradation constitute the core of the rural development programmes. The state is

providing substantial funds in addition to central allocation to rural areas to carry out rural development activities.

TABLE – 1 : BUDGETARY EXPENDITURE ON RURAL DEVELOPMENT (RS. IN LAKHS)

Year	Rural Development	Total Expenditure	Year	Rural Development	Total Expenditure
2007-08	60851	531890	2012-13	145327	1243926
2008-09	56381	584105	2013-14	178006	1627510
2009-10	84918	708832	2014-15	202935	1783350
2010-11	75091	828584	2015-16	359254	2046477
2011-12	117258	967585	2016-17	300620	2353502

Source: Annual Financial Statement (various reports), Government of Tamil Nadu.

The state budgetary expenditure for rural development for the year 2007-08 constituted Rs. 60,851 lakhs which accounted for 11.44 per cent of the total budgetary allocation. This trend increased to for the year of 2016-17 in rural development expenditure Rs. 3,00,620 which contribute for 12.7 per cent of the total budgetary allocation.

TABLE - 2: BUDGETARY AND RURAL DEVELOPMENT EXPENDITURE – LINEAR REGRESSION RESULTS

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig	R ²	F
	B	Std. Error	Beta				
(constant)	-33708.846	26137.1	-	-1.290	0.233	0.893	66.517
Butoexp	.151	.019	.945	8.156	0.001		

Dependent Variable: Budgetary Rural Development Expenditure (in Rs. Lakhs).

Independent Variable: Butoexp: Budgetary Total expenditure (in Rs. Lakhs).

$$Y_i = \beta_1 + \beta_2 X_i + U_i$$

$$\widehat{RuDe_Exp}_i = \beta_1 + \beta_2 (Butoexp) + e_i$$

$$\widehat{RuDe_Exp}_i = -33708.846 + 0.151(Butoexp) + e_i$$

$$t \quad (8.156) \quad r^2 = 0.89$$

$$sig \quad (0.001) \quad F = 66.57$$

First, let us interpret this regression. As expected, there are no perfect linear relationships between total budgetary expenditure and rural development expenditure by Government of Tamil Nadu. If total expenditure went up by additional rupees one lakh in total budgetary expenditure, the estimated increase in the mean or average rural development expenditure amounts to Rs. 15,000. If total budgetary expenditure were zero, the average rural development expenditure would be about Rs. -33708.84 lakhs. Because of zero budgetary expenditure value is out of the range of values, government are working with many development projects in rural area if budgetary expenditure goes to zero the rural development works need to additional amount for Rs. 33,708.84 lakhs in subsequent years. Of course, this mechanical interpretation of the intercept may not make much economic sense. The value of r^2 of 0.89 means that about 89 per cent of the variation in the rural development expenditure and budgetary expenditure is highly positively correlated.

Review of Centrally Sponsored Schemes

Mahatma Gandhi National Rural Employment Guarantee Scheme

This is one of the flagship programmes of Government of India. The main objective of this scheme is to enhance the livelihood security in rural areas by providing 100 days of guaranteed wage employment in a financial year to any rural household whose adult members are willing to do unskilled manual work. The MGNREGA was launched in Tamil Nadu in February 2nd 2005 as per provisions of the National Rural Employment Guarantee Act 2005. The scheme had been implemented in the State in phased manner covering all the 30 districts. The phase – I covers six district in the state. The phase – II was introduced and implemented covering four districts from 1st April 2008. In the phase – II, the remaining 20 districts were covered except in the Chennai in the state.

TABLE – 3: MGNREGA FUNDS RELEASED, EXPENDITURE AND MANDAYS GENERATED

Year	Allocation (Rs. in crores)	Expenditure (Rs. in crores)	Number of Mandays		% of Achievement
			Target	Achievement	
2014-15	1757.76	1005.15	2152.00	1203.60	55.90
2015-16	2355.08	1676.37	2391.95	1963.00	82.10
2016-17	2997.10	2354.56	2895.00	2685.63	92.80

Source: Department of Rural Development and Panchayat Raj (various reports), Chennai.

The MGNREGA in Tamil Nadu which is a wage employment programme has been getting a higher allocation year after year and the expenditure incurred for this scheme was also on the increase. This scheme is intended to generate employment the target had been fully achieved during 2016-17. As of March 2017, a total number of 77.47 lakh households were cumulatively registered and job cards were issued by the village panchayat council's concerned. A total number of 49.69 lakh households had received wage employment under this scheme. Nearly, a sizeable portion of 83 per cent of total employment generated under MGNREGA was shared by women during 2016-17.

Indira Awas Yojana (IAY)

The IAY is a scheme for rural BPL families and has been in operation since May 1985. Initially the IAY was under the Jawagar Rozgar Yojana (JAY) as a sub scheme and became independent since 1997-98. The basic objective of the scheme is to help construction of new dwelling units as well as conversion of unserviceable kutcha houses into pacca/semi pacca houses to the marginalized sections of the society who are living below the poverty line by extending them grants-in-aid. The scheme is funded by the center and state in the ratio of 75:25. This unit cost each house is fixed by the Government of India Rs.33,750 and state contribute Rs. 11,250. Besides, the Government of Tamil Nadu gives an addition amount of Rs. 55,000 for cement concrete roofing of the house form 2010-11. Thus, the unit cost of the house had been increased from Rs. 45,000 to Rs. 1, 00,000 and also subsidy of Rs. 2,200 out of the total sanitation funds provided to enable each beneficiary to construct a toilet in the IAY house. This scheme had gone a long way in reducing the problem of acute housing shortage in rural areas.

Swarna Jeyanthi Gram Swarozgar Yojana (SGSY)

This is implemented since April 1999 as a major anti-poverty and self-employment scheme for the rural poor, by organizing them into Self Help Groups (SHGs), providing them the skill development training and helping them to get credit linkage with financial institutions, to make them self-

employed and providing infrastructure and marketing support for the products produced by them. The Government of India and State Government share the cost in the ratio of 75:25.

The SGSY fund is used to provide subsidy for revolving fund assistance and economic loan assistance to Self Help Groups. Part of the scheme component is also utilized for formation of groups and conduct of training for capacity-building and skill upgradation. After the first grading, the SHGs are provided with a revolving fund of Rs. 10,000 for first linkage, Rs. 1,00,000 for second linkage and Rs. 1,50,000 for third and subsequent linkages; after the second grading, the successful SHGs are provided with economic loan assistance.

TABLE – 4: YEAR- WISE ALLOTMENT UNDER SGSY IN GOVERNMENT OF TAMIL NADU

Year	Financial Allocation (Rs. in Crores)
2011-12	62.56
2012-13	69.39
2013-14	105.87
2014-15	125.16
2015-16	128.14
2016-17	148.04

Source: Rural Development & Panchayat Raj Department Report, 2017.

In 2016-17, a sum of Rs. 148.04 cores was allocated for the implementation of this scheme with a credit target of Rs. 243.936 crores. A major portion of the scheme component was utilized for the disbursement of the subsidy component of revolving fund to the eligible SHGs formed under Mahalir Thittam. Encouragement was provided for the marketing of products produced by SHGs. There were 5.35 lakh SHGs with 82.84 lakh members having a total savings of Rs. 3,225 crores in Tamil Nadu. They obtained Rs. 15,015 crores of assistance under Mahalir Thittam.

Pradham Mantri Garam Sadak Yojana (PMGSY) – Rural Road Connectivity

This was launched in 2000 to provide all weather access to unconnected habitations. PMGSY is a centrally sponsored scheme. The objective programmes are to provide round the year connectivity by all weather roads with necessary culverts and cross drainage structures. In the year of 2001 to 2008 for 4,949 roads had been taken up for a length of 9,984.32 kilometer at a cost of Rs. 2,204 crores. Out of this 4801 works had been completed. The remaining works would compete shortly in various villages around Tamil Nadu.

Review Government of Tamil Nadu Rural Development Schemes

Annaithu Grama Anna Marumalarchi Thittam (AGAMT)

This is a State scheme which aims at a substantial injection resources into the Village Panchayats in the stat in five years so that they can provide the statutory services and provide infrastructure in rural areas. The scheme was formally inaugurated in 2007.

TABLE – 5: AGAMT FUND ALLOTMENT IN YEAR-WISE

Year	Funds Allotted (Rs.in crores)	Village Covered (in numbers)
2012-13	513.08	2540
2013-14	511.87	2534
2014-15	509.04	2520
2015-16	507.02	2510
2016-17	507.83	2514

Source: Tamil Nadu Rural Development & Panchayat Raj Report : 2016-17.

Under this scheme, priority is given to the poorest village panchayats in terms of per capita income. In the year 2012-13, the scheme was taken up in 2,520 villages at an outlay of Rs. 507.02 crores. During the year 2016-17, the scheme was implemented in 2,514 village panchayats at an outlay of Rs. 507.83 crores.

Member of Legislative Assembly Constituency Development Scheme (MLACDS)

This is a scheme fully funded by the State Government. The main objective of the scheme is to take up works to bridge the critical infrastructural gaps in the Assembly Constituencies. Under this scheme, each MLA proposes the works that are to be executed in his constituency. The District Collector gives administrative sanction for the works. The allocation per constituency was Rs. 1.70 crores, 50 per cent of the allocation is earmarked for priority works specified by government. Out of remaining 50 per cent MLA can choose works of their choice not falling within the negative list prescribed in the guidelines. During the year 2011-12, a sum of Rs. 470.54 crores had been allotted under this scheme and 13,776 works had been taken up.

Namakku Naame Thittam

This is being implemented as a state sponsored scheme with a minimum of one third amount as public contribution and two third contributions from government as grants in both rural and urban areas. Under this scheme, the public themselves can select works as they need and execute it as per the provisions and guidelines of the scheme. Construction of local body Government School buildings, Libraries, Primary Health Centers (PHCs), etc., are some of the predominant works. A worth of Rs. 50 crores work completed for financial year of 2011-12.

RECOMMENDATIONS

1. On the lines of industrial estate development, Government should develop SHGs estates so that infrastructure like building, water, electricity, warehouse etc., should be made available to the SHGs.
2. To bring more land under cultivation in rural areas.
3. The government should remove the exploitation of tenants, and should distribute surplus land small marginal farmers in such a way that there would be some degree of equality and justice in the rural areas.
4. Banking sector should be ensuring timely and adequate flow of credit to the self help groups.
5. It should be extent on the linkages between MGNREGA and other development programme.
6. Providing only unskilled manual labor work through the scheme does not seem to be a health idea in the long-run. Provision for the semi-skilled and skilled workers should be incorporated into the Scheme. Some mechanism should be evolved to restrict political interface in the programme and the 100 days ceiling limit may be re-considered for the benefit of workers regularly engaged with MGNREGA.

CONCLUSION

The health of the whole economy depends on the rural and urban sectors. Going by the socio economic indicators, urban sector is well placed as compared to rural sector. Proactive strategy includes convergence and synergy in programme implementation through dovetailing of programmes, pumping of sizeable resources into the rural sector by the Government, public private sector partnership and involvement of the people in programme implementation, honouring of the salient features of the 73rd constitutional amendment in letter and spirit, tackling of waste lands which is heart of the ecosystem for productive farming, establishment of knowledge centers for the

villages and rural connectivity, building up of sound social and economic infrastructure, changing of the negative mindset of the people, translation of the PURA into practice, etc.,

Every village has to possess knowledge centre. This will ensure connectivity, the key to empowering rural India. Horizontal connectivity is needed between villages to harness and share local resources and best practices. Vertical connectivity is indispensable at the administrative level. Links are to be created between villages and the information and communication technology is to be pervasive.

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**FAMILY PROSPERITY CAJOLED WOMEN – THE PERTINENT REQUITE
FOR ENTREPRENEURSHIP? AN EMPIRICAL ANALYSIS OF
PRODUCTION PROBLEMS CONFRONTED BY MICROENTERPRISES
UNDER KUDUMBASHREE MISSION IN KERALA**

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ABSTRACT

Kudumbashree, meaning the family's prosperity, is one of the flagship programmes of the Government of Kerala, centred on woman empowerment. The programme, that has about four million members and covers more than half of the households in Kerala, has succeeded in addressing the basic needs of the less privileged women. The program considered micro enterprises as a growth engine that triggers development process which can be the opportunity for providing gainful employment to the people below poverty line. Being focused on women empowerment, the state government's mission of enticing family prosperity by encouraging female entrepreneurship aimed at improvement of the standard of living of the families. Such coaxing of women, especially the educated, was surmised to go a long way in building gender equality besides bringing social acceptance of labour in the community. This study on review of the production problems faced by the microenterprise units under Kudumbashree, based on primary data obtained from a sample of 279 samples equally from three districts of southern, central and northern regions of Kerala, revealed that significant differences exist between regions as far production problems are concerned.

KEYWORDS: *Encouraging, Microenterprise, Production*

1.1 INTRODUCTION

Integration of women development and their empowerment are inevitable for the development of any country. The crux of the poverty alleviation programmes lies in the generation of employment potential leading to income generation. The origin and growth of microenterprises can be traced to lack of employment opportunities and inadequate income generation. Kudumbashree, meaning the family's prosperity, is one of the flagship programmes of the Government of Kerala, which is centred on woman empowerment. It has proved to be successful in giving hope to millions of impoverished women and their families in Kerala. Originally launched in 1998 for wiping out absolute poverty from the State, Kudumbashree is today one of the largest women-empowering projects in India.

Kudumbashree views development of micro enterprises as an opportunity for providing gainful employment to the people below poverty line, thereby improving their income and standard of living. Kudumbashree considers micro enterprises as a growth engine that triggers development process. Through the operation of microenterprises, Kudumbashree cherishes the expectation that asset management ability of the poor women will increase along with their profit margin and wages. The problem of unemployment and poverty can be tackled effectively through appropriate self employment schemes including micro enterprises. The formation of micro enterprises thus originated from the idea of transforming job seekers in to job creators. Considering the objectives of the micro enterprises and the extent of governmental assistances, the congenial environment available to these enterprises and the poor performances of the women enterprises formed with similar purposes, a study on the current state of affairs of these micro enterprises under Kudumbashree project in Kerala is imperative.

1.2 Statement of the Problem

As part of the objective of women empowerment, the Kudumbashree mission in Kerala has envisaged micro enterprises as the vehicle to woo women folk in venturing beyond the domestic walls. The women entrepreneurial passions could only be translated into profitable business units if the problems such units come across in the functional areas of production, marketing, asset management and profitability problems they confront. Despite the government support provided under the scheme, many micro enterprises units face such problems which may be common in nature or particular to a region. Though production planning and control is highly sophisticated and involves managerial training and skills, the production problems confronted by small and micro enterprises may be totally unavoidable by the firms or the management capability its operators may possess. The extent to which lack of success, of women entrepreneurship driven micro enterprises, can be attributable to external production problems that are beyond the control of firms has to be brought under the scanner since the government support in ensuring training to women by itself cannot make the much acclaimed family prosperity scheme envisioned as Kudumbashree mission.

1.2 LITERATURE REVIEW

The concept of development of women attained international significance after the first major U.N. Conference on women held in 1975. The 2005 World Development Report suggests that creating "sustainable jobs and opportunities for micro entrepreneurs are the key pathways out of poverty for poor people" (World Bank 2004:19). Accordingly, fostering an environment favourable to micro enterprises has become a priority in the development strategies of many developing country governments, and has been increasing emphasis by the international donor community.

Faherty& Stephens (2016) explored the gap in literature on innovation practices in micro enterprises amidst a large number of reports on innovation activities in large and medium-sized enterprises. They explored three issues such as understanding of the term "innovation", innovation practice(s) and how innovation can be effectively measured. With that objective, they present 12 case studies that involve micro enterprises in Ireland. Data on insights into understanding, practices, motivations, behaviours and attitudes relating to innovation were analyzed and it was found that, though awareness of innovation theories, processes and procedures is low, all the micro enterprises engage in a range of innovation activities across products, processes, people and marketing. Innovation, though important to the development of the enterprises was not found to be a managed or systematic process, and they attribute it to lack of resources. They recommended changes to the service provided by support agencies, simplifying innovation, developing an innovation brokering facility, and improving the design/delivery of innovation programmes.

Devika (2016) in her paper reflects women's presence in politics in Kerala where neo-liberalized welfare targets a very large number of women and inducts them into local governance. Her study offers a brief sketch of the shifts in the region in women's roles and responsibilities from the pre-liberalization period to the 1990s and after. The study probes the unintended consequences that neo-liberalized welfare has generated and the possibilities thrown up by institutional change in women's self-help groups. She also attempts to view the commonalities and departures between the figure of the 'Kerala Model Woman', shaped in the laudatory literature on the 'Kerala Model' of development, and the emerging, apparently more troublesome, figure of the 'Kudumbashree woman'.

Kumar& Jasheena (2016) argue that women are the basic unit of the society and become more important as a long-term solution to a sustainable livelihood. Kerala, the only state in India that has attained a remarkable status, fulfilling all the criterion of various social well-beings compared with some of the developed countries in the world, widely known as the 'Kerala model of development', reflects this achievement in the literacy level of women, salary or wage structure of employment, technical and professional services, equality of women at par with men. Their research study conducted among the female entrepreneurs those who are actively participating in the Kudumbashree mission in Kerala aimed to explore the activities and influence of Kudumbashree and the way it stimulates women empowerment as well as female entrepreneurship.

Prabhu (2015) in his descriptive study based on survey among members of Kudumbashree unit at Beeranthabail, Kasargode, analyses benchmarking strategies for resource mobilization, granting advances and recovery. He suggests some factors that can be considered for effective performance of Kudumbashree units before concluding that economic development of women leads to development of entire community.

Verma (2014) examined various opportunities and challenges for Women Entrepreneurship Development in Micro Small and Medium Enterprise in India. He explored rewards for starting a small business, myths about small businesses, new opportunities, four forms of entrepreneurship, identification practices among first generation and major challenges in small business.

Deepika& Sigi (2014) examined the microfinance and microenterprise model of Kudumbashree, the state poverty eradication mission of Kerala, and its impact on poverty alleviation in the state of Kerala in India. They found that Kudumbashree method of identification of the poor is seen to be superior to the conventional head count ratio as it captures the multidimensional characteristics of poverty leading to lesser chances of exclusion of vulnerable families. They further state that the

microenterprise- linked microfinance model of Kudumbashree has established itself as an effective model linking the state, community, and financial organizations, differentiating itself from other NABARD-led self-help group (SHG) programmes or the Grameena model of microfinance institutions in the country. They are also of the opinion that the fundamental idea of local economic development on which the microenterprise business is built is not free from limitations. They conclude that heavy reliance on local markets for procuring inputs and selling outputs makes the products less competitive, which in their view questions the sustainability of a business-led model in the absence of state subsidy in the longer run.

Venugopalan (2014) emphasizes that gender equality and empowerment of women, recognized globally as a key element to achieve progress in all areas, is one of the important objectives of Kudumbashree along with poverty eradication. The main objective of his study was to know to what extent this programme had influenced the rural women for their empowerment. The study found that majority of the members of Kudumbashree units are working on daily wages and their total income is low and concludes that women empowerment has been achieved only to a limited extent by Kudumbashree members.

Chandrasekar & Siva Prakash (2011) studied Kudumbashree poverty eradication project in Kerala which has created a state-wide series of poor women cooperative microenterprises through neighbourhood group development, wholly governed and operated by women belonging to the list of below poverty line. By anticipating the importance of Information, Communication and Technology, it has taken steps for the creation of ICT-based micro enterprise units there by providing jobs for more than three thousand poor women and empowering them. They studied the socio economic background of the women working in ICT enterprises, women empowerment, evaluation of sustainability and success of women ICT based enterprises in Kerala.

Goyal & Parkash (2011) endeavored to study the concept of women entrepreneur and probed the reasons why women become entrepreneurs. Their study focused on reasons for slow progress of women entrepreneurs in India and suggested schemes for promotion & development of women entrepreneurship in India for the growth of women entrepreneurs.

Williams, Thampi, Narayana, et al. (2011) in their article examines the operation of Kudumbashree, the Poverty Eradication Mission of the Indian State of Kerala. They evaluated the programme, looking in turn at its impacts on women's participation in public space, its attempts to engineer participatory citizenship through engagement with the local state, and the wider consequences of its particular linking of participation and poverty alleviation for processes of exclusion within Kerala. Their study argues that although the programme has undoubtedly been successful in its scale and in supporting women's public participation, questions remain over both the autonomy of the 'invited spaces' it has created, and the underlying vision of poverty alleviation it embodies.

Lin & Chang (2011) aimed to understand the implications of the entrepreneurial competence in micro-enterprises. They opted the analysis of entrepreneurial competence in micro-enterprises as a multi-case study. The findings, divided by the construct implication of entrepreneurial competence in the abilities of six constructs in two levels for data analysis, proposes the practical implications of micro-enterprises management.

Ghatak (2010) studied micro, small and medium enterprises and their role in economic growth and employment generation in the Indian context. The study focused on how policy environment for promoting MSMEs changed from protectionism during the pre-1990s to export orientation during

the post-1990s. He found out that the key constraints faced by the MSMEs are access to credit and technology as well as red tapism.

Bekele& Jacobs (2008), examined factors that influence the long-term survival and viability of micro small and medium enterprises (MSMEs) located in five geographical regions of Ethiopia. They attempted to identify key predictors of long term survival and viability in small businesses and enterprises in Ethiopia, and compared small businesses and enterprises operated by male entrepreneurs to those operated by female entrepreneurs.

Chirwa (2008), used national survey data from Malawi, to compare the performance of enterprises owned by females with those owned by males. The results showed that the relationship between gender and business performance is complex and while there are no significant differences in profit margins, female-owned enterprises tend to grow more rapidly in terms of employment than male-owned ones. Gender-based regression results also show that while there are common factors that affect the performance of both kinds of enterprise, there are also differential effects in which education is a critical factor for the success of female-owned enterprises.

1.3 Objectives of the study

The following specific objectives were identified to be addressed through the study.

- i. To understand the production problems in microenterprise units under Kudumbashree.
- ii. To examine whether the production problems confronted by microenterprises under women entrepreneurship bear significant relationship to the educational qualifications of owners.
- iii. To assess whether significant difference in production problems exist between and within regions.

1.6 METHODOLOGY

In pursuit of the above mentioned objectives, primary data were collected from women entrepreneurs who were running micro enterprise units under Kudumbashree mission in the state of Kerala using a structured questionnaire. The total number of 31261 microenterprises under Kudumbashree mission constituted the population, while 93 each from three districts with highest numbers of such microenterprises in each of the three zones identified as northern, central and southern zones of Kerala were selected randomly as sample. The total sample size of 279 was arrived at 95 percent confidence level with a confidence interval of 10 from the universe constituting 31261 units in the state.

The primary data collected were classified, processed and analyzed with the help of software. Besides one way tabulations and crosstab analysis tests of association, F tests for Anova and Welch, test for Equality of Variances and Post Hoc Analysis using Tukey's HSD were employed to arrive at results before interpreting them.

The following null hypotheses were tested.

H₀₁: There is no association between the production problems and districts/ region.

H₀₂: There are no significant differences between production problems confronted by microenterprises under women entrepreneurship as far as the educational qualifications of owners are concerned.

H₀₃: There is no significant difference between districts as far as production problems are concerned

1.7 RESULTS AND DISCUSSION

The profile of the owners of sample units surveyed is summarised in table 1.

A higher representation of rural units was obtained i.e. 52.69 percent, while 47.31 percent were urban units. One third of the total respondents were respectively from Thiruvananthapuram, Ernakulam and Kozhikode districts of the state. The manufacturing units (50.18 percent) accounted slightly more than services (49.82 percent) units, whereas the majority (55.56 percent) of micro enterprises units were owned as a group and only 44.44 percent were owned by individuals who were members of the neighbourhood group.

TABLE 1 PROFILE OF RESPONDENT UNITS/ ENTREPRENEURS

		Respondents		Cumulative	
		Count	Percent	Count	Percent
Districts	Thiruvananthapuram	93	33.33	93	33.33
	Ernakulam	93	33.33	186	66.67
	Kozhikode	93	33.33	279	100
	Total	279	100	279	100
Domicile	Urban	132	47.31	132	47.31
	Rural	147	52.69	279	100
	Total	279	100	279	100
Nature of Operations	Manufacturing	140	50.18	140	50.18
	Services	139	49.82	279	100
	Total	279	100	279	100
Nature of Organisation	Group	155	55.56	155	55.56
	Individual	124	44.44	279	100
	Total	279	100	279	100
Educational Qualifications	Primary	59	21.15	59	21.15
	Secondary	77	27.6	136	48.75
	Graduate	66	23.66	202	72.4
	Post Graduate	77	27.6	279	100
	Total	279	100	279	100
Tenure of Operations	More than 5 years	60	21.51	60	21.51
	3 to 5 years	77	27.6	137	49.1
	2 to 3 years	74	26.52	211	75.63
	Less than 1 year	68	24.37	279	100
	Total	279	100	279	100
Source: Primary Data					

It was observed that 27.6 percent each of the respondents were either post graduates or have secondary qualifications. Only 21.15 percent were having primary qualifications, while 23.66 percent were found to be graduates. Only 21.51 percent of the units studied were having more than 5 years of operational experience while majority of units under study (27.60 percent) had been in operations for 3 to 5 years.

The six factors that confront production namely availability of raw materials and skilled labour, working capital, power shortage, obsolete technology and technical/ managerial knowhow were identified as the variables that denote production problems. The respondents were asked to rate them on a five point likert scale ranging from 1 for strongly disagree to 5 being strongly agree.

The analyses of responses whether the Kudumbashree units faced production problems are tabulated district wise in table 2.

TABLE 2 DISTRICT WISE EXISTENCE OF PRODUCTION PROBLEMS

Count		REGION			Total	%
		Thiruvananthapuram	Ernakulam	Kozhikode		
	Strongly Agree	12	17	19	48	17.20
	Agree	21	20	22	63	22.58
PR_PROB	Neutral	28	22	19	69	24.73
	Disagree	14	14	21	49	17.56
	Strongly Disagree	18	20	12	50	17.92
	Total	93	93	93	279	100.00
Measures of Association						Value
Phi Coefficient						0.1653
Cramer's V						0.1169
Contingency Coefficient						0.1631
Test Statistics				df	Value	Prob
Pearson X2				8	7.626	0.4708
Likelihood Ratio G2				8	7.684	0.4649
Source: Author calculations						

It was observed that while 17.20 percent strongly agreed that production problems exist, another 22.58 percent merely agree to that. Around 18 percent each either strongly disagree or disagree respectively while yet another 24.73 percent neither disagree nor agree with the statement that production problems do exist in their micro enterprise unit.

The following null hypothesis is tested using Pearson's chi square test.

H_{01} : There is no association between the production problems and districts/ region.

The greater than 0.05 p value of Pearson Chi square, fails to reject the null hypothesis that there is no association between the two variables at 5% significance level. Similarly likelihood ratio also fails to reject the null hypothesis that association exists between production problems and regions. This implies that there is certain association between the production problems and districts/ region. However, from chi-square analyses, the effect sizes which measures association are phi (Φ) or Cramer's V are only 0.16 and 0.11 respectively indicating a minimally acceptable weak relationship. The contingency coefficient also shows very a moderate relation in the 5 x 3 table which is acceptable.

The managerial ability and leadership skills are believed to be correlated to the educational qualifications of the entrepreneur, though it need not necessarily be. Though production problems that may arise due to faulty production planning and control, poor plant layout, wrong routing scheduling and despatching may be attributed to educational background of entrepreneurs, the

factors that obstruct free flow of production which are uncontrollable or unavoidable from firm's point of view may have little or no connection with the educational qualifications of the owner. With a view to test whether production problems identified are related to educational qualifications, the responses relating to production problems were cross tabulated against educational qualifications and results are summarised as table 3.

TABLE 3 EDUCATION WISE EXISTENCE OF PRODUCTION PROBLEMS

Count (% Row)		PR_PROB					Total
		Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree	
Educational Qualifications	Primary	15 (25.42)	12 (20.34)	14 (23.73)	10 (16.95)	8 (13.56)	59 (100.00)
	Secondary	9 (11.69)	18 (23.38)	24 (31.17)	16 (20.78)	10 (12.99)	77 (100.00)
	Graduate	12 (18.18)	11 (16.67)	13 (19.70)	16 (24.24)	14 (21.21)	66 (100.00)
	Post Graduate	14 (18.18)	8 (10.39)	18 (23.38)	21 (27.27)	16 (20.78)	77 (100.00)
	Total	50 (17.92)	49 (17.56)	69 (24.73)	63 (22.58)	48 (17.20)	279 (100.00)
	Test Statistics					df	Value
Pearson X2					12	13.813	0.3128
Likelihood Ratio G2					12	14.0902	0.2950

While majority (25.42 percent) of women entrepreneurs with primary education strongly disagree that production problems exist, only 13.56 percent strongly agree that they do exist. Out of the entrepreneurs who have secondary education, 31.17percent are neutral and neither agree nor disagree to the statement that production problems exist. Only 11.69 percent with secondary education strongly disagrees to the statement that production problems exist. Majority (24.24 percent) of the graduates do agree to the statement that production problems exist while only 10.39 disagree to that statement. The post graduate entrepreneurs were more or less of the same opinion as regards the statement that production problems exist, where 24.73percent of them were neutral and neither agree nor disagree to the statement that production problems exist.

The following null hypothesis was tested using Chi-square test.

H₀₂: There are no significant differences between production problems confronted by microenterprises under women entrepreneurship as far as the educational qualifications of owners are concerned.

The probability of chi square standing at 0.3128 being greater than 0.05 fails to reject the null hypothesis that there are no significant differences between production problems confronted by microenterprises under women entrepreneurship as far as the educational qualifications of owners are concerned. Hence educational qualifications do not influence production problems as such problems have been perceived to be of external nature and are unavoidable.

The factors that confront production namely availability of raw materials and skilled labour, working capital, power shortage, obsolete technology and technical/ managerial knowhow may

differ from region to region. With a view to assess this aspect the following hypothesis was tested using one way ANOVA. Table 4 depicts the results of ANOVA test.

The following hypothesis was tested using ANOVA.

H₀₃: There are no significant differences between districts as far as production problems are concerned.

**TABLE 4 TEST FOR EQUALITY OF MEANS
(PRODUCTION PROBLEMS CATEGORIZED BY REGION)**

Method		df	Value	Probability
Anova F-test		(2, 276)	3.84433	0.0226
Welch F-test*		(2, 183.544)	4.100568	0.0181
*Test allows for unequal cell variances				
Analysis of Variance				
Source of Variation		df	Sum of Sq.	Mean Sq.
Between		2	14.20072	7.100358
Within		276	509.7634	1.846969
Total		278	523.9642	1.884763
Category Statistics				
Districts	Count	Mean	Std. Dev.	S E of Mean
Thiruvananthapuram	93	3.462366	1.410821	0.146295
Ernakulam	93	3.935484	1.266684	0.131349
Kozhikode	93	3.451613	1.394992	0.144654
All	279	3.616487	1.372867	0.082191
Source: Primary data				

The probability of ANOVA F test being lesser than 0.05, rejects the null hypothesis that there are no significant differences between districts, at 5% significance level. Moreover the robust test of equality of means namely Welch's F Test statistic of 4.101 at 2 degrees of freedom with a probability of 0.018 ($p < 0.05$) also rejects the null hypothesis that there are no significant differences between districts. This implies the acceptance of alternate hypothesis that there are significant differences between regions as far production problems are concerned.

Having found that there are significant difference in production problems between districts, in order to decide the method of post hoc analysis to be conducted, the equality of variances of production problems categorised by regions are analysed using Levene's test. The results are shown in table 5

TABLE 5 TEST FOR EQUALITY OF VARIANCES OF PRODUCTION PROBLEMS

Method		df	Value	Probability
Bartlett		2	1.255426	0.5338
Levene		(2, 276)	2.527829	0.0817
Brown-Forsythe		(2, 276)	0.654791	0.5204
Category Statistics			Mean Abs.	Mean Abs.
Districts	Count	Std. Dev.	Mean Diff.	Median Diff.
Thiruvananthapuram	93	1.410821	1.198289	1.053763
Ernakulam	93	1.266684	0.976067	0.946237
Kozhikode	93	1.394992	1.184183	1.107527
All	279	1.372867	1.119513	1.035842
Bartlett weighted standard deviation: 1.359032				
Source: Primary data				

The null hypothesis that the variances are equal fails to get rejected at 5% significance level, since the p values of both Bartlett and Levene exceeds 0.05. The Brown-Forsythe statistic with a p value greater than 0.05 also fails to reject the null hypothesis that the variances are equal. Since variances of the two series are equal and the number of observations being the same in both the series, the Tukey's HSD method is adopted for post hoc analysis. The results of Tukey's honestly significant difference (HSD) post hoc analysis is shown in table 6.

**TABLE 6 MULTIPLE COMPARISONS – POST HOC ANALYSIS (TUKEY'S HSD)
(PRODUCTION PROBLEMS)**

Dependent Variable: Production						
(I) District	(J) District	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence	
					Lower Bound	Upper Bound
Thiruvananthapuram	Ernakulam	-.47312*	.19930	0.0479	-.9428	-.0035
	Kozhikode	.01075	.19930	0.9984	-.4589	.4804
Ernakulam	Thiruvananthapuram	.47312*	.19930	0.0479	.0035	.9428
	Kozhikode	.48387*	.19930	0.0417	.0142	.9535
Kozhikode	Thiruvananthapuram	-.01075	.19930	0.9984	-.4804	.4589
	Ernakulam	-.48387*	.19930	0.0417	-.9535	-.0142
*. The mean difference is significant at the 0.05 level.						
Source: Primary data						

It was observed from the post hoc analysis that, there is no significant difference between Thiruvananthapuram and Kozhikode districts as far as production problems were concerned. The significant differences were between Thiruvananthapuram and Ernakulam as well as between Ernakulam and Kozhikode.

The homogeneous subsets relating to production problems are shown in table 7.

TABLE 7 PRODUCTION- HOMOGENEOUS SUBSETS

Tukey HSD			
District	N	Subset for alpha = 0.05	
		1	2
Kozhikode	93	3.4516	
Thiruvananthapuram	93	3.4624	
Ernakulam	93		3.9355
Sig.		.998	1.000
Means for groups in homogeneous subsets are			
a. Uses Harmonic Mean Sample Size = 93.000.			
Source: Primary data			

It was observed that the second category which shows Ernakulam district has significant difference with both the other districts.

1.8 CONCLUSION

As far as production problems were concerned, the null hypothesis that there is no association between the production problems and districts/ region fails to get rejected. This implied that irrespective of region, the micro enterprises faced production problems. Similarly, the probability of chi square standing at 0.3128 being greater than 0.05 fails to reject the null hypothesis that there are no significant differences between production problems confronted by microenterprises under women entrepreneurship as far as the educational qualifications of owners are concerned. Thus educational qualifications were found to be of no significance in handling production problems which are mainly external in nature and are unavoidable or uncontrollable by the firm. The null hypothesis that, there is no significant difference between districts as far as production problems are concerned was rejected which implied that there are differences between at least two districts as regards existence of production problems. The difference was found to be with Ernakulam district in the Central region of the state of Kerala, which differs with Thiruvananthapuram district of Southern region as well as with Kozhikode district of the northern region as regards the existence of production problems in micro enterprises owned and operated by women entrepreneurs under the Kudumbashree mission in Kerala.

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**ENTREPRENEURSHIP DEVELOPMENT IN RURAL AND URBAN AREAS
OF TAMILNADU**

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ABSTRACT

The development of an economy depends, to a great extent, upon the highly motivated people rightly termed as 'entrepreneurs' who are willing to take risks for achieving tangible growth. The high rate of growth and success of entrepreneurs in developed countries is illustrative of this. A glimpse into the history of India shows that Indian enterprises and entrepreneurial zeal were curtailed by the Colonial British Empire. The more destruction of the Indian handicrafts and village industries during the British rule pushed back the wheels of progress. The need to promote entrepreneurship for the country's economic growth has attracted the attention of Indian planners in recent times. Though the country is committed to give equal opportunity for growth and for reducing regional imbalances, entrepreneurial growth has been limited to a certain region of the nation. In this chapter, an attempt is made to present the entrepreneurs and the development of entrepreneurship in India in general and Tamilnadu in particular.

KEYWORDS: *Economic Development, capital management, local resources, Entrepreneurs, Entrepreneurship.*

INTRODUCTION

Entrepreneurship will play a vital role in rural development. "Entrepreneur suggests that one UN agency creates a product on his own account, UN agency ever undertakes on his own AN industrial/trading enterprise within which work men are employed". If entrepreneurs very inspired in geographical area it'd, of course, be instrumental in ever-changing the face of rural areas by finding the issues of state, poverty, economic inequality, poor utilization of rural capability, low

level of normal of living .Majority of the population still lives in rural Asian nation and also the giant chunk of population in urban areas still recover from the educational of a village life.

Promoting entrepreneurial activities is a vital strategy for property economic development. Entrepreneurship is argued to be a viable different to industrial accomplishment of economically property development strategy. Moreover, entrepreneurial activity has been found to own sturdy effects on economic process and job creation. According to Higgins “ Entrepreneurship means that the perform of seeking investment and production chance, organizing associate degree enterprise to undertake a replacement production method, raising capital, hiring labor, transcription the availability of raw materials, finding website, introducing new techniques and commodities, discovering new sources of raw materials and choosing prime managers of day-after-day operations of the enterprise”. Entrepreneurship is represented as a performance of handling economic activity, enterprise risk, making one thing new and organizing and co-coordinating resources.

Entrepreneur

An bourgeois is a private UN agency, instead of operating as an worker, founds and runs any low business, presumptuous all the risks and rewards of the venture. The bourgeois is usually seen as associate degree trailblazer, a supply of latest ideas, goods, services and business/or procedures.

Entrepreneurs play a vital role in any economy. They are those who have the talents and initiative necessary to anticipate current and future desires and convey sensible new ideas to plug. Entrepreneurs UN agency convinces to achieve success in seizing the risks of a startup are rewarded with profits, fame and continued growth opportunities and who fail suffer losses and are lessen prevailing within the markets.

Objective of Study

- To study the functions of an Entrepreneur.
- To know the roles of rural entrepreneur in economic development.
- To study the Entrepreneurship Development in Tamilnadu,

FUNCTIONS OF ENTREPRENEUR

Authors have given different views regarding the functions of an entrepreneur. Many of them have defined entrepreneurship in terms of entrepreneurial functions. Economists like Cantillon, Knight, J.B.Say and others stressed risk bearing as the basic function of the entrepreneurs. J.B.Say and Marshal associated them with the functions of co-ordination, organization, supervision and management. Schumpeter considers innovation as the main function of an entrepreneur. Modern economists have observed that an entrepreneur has to perform multiple functions for the successful operation of an enterprise. Prof. Robinson spoke of various types of functions, which determine the nature of entrepreneurship. They include provision of capital, bearing eventual risks, strategic administration and the day-to-day technical management. Arthur Cole, H. described an entrepreneur as a decision-maker and outlined the following functions of an entrepreneur.

1. The determination of those objectives of the enterprise and the change of those objectives as conditions required or made advantageous;
2. The development of an organization including efficient relations with subordinates and all employees;
3. The securing of adequate financial resource, the relations with existing and potential investors;

4. The requisition of efficient technological equipment and the revision of it as the new machinery appeared;
5. Development of a market for the products and the devising of new products to meet or anticipate consumer's demand;

Recently, Peter Kilby has stated that an entrepreneur has to perform many kinds of functions to run his enterprise successfully. The extensive sketches of the potential scope of these functions given by him are as follows;

1. Perception of market opportunities;
2. Gaining command over scarce resources;
3. Purchasing inputs;
4. Marketing of the product and responding to competition;
5. Dealing with the public bureaucracy so that he may not face problems in obtaining license concession and in assessment of taxes.
6. Management of human relations within the firm;
7. Maintain relations with customers and supplies;
8. Financial Management;
9. Production Management
10. Acquiring and overseeing assembly of the factor;
11. Industrial Engineering;
12. Upgrading processes and product quality;
13. Introduction of new production technique and products.

In a small-scale enterprise, these functions may be performed by a single person i.e entrepreneur. But in an establishment involving higher scale of equipment, a large number of workers and personnel's, more complex technical industrial functioning and more complex network of relationship among suppliers, customers and government, he has to 'multiply himself by effective delegation towards persons having specialized knowledge in their respective fields. Apart from big enterprise, the government in many countries, including India is playing a direct and active role in promoting industrial development and thus acting as entrepreneurs. In these cases, ownership may be separated from the management. But regardless of these changes in the nature of industry and development of complexity in the organizational setup, the central function of the entrepreneurs stated in general terms remains the same: to conceive of the idea of the venture and design its organization. And of course, these functions include conceiving of changes in the venture and organization and effectively carrying them out. In large corporations the functions are a little different from those of small scale concerns. In the former case, the managerial personnel of different cadres perform functions; specialization and division of labors are the peculiarities. It may be seen that the owners may only invest capital, organize factors of production and the remaining work is done by the hired executives. The entrepreneurs themselves without any managerial interference finally set in decisions on policy. They determine the lines and size of business, amount of capital to be employed, expansion, diversification or contraction of the business and

other important decisions pertaining to the enterprise. He is the captain of the industry, for he commands the industrial forces and upon him, more than upon anyone else, rests the responsibility for success or failure of the concern.

The entrepreneurs are in essence an institution, which comprises of all the people required to perform various functions. The tasks of such people are not only to do with innovations, but also with understanding and implementing the adjustments that are required of the productions units, when they expend on account of change in demand and in market conditions. They must do more than merely adjust. They must foresee the opportunities that are inherent or when they arise in a given situation and at times they must be in a position even to make opportunities out of a given situation. Such persons, however, do not always make innovations and opportunities. They may be simply good leaders and excellent administrators.

Roles of Entrepreneurs in Economic Development

The entrepreneurs with their ability to scan, analyze and determine opportunities within the atmosphere remodel them into business proposition through creation of economic entities.

They by channelizing the resources from less productive to maneuver productive use create wealth. Through economical and effective utilization of national resources, they act as catalysts for economic development and agents of social transformation and alter.

According to Joseph Schumpeter, the speed of economic progress of a nation depends upon its rate of innovation that is flip depends on rate of increase within the entrepreneurial talent in the population.

According to statesman and Baldwin, development doesn't occur ad lib as a natural consequence once economic conditions in some sense are right. A catalyst is required which ends up in entrepreneurial activity to a substantial extent. The range of activities that characterizes wealthy countries will be attributed to the provision of entrepreneurs. They play an important role for the economic development of a rustic within the following ways in which are as follows

1. Formation of Capital

Entrepreneurs by putting profitable business proposition attract investment to make sure personal participation within the industrial enterprise method.

The otherwise idle savings are channelized for investment in business ventures that successively provides come. Once more the savings are endowed giving a number impact to the method of capital formation.

2. Balanced Regional Development

The entrepreneurs continually rummage around for opportunities within the atmosphere. They take advantage of the opportunities of governmental concessions, subsidies and facilities to line up their enterprises in undeveloped areas. The fixing of still plant at Tata nagar, Reliance Petrochemicals at Jamnagar (Gujarat) have resulted within the development of fine territorial division and peripheral regional development. So entrepreneurs scale back the imbalances and disparities in development among regions.

3. General Employment

This is the important charm of being an enterprise they are not the task seekers however job creators and job suppliers. With the process the government jobs are shrinking deed several fired.

In the circumstances, the entrepreneurs and their enterprises are the sole hope and supply of direct and indirect employment generation. Employment is generated directly by the need of the massive enterprises and indirectly by providing employment and important development activities.

4. Improvement in commonplace of Living

Entrepreneurial initiative through employment generation results in increase in financial gain and buying power that is spent on consumption expenditure. redoubled demand for product and services accelerate industrial activity.

ENTREPRENEURSHIP IN TAMILNADU

Tamilnadu is industrially advanced and Chennai is the home of some of India's largest industrial corporations. Tamilnadu is a leader in textiles and it has been ranked fourth in industrial production after Maharashtra, West Bengal and Gujarat. In the city alone there is an automobile producing unit, bicycle producing unit, motorcycles, tyres, railway cars and machines tools producing units. Apart from such big units, small manufacturing units are located at various places in Madras city particularly in Guindy Industrial Estate, the first of its kind in India. The smaller and low technology units cluster in specialized enclaves within the city. The small units in Tamilnadu use advanced technology to suit their requirements.

In 1975, India's largest manufacture of surveying instrument was a Tamilnadu based small-scale industry. The entrepreneurs in Tamilnadu have fairly good background with majority of them not being first in their families to become manufactures. These units not only take advantage of incentives offered by the government to promote industries but also provide occupational opportunity for people. Below the top-level unit were the smaller firms, which provide ample scope for increasing business and income. The entrepreneurs who have started business on their own were either forced by economic necessity to become entrepreneurs or had the natural desire for it. The growth of Entrepreneurship in Tamilnadu is with the growth of industries at the national level. Subsequent to the industrial policy statement of 23rd July 1990, large, medium and small industrial units have been assigned a complimentary role for the sake of a harmonious and integrated growth of industries. The development of industries was planned to meet the plan objectives and perspectives. The government announced 'policy measures' was formulated to promote and strengthen small, tiny and village enterprises on August 6th, 1991.

Promotion of Entrepreneurship, particularly among women, prompts settlement of small industries bills, special schemes of modernization, technologies up gradation, quality control, integrated infrastructure development, promotion of internal marketing and exports were the package of measures implemented to promote small-scale industry. In order to provide further impetus to the growth of small-scale sector, New Industrial Policy was announced on July 24th 1997.

1.State Small Scale Industries Board

Among the State agencies, mention may be made in the first instance of "State Small scale Industries Board", which has been set up parallel to the "All India Small Scale Industries Board."

The State Boards generally comprise representatives of state and central government departments, State Financial Institutions and the Association of small scale Industries on the concerned states. The broad functions of these boards are.

1. To advise the state government on the Organization and development of small-scale industries.

2. To initiate, examine and supervise schemes for the development of small-scale industries and to recommend such grants as Board may deem fit.
3. To assist in coordination of activities of various departments with a view to developing small scale industries.
4. To advise on any other matter as may be necessary. Thus the, main functions of these Boards are to advise and assist at the state level to foster the growth of small industries.

2. Directorate of Industries of the State Government

Small industry is a state subject under the Indian constitution and therefore the primary responsibility for all executive actions in regard to the development of small industries and implementation of the program me of assistance is that of the state government. The Directorate of Industries in each state and Union Territories in particular in the state looks after the work relating to the development of industries in general and small industries. Each directorate is staffed with administrative and technical officers at the state headquarters and district industries officers, now known as general managers with appropriate supporting staff in each district. The state Directorate runs various training schemes, production schemes and common facilities schemes. They also provide facilities of development, industrial land build-up factory sheds in industrial estates, allocate quotas of scarce raw materials, certify import requirement and organize industrial co-operatives. The functions are varied and have grown with the development and diversification of small industries sector. Each State Director of Industries, number of deputy directors, assistant directors and technical officer's are in-charge of specific field of activities. At the district level, the General Manager, District Industries Centre, looks after the work. The district industries staff looks after not only the small industries programmes but also other programmes, e.g. handicrafts, village industries etc., at the block level. In a number of states, there are extension officers for industries to act as liaison between the district industries centre and the field.

Suggestions

1. Government of India ought to give separate monetary fund of rural enterpriser.
2. We must always give special infrastructure facilities no matter in deed.
3. Govt. ought to prepare special coaching programmes of rural entrepreneurship
4. Government ought to wish high ranker rural enterpriser.
5. Rural enterpriser ought to additional competitive and economical within the native & international market.
6. Use ought to invite booming rural entrepreneurs from alternative states of country.

CONCLUSIONS

Enterpriser could be a key figure in economic progress of India. Rural entrepreneurship is that the manner of changing developing country into developed nation. Entrepreneurship is that the answer to removal of rural impoverishment in India. Therefore, there ought to be additional stress on integrated rural development programs. The matter is that almost all of the agricultural youth don't think about entrepreneurship because the career choice. Therefore, the agricultural youth must be impelled to require up entrepreneurship as a career, with coaching and sustaining support systems providing all necessary help. There ought to be economical regulated market and government should additionally lend its help during this context. Grading and standardization ought to be

promoted and promotional activities should be increased. NGO ought to be provided full support by government.

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**A STUDY ON PERCEPTION OF CUSTOMERS' CHALLENGES TOWARDS
DIGITIZATION OF BANKING SYSTEM IN INDIA (SPECIAL REFERENCE
TO NANGUNERI TALUK)**

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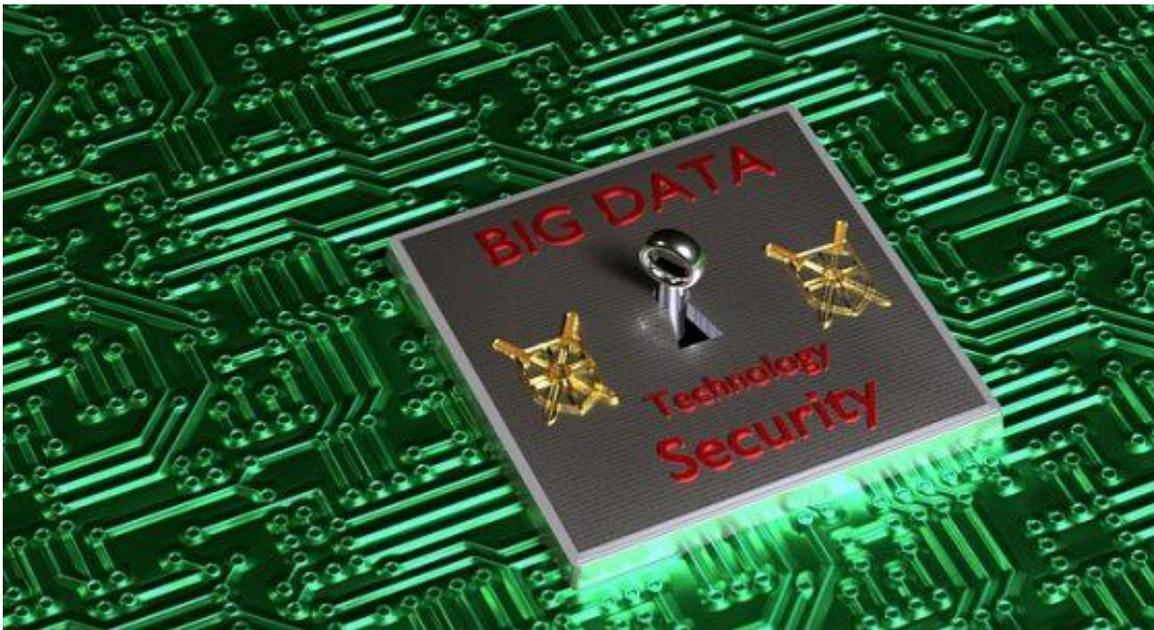
ABSTRACT

The banking sector has been the backbone of each economy whether or not developed or rising. It plans and implements the economic reforms. Any amendment during this sector through the adoption of technology can have an in depth impact on associate degree economy's growth. Nowadays, banks are seeking unconventional ways that to supply and differentiate amongst their various services. Each company similarly as retail customers are not any longer willing to queue in banks, or attend to the phone, for the basic banking services. They need and expect a facility to conduct their banking activities at any time and place. Plastic money (Credit Cards, Debit Cards and good Cards); web banking as well as electronic payment services, online investments, on-line commercialism accounts, electronic fund transfer and clearing services, branch networking; phone banking; mobile applications and notecase are a number of the recent merchandise and services acting because the drivers to the expansion of banking sector. The study is analytical and primarily based on secondary knowledge. The construct of digital banking remains evolving within the Indian banking sector and is probably going to bring numerous opportunities similarly as new risks to the elemental nature of banking in Bharat. Thus, this paper also aims to gift the opportunities and challenges of going digital within the Indian banking sector along with some recommendations to beat these challenges.

KEYWORDS: *Digital India, Electronic Banking, Internet Banking, Financial Innovation, Technology*

1. INTRODUCTION

Digital banking is new trend banking sector right now. Digital banking circumscribes merged services delivered over the net, which aim at serving both banks and consumers as a means of providing a convenient, faster and better experience than old form banking which is called as traditional banking. The shift from traditional and digital banking is gradual and should be rather described in degrees of service digitization than through a categorization into yes and no. It involves high levels of process automation and web-based services and may include APIs enabling cross-institutional service composition to deliver banking products and provide transactions. With the help this digital banking, the users can access financial data through desktops, mobile devices, and ATM machines, etc.



1.1 What is meant by digitization:-

- Digitization is the process of converting data into digital format. Digitalization means the adoption of technology. But these two words are being used interchangeably.

2. STATEMENT OF THE PROBLEM

Once a time, people have to spend three to four hours to go for bank transaction sometimes cost of transaction was more than that of money deposited or withdrawn. E-banking allows customer to conduct financial transaction on a secure website. Nowadays User Friendly Technology is becoming more popular among customers, most of the banks are providing e-banking facility. Today, most of the customers are increasingly using the technological banking facilities available in banking sector. It reduces cost and saves time. From the customers perspective towards technological banking provides a convenient and effective way to manage finance that is easily accessible at 24hours a day in 7 days a week. On the other hand, online banking has certain problems such as lack of knowledge to operate the technology, set-up cost, legal issues, lack of relationship among banker and customer, securely and privacy issues. For some people the User

Friendly Technology really simplifies their life style, while for others it is very much threatening and complex. Therefore in this context, it is necessary to study the perception of customers' challenges towards User Friendly Technology.

3. OBJECTIVES OF THE STUDY

- To analyse the relationship between types of bank with problems faced by the customers while availing technological banking
- To overview a digitalization in Indian banking sector
- To suggest to offer better services
- To Identify and describe the key services that are available to customers through e-banking in India

4. SCOPE OF THE STUDY

Internet banking with the using Web technology and Internet enables customers to process their banking activities in a virtual environment. In order to have a viable e-banking system there is a need for investment in national scale. Without an effective national infrastructure, e-banking cannot be implemented efficiently.

Despite the fact that the banks are offering electronic banking services, still adequate research is not done on the barriers and the challenges that implementation of e-banking may face. Therefore, the necessity of such research is a primary requirement in further application of e-banking in India. The significance of this study is on assessing the prospects of electronic banking in India. This study tries to disclose the central factors that affect development of e-banking and participation or lack of participation of customers in this enterprise. The study also intends to seek for solution to assist the banking industry to improve networking and services. Although the findings may be limited in scope but it nevertheless makes some contribution to the application of e-banking in developing countries such as India.

4.1 METHODOLOGY

Data Collection: Primary Data is collected directly by interacting with the customers by using structured questionnaire method. Secondary Data was collected from the existing data sources, Catalogues, Internet, Magazines and Newspapers

4.2 SAMPLE DESIGN

The Population

The population consists of Nanguneri Taluk.

Sample Size and Sampling Method: For purpose of the study, non-probability sampling technique has been adopted. 150 respondents who are using e-banking services were selected for the study.

Statistical Tools;

- Percentage analysis
- Chi-square test

5. ROLE OF DIGITIZATION IN BANKING

- Banks are not just a part of our lives, but have a significant role in our daily lives. For many, day will not end without at least a single financial transaction. Thus banks always try to adopt latest technologies to enhance customer experience.

- Digitization is not an option for banking industry, rather it is inevitable because every industry is being digitized and banking sector is no exception.
- Mobile banking is increasing at a fast pace more than online banking.

5.1 Advantages of digitization in banking:-

- Improved customer experience.
- Reduction of costs for banks and customers as well by using ATMs, cashless transactions etc.
- With more digital data available with banks, they can take data-driven dynamic decisions by using digital analytics. This benefits both customers and banks.
- Technology is non-discriminatory. Everyone will be treated same at banks.
- Number of customers will be increased for banks because of the increased convenience of banking.
- Digitalization reduces human error.
- Need of handling large amounts of cash will be reduced?
- Opening and maintaining bank accounts are never been this easier.
- Repetitive tasks will be eliminated by automation.
- Rural and urban gap will be eliminated.
- With the increasing cashless transactions, fake currency threat will be reduced.
- Productivity will be increased.

5.2 Disadvantages of digitization in banking:-

- Digitalization reduces the effort of employees and hence results in loss of jobs.
- Some bank branches may cease to exist with the increasing use of online banking.
- Banks will be more vulnerable to cyber attacks.
- Privacy may have to be compromised. No one can hide crores of rupees in banks and just act middle class.
- These disadvantages are just temporary. Loss of jobs will be compensated through creation of new jobs such as cyber security, research team for innovation in technology etc.

5.3 The evolution of digital banking

The ATM cards and credit cards were pioneers in digital banking so to speak; these cards prepared the way for further development in digital banking. It was the introduction of internet in the early 90's that brought about the revolution in the banking sector. The traditional banks on the street side started to think about various ideas that could help them to cut down on their operating cost and provided restricted online bank services.

The efforts in this area proved to be beneficial, and so the banks took another leap towards creating their own space on the internet by designing a website. The website opened up a way for many features like opening new accounts online, downloading the necessary forms, and also applying for online loans.

Under the digital banking umbrella, with time, there were many new features added, such as income tax filing, bill payments, transfer of funds, opening recurring accounts, fixed deposit, etc.



With the advent of technology, many people prefer to do everything online. From online shopping to online dating, people just love to do everything from their couch. Digital banking has offered many comfortable features and possibilities to people. The mentioned below advantages of Digital banking highlight the importance of this crucial technology in our times.

6. HYPOTHESES OF STUDY

Null Hypothesis

- ✓ There is no significant difference between gender and using internet banking requires lot of mental effort.
- ✓ There is no significant difference Age and Using internet banking requires lot of mental effort.
- ✓ There is no significant difference Available mode of service and using internet banking requires lot of mental effort.

7. DATA ANALYSIS AND INTERPRETATION

Table 7.1 shows that the gender wise classification of the respondents

TABLE NO: 7.1

S No	Particulars	No of respondents	Percentage
1.	Male	87	58
2.	Female	63	42
Total		150	100

Sources; Primary data

From the above table it is clear that the 58% of the respondents are male and 42% of the respondents are female.

Table 7.2 showing the age wise classification of the respondents**TABLE 7.2**

S.No	Particulars	No of respondents	Percentage
1.	Up to 20	41	27%
2.	20-40	58	39%
3.	40-60	28	19%
4.	Above 60	23	15%
Total		150	100

Source: Primary data

From the above table it is clear that the maximum 39% of the respondents are 20-40 age group and minimum 15% of the respondents are above 60 age group of respondents.

Table 7.3 Shows that type of respondents is available mode of service**Table 7.3**

S.No	Particulars	No of respondents	Percentage
1.	Branch banking	12	8%
2.	ATM	49	33%
3.	Internet banking	41	27%
4.	Mobile banking	38	25%
Total		150	100

Sources: Primary data

The results shows that majority of that Maximum 49% of the respondents are to access ATM services and minimum 8% of the respondents are using branch banking services .

Table 7.4 shows, the customer can rely on the information given are not being misused**TABLE 7.4**

S No	Particulars	No of respondents	Percentage
1.	Strongly agree	25	17%
2.	Agree	42	28%
3.	Neutral	63	42%
4.	Disagree	16	10%
5.	Strongly disagree	4	3%
Total		150	100

Source: Primary data

The above results shows, Majority of the respondents are agreed that customer can rely on the information given are not being misused and only 4% of the respondents are strongly disagreed.

Table 7.5 Chi-square test results – demographic variables and using internet banking requires lot of mental effort

TABLE 7.5

Demographic variables	Chi-square test value	Table value 5% level	Accepted/Or Rejected	*Significant
Gender and Using internet banking requires lot of mental effort	1.967	3.841	Accepted	Not Significant
Age and Using internet banking requires lot of mental effort	14.25	7.815	Rejected	*Significant
Available mode of service and Using internet banking requires lot of mental effort	2.521	7.815	Accepted	Not Significant

*Significant 5% level

As per table 7.5 there is significant relationship among the demographic variables age and using internet banking requires lot of mental effort. However there is no significant relationship between Gender and using internet banking requires lot of mental effort,

8. LIMITATION OF THE STUDY

Every research is conducted under some constraints and this research is not an exception. Limitations of this study are as follows;-

- This study is limited areas of Tirunelveli Town only.
- This study is related customers only.

9. FINDINGS

- ✚ Regarding gender wise classifications, clear that the 58% of the respondents are male and 42% of the respondents are female.
- ✚ The maximum 39% of the respondents are 20-40 age group and minimum 15% of the respondents are above 60 age group.
- ✚ Maximum 49% of the respondents are to access ATM services and minimum 8% of the respondents are using branch banking services.
- ✚ Majority of the respondents are agreed that customer can rely on the information given are not being misused and only 4% of the respondents are strongly disagreed.

9. SUGGESTIONS

- ❖ These previously mentioned drawbacks are simply brief. Loss of employments will be remunerated through the production of new occupations, for example, digital security, investigate group for advancement in innovation and so on.
- ❖ The security can be made tight by a progressed ensuring framework.
- ❖ The system and associations can be given and the nature of system framework ought to be improved. 4. The administration of India needs to take care in making accessibility arrange all through India.
- ❖ The procedure of advanced banking ought not be mind boggling.

10. CONCLUSION

E-banking enables people to deal with their records and other financial exercises by methods for the web at their homes and other private spots at any picked time without the need to physically be in a bank. Net Banking dangers should be perceived and constrained by banks in a careful procedure in perspective on the straightforward attributes and issues of web exchanges or web based exchanges. Accessible hazard the board guidelines remain appropriate for online cash exchanges and such regard suggestions ought to be altered, balanced and, perhaps contacted deal with the definite hazard shaped by the qualities of electronic cash trades. E-Banking or web banking does not make novel peril clusters, yet rather to a specific degree draws in apparent dangers that couple of monetary establishments faces and hazard the board controls have not made at on a very basic level equivalent to power and loads of associations, particularly the less basic ones, have been debilitated in their drive to facilitate online cash exchanges chance administration inside their present hazard the executives plans. The threats should be established on the class of client, the affiliation's esteem based limits, the importance and worth of the amassed data to the affiliation and client, the straightforwardness of using the arrangement and with degree and degree of trades. It is extensively recommended that banks that rehearse web based financial administrations ought to elucidate the legitimacy of exchanges and pass on it to their clients.

“The challenge for banks isn’t becoming digital –it’s providing value that is perceived to be in line with the cost-or better yet, providing value that consumers are comfortable paying for”.

-Ron shevlin

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STUDY AND ANALYSIS OF ENTREPRENEURIAL SKILLS DEVELOPMENT

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ABSTRACT

In this article, we will look at the skills you need to be a successful entrepreneur, and we'll explore resources that you can use to develop the traits needed for success and also analyze the concept of entrepreneurship and the importance of skills development to create a culture of entrepreneurship. A search of articles was based on the keywords "entrepreneurship" and skills of the entrepreneur, the period being considered between 2010 and 2014. The goal was to identify personal skills (cognitive, social and relational skills, technical skills and management skills) and business skills (strategies adopted by the company, products and/ or services, corporate image, and management systems: human resource management, financial management, marketing, among others, and the formal and informal structure of the company). The literature review was based on entrepreneurship studies with the goal to identify soft skills that entrepreneurs need to develop to create and manage innovative business.

KEYWORDS: *Entrepreneur, Qualities, Ability, Skills, Job, Business, Opportunity, Etc, Entrepreneurial Skills*

INTRODUCTION:

Instead, the key qualities are traits such as creativity, the ability to keep going in the face of hardship, and the social skills needed to build great teams. If you want to start a business, it's essential to learn the specific skills that underpin these qualities. It's also important to develop entrepreneurial skills if you're in a job role where you're expected to develop a business or "take thing forward" more generally.

Definition of Entrepreneurship

Some experts think of entrepreneurs as people who are willing to take risks that other people are not. Other defines them as people who start and build successful business. Thinking about the first of these definitions, entrepreneurship doesn't work for themselves are recognized as entrepreneurs within their organizations. Regardless of how you define an "entrepreneurs," one thing is certain; becoming a successful entrepreneur isn't easy.

So, how does one person successfully take advantage of an opportunity, while another, equally knowledgeable person does not? Do entrepreneurs have a different genetic makeup? Or do they operate from a different vantage point, that somehow directs their decisions for them?

Though many researchers have studied the subject, there are no definitive answers. What we do know is that successful entrepreneurs seem to have certain traits in common.

We've gathered these traits into four categories:

- Personal Characteristics.
- Interpersonal Skills.
- Critical and creative thinking skills.
- Practical skills.

We'll now examine each category in more detail, and look at some of the questions you will need to ask yourself if you want to become a successful entrepreneur.

Personal Characteristics

First, examine your personal characteristics, values, and beliefs. Do you have the mindset that's typical of successful entrepreneurs?

- ✓ **Optimism:** Are you an optimistic thinker? Optimism is truly an asset, and it will help get you through the tough times that many entrepreneurs experience as they find a business model that works for them.
- ✓ **Vision:** Can you easily see where things can be improved? Can you quickly grasp the "big picture," and explain this to others? And can you create a compelling visions of the future, and them inspire other people to engage with that vision?
- ✓ **Initiative:** Do you have initiative, and instinctively start problem-solving or business improvement projects?
- ✓ **Desire for control:** Do you enjoy being in charge and making decisions? Are you motivated to lead others?
- ✓ **Drive and persistence:** Are you self-motivated and energetic? And are you prepared to work hard, for a very long time, to realize your goals?
- ✓ **Risk Tolerance:** are you able to take risks, and make decisions when facts are uncertain?
- ✓ **Resilience:** Are you resilient, so that you can pick yourself up when things don't go as planned? And do you learn and grow from your mistake and failures? (If you avoid taking action because you're afraid of failing, our article on *Overcoming Fear of Failure* can help you face your fears and move forward.)

Interpersonal Skills

As a successful entrepreneur, you'll have to work closely with people-this is where it is critical to be able to build great relationships with your team, customers, suppliers, shareholders, investors, and more.

Some people are more gifted in this area than others, but, fortunately, you learn and improve these skills. The types of interpersonal skills you'll need include.

- **Leadership and Motivation:** Can you lead and motivate others to follow you and deliver your vision? And are you able to delegate work to others? As a successful entrepreneur, you'll have to depend on other to get beyond very early stage in your business-there just too much to do all on your own.
- **Communication Skills:** Are you competent with all type of communication? You need to be able to communicate well to sell your vision of the future to investors, potential clients, team members, and more.
- **Listening:** Do you hear what others are telling you? Your ability to listen can make or break you as an entrepreneur. Make sure that you're skilled at active listening and empathetic listening.
- Are you emotionally intelligent? The higher you're EI, the easier it will be for you to work with others. The good news is that you can improve your emotional intelligence.
- **Negotiation:** Are you a good negotiator? Not only do you need to negotiate keen price, you also need to be able to resolve differences between people in a positive, mutually beneficial way.
- **Ethics:** Do you deal with people based on respect, integrity, fairness, and truthfulness? Can you lead ethically? You'll find it hard to build a happy, committed team if you deal with people-staff, customers or suppliers- in a shabby way.

Critical and creative thinking Skills

As an entrepreneur, you also need to come up with fresh ideas, and make good decisions about opportunities and potential projects. Many people think that you're either born creative or you're not. However, creativity is a skill that you can develop if you invest the time and effort.

- **Creative Thinking:** Are you able to see situations from a variety of perspectives and come up with original ideas? (There are many creativity tools that will help you do this.)
- **Problem Solving:** How good are you at coming up with sound solutions to the problems you're facing? Tools such as Cause and Effect Analysis, the 5 whys Technique, and CATWOE are just some of the problem-solving tools that you'll need to be familiar with.
- **Recognizing Opportunities:** Do you opportunities when they present themselves? Can you spot a trend? And are you able to create a plan to take advantage of the opportunities you identify?

Practical Skills

You also need the practical skills and knowledge needed to produce goods or services effectively, and run a company.

- **Goal Setting:** Do you regularly set goals, creates plan to achieve them, and carry out that plan?
- **Planning and Organizing:** Do you have the talents, skills, and abilities necessary to achieve your goals? Can you coordinate people to achieve these efficiently and effectively? And do you

know how to develop a coherent, well through business plan, including developing and learning from appropriate financial forecasts?

- **Decision Making:** How good are you at making decisions? Do you make them based on relevant information and by weighing the potential consequences? And are you confident in the decisions that you make?
- Core decision-making tools include Decision Tree Analysis, Grid Analysis, and Six Thinking Hats.
- You need knowledge in several areas when starting or running a business. For instance
- ❖ **Business Knowledge:** Do you have a good general knowledge of the main functional areas of business and are you able to operate or manage others in these areas with a reasonable degree of competence?
- ❖ **Entrepreneurial Knowledge:** Do you understand how entrepreneurs raise capital? And do you understand the sheer amount of experimentation and hard work that may be needed to find a business model that works for you?
- ❖ **Opportunity – Specific Knowledge:** Do you understand the market you're attempting to enter, and do you know what you need to do to bring your product or service to market?
- ❖ **Venture – Specific Knowledge:** Do you know what you need to do to make this type of business successful? And do you understand the specifics of the business that you want to start? (This is where it's often useful to work for a short time in a similar business.)

You can also learn from others who have worked on projects similar to the ones that you're contemplating, or find a mentor- someone else who's been there before and is willing to coach you.

10 Qualities of a Successful Entrepreneur

By MATTSTARTUP ADVICE



Successful business people have many traits in common with one another. They are confident and optimistic. They are disciplined self starters. They are open to any new ideas which cross their path (Side note: Rich20Something is a great book about this, it covers the mindset of millennial entrepreneurs). Here are ten traits of the successful entrepreneur.

1. Disciplined

These individuals are focused on making their businesses work, and eliminate any hindrances or distractions to their goals. They have overarching strategies and outline the tactics to accomplish

them. Successful entrepreneurs are disciplined enough to take steps every day toward the achievement of their objectives.

2. Confidence

The entrepreneur does not ask questions about whether they can succeed or whether they are worthy of success. They are confident with the knowledge that they will make their businesses succeed. They exude that confidence in everything they do.

3. Open Minded

Entrepreneurs realize that every event and situation is a business opportunity. Ideas are constantly being generated about workflows and efficiency, people skills and potential new businesses. They have the ability to look at everything around them and focus it toward their goals.

4. Self Starter

Entrepreneurs know that if something needs to be done, they should start it themselves. They set the parameters and make sure that projects follow that path. They are proactive, not waiting for someone to give them permission.

5. Competitive

Many companies are formed because an entrepreneur knows that they can do a job better than another. They need to win at the sports they play and need to win at the businesses that they create. An entrepreneur will highlight their own company's track record of success.

6. Creativity

One facet of creativity is being able to make connections between seemingly unrelated events or situations. Entrepreneurs often come up with solutions which are the synthesis of other items. They will repurpose products to market them to new industries.

7. Determination

Entrepreneurs are not thwarted by their defeats. They look at defeat as an opportunity for success. They are determined to make all of their endeavors succeed, so will try and try again until it does. Successful entrepreneurs do not believe that something cannot be done.

8. Strong people skills

The entrepreneur has strong communication skills to sell the product and motivate employees. Most successful entrepreneurs know how to motivate their employees so the business grows overall. They are very good at highlighting the benefits of any situation and coaching others to their success.

9. Strong work ethic

The successful entrepreneur will often be the first person to arrive at the office and the last one to leave. They will come in on their days off to make sure that an outcome meets their expectations. Their mind is constantly on their work, whether they are in or out of the workplace.

10. Passion

Passion is the most important trait of the successful entrepreneur. They genuinely love their work. They are willing to put in those extra hours to make the business succeed because there is a joy

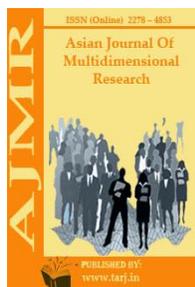
their business gives which goes beyond the money. The successful entrepreneur will always be reading and researching ways to make the business better.

CONCLUSIONS:

Successful entrepreneurs want to see what the view is like at the top of the business mountain. Once they see it, they want to go further. They know how to talk to their employees, and their businesses soar as a result and also the aim of this investigation was to identify skills for developing a culture of entrepreneurship. The literature review made based on the methodology used allowed us to identify personal skills (cognitive, social and relational skills, technical skills and management) and skills about the business (strategy that the company will adopt, products and/or services, the corporate image, the management systems: human resource management, financial management, marketing, among others - and the formal and informal structure of the company). With regard to future studies it's important to acknowledge that entrepreneurs need to take risks, have the ability to overcome difficulties, take the initiative and reach objectives. The development of entrepreneurial skills is critical to create a culture where entrepreneurship is something natural becoming an integral part of our evolution and a new model of economy.

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**IMPACT OF MICRO-CREDIT ON RURAL WOMEN EMPOWERMENT IN
TIRUNELVELI DISTRICT – TAMILNADU**

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ABSTRACT

The micro credit is based on the principle of co-operation and group approach. In 1980s several micro credit programmes including IRDP, DWCRA, TRYSEM, etc. were important programmes implemented to reduce poverty. All these approaches are formal in their nature. SHG concept is entirely a different concept in the field of micro credit which is an informal one. It was observed that the formal credit system was very limited and hardly available for small borrowers. It was felt that the poor cannot be helped by formal credit due to the paper work, asymmetric information and the transaction cost. This has been recognized as the alternative form of credit and resource mobilization for the poor. Many studies have been made on micro credit and its performance in various parts of India and Abroad. All these studies were highlighted the various performances of micro credit other than poverty reduction. Present study has the most important objective that to explore the impact of micro credit in rural poverty reduction. In this regard this study is a significant one.

KEYWORDS: *Micro Credit, Women Empowerment, Self-Help Groups*

INTRODUCTION

Micro credit is a successful idea in India. The National Bank for Agriculture and Rural Development (NABARD) conducted a research in India during the early 80s. The research showed that a wide network of rural bank branches, with implemented specific poverty alleviation programmes, sought creation of self-employment opportunities through bank credit for almost two decades. Despite this initiative, a very large number of the formal banking systems have not taken off yet. NABARD had been set up in 1982 under an act of Parliament. This banking system has been set up as a development of agriculture, cottage and village industries. Handicrafts and other allied economic activities in rural areas are initiated and encouraged with a view to promote entrepreneurship among the rural people. Rural development, special schemes and rural banking could not, however, tackle the widespread poverty in rural areas. Research indicated that existing

banking policies and procedures were perhaps not suited to the immediate needs of the very poor. What they really needed was better access to these services and products, rather than cheap, subsidized credit.

MICRO CREDIT

It is a small amount of money loaned to a client by a bank or other institution. Micro credit can be offered, often without collateral, to an individual or through group lending.

WOMEN EMPOWERMENT

The concept of empowerment has evolved over the years since the 19th century. In a broader sense, empowerment means expansion of freedom of choice and action, which comes with increasing one's authority and control over the resources and decisions that affect one's life. The World Bank defines empowerment as "the process of increasing the capacity of individuals or groups to make choices and transform those choices into desired actions and outcomes. Central to this process is actions which build both individual and collective assets, improve the efficiency and fairness of the organizational and institutional context which govern the use of these assets".

OBJECTIVES OF THE STUDY

1. To examine the impact of Micro Credit in Economic Empowerment of rural beneficiaries.
2. To study the Impact of Micro Credit on Social Empowerment of the sample Respondents

HYPOTHESES

1. There is no significant difference in perception scores of the impact among the different groups of members based on community.
2. There is no significant difference in the perception scores of impact among the different groups based on the level of literacy.

RESEARCH DESIGN

The present study is empirical and hence field survey method and personal interview technique were adopted. Multi-stage stratified random sampling technique has been adopted for the study taking Tirunelveli district as the universe, the block as the stratum, the NGOs as the primary unit and SHG trained women entrepreneurs as the ultimate unit.

STATISTICAL TOOLS

After the fieldwork, the data were carefully scrutinised and edited in order to ensure accuracy, consistency, and completeness. Most of the analyses were based on the responses presented in the form of frequency tables. The data tabulated were systematically processed and interpreted on the basis of the objectives formulated. Most of the analyses were based on the simple relevant statistical tools such as percentage, averages, and chi-square test

REVIEW OF LITERATURE

Abdul Raheem (2009) in his study tried to find out constraints in SHGs with different dimensions viz. personal, social, economic and financial. The sample area was Villupuram district of Tamil Nadu with a sample size of 120 members. Using factors 42 analysis, author concluded that personal constraints were found to be more important followed by social, financial and economic constraints. The study reveals that the existence of these constraints negatively affects the groups. Further, he

also suggested that NGOs, government agencies and social activists should play a very active role to benefit these women and explore the entrepreneurial abilities among women.

Bansal (2010) examined the impact of microfinance on poverty, employment and women empowerment in rural Punjab. The study brought out that microfinance in Punjab was provided only through the SHG-bank linkage model, and there was no role of NGOs and MFIs in microfinance programme. The MFIs might play an important role to reach the poor people especially in those areas where bank branch network had not reached. Therefore, government should provide a supportive environment to encourage NGOs and MFIs to participate in delivering microfinance in Punjab. The study further showed that loans used for productive purposes directly influenced the level of income and employment of members.

Ramakrishna &Khaja (2013) studied the SHG bank linkage program. They selected SHGs under the national programme SGSY and SJSRY from Tekkalakote town and found out that the SBLP had visionary objectives towards women and rural poor. The survey indicated that it was necessary to have systematic mechanism in order to disburse all plans and projects. The study proved that (i) the SBLP was the best technique in poverty alleviation of the rural poor (ii) the SHG members were highly involved in income generating activities and (iii) the SBLP had been effectively executed and evaluated properly.

Chatterjee (2014) analyzed the role of Self-Help Groups towards the economic empowerment of women in West Bengal. SHG encouraged women to form voluntary association and emerge as a group of saver-cum-borrowers. In fact, any financial assistance, if utilized properly generates gainful employment opportunities. Positive sign of employment generation was found in rural economy of Khejuri. Income has a favorable effect on consumption expenditure in general and on education, health, social and familial status of members in particular.

PROFILE OF THE STUDY AREA

Tirunelveli, the penultimate southernmost district of Tamil Nadu, is described as a microcosm of the state, owing to its mosaic and diverse geographical and physical features such as lofty mountains and low plains, dry teri structures, rivers and cascades, seacoast and thick inland forest, sandy soils and fertile alluvium, a variety of flora, fauna, and protected wild life.

Tirunelveli district is located in the world map, between 08o 8" and 09o 23" latitude and 77o 09" and 77o 54" longitude. The total geographical area of the district is 6,823 sq. km.

The population of this district as per 2011 census was 3,072,880 and the density of population per sq.km 458. The low density could be attributed to the fact that 4.5 per cent of the area is barren and uncultivable land. Tirunelveli, Tenkasi and Ambasamudram are the most density populated taluks in the district. The sex ratio is 1,024 females for every 1,000 males in the district. The literacy rate is 82.92per cent in the district. Out of the total population, males are 12, 23,964 and females 10, 74,298.

IMPACT OF MICRO CREDIT ON ECONOMIC EMPOWERMENT

The perception of the sample members of the economic impact has been ascertained by taking into account the opinions of members on the economic variables like the capacity to spend more, increase in value of assets, rise in income, improvement in the savings habit and provision of employment opportunities.

TABLE 1 IMPACT ON ECONOMIC EMPOWERMENT

Sl. No.	Statements	S.D.A	D.A	NO	A	S.A.	Total Scores
1.	Increases the Capacity to Spend More	50	95	166	65	44	1218
2.	Increases the Value of Asset	50	204	27	96	43	1138
3.	Increases the Income	49	231	57	40	43	1057
4.	Increases the Saving	49	74	228	34	35	1192
5.	Provides Employment Opportunity	32	157	169	0	62	1162
Total		5767					

Source: Primary Data

Note: S.D.A. Strongly Disagree, D.A. – Disagree, N.O. - No Opinion, A – Agree, S.A- Strongly Agree.

It is observed from the above Table the perception of members on the statement that the SHGs help to increase the capacity to spend more gets the maximum scores followed by the statement that the SHGs help to increase the savings. The statements that the SHGs help to provide employment opportunities, increase in the value of asset and increase the income occupy the third, fourth and fifth place respectively.

IMPACT OF MICRO CREDIT ON SOCIAL EMPOWERMENT

The SHGs create social awareness among their members. The perception on the social impact is measured with the help of statements like social responsibility, capacity to protest against social evils, authority of decision-making on important matters, awareness about health and knowledge of banking operations.

TABLE 2IMPACT OF MICRO CREDIT ON SOCIAL EMPOWERMENT

Sl. No.	Statements	S.D.A	D.A	NO	A	S.A.	Total Scores
1.	Induce social Responsibility	33	0	162	48	177	1595
2.	Provide Strength to Protest Against Social Evil	35	119	77	64	126	1388
3.	Increase Power of Decision Making	46	116	162	26	70	1220
4.	Better Awareness About Health	74	161	67	66	52	1121
5.	Knowledge About Banking Operation	65	130	97	95	33	1161
	Total	6485					

Source: Primary Data

Note: S.D.A. Strongly Disagree, D.A. – Disagree, N.O. - No Opinion, A – Agree, S.A Strongly Agree.

It is clear from the above table the perception of the statement “induce social responsibility” occupies the first place scoring the intensity value of 1595. The statements, “provide strength to protest against social evils”, “increase the power of decision making” on essential matters, “ create better awareness about health” and “impart knowledge about banking operations” occupy the second, third, fourth and fifth places respectively.

RELATIONSHIP BETWEEN SOCIAL STATUS AND IMPACT SCORES OF MICRO CREDIT

In order to test whether there is any relationship between the community and the perception scores of impact, the Chi-Square Test has been applied to test the **following null hypothesis**.

There is no significant difference in perception scores of the impact among the different groups of members based on community.

The following two-way table depicts the perception between social status and overall impact of the SHGs.

TABLE 3 RELATIONSHIP BETWEEN SOCIAL STATUS AND OVERALL IMPACT OF MICRO CREDIT - TWO WAY TABLE

Level of Impact		Social Status			Total
Scheduled Caste		Most Backward	Backward Community	Forward Community	
Low	18	8	24	0	50
Medium	83	33	158	16	290
High	60	1	19	0	80
Total	161	42	201	16	420

Source: Primary Data

Table 3 describes that major portion of sample members' level of impact towards the perception of social status and overall impact of the SHGs are in medium level. Amongst them (290), 83 members belong to Scheduled Caste, 33 are Most Backward, 158 are Backward and 16 belong to Forward Community.

The results of Chi-Square Test are shown in Table

TABLE 4 RELATIONSHIP BETWEEN COMMUNITY AND IMPACT SCORE CHI - SQUARE TEST

Sl.No.	Category of Impact	Chi-Square Value	Significant Level	Result
1.	Economic	33.521	0.000	**
2.	Social	61.182	0.000	**
3.	Psychological	90.161	0.000	**
4.	Political	91.279	0.000	**
5.	Overall	86.724	0.000	**

Degrees of Freedom: 6

** 5 per cent level of Significance

It could be observed from Table 4 that there is no significant difference in perception scores among different groups according to community for all categories of impact except psychological impact. It also shows that the overall calculated value of Chi-Square Test is more than the table value (12.6) at 5 per cent level, and so the null hypothesis has been rejected. Hence it is concluded that the community has influence on the perception of members on impact.

RELATIONSHIP BETWEEN LITERACY LEVEL AND IMPACT SCORES OF MICRO CREDIT

In order to test whether there is any relationship between literacy level and perception scores, the following **null hypothesis** has been framed.

There is no significant difference in the perception scores of impact among the different groups based on the level of literacy.

To analyse the perception between literacy level and overall impact of the SHGs, the two-way table is used.

TABLE 5 RELATIONSHIP BETWEEN LITERACY LEVEL AND OVERALL IMPACT OF MICRO CREDIT TWO - WAY TABLE

Level of Impact	Educational Qualification					Total
	Illiterate	Can Sign	Up to V Standard	Up to XII Standard	Graduate	
Low	9	22	7	8	2	48
Medium	59	123	41	32	9	264
High	24	47	21	16	0	108
Total	92	192	69	56	11	420

Source: Primary Data

It is evident from table 5 that more sample members were in the medium level of impact (264). Maximum number of members fall under the category of “can sign and illiterate”.

The results of the Chi-Square Test are shown in the following Table.

TABLE 6 RELATIONSHIP BETWEEN LEVEL OF LITERACY AND IMPACT SCORE CHI-SQUARE TEST

Sl.No.	Category of Impact	Chi-Square Value	Significant Level	Result
1.	Economic	1.844	0.158	**
2.	Social	4.399	0.819	NS
3.	Psychological	9.143	0.330	**
4.	Political	6.534	0.588	NS
5.	Overall	6.460	0.596	NS

Degrees of Freedom: 8

NS – Not significant.

** - 5 percent level of Significance

It could be understood from the above Table there is no relationship between the level of literacy and the perception scores of impact. This is because there is no improvement in the educational qualification of the members after the post SHG period and a majority of the members are illiterates who can only sign. It is observed that as the calculated value for Chi-Square for overall score is less than the table value (15.5), the null hypothesis is accepted.

CONCLUSION

The new millennium has thrown many challenges subjecting many nations to undergo transformation cutting across their established tradition and culture. New issues have to be addressed to effect social and economic progress of our nation. The most important one is women’s empowerment through Self-help groups. SHGs have undoubtedly begun to make a significant contribution in poverty alleviation and empowerment of poor, especially women in rural areas of our country. Women are the vital infrastructure and their empowerment would hasten the pace of social development. Investing in women’s capabilities and empowering them to achieve their

choices and opportunities is the definite way to contribute to the economic growth and the overall development. The empowerment of rural women leads to benefit not only to individual women and women groups, but also to the families and the community as a whole. The present study is an attempt to analyse the socio-economic development of the members and the performance of the SHGs in Tirunelveli district.

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**EFFECTIVENESS OF THE SCHEMES AND REHABILITATION PRACTICE
FOR THE DISABLED PERSONS**

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ABSTRACT

There is a widespread significant public health issues in developing countries specifically in India is disability. This issue would higher in future due to the increasing and changing trend of people. However, this problem is distinct in developed and developing countries and rehabilitation measures and schemes must be focused as per the necessity of the disabled persons. Most of the disabled persons face issues in India are utilization, availability, and accessibility services. Research on disabled persons specifically the schemes availability and rehabilitation practices are less in India which is a major issue in recent days. Therefore the present paper reviews the prevailing policies and schemes available for disabled persons in India in specific to their employment and other career development. Further this paper review the role of rehabilitation centres for disabled persons and based on which further suggestions was given.

KEYWORDS: *Disabled Entrepreneur, Rehabilitation, Policies and Schemes*

1. INTRODUCTION

The lack of capability to perform any activity in one's life is termed as disability. It is generally stated as the lack of functional capacity as a result of impairments organ(Kumar, Roy, & Kar, 2012). Recent researchers recommend that disability people presents 10-12% of the population across the world (Busapathumrong, 2013). Those people suffer various issues in their entire life specifically in business and career development. India has seen high financial development rates in the previous two decades and there has been an astounding increment in the per capita pay. Be that as it may, unfortunately numerous segments of the Indian populace still remain financially denied. Disabled people however comprise a little piece of the Indian populace yet their relative numbers are developing. Debilitated lag behind as far as employment and education that leads to destitution(Mohammed & Jamil, 2015). On the other hand, there is a negative perception about entrepreneurs of disabled persons in starting new business ventures. But, it is progressively changing in recent days because of the availability of various programs for disabled entrepreneur's survival to enrich their dream of beginning a new business. Some reports evidenced that various

schemes and policies as well as rehabilitation practice for disabled persons to develop their skills and knowledge which is essential for their career development and entrepreneurship(Enable India, 2019).Advancing entrepreneurship among the disabled is an approach to accomplish quicker and better financial mix. Regardless of the numerous difficulties, differently abled individuals are turning business people and prevailing at their own organizations. In this aspect, the report by Apurva(2018) evidenced the rising disabled entrepreneurs in all over the world. According to the same report, many distinctively abled individuals crosswise over India have effectively defeated physical and mental difficulties, changing the world's impression of them.According to Census 2011, about 2.68 crore individuals in India - 2.21 percent of the all-out populace are impaired. At an all-India level, 36 percent of absolute impaired people are utilized. A more noteworthy spotlight on independent work can let the contrastingly abled work around their own needs and restrictions, changing inability into capacity. Considering these statements, the present paper aimed to review the schemes and rehabilitation practice effect for the growth of disabled persons especially in their employment and other career development.

2. Objectives of the study

- To find out the role of rehabilitation centers for development of disabled persons in India
- To show the policies and schemes availability for disabled person's career growth and employment in India
- To give suggestions for NGOs to further encourage disabled entrepreneurs in India

3. LITERATURE REVIEW

3.1 Role of Rehabilitation centres for disabled persons

Rehabilitation is aimed for helping youngsters or individuals with disabilities to achieve quality of life through improving the People Living with Disabilities (PWD) common capacities in the regular habitats. The way toward upgrading normal capacities in indigenous habitats is portrayed by the Rehabilitation Center for Children as the sort of administration that helps Children Living with Disabilities (CWD) in their very own networks by sharing data and exchanging information and aptitudes to guardians (WHO, 1996). This demonstrates rehabilitation that gives administration in the CWD's common habitat is viable on the grounds that the child is destined to show his or her capacities in a recognizable setting. FSCE (2000) expressed that the third-level or region intercession goes for making equal opportunities and the full incorporation of PWD. Measures used to help PWD to improve their capacities in activities, for example, self-care, correspondence, moving around and creating professional abilities are commonly viewed as rehabilitation measures(Bongo, Dziruni, & Muzenda-Mudavanhu, 2018). In this aspect, there are numerous researchers examined various rehabilitation practices for disabled persons especially for disabled entrepreneurs. For instance, Vaziri, Schreiber, Wieching, & Wulf(2014)examined the role of technology and policy building for disabled person's self-employment and entrepreneurship capability and the study found that NGOs provide motivation, resources and necessary training for disabled persons to start their employment as own. According to Seelman, (2008) found that accessible applications, websites and assistive technologies enable the disabled person to be more capable in this society. It was agreed by Sans-Bobi, Contreras, & Sánchez(2012) as technology playing a major role for the development of disabled person's lives and stated that recent days, most of the NGOs provide essential training to the disabled entrepreneurs via online. There are some most important practices was carried out by some Indian rehabilitation centres include Artificial Limbs Manufacturing corporation of India, DDRC, National Institutes, Composite Regional

centres, State disability commissioners, NGO, State handicapped Development Corporation etc. Among them, DDRC is national programme conducted by Ministry of Social Justice and Empowerment of the Government of India for the purpose of providing various professional skill certificates include handling assistive devices and Therapeutic services, community awareness, education, vocational training, self-employment etc. It was agreed by Fadyil, McPherson, & Nicholls(2015), some firms provide Vocational rehabilitation practices to disabled persons and also Community based rehabilitation was provided(Kumar et al., 2012). These practices were provided by several rehabilitation centers in different districts and states in India was noted Manayeripatti in Thanjavur District, Paranur in Kancheepuram, Deviakurichi in Salem District, Bargur in Dharmapuri District, Ulundurpet in Villupuram District, Selliampatti in Dharmapuri District etc.

3.2 Policies and schemes for disabled persons

This review section talks about various schemes available for disabled person in India, first, Pradhan Mantri Mudra Yojana scheme was propelled on April 2015. Under the plan a credit of upto Rs. 50,000 is provided under sub-scheme 'Shishu'; between Rs. 50,000 to 5.0 Lakhs under sub-plot 'Kishore'; and between 5.0 Lakhs to 10.0 Lakhs under sub-scheme 'Tarun'. Credits taken do not require pledges. The principle point of the plan is to build the certainty of young, skilled or talented specialists who might now have the capacity to seek to turn out to be original business visionaries; existing independent ventures, as well, will most likely extend their actuates(Joshi, 2018). As per the report of National Handicapped Finance and Development Corporation(2019), Ministry of Social Justice & Empowerment under Government of India launched the new scheme like National Handicapped Finance and Development Corporation: The National Handicapped Finance and Development Corporation (NHFDC) on 24th January 1997 for channelising the assets to people with incapacities through the State Channelising Agencies (SCAs) assigned by the State Government(s). It helps Education and training loans to disabilities; budgetary Assistance for expertise and Entrepreneurial Development, small scale credit plans Loan upto Rs 5L to NGO, Rs 25k recipient @5%p.a, Schemes for parents Association for the mentally Retarded persons provided loan upto Rs 5L and Schemes for Disabled youthful Professional(NHFDC, 2019). Report by NHFDC(2010) indicated the plan of Financing Construction of Commercial and Business Premises for Starting Self Employment Activity to Persons with Disabilities is to help the needy disabled persons by giving composite concessional credit to development of Commercial/Business premises and beginning independent work action. Another plan like Scheme For Providing Handholding Support To Disabled Entrepreneurs Through 'Vishesh Udyami Mitras is to give help to the poor debilitated people in type of data, support, direction for procedural/documentation customs required for profiting concessional credit under NHFDC conspires through SCAs/RRBs by different Institutions/Agencies people for example 'Vishesh Udyami Mitras' for setting fully operational of the undertaking. Money related help to "Vishesh Udyami Mitras" Rates of monetary help to be given by NHFDC to Vishesh Udyami Mitras (I) For advance upto Rs.1.0 lakh : Rs.500/ - per case/venture (ii) For credit above Rs.1.0 lakh and upto Rs 5.0 lakh : Rs.750/ - per case/venture (iii) For advance above Rs 5.0 lakh : Rs1000/ - per case/venture.

As indicated by Mitra(2012), Scheme For Providing Handholding Support To Differently Able Persons For Availing Skill Training and Skill Upgradation Through 'Vishesh Prashikshan Mitras' is to give help to the destitute disabled persons in type of data, support, direction for procedural/documentation customs required for getting affirmation for benefiting professional/expertise preparing under NHFDC conspires through SCAs/Banks actualizing NHFDC plans/rumored national/state level foundation legitimately by different Institutions/Agencies, people

for example 'Vishesh Prashikshan Mitras' for getting professional/expertise training. Enabled(2015) calls attention to the Scheme of Financing Assistive Devices to Enhance The Employability or Increased Opportunity of Self Employment of Persons with Disability is to help the destitute impaired people by giving concessional credit to getting tough, dependable and experimentally produced, standard guides and appliances that may upgrade their prospects of taking up independent work and employability(Mohapatra, 2004). The appliances and aids obtained under the Scheme must be ISI stamped or has proportional confirmation of value. The Scheme for Disabled Young Professional is another critical plan for expertly instructed jobless incapacitated youth(TRRAIN & HSBC, 2019). So as to instill the soul of self-assurance among such debilitated young people through independent work and use their shrewdness and experience increased through expert preparing and instruction, the Corporation give credit at the rate of 4-8% p.a. to expertly instructed/prepared debilitated adolescents. According to the report ofBankbazaar(2019), Scheme For Refinance To Public Sector Banks/Regional Rural Banks/Other Eligible Institutions Under Credit Guarantee Scheme Of Government Of India [Credit Guarantee Fund Trust For Micro And Small Enterprises is to make accessible the facility of collateral free loan for independent work and advanced education to Persons with Disabilities (PwDs) at NHFDC rate of interest via Regional Rural Banks (RRBs), Public Sector Banks (PSBs), and Other Eligible Institutions under Credit Guarantee Scheme (CGS) of Indian government.

In addition to this, rehabilitation practice for Disability individual in India exceptionally offered for the Disabilities of 30%. It is a multi-expertise preparing Institute give the preparation and accreditation program, for example, ATI/CTI, etc. built up by Ministry of ability Development and business enterprise(NSTI, 2019). Through this plans candidates can get the full fledge pragmatic learning. They additionally give the ability based workshop and hypothetical learning and exercises. By these exercises they are evaluating their execution. Plan for Integrating Persons with Disabilities in the Mainstream of Technical and Vocational Education was presented in the year 1999-2000 with the target of redesigning a portion of the chose polytechnics to incorporate people with incapacities in the standard of specialized and professional training(MHRD, 2017). The plan imagines every polytechnic to prepare upto 25 students through formal courses comprising of ordinary three-year certificate programs and upto 100 disabled people every year through non-formal courses comprising of professional/ability advancement programs. The students are supported through arrangements like grant, supply of books/instructive materials, outfits, free boarding and cabin and so on.

4. METHODOLOGY

The present paper use secondary data collection method for collecting the data. It covers several secondary resources include peer-reviewed journal articles, reliable websources- websites and official reports. It is time-consuming and more updated method of data collection. Once collect the relevant information, the content analysis was carried out in this paper based on the framed objectives.

5. FINDINGS AND DISCUSSION

From the reviews, it was noted that the rate of disabled persons in India is less, though their life progressing is still complex due to the lack of self-empowerment and career growth.

- It was noted that there are numerous rehabilitation centres found in India in different districts for promoting the welfare of disabled persons. According to Seelman(2008) and Sans-Bobi et al.(2012), technology in recent years playing a dominant role in enriches the life of disabled

persons. They found that accessible applications, websites and assistive technologies enable the disabled person to be more capable in this society.

- Most of the NGOs provide essential training to the disabled entrepreneurs via online.
- Vocational rehabilitation practices and Community based rehabilitation was provided by several NGOs to promote disabled entrepreneurs(Kumar et al., 2012).
- Additionally, there are numerous schemes are available for disabled persons to enhance their career growth and entrepreneurship skill. For example, Pradhan Mantri Mudra Yojanascheme, National Handicapped Finance and Development Corporation: The National Handicapped Finance and Development Corporation (NHFDC), Vishesh Udyami Mitras, Scheme For Providing Handholding Support To Differently Able Persons For Availing Skill Training and Skill Upgradation.

6. CONCLUSION

The present paper has sought to respond the question of whether disabled entrepreneurs obtain any scheme and rehabilitation practice benefit for their career growth. To achieve this, the paper analyse the role of rehabilitation centres for promoting disabled entrepreneurs and the scheme availability in India. The answer is yes, that reflects the increasing benefits of schemes for entrepreneurship promotion among disabled individuals. In the event that policy-makers wish help hoping for and set up disabled business people, activities must perceive this wide diversity of hindrance conditions, if enterprise is to be a genuine long haul alternative of them. In planning and executing entrepreneurial support activities, policy-makers face an exchange off between giving conventional counsel to an expansive number of beneficiaries with broadly differing debilitations and conditions that dangers inability to draw in, empower and legitimately backing would-be impaired business visionaries and measures to give concentrated, custom fitted help to a very focused on subgroups of disabled entrepreneurs. Consequently the study suggest that the person's exceptionally specific needs as to beginning and maintaining a business with a specific impedance yet in addition their particular capacities as far as business and the executives information and aptitudes, and other individual attributes, which impact the capacity to become and remain, a business visionary. Therefore policymakers should recognize this and encourage disabled entrepreneurs for their employment.

7. RECOMMENDATION

- Business adviser training – consultants regularly require training with the end goal for them to give fitting guidance to various groups. Such training ought to be aware of both the conventional and explicit boundaries specific groups of aspiring and established entrepreneur's involvement in beginning and maintaining a business.
- Policy ought to guarantee that aspiring impaired business visionaries endure no advantage punishment when taking up independent work or beginning a business.
- Invest in explicit projects and administrations for individuals with disabilities. Notwithstanding standard administrations, few people with disabilities may expect access to explicit measures, support administrations, or training. In this procedure, contribution of people with disabilities is of central significance as they give knowledge into their issues and recommend conceivable solutions.

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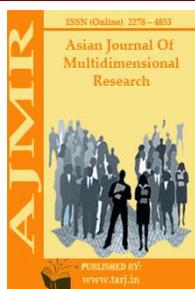
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**A STUDY ON RECEPTION OF EMPLOYMENT SKILL RELATED
INFORMATION AMONG RURAL YOUTH IN TIRUNELVELI, TAMIL
NADU**

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ABSTRACT

Imparting life skills to rural youths are more important for the rural transformations. Skills are central for improving employability and livelihood opportunities, reducing poverty, enhancing productivity and promoting environmentally sustainable development (International Labour Organization, 2011). Youths in rural areas often lack the guidance and support to access employment skill related information. Many Government initiatives and skill developments programmes are conducted targeting to reach the rural population but doesn't solve the purpose. This study aims to assess 1) the level of rural youth employment skill and opportunities. 2.) To examine the awareness about the various Government initiatives for employment skill development 3). To identify the media accessing pattern for obtaining employment skill related information. This study uses the Triangulation research approach that includes a survey and group discussion method to collect data. The findings explored the need of the Employment related information among rural youth in Tirunelveli, Tamil Nadu.

KEYWORDS: *Employment Skill, Rural Youth, Media, Development, Rural Transformations*

1. INTRODUCTION

Knowledge and skills are important factors of rural transformation. Knowledge sharing and development of employment skills are significant to the growing rural youth population. Youths in rural areas often do not have the direction and provision to access information relating to employment skill. Finding and equipping employment skills are requires for rural youth in today's rapidly evolving and globally competitive economy. Employment skill related information plays a vital role in improving the life of rural people and pave rural transformation. Rural youths require information on education, skill development, employment opportunities, government policies and etc. Many government initiatives and skill development programs are targeted to reach the rural population, but do not solve the objective.

1.1. Importance of Skills Development

Employment is the biggest issue for the rural youth in Tirunelveli; they need proper information and skills training for their employment. ILO, 23 April 2015, Skills for Employment framework says *"Skills development is among the greatest challenges facing countries, enterprises and people all across the world today. It plays a vital role in promoting employment, economic growth, and inclusive societies. Without the proper investment in skills many people will be excluded, job opportunities created through technological advances cannot be filled and countries will find it difficult to compete in an increasingly global society"*.

1.2. Investing in Youth for Rural Transformation

Youths play a vital role in the rural transformation. Developments of employment skills are make them more employable in their rural environment. It encourages the rural transformation. ILO, 11 June 2012, Key issues and policy options indicates: *"Young people in rural areas are the future of agriculture and other rural industries, but often lack the guidance and support necessary to fully contribute to the development of their communities, thereby fuelling the vicious cycle of rural underdevelopment and poverty. Acknowledging and addressing their needs and aspirations is vital for local and national growth"*.

1.3. Rural Communication

More and better employment related information helps empowerment of rural youth. Food and Agriculture Organization (FAO) of the United Nations Framework on effective rural communication define *"Rural communication is an interactive process in which information, knowledge and skills, relevant for development are exchanged between farmers, extension/advisory services, information providers and research either personally or through media such as print, radio, television and Information and Communication Technologies"*.

2. Literature Reviews

2.1. Skill Development Challenges in India - Awareness, mind-set and perception issues (World Bank, 2015): Skill development in India is lower than the national requirements due to Lack of awareness on the type of skill development courses as well as information on the subsequent employment opportunities.

2.2. Challenges in skill development in rural and remote areas (YBI and BG Group, April 2016):

Young people from rural or remote areas often struggle to access technical and vocational skills training because of distance. The trainings should be conducted in reachable places for rural

youths. Another option is to subsidise the transport costs of young entrepreneurs from rural and remote areas to attend training and meetings in urban areas. It will encourage the rural youths to learn about entrepreneurship.

2.3. Rural development and Communication (Hampesh, K S., 2013):

The mass media is not only creating political and social awareness, but also to enable development in rural areas. Television and newspapers are the important communication media to receive the information of new initiatives, government policies and development activities. Local language newspaper and television programmes are the major choice of rural people to receiving information.

2.4. Mobile phones for development in rural communities (Florahsewelamodiba, 2015):

People of PhakeRebone village used the mobile phones to connect with the people they are close to. Near villages of PhakeRebone members were using it to find employment opportunities.

3. Objectives

This study aims to assess 1) the level of rural youth employment skill and opportunities. 2.) To examine the awareness about the various Government initiatives for employment skill development. 3). To identify the media accessing pattern for obtaining employment skill related information.

4. METHODOLOGY

Triangulation research approach is adopted for this study in the form of group discussion and survey methods. Simple random sampling technique is used for collect the data over the 130 respondent's belonging to rural youths from various villages (Age Group: 15-29, as per the National Youth Policy - India, 2014) in Tirunelveli District.

5. Data Analysis and Findings

5.1. Demographic Profile of the Respondents

TABLE 1 – DISTRIBUTION IN TALUKS

Taluk Name	No. of Respondents	Percentage%
Tirunelveli	13	10.0
Palayamkottai	13	10.0
Sankarankovil	6	4.6
Tenkasi	9	6.9
Sivagiri	6	4.6
Shenkottai	8	6.2
Ambasamudram	10	7.7
Nanguneri	12	9.2
Radhapuram	7	5.4
Veerakeralampudur	6	4.6
Alangulam	6	4.6
Kadayanallur	7	5.4
Thiruvengadam	5	3.8
Manur	7	5.4
Cheranmahadevi	9	6.9
Tisaiyanvilai	6	4.6
Total	130	100

Tirunelveli District has 16 Taluks, the respondents belongs various villages in these 16 Taluks.

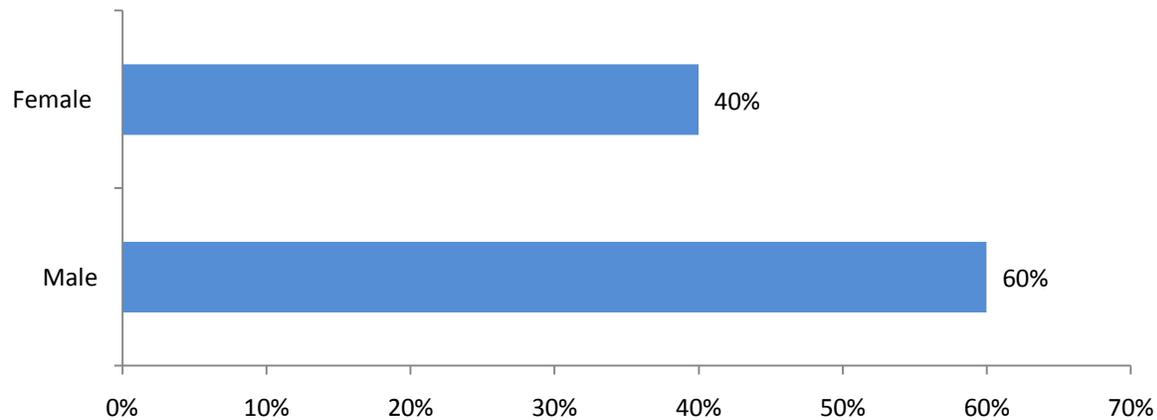
TABLE 2 – AGE

Age	No. of Respondents	Percentage%
15-17	1	.8
18-22	94	72.3
23-26	24	18.5
27-29	11	8.5
Total	130	100.0

As per the National Youth Policy - India, 2014, Youth Age Group is 15-29. In this study maximum percentage of respondents are 18-22 age categories with 72.3% and 15-17 age categories are less percentage with 0.8%.

TABLE 3 - GENDER

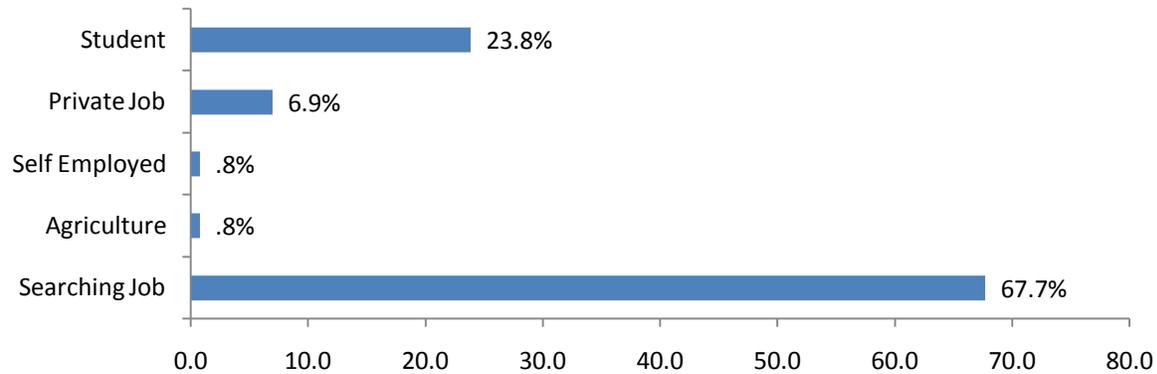
Male	Female	Total
78	52	130
60%	40%	100%



Above table shows that 60% Male Youths and 40% Female Youths are respondents of this study.

TABLE 4: PRESENT JOB DETAILS BY EDUCATION QUALIFICATION

Education	Present Job Details					Total
	Searching Job	Agriculture	Self Employed	Private Job	Student	
primary	0	0	1	0	0	1
High School	1	0	0	0	0	1
Higher Secondary	2	1	0	0	1	4
ITI, Diploma	34	0	0	4	9	47
UG Degree	47	0	0	4	16	67
PG Degree	4	0	0	1	5	10
Total	88	1	1	9	31	130
%	67.7	0.8	0.8	6.9	23.8	100

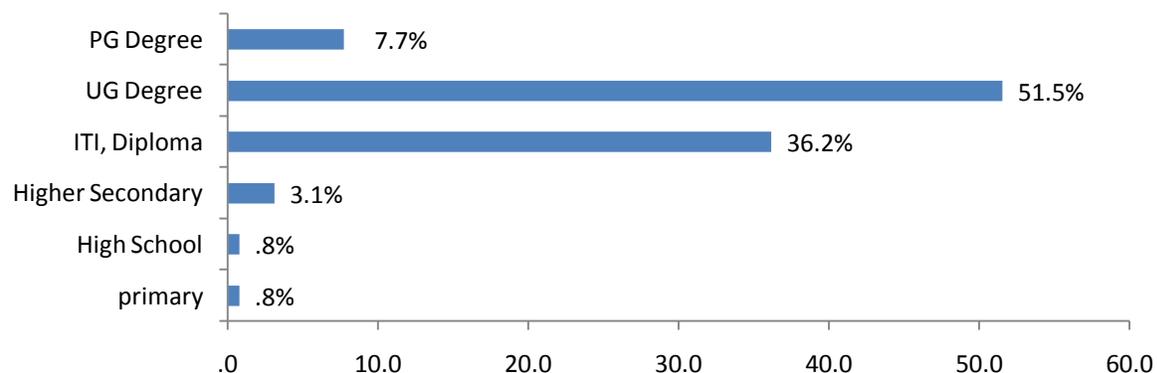


Major number of respondents are searching jobs with 67.7% and 23.8% are students. In contrast least number of respondents are Agriculture and Self-employed with 0.8%. In the job seeking respondents 53.4% are UG Degree holders and 38.6% are ITI and Diploma holders.

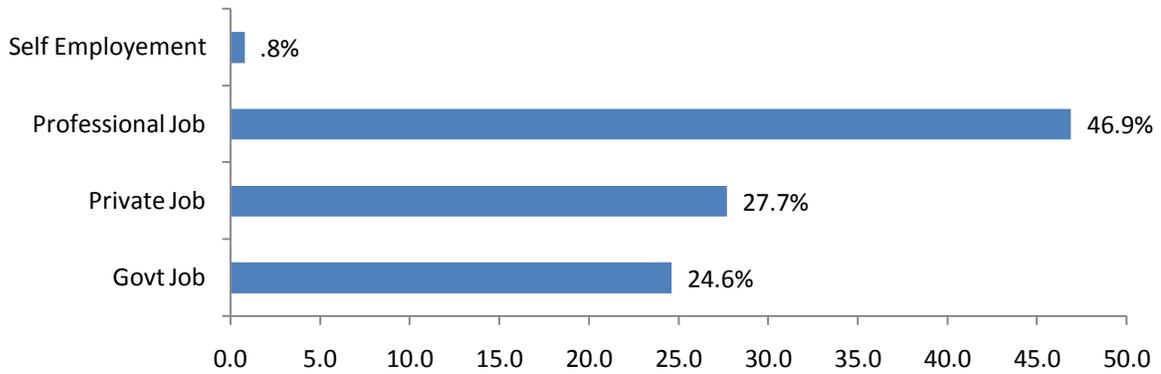
5.2. The level of rural youth employment skill and opportunities

TABLE 5: JOB INTEREST BY EDUCATION QUALIFICATION

Education	Job Interest				Total
	Govt. Job	Private Job	Professional Job	Self-Employment	
primary	0	1	0	0	1
High School	0	1	0	0	1
Higher Secondary	1	3	0	0	4
ITI, Diploma	7	12	28	0	47
UG Degree	19	16	31	1	67
PG Degree	5	3	2	0	10
Total	32	36	61	1	130
%	24.6	27.7	46.9	0.8	100



Education

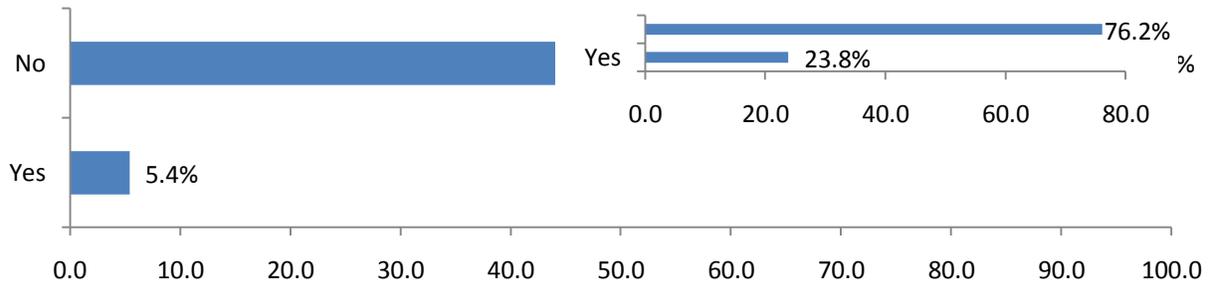


Job Interest

Major number of respondents are seeking professional job with 46.9%. Here professional job means the government or private jobs as per their educational qualifications major subject. In contrast least number of respondents have interested in self-employment with only 0.8%.

TABLE 6: SKILL DEVELOPMENT PROGRAM AND EMPLOYMENT CAMP

	Skills Development Program Attend		Employment Camp Attend	
	No. of Respondents	Percentage%	No. of Respondents	Percentage%
Yes	7	5.4	31	23.8
No	123	94.6	99	76.2
Total	130	100	130	100



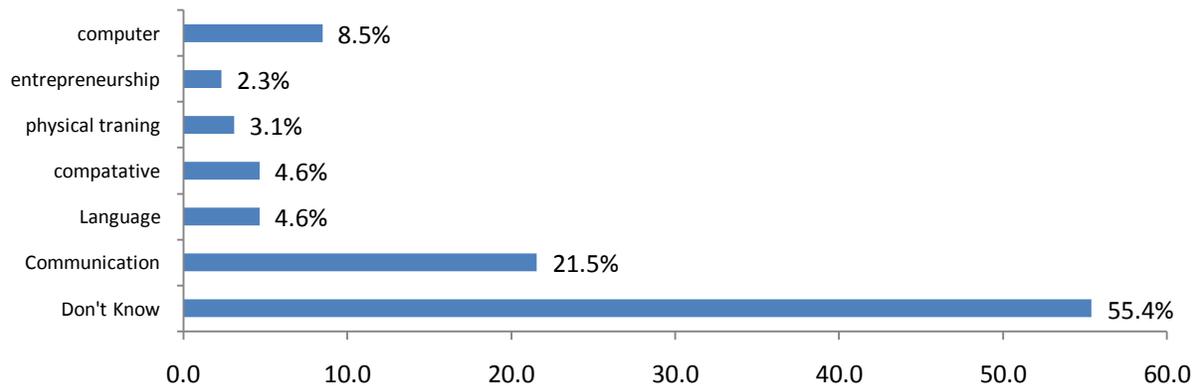
Skills Development Program Attend

Employment Camp Attend

Major numbers of respondents are not attended skills development program with 94.6%. In contrast only 5.4% respondents have attended skills development programs. Major numbers of respondents are not attended employment camp with 76.2%. In contrast least number of respondents has attended employment camp.

TABLE 7: THE NEED OF SKILLS BY EDUCATION

Education	Skills Need							Total
	Don't Know	Communcation	Language	competitive	physical training	entrepreneurship	computer	
primary	1	0	0	0	0	0	0	1
High School	1	0	0	0	0	0	0	1
Higher Secondary	2	0	0	1	1	0	0	4
ITI, Diploma	22	14	0	4	2	2	3	47
UG Degree	39	13	5	1	1	1	7	67
PG Degree	7	1	1	0	0	0	1	10
Total	72	28	6	6	4	3	11	130
%	55.4	21.5	4.6	4.6	3.1	2.3	8.5	100.0



Major numbers of respondents are did not have idea about their skills set with 55.4% followed by 21.5% of respondents need communication skills. In contrast least number of respondents is need entrepreneurship skills with 2.3%.

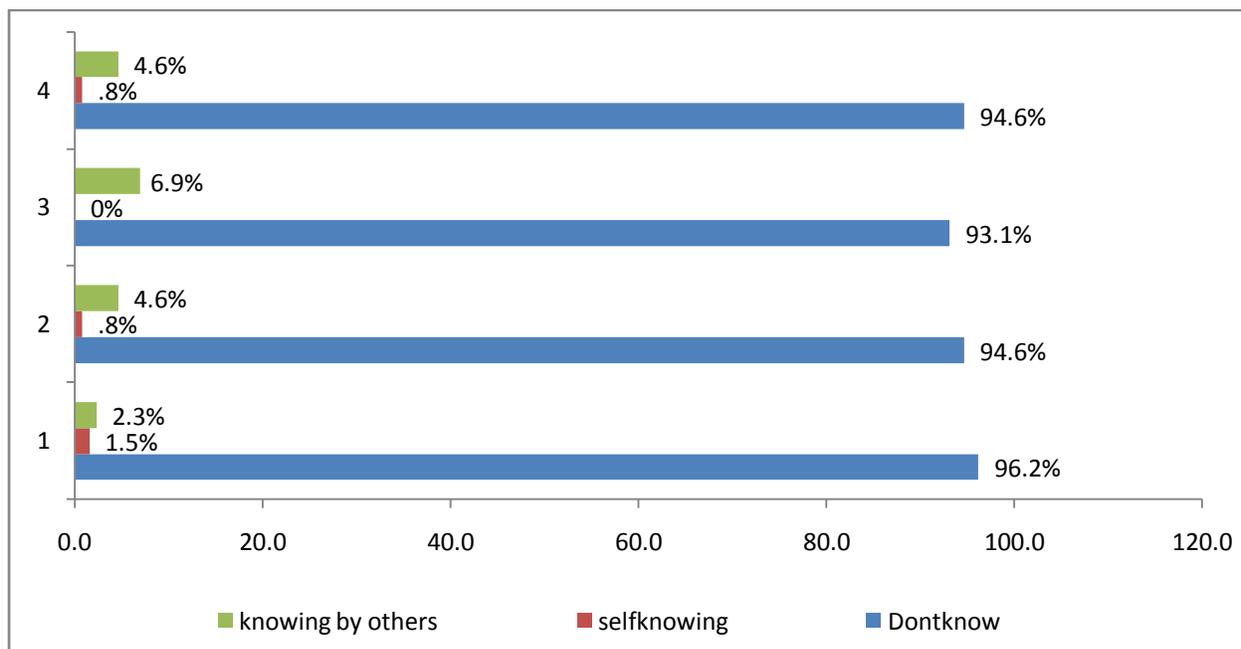
TABLE 8: THE NEED OF SKILLS BY JOB INTEREST

Job Interest	Skills Need							Total
	Don't Know	Communcation	Language	competitive	physical training	entrepreneurship	computer	
Govt. Job	17	6	1	3	1	0	4	32
Private Job	27	3	1	2	2	0	1	36
Professional Job	28	19	4	1	1	2	6	61
Self-Employment	0	0	0	0	0	1	0	1
Total	72	28	6	6	4	3	11	130
%	55.4	21.5	4.6	4.6	3.1	2.3	8.5	100.0

Major numbers of respondents are did not have idea about their skills set with 55.4% followed by 21.5% of respondents need communication skills. They have interested in professional job by government or private.

5.3. Awareness of the various Government skill development schemes and employment initiatives.

	DDUGKY		PMKVY		PMMY		Skill development for minorities	
	No. of Respondents	Percentage%	No. of Respondents	Percentage%	No. of Respondents	Percentage%	No. of Respondents	Percentage%
Don't know	125	96.2	123	94.6	121	93.1	123	94.6
Self-knowing	2	1.5	1	.8	0	0	1	.8
Knowing by other source	3	2.3	6	4.6	9	6.9	6	4.6
Total	130	100.0	130	100.0	130	100.0	130	100.0



1. DDUGKY - DeenDayalUpadhyayaGrameenKaushalyaYojana: Developing skills and productive capacity of the rural youth from poor families.

Major numbers of respondents don't know the DDUGKY scheme with 96.2%. In contrast least number of respondents knows the scheme with 3.8%.

2. PMKVY - PradhanMantriKaushalVikasYojana: This is the flagship scheme for skill training of youth.

Major numbers of respondents don't know the PMKVY scheme with 94.6%. In contrast least number of respondents knows the scheme with 5.4%.

3. PMMY - PradhanMantriMudraYojana is a flagship scheme of Government of India to "fund the unfunded"

Major numbers of respondents don't know the PMMY scheme with 93.1%. In contrast least number of respondents knows the scheme with 6.9%.

4. Skill development for minorities: To upgrade the skills of minority youth in various modern/traditional skills.

Major numbers of respondents don't know the PMMY scheme with 94.6%. In contrast least number of respondents knows the scheme with 4.6%.

5.4. Media accessing pattern by rural youth for obtaining employment skill related information.

TABLE 9: MEDIA ACCESSING PATTERN

	Which Media	Percentage%	Your Media Choice	Percentage%	Sharing Media	Percentage%
Newspaper, Magazine	52	21.8%	31	14.8%	7	3.6%
Radio	2	.8%		0%		0%
TV	10	4.2%	4	1.9%		
SMS	5	2.1%	4	1.9%	9	4.7%
Email	35	14.6%	31	14.8%	26	13.5%
Website	30	12.6%	37	17.7%	13	6.7%
WhatsApp	59	24.7%	69	33.0%	95	49.2%
Facebook	18	7.5%	12	5.7%	23	11.9%
YouTube	11	4.6%	8	3.8%	3	1.6%
Twitter	2	.8%	2	1.0%	2	1.0%
Linkedin	2	.8%	1	.5%	2	1.0%
Mobile Apps	12	5.0%	10	4.8%	4	2.1%
Nothing	1	.4%			9	4.7%
Total		100.0%		100.0%		100.0%

1. Which Media disseminating more employment skills related information?

Major numbers of respondents selected WhatsApp with 24.7% followed by 21.8% of respondents selected Newspaper and Magazine. In contrast least number of respondents is selected Twitter and LinkedIn with .8%

2. The Media choice of receiving employment skills related information

Major numbers of respondents selected WhatsApp with 33.0% followed by 17.7% of respondents selected websites. Their next choice is email, newspaper and magazines with 14.8%. In contrast least number of respondents is selected LinkedIn and Twitter with .5% and 1.0%.

3. The sharing medium of employment skills related information

Major numbers of respondents selected WhatsApp with 49.2% followed by 13.5% of respondents selected email. Their next selection is facebook, and sms with 11.9% and 4.7%. In contrast least number of respondents is selected LinkedIn and Twitter with 1.0%.

6. Key Findings of the group discussion

- In the group discussion very few youths have clear vision of going to work for particular job. Major of them have desire to go to anyone job for government or private but first they need job.
- One respondent said that he had gone to the private company to study the skills required for his studies. Major of them didn't have enough awareness of where to go and develop employment skills.
- There is absolutely no awareness of the government's skill training programs for everyone who participated in the group discussion.
- Major of them said there is a fear of tension and lack of communication skills in job interviews.
- WhatsApp, Website, Facebook and Newspaper are mostly used to get employment information.

7. CONSIDERATIONS

- Self-Employment and Entrepreneurship interest are very lower percentage, many respondents searching government and private job. Government or District administrative body should take necessary steps to increase the Self-Employment and Entrepreneurship related skills and awareness among rural youths.
- Major rural youths did not receive information about skills developments program and employment camp. They don't have idea about skills development programs. Government and skills development institutes should send information to the rural youths in proper way and create awareness about important of skills for their employment.
- Major rural youths couldn't have idea about their skills set. 84.7 % rural youths just owns educational qualifications like degree or diploma. They have need employment but did not have awareness about the employment skills. Government and educational institutions should take necessary steps to develop employment skills to the rural youths. It is essential to the rural transformation.
- Government and implementation institutions should take the steps to create an awareness of skill development schemes and employment initiatives among rural youths.
- WhatsApp is the first choice of rural youths to accessing employment skills related information, next they preferred newspaper. This study recommends to the Government and skill development implementation authorities to use the WhatsApp media for disseminating employment skills related information among rural youth.

8. CONCLUSION

Employment skill and opportunities are the very much important need for the rural youth and they need proper information from the government and educational institutions. It is revealed from the study major number of rural youths used WhatsApp, Website, Facebook and Newspaper for receiving employment skills and opportunities related information. The overall findings of the study are that rural youths didn't have the awareness of Government skills initiatives. There is a lack to get communication from the Government for skills development.

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UGC APPROVED JOURNAL



**INVESTMENT BEHAVIOR OF MIDDLE CLASS HOUSEHOLDS IN
TIRUNELVELI DISTRICT**

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ABSTRACT

Investment markets are becoming more risky and each and every passing day makes investors behave differently upon different market dynamics. The basic methods of market analysis (Fundamental, Technical and Quantitative) though are playing an important role in investment decisions, the behavior of the investors has become more important and hence the study "Behavioral Finance" emerging and becoming the topic of various researches and studies. Behavioral finance began as an attempt to understand why financial markets react inefficiently to public information. The economic cycles of boom, recession, depression and recovery not only effect the level of GDP but also the income of the households and hence the saving ratio and investment behavior. Keeping pace with the changing times and under the liberalized financial sector regime, the financial institutions are also decorated with innovative instruments to meet the growing demand of modern investors. But this innovative and diversified financial system could not lost the appeal of traditional means of investment. Through this study, an analysis has been made into investment behaviour of middle class households of Tirunelveli districts of Tamilnadu. The rationale behind choosing this study topic is the premise that the middle class in India has gained attention of the economists, policy makers and the marketers, as still there remains a considerable untapped potential in this income class of India. The study has been conducted to answer few important questions on the preference of the investment instruments and investment pattern of the middle class households, to know the various objectives of investment of the middle income class households and to know whether there has been any increase in their savings and the reasons for the same. Investment is one of the major issues of the middle class families as their small savings of

today are to meet the expenses of tomorrow. This study also examines the risk tolerance capacity and investment horizon along with factors governing investment decisions.

KEYWORDS: *Investment, Middle class, Tirunelveli, Behaviour.*

1. INTRODUCTION:

In a theoretical way, investment is a process of sacrificing something today for the possibility of gaining something in future or Investment is an agreement for a current outflow of money for some period of time in anticipation of a future inflow that will compensate for the changes in the purchasing power of money, as well as the uncertainty regarding to the inflow of the money in future. Structural changes have followed the transformation of India in 1991 from a highly regulated and inward oriented to an outward looking economy. Consequently, the state domination in many spheres of activity is giving way to private sector. The service sector in general and financial sector in particular has to play an important role in this change. It is the development of the financial system, which resulted in a sea change in financial transactions and transformed economics from stagnant and backward position to dynamic and vibrant ones. This fact is also applicable in case of state economy either in the form of high standard of living and low inflation rate. In the various studies on the financial markets, it is observed that the share of rural and semi-urban areas in both money and capital market are too low. All of them suggested that for the balanced development of financial market, tapping of rural and semi-urban savings is necessary. The regulatory and the development agencies are continuously trying to tap the unexplored capital of these areas. In fact, some positive changes occur during the years in these aspects. With the varied options available, investment is like a cafeteria approach where one can chose as per the individual need. This has resulted in more specialized products coming up in the market targeting various sections of income group. Nevertheless, with these innovations, the charm of investment in banks and property has not lost its vain.

2. REVIEW OF LITERATURE:

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3. Need For Study:

This analysis on household Investors' behavior is an attempt to know the profile of the investor and also know the characteristics of the investors so as to know their preference with respect to their investments. The study also tries to explore the influence of demographic factors like age on risk tolerance level of the investor. Different investors behave differently in different market situation before investing like return, flexibility etc but the markets will face a question mark in knowing the pulse of an investor. So a study must be made on the demographics and psychographics of the investor such that the market can know the pulse of an investor and can act upon it. Investor behavior analysis deals with analyzing the behavior of an investor based on his demographic and psychographic factors like age, gender and income groups. This will reflect what would be a preferred portfolio of an investor at a particular age, or income slab etc. This will be helpful to the stock brokers and portfolio managers so that they can offer better portfolios to their investors.

4. Objectives of the study:

The purpose of the analysis is to determine the investment behaviour of middle class household investors and investment preferences for the same. Keeping some specific considerations the study has the following objectives

1. To examine the preference of the investment instruments of the middle class households.
2. To know the objectives of investment of the middle class households.
3. To identify the factors that governs investment decision of the middle class households
4. To the risk tolerance capacity of the selected investors.
5. To give suggestions for evolving better investor awareness.

5. METHODOLOGY ADOPTED

The present study is an empirical study just to identify the presence, nature and preferences of the households in Tirunelveli district of Tamilnadu about their investment habits. The study area is featured by a good number of salaried, professional and businessmen who have the ability to save and invest. The study is based on primary data which are collected personal interviews of from 150 household heads, using a structured questionnaire and identifies the preferred investment avenues and investors behavior of the individual investor's. Special efforts are made to obtain representation of all classes relevant to financial investment, as also of livelihood of different households. The data has been analysed using simple statistical by statistical software.

6. LIMITATIONS OF THE STUDY:

The limitations of the study are:

- As this study is limited for household sector the amount invested for starting business or any other activity is not considered for the purpose of the study.
- Reluctance of the respondents to provide complete information about them can affect the validity of the responses.

- The lack of knowledge of households about the financial instruments can be a major limitation.

7. RESULTS AND DISCUSSION:

7.1 Preference of the Investment Instruments

To know the preference of the selected middle class households, 4 point scale is designed viz. Most Preferred, Relatively Preferred, Preferred, Relatively less Preferred, and Least Preferred; and respondents were asked to provide due weight age against the different investment avenues. It is observed from the Table 1 that Bank deposits is considered the preferred investment avenues (35.33%) followed by Insurance and small savings and so on. The least preferred investment avenues include real estate (40%) and other investments (36%). The aggregate results of the investment options marked by the respondents show that Insurance remains the most preferred investment option of the middle class households in Nagaon at 34.67% respondents marking it as the most preferred investment option. This is followed by the Small savings where 28.67% respondents marked it as relatively preferred investment option. The reason for these two being the top two preferences of the middle class income households is the relative security in built in these instruments and these being traditional saving instruments of the investment. Bank deposits (35.33%) are the third preferred investment option as these are again secure even though the return from these investments is less. Share and mutual funds (40%) are gaining ground but remain at the fourth position as these are relatively new and the investors are worry of the uncertain return. Other investment avenues are considered as the least preferred among the middle class households of Tirunelveli of Tamilnadu.

7.2 Ranking of the investment avenues

It can be seen in the Table 2 that bank deposits with a total score of 318 points, stood in the first place. These are followed by insurance with total score of 260 points in the second place, and Small savings with 172 points in the third place. Next to these investment products, Shares and Mutual funds, with 156 points in the fourth place, real estate with 120 points are in sixth place. At the same time securities like other investments are placed at the end. Real estate and other investments are the least preferred investment option of the middle class income households in Nagaon. The apparent reasons behind this can be the non-liquidity associated with this investment options and the greater amount of money required for investing in real estate. Again, other investments are less preferred because of lack of marketability, liquidity, safety and reliability.

TABLE 1: PREFERENCE OF THE INVESTMENT INSTRUMENTS

	Bank Deposits		Insurance		Small Savings		Shares and Mutual Funds		Real Estate		Others	
	f	%age	f	%age	f	%age	f	%age	f	%age	f	%age
Most Preferred	26	17.33	52	34.67	38	25.33	12	8.00	10	6.67	13	8.67
Relatively Preferred	36	24.00	34	22.67	43	28.67	16	10.67	18	12.00	16	10.67
Preferred	53	35.33	34	22.67	36	24.00	26	17.33	16	10.67	25	16.67
Relatively less Preferred	23	15.33	24	16.00	28	18.67	52	34.67	46	30.67	42	28.00

Least Preferred	12	8.00	6	4.00	5	3.33	44	29.33	60	40.00	54	36.00
Ranks Order (From % age)	I		II		IV		III		VI		VII	
Source : Author												

TABLE 2: INVESTOR PREFERENCE OF INVESTMENT AVENUES-WEIGHTED SCORE

Ranks	Bank Deposits	Insurance	Small Savings	Shares and Mutual Funds	Real Estate	Others
Most Preferred	156	260	152	36	20	13
Relatively Preferred	216	170	172	48	36	16
Preferred	318	170	144	78	32	25
Relatively less Preferred	138	120	112	156	92	42
Least Preferred	72	30	20	132	120	54
Order of Ranks of Investment Avenues	Preferred	Most Preferred	Relatively Preferred	Relatively less Preferred	Least Preferred	Least Preferred
Source : Author						

7.3 Age, income and asset choice

Whether the asset choice structures vary with respect to age is analysed in the Table 3. Relative frequencies and percentages of households holding a type of asset as a function of three age groups are summarized and interpreted.

7.4 Age wise

It is observed that the most preferred mode of investment for the households is the bank deposits among all age groups under study. However the respondents in the oldest age category (52%) of the respondents marked bank deposits as most preferred investment instrument and this preference declines to 39% in case of the younger age group. The age structure of the investor in insurance is probably explained by a life-cycle effect as life insurances are most likely to be found among lower and middle- aged households. Again, many of the youngest respondents do not have sufficient income to invest, while for the majority of older households life insurances have already been disbursed. These are the reasons for which Insurance investment is considered as relatively preferred one by all the age groups. Share and Mutual Funds are considered as the preferred investment by all the age groups. Small savings is considered as the Relatively less Preferred investment options by middle and higher age groups while it is least preferred by the younger age groups.

7.5 Income wise

It is observed from the Table 4 that choices of assets are classified by income shows a much more uniform pattern than the asset choice by age. It is further observed that the bank deposits and insurance are the most preferred investment and relatively preferred investment instruments

respectively for all the income groups; however, inconsistency is seen in preference in shares and mutual funds, real estate and small saving schemes. Generally, wealthier households are more likely to hold any type of financial or retirement savings asset. Again, the lower and middle income groups prefer small savings while shares and mutual fund schemes are preferred by higher income class household investors. Further, lower income groups and middle income group's shows relatively less preferred investment while high income group's shows relatively less preferred towards real estate and other investment avenues. Finally, real estate and other investment avenues are considered as least preferred by the respondents belongs to lower and middle income class, whereas small savings is considered as less preferred investment by high income groups.

7.6 Objectives of Investment

Psychological features play an important role in the individual investment decision process. The psychological characteristics like risk taking ability and mental accounting relate to households' expectations, their self-reported financial risk taking behaviour and their self-reported risk aversion. . It was found from Table 5 that majority of the respondents said that they look for tax advantage while investing in any instrument followed. Second is high returns. An income wise division of the result brings to the Inconsistency in behaviour of the income groups with respect to these features. It is further observed that lower income groups show their keen interest towards liquidity and marketability while the middle and higher income household shows interest to get tax advantage. Income generation is leveled as 4th important objective by all the respondents. Capital appreciation, Risk and wealth diversification and risk perception etc are considered other objectives of investment but they ranks at the bottom level.

TABLE 3: AGE STRUCTURE OF ASSET CHOICE (IN PERCENTAGE)

	Under 35 years						35-55 years						Above 55 years					
	I	II	III	IV	V	VI	I	II	III	IV	V	VI	I	II	III	IV	V	VI
A	39	11	16	10	19	05	38	18	15	9	14	6	52	4	14	7	16	7
B	13	36	23	06	16	06	19	28	20	15	13	5	22	28	15	13	16	6
C	15	21	25	20	11	08	17	24	25	14	13	7	7	24	29	23	9	8
D	14	20	18	19	22	07	11	21	18	23	16	11	9	20	18	24	19	10
E	06	10	15	36	27	06	9	4	19	28	32	8	5	12	14	31	33	5

1= Bank Deposits, II = Insurance, III= Shares and Mutual Funds, IV = Small Savings, V = Real Estate, VI= Others; A= Most Preferred ,B= Relatively Preferred ,C= Preferred , D= Relatively less Preferred ,E= Least Preferred ; Source : Author

TABLE 4: INCOME STRUCTURE OF ASSET CHOICE

Ranks	Rs. 90000- Rs. 2 Lakhs	Rs. 2 lakhs – Rs. 5 Lakhs	Rs. 5 lakhs – Rs.10 lakhs
A	Bank Deposits	Bank Deposits	Bank Deposits
B	Insurance	Insurance	Insurance
C	Small Savings Schemes	Small Savings Schemes	Shares and Mutual Funds
D	Shares and Mutual Funds	Shares and Mutual Funds	Real Estate, and Others
E	Real Estate, and Others	Real Estate and Others	Small Savings Schemes

A= Most Preferred ,B= Relatively Preferred ,C= Preferred , D= Relatively less Preferred ,E= Least Preferred; Source : Author

TABLE 5: OBJECTIVES OF INVESTMENT

Objectives	Total		Rs. 90000 Rs. 2 Lakhs		Rs. 2 lakhs Rs. 5 Lakhs		Rs. 5 lakhs Rs.10 lakhs	
	f	%age	f	%age	f	%age	f	%age
High Returns	24	16.00	7	20.00	8	16	9	13.85
Low risk	20	13.33	5	14.29	7	14	8	12.31
Liquidity and marketability	21	14.00	8	22.86	6	12	7	10.77
Income Generation	20	13.33	6	17.14	4	8	10	15.38
Capital appreciation	14	9.33	2	5.71	5	10	7	10.77
Risk and wealth diversification	14	9.33	5	14.29	3	6	6	9.23
Tax advantage	37	24.67	2	5.71	17	34	18	27.69
Total	150	100	35	100	50	100	65	100

Source : Author

7.7 Investment Horizon

Investor psychology plays an important role in determining the time period for which they wish to make an investment. The respondents were asked to give their investment horizon which will help to understand the psychology of the investor behind any investment decisions that they make. This can also help in offering the investment options to the investors by the companies and formulate relevant government policies. It was revealed from the study that the middle class income households in Nagaon have an investment horizon of medium term or in other words that they wish to get back their investments in a medium term time. The reasons behind this behaviour can be that they either don't wish to part away with liquidity for longer time period or they are not very sure of the investment decision that they have taken. It is observed from Table 6 that all income groups marked medium term (38.67%) as the preferred one, while least preference leveled against building huge financial corpus (6%) and long term (27.33%). Lower level income groups marked highest preference towards short term investment (45.71%) and middle income level groups marked preference towards medium term (42%) and higher level income groups marked in favour of long term investment (40%). However, high income groups level equal preference towards short and building huge financial corpus (12.31%).

7.8 Factors Governing Investment Decision

It is necessary to know the actual purpose of the investment and factor affecting the decision at the time of investing as it will help to pitch the right customer at right time with the right product of right amount. The interpretation of the collected results shows that security of money (22.67%) and tax saving (22%) is the major concern one sees while investing. It is further observed from the Table 7 that female investors mainly concerned with security (25%) while male investors mainly concerned with Tax benefits (22.55%). Thus, new financial products should be secure and provide investor with tax saving benefit. In essence security and tax advantage are the major concern before investing and simplicity in investment and liquidity are ranked lowest factor in investment decisions. Fixed return, lock in period and growth is though the main areas of concern to evaluate investor's investment proposal but these factors ranked after security and tax advantage factors.

However, investors at the time of investment do not think much on liquidity and marketability, procedure for investment etc.

TABLE 6: INVESTMENT HORIZON

Income Level	Short Term		Medium Term		Long Term		Building Huge Financial Corpus		Total	
	f	% age	f	% age	f	% age	f	% age	f	% age
Total	42	28	58	38.67	41	27.33	9	6.00	150	100
Rs. 90000- Rs. 2 Lakhs	16	45.71	14	40.00	5	14.29	0	0.00	35	23.33
Rs. 2 lakhs – Rs. 5 Lakhs	18	36.00	21	42.00	10	20.00	1	2.00	50	33.33
Rs. 5 lakhs – Rs.10 lakhs	8	12.31	23	35.38	26	40.00	8	12.31	65	43.33

Source : Author

TABLE 7: MAJOR CONCERN WHILE INVESTING

Factors	Male		Female		Total	
	f	% age	f	% age	f	% age
Security	22	21.57	12	25.00	34	22.67
Tax Saving	23	22.55	10	20.83	33	22.00
Fixed Return	15	14.71	8	16.67	23	15.33
Growth	11	10.78	5	10.42	16	10.67
Liquidity and marketability	8	7.84	6	12.50	14	9.33
Simple Procedure	10	9.80	4	8.33	14	9.33
Low lock in Period	13	12.75	3	6.25	16	10.67
Total	102	100	48	100	150	100

Source: Primary Data

7.9 Risk Tolerance of Different Age Group

From the Table 8 it is observed that 25% of Investors between the age group of under 35 yrs came under low risk category, where as the percentage of investors who came under low risk in the age group of 35-55 yrs has increased to 32.69% and it is further rose to 34.62% as and when the age of investor increases. Similar trend is also observed in case of medium risk, but inverse relation between age and risk tolerance is observed in case of high risk. From the observed facts, we can conclude that there is a strong inverse or negative relationship between risk tolerance and age group, but all age group marked medium risk as ideal one and hence voted highly towards medium risky investments. When Karl Pearson's correlation coefficient is calculated, it is found to be -0.74 by which we can conclude that there is a strong negative correlation between age and risk tolerance. Age accounts for the major differences in risk taking decisions by the investors. The older an investor, the better seemed his/her performance in comparison to the younger ones. Over-confidence in their own investment ability among the youngsters largely accounts for the excessive trading among younger investors leading to lower returns and this direct to decline in the risk tolerance level.

TABLE 8: RISK TOLERANCE OF AGE WISE

Level of Risk	Total		Under 35 years		35-55 years		Above 55 years		Correlation Coefficient
	No.	%age	No.	%age	No.	%age	No.	%age	
Low Risk	48	32	13	25	17	32.69	18	34.62	r = - 0.74
Medium Risk	55	36.67	15	28.30	18	33.96	22	41.51	
High Risk	47	31.33	17	37.78	15	33.33	15	33.33	
Total	150	100	45	30	50	33.33	55	36.67	

Source: Author

8. CONCLUSION:

The saving and investment behavior of the middle class income households in Tirunelveli can be summarized that the bank deposits remain the most popular instrument of investment followed by insurance and small saving scheme with maximum number of respondents investing in these fixed income bearing option. Insurance remains the most preferred investment option of the middle class income households in Tirunelveli with 34.67% respondents marking it as the most preferred investment option. This is followed by the small saving where 28.67% respondents marked it as relatively preferred investment option. Bank deposits (35.33%) are considered as the preferred investment option among the middle class investor's of the district. It is further observed that all age groups marked highest preference towards bank deposits and insurance investment so as to provide the benefit of safety and security of their life and investment. Similar feeling of preference towards investment in Bank deposits and insurance is also observed by all the respondents with different income slabs. It was found that majority of the respondents said that they look for tax advantage and high returns while investing in any instrument. Slight variations are also observed when respondents are classified on age and income groups. Further, it is observed that all the respondents marked interest towards medium term investment. Only some respondents of high income group show keen interest to build huge financial corpus. The study results brought out the fact that 71.33% of the respondents have recorded that their savings have increased in past five years. 31% of the households said that their savings have increased because of increase in their income which supports the hypothesis that the income and savings are directly related.

This study confirms the earlier findings with regard to the relationship between age and risk tolerance level of individual investors and has implications for investment managers facets of an individual investor still prefers to invest in financial products which give risk free returns. This confirms that Indian investors even if they are of high income, well educated, salaried, independent are conservative investors prefer to play safe. The investment product designers can design products which can cater to the investors who are low risk tolerant and use safe channel as a marketing avenues.

9. Recommendation of the study:

The study results bring out the fact that the saving habits of the selected households of the middle class are good but they don't want to save for long term or build a financial corpus. This implies that these savings would not be available to the nation for a long period

of time and hence can't be put to use for mobilization of projects which have long gestation period. Therefore the policies should be framed in such manner that these households are willing to part away with their consumption for a longer period of time. The tax incentives should be designed in manner that the middle class are encouraged to save. It was also found during the study that the tax advantage and security in any investment takes the first and second place respectively in the minds of the investor. The investors look for tax relief and security rather than high returns and liquidity of the instrument. This clearly indicates that the respondents are invested on the principle of compulsion not autonomous and saving instruments other than bank deposits and insurance do not make any significant mark in the mind of middle class investors'. Tax benefit, Security AND safety, high returns, liquidity and so on are the common pattern of order of investment objectives among the respondents. There is also a need for increasing the financial literacy of the middle class income households. The younger age group has the capacity to take more exposure in asset choice than the older age group. Such financial literacy would help in further improving the depth of the capital market in India, which would enable Corporate India to have access to larger pool of funds. The government initiatives in this direction would help the investors to take more sound investment decisions.

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A STUDY ON GREEN HUMAN RESOURCE MANAGEMENT PRACTICES

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ABSTRACT

Recently, there has been observed an increasing awareness within business communities on the significance of going green and adopting various environment management techniques. As the corporate world is going global, the business is experiencing a shift from a conventional financial structure to a modern capacity-based economy which is ready to explore green economic facets of business. Today, Green Human Resource Management (GHRM) has become a key business strategy for the significant organizations where Human Resource Departments play an active part in going green at the office. The integration of corporate environmental management into human resource management is termed as green HRM. They also stated that human resources aspects of environmental management are green HRM. These scholars broadly specified that distinguished policies in the field of recruitment, performance management and appraisal, training and development, employment relations and pay and reward are considered as powerful tools for aligning employees with an organization's environmental strategy. The paper largely focuses upon the various Green Human Resource Practices pursued by the organizations all over the world and, explains the simplified meaning of GHRM.

KEYWORDS: *Green Human Resource Management; environment management; green initiatives; Human Resource Management, Practices, Organization.*

INTRODUCTION

Twenty-first century has been showing heightened interest in the environmental concerns all around the globe irrespective of related fields be it politics, public, or business. The recent interest in environmentalism globally has arisen from specific treaties to combat climate change, Kyoto 1997, Bali 2007 and Copenhagen 2009 (Victor, 2001). Owing to the harmful consequences of industrial pollution and waste materials, including toxic chemicals, governments and NGOs round the globe promoted regulations and policies with effect of slowing down and to some extent even reverse the destruction of natural resources and its negative effect on the mankind and the society as a whole (Christmann & Taylor, 2002; Shrivastava & Berger, 2010). HRM practices are the actual human resource programs, processes and techniques that actually get implemented in the organisation or

business unit (Gerhart et al, 2000; Huselid and Becker, 2000). Similarly, green HRM practices are the actual green HRM programs, processes and techniques that actually get implemented in the organizations in order to reduce negative environmental impacts or enhance positive environmental impacts of the organizations. The ultimate aim of green HRM practices is to improve the organization's sustainable environmental performance.

OBJECTIVES

- To provide a basic understanding of green HRM to the readers.
- To Elaborate the various green practices that can be incorporated for building a Green workplace

METHODOLOGY

I collected this data from secondary sources, such as magazines, books and Internet.

LITERATURE REVIEW

The extant literature in the HR field on the topic of sustainability suggests that more and more HR executives are keen to modulate their corporation as such to become exclusive environmental champions. A great extent of empirical research highlights the impact of environment management practices on performance of the organization using different parameters (Iraldo, Testa, & Frey, 2009; Yang, Lin, Chan, & Sheu, 2010).

Muster & Schrader, 2011 HR department of an organization plays a major role in making environmental responsibility a part of the corporate mission statement. Green HRM focuses on employee's environmental behavior in the company, which in turn, employees can carry on such pattern of consumption in their private life.

What is Green HRM?

The term Green HRM has become the buzz word within the business field at present and its significance is increasing manifold with the passage of time. This term has also its secured position as a hot topic in recent research works since the awareness on environmental management and sustainable development has been increasingly raising day by day all round the globe. Today the topic Green HRM not only includes awareness toward environmental affairs, but also stands for the social as well as economical well-being of both the organization and the employees within a broader prospect.

Need for GHRM

Last two decades of this century have witnessed a unanimous consensus for the need of a realistic environmental management drive all over the world. This effort was undertaken since the damaging effects of different pollutants among which the industrial wastes being the major culprit that has been deteriorating and depleting our natural resources very fast has been evident. The "Magna Carta on Human Environment" was declared in the first United Nations (International) Conference on Human Environment held in June 1972 in Stockholm declared that to defend and improve the human environment for present and future generation have become an imperative goal for mankind (Shaikh, 2010, p. 122). The Green HRM literature is largely a western one and, given the importance of Asian economic development for environmental management, this is an important gap for future studies to reduce (Renwick, Redman, & Maguire, 2013, p. 3). Scholars of management around the world are now analyzing various managerial practices that can facilitate the

achievements of the goals of GHRM and also have a significant impact on the environmental competitiveness of the organizations.

GHRM functions future direction

GHRM is a manifesto which helps to create green workforce that can understand and appreciate green culture in an organization. Such green initiative can maintain its green objectives all throughout the HRM process of recruiting, hiring and training, compensating, developing, and advancing the firm's human capital (Dutta2012). The Human Resource Department of a company is capable of playing a significant role in the creation of sustainability culture within the company (Harmon et al.,2010). HR processes play an important role in translating Green HR policy into practice (Renwick,2008); therefore, human capital and its management are instrumental to the fulfillment of EM objectives (Hersey,1998). Huslid (1995) mentions the selection processes, incentive compensation, performance management systems, the employee involvement, and training to be central for the company's success. Consequently, the argument is advanced that the HR function is instrumental in realizing organizational change aimed at acclimatizing to the new-found requirements for corporations and therefore also a potentially important contributor to such a strategic issue.

Green performance management

Performance management (PM) is the process by which employees are prompted to enhance their professional skills that help to achieve the organizational goals and objectives in a better way. The recognition of the corporate strategy culminates into the PM. With the EM affecting global business strategy, PM is also being influenced by the green wave in a possible positive manner. Green performance management consists of issues related to environmental concerns and policies of the company. It also concentrates on use of environmental responsibilities. Epstein and Roy (1997) in their study concluded that when HR managers integrate environmental performance into PM systems they safeguard environment management against any damage. Today some firms deal with the issue of PM by installing corporate-wide environmental performance standards, and Green information systems/audits to gain useful data on environmental performance (Marcus & Fremeth, 2009).

Green training and development

Training and development is a practice that focuses on development of employees' skills, knowledge, and attitudes, prevent deterioration of EM-related knowledge, skills, and attitudes (Zoogah, 2011, p. 17). Green training and development educate employees about the value of EM, train them in working methods that conserve energy, reduce waste, diffuse environmental awareness within the organization, and provide opportunity to engage employees in environmental problem-solving (Zoogah, 2011). Green T&D activities make employees aware of different aspects and value of environment management. It helps them to embrace different methods of conservation including waste management within an organization. Further, it sharpens the skill of an employee to deal with different environmental issues. Ramus (2002) in a survey of managers, on best management practices concluded that environmental training and education, along with establishing a favorable environmental culture for the employees where they feel that they are the part of environmental outcomes, were the most important HRM processes that facilitate the achievement of environmental goals. Liebowitz (2010), in his study on the role of HR in achieving a sustainability culture, suggests that the HR Department can offer leadership development workshops to help managers develop their "front wheel" soft, people skills, or behavioral competencies, in teamwork,

diversity, managing change, and collaboration (p. 3). Future research that facilitate green training on one hand and helps organizations on the other to develop eco-friendly managers who without any hesitation can indulge as well as promote sustainability throughout the process would be particularly useful.

Green initiatives for HR

Lado and Wilson (1994) defines HRM system as a set of distinct but interrelated activities, functions, and process that aims to attract, develop, and maintain a firm's human resource. Organizations generally organize HR practices into systems that are consistent with their culture and business strategy (Boselie et al., 2001). We can say that green initiatives included in HRM manifesto is a part of corporate social responsibility in the long run. Today, organizations are implementing and integrating green initiatives in their agenda with the help of their human resource. Managers make sure that their HR is utilizing green human resource practices in appropriate manner. As an addendum to the statement, several authors have suggested that it is important to promote a great deal of technical and management skills among all employees Of the organization in order to implement an effective corporate green management system in companies.

Green job design and analysis

Job descriptions and person (job) specifications may include environmental, social, personal, and technical requirements of the organizations as far as possible. For example, environmental protection duties should be included, along with the allocation of environmental reporting roles and health and safety tasks (Crosbie and Knight, 1995; Wehrmeyer, 1996; North, 1997; Revill, 2000).

Green human resource planning

Engaging in forecasting number of employees and types of employees, needed to implement the corporate environmental management initiatives/programs/activities (ISO 14001, cleaner production, responsible care etc).

Green recruitment

Indicating or making transparent about organization's environmental performance (past and current) when communicating recruitment messages.

Green selection

In the selection context, when making selection for the job vacancies some companies consider candidates' environmental concern and interest as selection criteria. When interviewing candidates or evaluating them for selection, environmental-related questions are asked by those companies (Crosbie and Knight, 1995; Wehrmeyer, 1996; North, 1997; Revill, 2000). Really, these are some of the good green selection practices any organisation can adopt to select environmental friendly people in addition to the normal selection criteria relating to the specific duties of the job being concerned. Table 4 shows a list of the existing HRM practices under the green selection.

Green induction

Organizations should ensure that new recruits understand their environmental responsibilities, become familiar with health and safety arrangements, appreciate the corporate environmental culture, adopt the company's environmental policy and practices, and know given relevant contact persons within the organisation (Crosbie and Knight, 1995; Wehrmeyer, 1996)

Green training and development

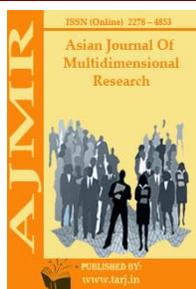
Providing environmental training to the organizational members (non-managerial employees and managers) to develop required skills and knowledge is an important function of green HRM. This will be helpful to implement corporate environmental management programs of the company (Cook and Seith, 1992).

CONCLUSION

The future of Green HRM appears promising for all the stake holders of HRM, be it the employers, employees, practitioners, or academicians. We propose that GHRM has substantial Scope for research in management field but lacks behind in practice within academic arena. hence, there is a need to bridge the gap between professional GHRM practices and preaches in research and teaching environmental management. Studies that observe the overall impact of GHRM systems rather than individual practices would be particularly helpful in this respect. Such studies can help organizations to reduce degradation of the environment become healthier both physically and financially and, make the world a cleaner and safer place to live. On the concluding note, we would like to add that HR is the major role player in implementing GHRM practices and policies. Apart from this, they have a crucial role to play in recruitment of new employees who are more responsible toward green business practices thus, indirectly saving the Earth. HR has significant opportunity to contribute to the organization's green movement and plays important role in enthusing, facilitating, and motivating employees for taking up green practices for greener business.

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A STUDY ON WOMEN ENTREPRENEURSHIP SKILLS CHALLENGES AMONG SELF HELP GROUPS IN THOOTHUKUDI DISTRICT

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ABSTRACT

Women entrepreneurs are taking up challenging entrepreneurial assignment in urban areas. In rural areas, large amount of potential remain untapped due to lack of supportive means and management. This study requires both primary and secondary data. The primary data have been collected through structured interview schedule, campaigned and responded by the SHGs women entrepreneurs who form the main source. The study has used convenience sampling method. Even though SHGs have been trying to promote entrepreneurship development throughout India, the Thoothukudi district has been chosen as the main area of study, as the researcher is a native of the district. The sample respondents for the study were 150 women entrepreneurs of Self Help Groups in Thoothukudi district. It is concluded that age is a significant variable in determining economic reasons for starting the enterprises among women entrepreneurs of SHG members. It is concluded that literacy level is not a significant variable in determining the economic reasons, personal and family reasons, social and cultural reasons and infrastructural reasons for starting the enterprises among women entrepreneurs of SHG members in Thoothukudi District. Increasing in the level of entrepreneurial skills could enlarge the number of potential and actual entrepreneurs who in turn could generate more employment and create national wealth. The suggestion may be carried out for motivating the members of self help group to become the entrepreneurs who can help in building a self-sufficient country by contributing their efforts to the Indian economy as a whole. Entrepreneurs are the back bone for the growth of the country.

KEYWORDS: Women Entrepreneurs, Self Help Group members and Skills Challenges

INTRODUCTION

Women have entrepreneurial potential, but due to poor financial strength they are not in a position to sharpen their abilities. The development of entrepreneurship among women has become an important aspect of the overall economic development. Hence, the need for designing exclusive self-employed and other development programmers for promotion of women entrepreneurship is essential. The government has been implementing various programmers to provide self employment opportunities to unemployed youth including women like the Swarozgar credit Card Scheme, Credit Guarantee Fund Scheme for Micro and Small Enterprises. SHG play an important role in this aspect. The women led SHG is a positive proof of how to mobilize and manage thrift, appraise credit need, maintain linkage with the banks and follow financial self discipline.

STATEMENT OF THE PROBLEM

Women entrepreneurs face additional hurdles than men. They face constrain relating to self- sphere system including age, experience, education, job satisfaction, value orientation, decision making ability, family, occupation, caste and the like. Only when these hurdles are removed they can become successful entrepreneurs.

Women entrepreneurs are taking up challenging entrepreneurial assignment in urban areas. In rural areas, large amount of potential remain untapped due to lack of supportive means and management. The constrain they face is basically related to finance, which must be removed by attending immediately by concerned authorities. The Non-Governmental Organization, operating in rural areas, in addition to forming self-help groups may also concentrate on entrepreneurial development. Each and every person who is interested to take up a business should have minimum level of entrepreneurial outlook for succeeding in the business. The members of a self help group are all engaged in a variety of business activities including manufacturing trading and distributing products for improving their overall economic status in the society. Therefore entrepreneurial approach is very much necessary to strengthen their potential for their survival and succeed. Since all the studies discussed above are general in nature, therefore, it is necessary to undertake a study to analyse the women entrepreneurship skills challenges among Self Help Groups in Thoothukudi District.

OBJECTIVES OF THE STUDY

- ✓ To study the women entrepreneurship skills development among Self Help Groups Members in Thoothukudi District.
- ✓ To identify the main reasons for starting the enterprises by members of Self Help Groups in Thoothukudi District.

HYPOTHESES

The following hypotheses were framed for the study.

H₀₁: There is no significant difference in reasons for starting the enterprises among different profile characteristics of women entrepreneurs of SHG members in Thoothukudi District.

H₀₂: There is no significant difference in skill challenges towards income generation activity among different profile characteristics of entrepreneurs of SHG members.

METHODOLOGY

This study requires both primary and secondary data. The primary data have been collected through structured interview schedule, campaigned and responded by the SHGs women entrepreneurs who form the main source.

SAMPLE DESIGN

The study has used convenience sampling method. Even though SHGs have been trying to promote entrepreneurship development throughout India, the Thoothukudi district has been chosen as the main area of study, as the researcher is a native of the district. The sample respondents for the study were 150 women entrepreneurs of Self Help Groups in Thoothukudi district.

ANALYSIS AND INTERPRETATION

Age group of Women entrepreneurs of SHG members and reasons for starting the enterprises

Women entrepreneurs of SHG members of different age groups have different reasons for starting the enterprises. Reasons for starting the enterprises among different age groups of women entrepreneurs of SHG members are tested by the researcher through ANOVA. For this purpose a null hypothesis has been framed as, "there is no significant difference in reasons for starting the enterprises among different age groups of women entrepreneurs of SHG members in Thoothukudi District". The result found with the help of ANOVA has been tabulated in the following table.

TABLE 1 AGE GROUP OF WOMEN ENTREPRENEURS OF SHG MEMBERS AND REASONS FOR STARTING THE ENTERPRISES - ANOVA

Reasons	Age	Mean	Standard deviation	d.f	F value	p value
Economic Reasons	Below 25 years	31.0882	2.6442	4	2.740	0.029
	25-35 years	30.6579	2.6098	295		
	35-45 years	30.2353	2.5878	299		
	45-55 years	29.3056	2.8667			
	Above 55 years	31.2857	3.8914			
Personal and family reason	Below 25 years	51.7941	3.5741	4	1.201	0.438
	25-35 years	51.9211	4.6547	295		
	35-45 years	52.0198	5.0338	299		
	45-55 years	52.2500	4.0382			
	Above 55 years	51.0000	5.0230			
Social and cultural reasons	Below 25 years	33.4706	3.5096	4	1.075	0.369
	25-35 years	33.6228	3.0261	295		
	35-45 years	34.2157	3.2077	299		
	45-55 years	33.7778	2.7162			
	Above 55 years	32.6923	2.0569			
Infrastructural reasons	Below 25 years	29.3235	2.7272	4	1.521	0.196
	25-35 years	29.7522	2.6877	295		
	35-45 years	30.4608	3.3734	299		
	45-55 years	30.4444	3.0185			
	Above 55 years	29.5714	2.3766			

Source: Primary data

From the ANOVA test it is found that the 'F' value for economic reasons for starting the enterprises among different age groups of women entrepreneurs of SHG members is (F value) 2.740 which is significant at 5 per cent with p value of 0.029. Since p value is less than the 0.05, the null hypothesis is rejected. Therefore, it may be concluded that there is a significant difference in economic reasons for starting the enterprises among different age groups of women entrepreneurs of SHG members. It is concluded that age is a significant variable in determining economic reasons for starting the enterprises among women entrepreneurs of SHG members.

Literacy Level of Women entrepreneurs of SHG members and reasons for starting the enterprises

Women entrepreneurs of SHG members of different literacy level have different reasons for starting the enterprises. Reasons for starting the enterprises among different literacy level of women entrepreneurs of SHG members are tested by the researcher through ANOVA. For this purpose a null hypothesis has been framed as, "there is no significant difference in reasons for starting the enterprises among different literacy level of women entrepreneurs of SHG members in Thoothukudi District". The result found with the help of ANOVA has been tabulated in the following table.

TABLE 2 LITERACY LEVEL OF WOMEN ENTREPRENEURS OF SHG MEMBERS AND REASONS FOR STARTING THE ENTERPRISES - ANOVA

Reasons	Literacy Level	Mean	Standard deviation	d.f	F Value	p value
Economic Reasons	Illiterates	32.2941	1.9926	5	2.043	0.073
	Can sign only	30.8065	2.6636	294		
	Primary education	30.3684	2.7408	299		
	Secondary education	30.1683	2.6835			
	Graduate	30.3333	3.0451			
	Others	29.8182	2.3587			
Personal and family reason	Illiterates	51.8235	3.6612	5	1.125	0.347
	Can sign only	52.6452	5.5290	294		
	Primary education	51.3789	4.6407	299		
	Secondary education	51.9208	4.3167			
	Graduate	53.0222	5.0564			
	Others	50.5000	2.5055			
Social and cultural reasons	Illiterates	34.1250	3.2223	5	0.477	0.794
	Can sign only	33.9677	3.8771	294		
	Primary education	33.4632	3.2348	299		
	Secondary education	34.0297	2.9579			
	Graduate	33.8222	2.5698			
	Others	33.1818	2.2724			
Infrastructural reasons	Illiterates	30.2353	2.5379	5	0.738	0.595
	Can sign only	30.3226	3.1769	294		
	Primary education	29.8421	2.9762	299		

	Secondary education	29.7800	2.9766			
	Graduate	30.6889	3.1394			
	Others	29.8182	2.6007			

Source: Primary data

From the ANOVA test it is found that the 'F' value for economic reasons, personal and family reasons, social and cultural reasons and infrastructural reasons for starting the enterprises among different literacy level of women entrepreneurs of SHG members is (F value) 2.043, 1.125, 0.477, 0.738 which is significant at 5 per cent with p value of 0.073, 0.347, 0.794, 0.595. Since p value is higher than the 0.05, the null hypothesis is accepted. Therefore, it may be concluded that there is no significant difference in economic reasons, personal and family reasons, social and cultural reasons and infrastructural reasons for starting the enterprises among different literacy level of women entrepreneurs of SHG members. It is concluded that literacy level is not a significant variable in determining the economic reasons, personal and family reasons, social and cultural reasons and infrastructural reasons for starting the enterprises among women entrepreneurs of SHG members in Thoothukudi District.

Skill Challenges of entrepreneurs of SHG Members towards income generation activity based on the Age

An attempt was made to know the skills challenges of entrepreneurs of SHG members towards the income generation activity such as lack of technical skill, lack of marketing skill, lack of skill on production and lack of managerial skill based on the age groups such as below 25 years, 25 to 35 years, 35 to 45 years, 45 to 55 years and above 55 years.

TABLE 3 KRUSKAL WALLIS TEST – MEAN RANK FOR AGE AND SKILL CHALLENGES

Sl. No	Skill Challenges	Mean Rank				
		Upto 25	25-35	35-45	45-55	Above 55
1.	Lack of technical skill	130.57	154.63	152.73	141.14	173.14
2.	Lack of Marketing skill	128.29	152.89	155.86	132.94	191.07
3.	Lack of skill on production	144.50	155.71	140.18	162.67	166.54
4.	Lack of managerial Skill	141.66	152.25	141.71	166.46	180.75

Source: Computed data

To identify the skill challenges of entrepreneurs of SHG members towards income generation activity based on age, the following null hypothesis was proposed.

H_0 : There is no significant difference in skill challenges towards income generation activity among different age groups of entrepreneurs of SHG members.

The non parametric statistics of Kruskal-Wallis test was used to analyze the skill challenges of entrepreneurs of SHG members towards the income generation activity in this context. The details of the results of Kruskal-Wallis test are presented in Table 4.

TABLE 4 RESULTS OF KRUSKAL-WALLIS TEST – AGE GROUP OF ENTREPRENEURS OF SHG MEMBERS AND SKILL CHALLENGES TOWARDS INCOME GENERATION ACTIVITY

Skill challenges towards income generation activity	Chi-square value	p Value	Significance/Not significance
Lack of technical skill	4.084	0.395	NS
Lack of Marketing skill	9.265	0.048	S
Lack of skill on production	3.677	0.451	NS
Lack of managerial Skill	4.932	0.294	NS

Source: Computed data

S-Significant ($p < 0.05$); NS-Not Significant ($p > 0.05$)

The table 4 shows the result of the Kruskal-Wallis test. Since the p-value is greater than 0.05, the null hypothesis is accepted at 5 per cent level of significance. Hence, this means that all the respondents have almost given similar rank to skill challenges towards the income generation activity except 'Lack of marketing skill'. It could be concluded that age of the respondents does not affect the ranking given to skill challenges towards the income generation activity except 'Lack of marketing skill' (C.V 9.265, p value 0.048, $p < 0.05$).

Skill Challenges of entrepreneurs of SHG Members towards income generation activity based on the Literacy Level

An attempt was made to know the skill challenges of entrepreneurs of SHG members towards the income generation activity such as lack of technical skill, lack of marketing skill, lack of skill on production and lack of managerial skill based on the literacy level such as illiterates, could sign only, primary education, secondary education, graduates and others.

TABLE 5 KRUSKAL WALLIS TEST – MEAN RANK FOR LITERACY LEVEL AND SKILL CHALLENGES TOWARDS INCOME GENERATION ACTIVITY

Sl. No	Skill Challenges	Mean Rank					
		Illiterates	Can sign only	Primary education	Secondary education	Graduate	Others
1.	Lack of technical skill	134.53	162.37	145.38	152.49	151.71	166.77
2.	Lack of Marketing skill	134.15	176.47	142.32	147.90	161.66	151.50
3.	Lack of skill on production	142.53	147.60	148.53	150.95	158.72	150.23
4.	Lack of managerial Skill	136.91	154.34	144.63	147.14	173.66	147.55

Source: Computed data

To identify the skill challenges of entrepreneurs of SHG members towards income generation activity based on literacy level, the following null hypothesis was proposed.

H_0 : There is no significant difference in skill challenges towards the income generation activity among different literacy level of entrepreneurs of SHG members.

The non parametric statistics of Kruskal-Wallis test was used to analyze the skill challenges of entrepreneurs of SHG members towards the income generation activity in this context. The details of the results of Kruskal-Wallis test are given in Table 6.

TABLE 6 RESULTS OF KRUSKAL-WALLIS TEST – LITERACY LEVEL OF ENTREPRENEURS OF SHG MEMBERS AND SKILL CHALLENGES TOWARDS INCOME GENERATION ACTIVITY

Skill challenges towards income generation activity	Chi-square value	p Value	Significance/Not significance
Lack of technical skill	2.254	0.813	NS
Lack of Marketing skill	5.780	0.328	NS
Lack of skill on production	1.728	0.581	NS
Lack of managerial Skill	4.837	0.436	NS

Source: Computed data

S-Significant ($p < 0.05$); NS-Not Significant ($p > 0.05$)

The table 6 shows the result of the Kruskal-Wallis test. Since the p-value is greater than 0.05, the null hypothesis is accepted at 5 per cent level of significance. Hence, this means that all the respondents have almost given similar rank to skill challenges towards income generation activity. It could be concluded that literacy level of the respondents does not affect the ranking given to skill challenges towards income generation activity.

Skill Challenges of entrepreneurs of SHG Members towards income generation activity based on the Marital Status

An attempt was made to know the skill challenges of entrepreneurs of SHG members towards the income generation activity such as lack of technical skill, lack of marketing skill, lack of skill on production and lack of managerial skill based on the marital status such as married, unmarried, widow and divorced.

TABLE 7 KRUSKAL WALLIS TEST – MEAN RANK FOR MARITAL STATUS AND SKILL CHALLENGES

Sl. No	Skill Challenges	Mean Rank			
		Married	Unmarried	Widow	Divorced
1.	Lack of technical skill	153.02	144.59	129.62	149.75
2.	Lack of Marketing skill	151.22	155.35	118.35	150.50
3.	Lack of skill on production	152.54	153.46	102.46	150.13
4.	Lack of managerial Skill	153.06	149.79	102.65	167.38

Source: Computed data

To identify the skill challenges of entrepreneurs of SHG members towards the income generation activity based on marital status, the following null hypothesis was proposed.

H_0 : There is no significant difference in skill challenges towards the income generation activity among different marital status of entrepreneurs of SHG members.

The non parametric statistics of Kruskal-Wallis test was used to analyze the skill challenges of entrepreneurs of SHG members towards the income generation activity in this context. The details of the results of Kruskal-Wallis test are given in Table 8.

TABLE 8 RESULTS OF KRUSKAL-WALLIS TEST – MARITAL STATUS OF ENTREPRENEURS OF SHG MEMBERS AND SKILL CHALLENGES TOWARDS INCOME GENERATION ACTIVITY

Skill challenges towards income generation activity	Chi-square value	p Value	Significance/Not significance
Lack of technical skill	1.392	0.707	NS
Lack of Marketing skill	2.242	0.524	NS
Lack of skill on production	4.789	0.188	NS
Lack of managerial Skill	4.867	0.182	NS

Source: Computed data

S-Significant ($p < 0.05$); NS-Not Significant ($p > 0.05$)

The table 8 lists the result of the Kruskal-Wallis test. Since the p-value is greater than 0.05, the null hypothesis is accepted at 5 per cent level of significance. This means that all the respondents have almost given similar rank to skill challenges towards the income generation activity. It could be concluded that marital status of the respondents does not affect the ranking given to skill challenges towards the income generation activity.

SUGGESTIONS

- Business training can be imparted to women entrepreneurs frequently by the Government with the assistance of non-governments and organisations.
- A "Government - Entrepreneurs Association" may be formed to offer counseling and to provide consultancy services to solve the problems faced by women entrepreneurs.
- The Government can fix the waged or salary of employees. It can also impart entrepreneurship training at various levels (even the school/college levels) by including it in the curriculum.

CONCLUSION

Increasing in the level of entrepreneurial skills could enlarge the number of potential and actual entrepreneurs who in turn could generate more employment and create national wealth. The suggestion may be carried out for motivating the members of self help group to become the entrepreneurs who can help in building a self-sufficient country by contributing their efforts to the Indian economy as a whole. Entrepreneurs are the back bone for the growth of the country.

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**ICT- A LEVERAGE FOR LEARNING SKILLS DEVELOPMENT AMONG
YOUTH**

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ABSTRACT

The term “Information and Communication Technology” (ICT) could now be heard in all spheres of life. People especially the younger generation make use of ICT some way or the other making it a part and parcel of their daily routine. Identification of the applications of various strategies of ICT on skill development is now considered to be very essential. Therefore this study focuses on the various opportunities provided by ICT in developing the learning skills among youth. Personalised learning, Collaborative learning, Reduction in the time and space barriers, and Advancements in the teaching profession were found to be the important benefits of ICT on skill development.

KEYWORDS: *ICT, Learning Skill development, Opportunities, Youth*

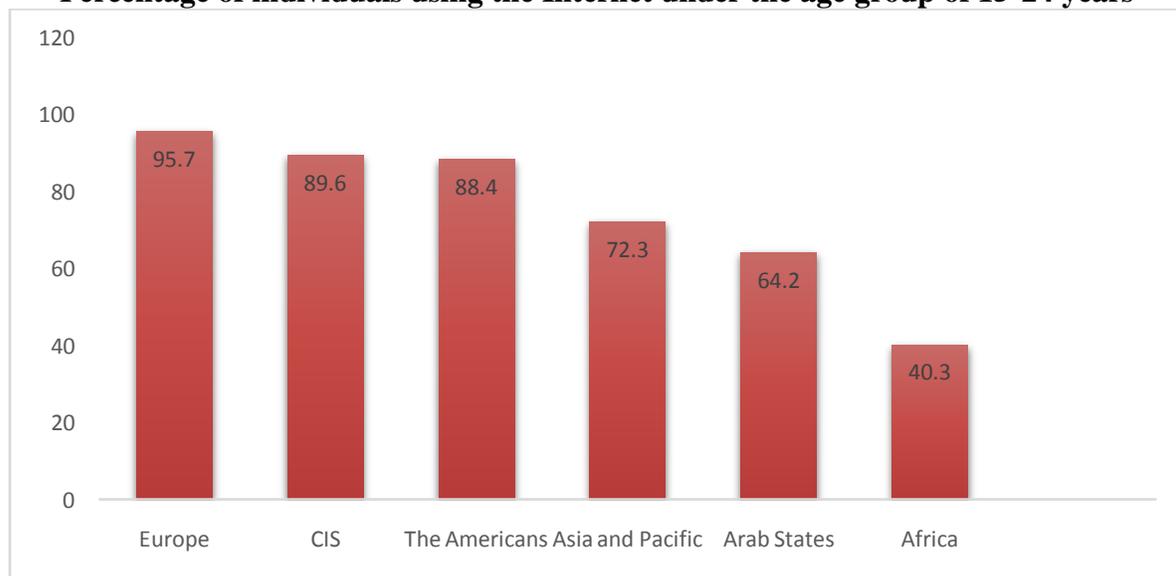
1. INTRODUCTION

Skilling is an area of concern for all nations and more for a nation like India where we have a fast growing young population. Higher education and learning would impart transformation only when it addresses employability issues and skilling is crucial here. The transformation of the economy of any country to a more productive and dynamic one rests in the hands of its youth. A developing country like India is fortunate to have 65 per cent of its population under the age group of 35 years representing the youth population. It is this demographic dividend that India has which needs to be made productive and dynamic imbued with the potential for skill development. Along with such potential, it also creates tension in the country. Employability turns out to be a key area of concern

which also triggers the need for skill development. The application of ICT helps to figure out these issues to some extent.

The economic and social development of the developed as well as the developing countries is now driven by Information and Communication Technology to a great extent. According to the ICT Facts and Figures 2017 report of the International Telecommunications Union (ITU), 94 per cent of the youth in developed countries, 67 per cent of the youth in developing countries, and 30 per cent of the youth in Least Developed Countries make use on Internet. Out of the total population of the world, India and China constitutes 39 per cent of the population using internet. The figure below depicts the percentage of internet users in the age group of 15-24 in various parts of the world.

Figure 1
Percentage of individuals using the Internet under the age group of 15-24 years



Source: International Telecommunications Union (ITU) (CH) <https://www.itu.int/en/ITU-D/Statistics/Documents/facts/ICTFactsFigures2017.pdf>

According to the World Bank report, by 2020 the growth rate of Indian economy will improve from 7.2 per cent to 7.7 per cent by transforming the economy to a “manufacturing and service-based economy” from an “agro-based economy”. We would have an economy where more than half the GDP would come from services and allied areas. This enhances the need for skilled labors in the country thereby solving the problem of unemployment in the country. The Government of India has created many initiatives for nourishing skills among the population focusing more on the youth. Some of the initiatives taken up by the Government include the setting up of Indian Institute of Skills in Kanpur, the Pradhan Mantri Kaushal Kendras (PMKKs), Pradhan Mantri Kaushal Vikas Yojana (PMKVY), Pradhan Mantri Kaushal Vikas Kendras (PMKVK), National Apprentice Promotion Scheme (NAPS) and so forth.

The key issues addressed are

- Unemployment and under employment
- Employability
- Ability to initiate one own enterprise

- Creativity
- leadership

The advancements in ICT has had its impact on the learning skill development of the country especially the youth population who are addicted with technology. This study deals with the identification of the opportunities created by ICT which facilitates learning skill development among the youth population.

2. Objectives

To determine the opportunities created by ICT on developing the learning skills of the youth.

3. METHODOLOGY

The study deals with the identification of the opportunities created by Information and Communication Technology in developing the learning skills among the youth. The data for the study was collected from only secondary sources. The secondary data sources included various journals, articles, books, thesis, and reports.

4. ICT and Skill Development

Today data of any form on any factor or variable, be it economy, industry science or forms of life, are available on your fingertips. We need to identify situations, needs, and demands from the same and use learned theories to resolve emerging issues.

The adoption of proper ICT strategy in the right manner paves way for skill development. The strategy adopted for developing skills should be that which could reap maximum benefit for a long term with least investment. Imparting of skills should begin from the lower strata of the population starting from children procuring primary education. Merely developing the skills are not only important, but children should be taught how to apply those skills in real life as they grow. Thus the effectiveness of skill development depends on how it is imparted to the beneficiaries.

4.1 Opportunities created by ICT for Learning Skill Development

The adoption of ICT enabled learning offers many doors for the learners to obtain data and resources from a number of sources and to learn new skills using latest and updated technologies. Some of the key opportunities offered by ICT to the learners are as follows:

- a) Offers Personalised learning facility
- b) Fosters Collaborative learning- learning through and with entities in a similar domain
- c) Reduction of time and space barriers-quick, easy and effective access
- d) Improvements in teaching profession
- e) Supports creation of data base of resources

Offers Personalised learning facility

A very important aspect of Personalised learning is a good teacher- student interaction which is facilitated through the adoption of Information and Communication Technology. Inculcating additional knowledge with the previous already existing knowledge is also a key for skill development. Aids like audio-visual presentations and video lectures enhance the responsiveness of learners and helps them grasp things more quickly and easily. It also offers the users the freedom to learn as per their convenience. There is no compulsion that the student should be present on or before a specific time at a specific place in order to get the class. Learning using audio visual

medium is found to be beneficial as compared to learning by listening to monotonous lectures. It motivates the current generation to generate an interest in learning which makes e-learning worthwhile. Thus this dimension is the result of a combination of variables like flexibility, interactivity, motivation, comprehensiveness and so forth. It also provides the opportunity of real time assessments to ascertain the student progress which is an important aspect of Personalised learning.

ICT enables learning and also offers the learners with an added advantage that they could pause and rewind the whole lecture again and again till the learner attains complete knowledge of the topic. The effectiveness and suitability of ICT enabled learning makes it pertinent to the users. It not only develops the learners knowledge in the subject in which they learn but also leads to the development of their soft skills.

Fosters Collaborative learning

Collaborative learning refers to a learning technique where a problem would be solved together by the teachers and students as a group. The chain in the learning process could also include facilitators, information input providers and so on. When ICT is incorporated with this, it helps in developing plenty of skills in the learners. They learn the skills through use technology driven devices, to adjust and adapt themselves in a group, they get an idea as to how they should behave in a group, nurtures and nourishes leadership skills as well as communication skills. This proves more effective and useful than conventional learning.

Online gaming and learning through video conferencing are identified to be some of the tools for collaborative learning offered by Information and Communication Technology. All these also develop the interactive skills of the learners. All the stakeholders in the collaborative chain keep updating and strengthening which is crucial in true skilling.

Reduction of time and space barriers

ICT enabled learning offers the users the freedom to learn as per their convenience. There is no compulsion that the student should be present on or before a specific time at a specific place in order to get the class. Learning using audio visual medium is found to be beneficial as compared to learning by listening to monotonous lectures. It motivates the current generation to generate an interest in learning which makes e-learning worthwhile. Thus this dimension is the result of a combination of variables like flexibility, interactivity, motivation, comprehensiveness etc.

Learners will be flooded with all the aspects of a particular subject once if they have enrolled on a course using ICT. Unlike conventional learning, classes will not be restricted to a particular syllabus. Learners are given a chance to learn anything and everything they want by making all the concepts inclusive. They offer many practice sessions also. No learning is effective without practices. The effectiveness of learning increases as the number of practice sessions increase. Thus this dimension ensures comprehensiveness and workability.

It overcomes the cultural barriers. Users can learn by attending classes of faculties who are from different parts of the world which ensures cultural fairness. Usually in a school or college, students from different part of the world with different culture and background will be gathering which sometimes creates a difficulty in them to adapt with the changed environment. As physical location of the users does not create a problem in e-learning, this solves the problem of cultural disparity also. It also offers training and development programs not only for the students but for the faculties as well.

Improvements in teaching profession

The adoption of ICT has positively affecting the teaching profession also. It has improved immensely the way the teachers deliver lectures. Teaching aids, tools and smart delivery systems have made the process of learning such that it uses all your senses at a time and with vitality. The factors like user friendliness, convenience, and efficacy makes this kind of learning a dependable source for learning. Users are able to provide their feedback on time which could be seen by any person who checks the review. Thus faculties ensure high quality while offering classes in order to obtain high rating. A single negative review could affect the reputation of the faculty. The e-learners also gain confidence in using internet technologies through the continuous use of electronic tools.

The demography of our country is blessed with more than half of the population under youth category. The need of the hour is to make use of these available opportunities. Thus if the young learners of our country could make use of all these available facilities offered by Information and Communication Technology, it could take our country to greater heights.

Supports Creation of Data base of Resources

All kind of resources needed for learning that transforms are today available. Research on HR would uses data bases on manpower and education, research and learning in finance would use data bases on capital market and deployment of funds in the money market. We have numerous data bases on economic resources, currency, banking, goods produced and so on. Based on the intended objective data bases could be ebenefficially used for skill based learning.

5. CONCLUSION

Information and Communication Technology is an emerging concept which still has miles to reach. Within a short time span, e-learning had made its contribution to the country's development by giving employment opportunities to many thereby contributing to the GDP. It has had a tremendous impact on teaching and learning in the society overcoming the impediments in the skilling process. ICT plays an inevitable role in developing the learning skills of the youth. It offers a plethora of opportunities which could be used for improving the skills that are required for enhancing the employability of the younger generation.

Lack of e-literacy and awareness about such electronic sources of learning and problems related with internet access acts as the key hindrances towards the growth of ICT enabled learning. People, mostly from the rural areas lack the technical skills and knowledge in the use of electronic devices. Technical issues like poor connectivity, high data charges, network errors and so forth. also affected its growth. In spite of all these issues, there has been a huge growth in the number of e-learners. Information and Communication Technology advances day by day, which could further increase the reach of e-learning. Once if the above mentioned impediments are rectified, this kind of learning could be developed throughout the world, replacing the conventional learning completely.

Use of ICT makes learning more skill based as the tools are:

- Widely accessible
- Effectively connected
- Accurate in delivery and
- Supports huge resource base

What is important is to understand skill gaps and bridge the same through the technology routes that can be a remedy and support for human limitations. Information and Knowledge are the key inputs for Skilling and ICT Models are an ANSWER to these inputs.

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**SOCIAL ATTITUDE AND CONSTRAINTS OF WOMEN ENTREPRENEURS
IN TIRUNELVELI DISTRICT**

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ABSTRACT

A women as Entrepreneur is economically powerful than any other kind of participation. A Women Entrepreneur has several functions to perform just like any male entrepreneur. Recent emphasis is also on the thinking that women can contribute more towards the economy of the nation. The process of development in the business community has also profound, significance for women. Women Entrepreneurship is an important ingredient of economic development and it is a must for the socio-economic upliftment of rural women. With the increasing scarcity of jobs and unemployment, entrepreneurship has assumed a big role and has become an important part of the economic policy of the country with this notion. The notion of this study is to analyse the status, problems of women entrepreneurs and motivating factors for entrepreneurs. The present study is based on both primary and secondary data. The study focuses on the social attitude and constraints of Women Entrepreneurs in Tirunelveli District. The selected districts with its good infrastructural facility, offers sound prospects for industrial developments.

KEYWORDS: *Women Entrepreneurs, Entrepreneurship, Social attitude, constraints.*

INTRODUCTION

In the developing countries like India, the presence of entrepreneurs that to, women entrepreneurs are of vital necessity to achieve a rapid all round regionally and society balanced economic growth through industrialization. Though, India is primarily an agrarian society, she is one of the ten largest industrial powers of the world. Women's share in self-employment is not only very low, but it predominates overwhelmingly the unorganized sector. Presently a trend is visible in India where more and more women are venturing as entrepreneurs in all kinds of activities. There are more than

1,53,260 women entrepreneurs, 9.01 per cent of the total 1.70 million entrepreneurs in India of this, a majority were concentrated in low-paid, low skilled, low- technology and low-productivity jobs in the rural and unorganized sector . As per 1991 census, there was 90 million strong female work force in India, of which 77.85 million (86.5 per cent) are employed in rural areas. According to one estimate, in 1995-96, there were roughly 3 lakh women entrepreneurs. About 70 per cent of women entrepreneurs are still in traditional business like garments, food, leather, interior decoration and handicrafts.

In common parlance women entrepreneurs are initiator, and organizer of business enterprise. Women who innovate, initiate, or adopt an economic activity can be called as women entrepreneurs. The Government of India has defined a women entrepreneurs as “an enterprise owned and controlled by women having a minimum financial interest of 51 per cent of the capital and giving at least 51 per cent of the employment generated in the enterprise to women” 4. However, women entrepreneurs severely criticize this definition that sets out a condition of employing more than 50 per cent women workers. They point out that this is discriminatory and any enterprise set up by women should qualify for the concessions offered to women entrepreneurs. In nutshell, women entrepreneurs are those women who think of business enterprise, initiate it, organize and combine the factors of production, operate the enterprise and uncertainly involved in running a business enterprise.

Until the end of the 20th century, entrepreneurship was considered as a male’s occupation. The traditional idea of entrepreneurship has to do with building, and that means the need for physical efforts and strength. That can be carried out by men only. The local culture led to the spread of attitudes pressing towards the respect of the cultural environment and practices. Any woman not respecting the cultural guidelines will be a subject of social pressures. That may result in negative attitudes and behaviors towards people behaving contrary to the habits and values prevailing in the society.

The biggest problem of a woman entrepreneur is the social attitude and the constraints in which she has to live and work. Despite constitutional provisions, there is discrimination against women. In a tradition bound society, women do not get pro-active support from family members. Their hopes and aspirations are never called for in the name “family prestige” and “discipline”. Preference to boys and discrimination against girls are well known practices amongst majority Indian families` The scope of the study encompasses Women Entrepreneurs in Tirunelveli district and the problems faced by women entrepreneurs who are engaged in starting a new enterprise. The study is limited only to the women entrepreneurs of selected groups in very essential for the collection of primary data. Finally 75 respondents were selected and included the study from various Taluks of tirunelveli district who have engaged to start an enterprises and running successfully.

Objectives of the study:

The objectives of the study are:

- 1) To study the socio-economic profile of the respondents.
- 2) To assess the social attitudes and constraints of women entrepreneurs
- 3) To offer suitable suggestions for the development of women entrepreneurs in the study area.

RESEARCH METHODOLOGY

Designing a suitable methodology and selection of reliable and accurate information is vital to draw valid conclusions. The present study is based on both primary and secondary data. The study focuses on the women entrepreneurs in selected Tirunelveli District. The selected districts with its good infrastructural facility, offers sound prospects for industrial developments. The study is limited only to the women entrepreneurs of selected groups in Tirunelveli District. Seventy Five women entrepreneurs from Tirunelveli district were selected by convenience sampling method.

Socio-Economic background

The personnel characteristics of the selected respondents like age, educational status, marital status, nature of family, form of business, monthly income, initial capital are discussed in this table.

TABLE 1 SOCIO-ECONOMIC BACKGROUND OF THE RESPONDENTS

Factors	Category	No of respondents	Percentage
Age	Below – 30	10	13
	30 – 35	25	33
	35 – 40	22	30
	40 – 45	10	13
	Above 45	8	11
Educational Qualification	S.S.L.C	28	37
		16	21
		17	23
		14	19
Marital Status	Married unmarried	54	72
		21	28
Nature of family	Joint Nuclear	33	44
		42	56
Form of business	Sole trader	68	91
	Partnership	7	9
Initial Capital	Rs.10,000 – 20,000	24	32
	Rs.20,000 – 30,000	33	44
	Rs.30,000 – 40,000	11	15
	Rs.40,000 – 50,000	4	5
	Above Rs.50,000	3	4

Source: Primary data

Analysis and Interpretation

This study is aims the problems of women entrepreneurs in Tirunelveli district for this purpose the study conducted for 75 respondents of the women entrepreneurs.

It is inferred that 25 (33%) respondents belonged to the age group of 30 – 35 years. It is noted that 28 (37%) of the respondents have studied up to S.S.L.C. It is inferred that 54 (72%) of the respondents were married. It is noted that 42 (56%) respondents were in nuclear family system. It is inferred that 68 (91%) respondents were sole trader. It is inferred that 31 (41%) respondents have earned a monthly income of Rs.5000 – 10,000. It could be seen from the above table that majority of the respondents invested Rs.20,000 – 30,000 as their initial capital.

Social Attitude and Constraints of Women Entrepreneurs

The biggest problem of a woman entrepreneur is the social attitude and the constraints in which she has to live and work. Despite constitutional provisions, there is discrimination against women. In a tradition bound society, women do not get pro-active support from family members. Their hopes and aspirations are never called for in the name “family prestige” and “discipline”.

Women entrepreneurs are not free from the problems while achieving their goal in the dynamic business environment. The basic problem of a women entrepreneur is that is a women, this pertains to her responsibility towards family, society and work.

On a traditional society, women have been trained to listen, obey and leave decisions to men in the family. Family environment is not generally helpful. Women entrepreneurs have to take time off from their household duties. It is also difficulty to find men prepared to work under women.

The women entrepreneurs like male entrepreneurs suffer from a number of problems at the pre-investment stage, investment stage, and post investment stage. Hence the problems encountered by the women entrepreneurs are analysed in two parts:

- Social problems
- Business problems

Social problems

The biggest problem of women entrepreneurs is the social attitude and the constrains in which She has to live and work. Despite constitutional equality, there is discrimination among women. In rural areas women face resistance not only from male but also from elders. The social Constrains encountered by sample women entrepreneurs are depicted in Table 2.

TABLE2. SOCIAL PROBLEMS

S.NO	Problems	Rank given by respondents									Garrett Ranking	
		I	II	III	IV	V	VI	VII	VIII	IX	Mean Score	Garrett Rank
1	Lack of self confidence	4	5	3	6	18	7	8	10	14	43.6	VIII
2	Lack of family support	8	10	5	6	6	9	8	18	5	48.52	IV
3	Lack of Exposure	5	1	9	7	8	7	13	4	21	41.77	IX
4	Dual Role of Women	4	8	10	11	8	11	3	6	4	53.88	I
5	Fear of Social Security	4	12	9	4	7	2	19	7	11	48.34	V
6	Lack of Economic freedom	17	5	7	7	5	10	6	11	9	53.36	II
7	Low risk bearing capacity	9	4	6	6	12	5	7	14	8	46.76	VII

8	Problems in Public relations	6	12	7	10	5	7	5	7	6	47.48	VI
9	Prejudice of Women	13	4	4	8	5	11	9	9	7	51.68	III

It could be seen from Table 4.18 that dual role of women was the problem faced by majority of the respondents. Hence, it was placed in the first position. The second rank goes to the lack of economic freedom. Third to ninth ranks are allotted to prejudice of women, lack of family support, fear of social security, problems in public relations, low risk bearing capacity, lack of self confidence, lack of exposure respectively.

It could be seen from Table 2 inferred that “**dual role of women**” was the social problem faced by majority of the respondents. Hence, it was placed in the first position.

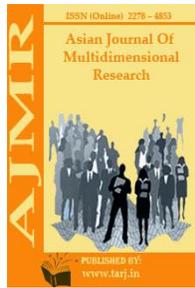
CONCLUSION

Life of a women entrepreneur is not a bed of roses in the face of obstacles she has to face single handedly. Once women are economically independent, they will be able to overcome their dependency on the household as well as society. Entrepreneurship development is a favourable situation favoring women. Women entrepreneurship gives scope for economic independence to women. It also provides scope for further development of women folk in India, which will help for the economic growth in developing countries like India.

The dominating social problems of the women entrepreneurs was “**dual role of women**”.

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**FACTORS MOTIVATING RURAL ENTREPRENEURSHIP IN
TIRUNELVELI DISTRICT**

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ABSTRACT

Rural entrepreneurship is defined as entrepreneurship whose roots lie in the rural areas but has a lot of potential to drive various endeavours in business, industry, agriculture, etc. and contribute to the economic development of the country. In the micro level, with the help this micro-finance, we can say that rural areas have plenty of opportunities to become new entrepreneurs. Even though some inadequacies are there, it can be overcome those drawbacks by rural entrepreneurs with the help of make in India etc. In this paper is going to study about the factors which motivate rural entrepreneurship.

KEYWORDS: *Rural Entrepreneurship, Economic Growth, Industry & India.*

INTRODUCTION

Meaning of Rural entrepreneurship

Rural entrepreneurs are those who carry out entrepreneurial activities by establishing industrial and business units in the rural sector of the economy. In other words, establishing industrial and business units in the rural areas refers to rural entrepreneurship. In simple words, rural entrepreneurship implies entrepreneurship emerging in rural areas. Or, say, rural entrepreneurship implies rural industrialisation. Thus, we can say, entrepreneurship precedes industrialization.

Definition:

Rural industries and business organisations in rural areas generally associated with agriculture and allied activities to agriculture. According to KVIC (Khadi and Village Industry Commission), "village industries or Rural industry means any industry located in rural areas, population of which does not exceed 10,000 or such other figure which produces any goods or renders any services with or without use of power and in which the fixed capital investment per head of an artisan or a worker does not exceed a thousand rupees".

The modified definition of rural industries has been given by Government of India in order to enlarge its scope. According to Government of India, "Any industry located in rural area, village or town with a population of 20,000 and below and an investment of Rs. 3 crores in plant and machinery is classified as a village industry."

Types of Rural Industries:

All the village industries come under the following broad categories:

Agro Based Industries: like sugar industries, jaggery, oil processing from oil seeds, pickles, fruit juice, spices, diary products etc.

Forest Based Industries: like wood products, bamboo products, honey, coir industry, making eating plates from leaves.

Mineral based industry: like stone crushing, cement industries, red oxide making, wall coating powders etc.

Textile Industry: like spinning, weaving, colouring, bleaching.

Engineering and Services: like agriculture equipments, tractors and pumpsets repairs etc.

RURAL ENTREPRENEURSHIP CONTRIBUTION TOWARDS ECONOMIC GROWTH.

First, it will provide employment opportunities. Rural entrepreneurship is labour intensive and provides a clear solution to the growing problem of unemployment. Development of industrial units in the rural areas through rural entrepreneurship has high potential for employment generation and income creation.

Secondly, it can help check the migration of people from rural to urban areas in search of jobs. Rural entrepreneurship can plug the big gap and disparities in income between rural and urban people. It will usher in modern infrastructural facilities.

Rural entrepreneurship has the potential to promote artistic activities. A large section of the bearers of traditional heritage and culture lives in rural areas. They create artistically brilliant handicraft pieces and are equally good in the performing arts sectors. The age-old rich heritage of rural India can be preserved by protecting and promoting art and handicrafts through rural entrepreneurship. Recently, on the occasion of the International Women's Day we had felicitated 17 successful women entrepreneurs from different areas of our country, they are mainly from rural or semi-urban areas.

In a country like India, where people are still fighting on the issue of unemployment with 83.3 crore out of the total 121 crore Indians living in rural areas, rural entrepreneurship can awaken the youth there and expose them to various avenues to adopt entrepreneurship and promote it as a career

option. It will bring in an overall change in the quality of lives of people and address social ills like illiteracy, child marriage, migration and women empowerment among many others.

Objectives

Specifically, it was intended to assess:

- ★ To find out the pull and push motivating factors for rural people to become entrepreneurs.
- ★ To identify the relationship of pull and push motivational factors with success.
- ★ The factors that contribute for the success of rural entrepreneurs and
- ★ To offer suggestions based on the findings of the study.

DATA ANALYSIS AND INTERPRETATION

In order to understand the demographic profile of the respondents, the data regarding age, gender, educational qualification, occupation, monthly income, type of account were analyzed.

TABLE 1 DEMOGRAPHIC PROFILE OF THE RESPONDENTS

Age	Frequency	Percentage
Below 20 years	16	13
20 – 30 years	50	42
30 -40 years	40	33
40 – 50 years	14	12
Total	120	100
Gender	Frequency	Percentage
Male	72	62
Female	46	38
Total	120	100
Education	Frequency	Percentage
Upto 12 th Std	36	30
Graduates	52	43
Post Graduates	14	12
Professionals	18	15
Total	120	100
Type of Entrepreneurship Industries	Frequency	Percentage
Agro – Based Industries	52	43
Forest Based Industries	36	30
Engineering and Services	14	12
Mineral based industry Textile Industry	18	15
Total	120	100

Source: Primary Data

Table-1 shows that, a significant proportion of respondents (33 per cent) were under the age group of 30-40 years. Maximum respondents are male (62 per cent). It is also observed that a significant proportion of the respondents (43 per cent) have degree, (23 per cent). Most of the respondents are agro based entrepreneurs.

Factors Motivating Rural Entrepreneurship

Rural entrepreneurship is, these days, one of the important sources for growth of the country. We can say that rural entrepreneurship is the back bone of the nation economy. In that context, rural

entrepreneurship plays a vital role for the economy growth of a nation. Therefore, it is very important to study about the factors influence on rural entrepreneurship. It may influenced by the following observed factors. They are Development of Infrastructure, Availability of loans, Government Subsidies, Technological development, Awareness of entrepreneurship, Need to grow, ,Availability of material, Plenty of manpower, Potential marketing facility, Possibility of low cost production.

The following chart will explain about the most factors motivating rural entrepreneurship.

TABLE-2 FACTORS MOTIVATING RURAL ENTREPRENEURSHIP

S. No	Factors Motivating Rural Entrepreneurship	Rank
1.	Development of Infrastructure	I
2.	Availability of loans	III
3.	Government Subsidies	IV
4	Technological development	V
5.	Awareness of entrepreneurship	IX
6.	Need to grow	II
7.	Availability of material	VI
8.	Plenty of manpower	XI
9.	Potential marketing facility	VII
10.	Possibility of low cost production	X

Source: Primary Data

The above table describes that the most motivating factor is development of infrastructure. At present, all rural areas are having the modified and advanced Infrastructure. With the help these modern infrastructure, each and every village can start the entrepreneur process.

CONCLUSION

As we are in the modern world, people can no longer expect the big enterprises to guarantee them jobs for life especially for the rural people. Each and every Individual has to seek out his/her own opportunities in the given availability. In particular, today's rural young people need to learn to be enterprising, both when working for others and when setting up their own businesses. It can be said that it is tight time to start these kind of rural entrepreneurship, because Govt of India is giving lots of subsidies and incentives. Better to develop the rural entrepreneurship, the rural Infrastructure should be advanced and reduce the drawbacks. Then, India will be the number .1 nation in the world in terms of Economic Growth. As India Lives in Village, village should be str by Rural Entrepreneurship for the nation growth.

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RURAL DEVELOPMENT THROUGH DECENT WORK

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ABSTRACT

The structural transformation of economies is a clear pathway out of poverty and hunger when the process is characterized by inclusive productivity growth in both agricultural and non-agricultural sectors, and by strong linkages between sectors and between urban and rural areas. In cases however, the relative decline of agriculture pushed people and especially smallholder farmers, in low-paid informal jobs, or led to widening income inequalities between people engaged in agriculture compared with other sectors. Indeed, the paths of structural transformation and their impact on poverty and hunger are diverse, and depend on the country context and most importantly the policy environment and strategic choices made by governments. The last decades, income growth, dietary transitions, migration, demographic changes, climate change and environmental concerns signify that patterns of structural transformation have to be reassessed and policy frameworks adjusted to accommodate for new challenges and opportunities. In view of the ambitions of the 2030 Agenda for Sustainable Development, the side event will discuss experiences of multi sectoral policy approaches to promote rural transformation, inclusive agricultural transition and economic growth, across sectors and geographic regions. The discussion and the debate are expected to support in outlining elements for governance able to promote sustainable rural development based on integrated, balanced and interdependent decision-making mechanisms and policies.

KEYWORDS: *Decision-Making, Opportunities, Accommodate*

INTRODUCTION

- Strengthening rural data collection systems;
- Prompting inclusion of rural dimensions in national employment policies;
- Developing local economic development approaches, including value chains benefiting rural stakeholders;
- promoting entrepreneurship adapted to micro-, small and medium rural enterprises, including rural cooperatives;

- Developing rural micro-insurance and microcredit solutions;
- Developing rural employment and decent work integrated approaches in technical cooperation, and helping mainstream successful approaches into national policies;
- Reviewing best practices worldwide on effective rural transformation policies, programmes and initiatives, to identify drivers of rural development and productive, decent job opportunities;
- Preparing guides and training materials, for example on rural labour inspection, rural tourism, and integrated approaches to rural employment and decent work;

Rural Employment

ILO's current rural employment work builds on the solid foundations of over 40 years of ILO work on rural areas, peaking in the 1970s - 80s, that offers a host of powerful concepts, approaches, tools and lessons learned.

In 2008 the International Labour Conference adopted a Resolution and a Plan of Action on Rural employment for poverty reduction that emphasize the employment dimensions of rural development alongside labour standards, social protection and social dialogue, pointing to their interconnectedness and mutually reinforcing nature, and calling for coordination and cohesion both within the ILO and in the countries concerned. Supporting ratification and implementation of relevant ILO Conventions such as the Employment Policy Convention, 1964 (No. 122), the Labour Inspection (Agriculture) Convention, 1969 (No.129) and of some 30 others targeting rural activities forms part of this.

Key Tools and Resources

In addition to the above-mentioned ILC Resolutions: ILO: Over 38 Conventions and 23 Recommendations providing commitment and guidance in advancing rural decent work.

International Labour Office (ILO). 2008. Promotion of rural employment for poverty reduction, Report IV, 97th Session of the International Labour Conference, Geneva, 2008 (Geneva).

De Luca, L., et al. 2012. Unleashing rural development potential through decent work: Building on the ILO rural work legacy, 1970s-2011 (Geneva, ILO). FAO-IFAD-ILO: Set of 7 policy briefs on Gender and Rural Development ILO: Set of over 25 policy briefs on rural technical issues, groups and sectors ILO: Toolkit of over 55 ILO rural-relevant technical tools

Facts

- Rural livelihoods are becoming diversified. Agriculture is the main source of livelihoods, but an increasing share of rural households' income comes from non-farm activities.¹ One in four rural workers is employed full time in non-farm rural work.
- While some farmers are engaged in high-return agricultural businesses (for example, agri-business value chain activities and export-oriented cultivations), in developing countries many are still engaged in low-productivity subsistence farming.
- Education and skills increase the ability to innovate and adopt new technologies in agriculture and enhance farmers' performance.
- Evidence from Asia suggests that better education and training increases the chances to find high-paying non-farm employment, whereas lack of education tends to limit options to agriculture or low-wage non-farm employment.

- Training outside the formal training system is often the most important source of skills training in developing countries. For example in Benin, Senegal and Cameroon, informal apprenticeships account for almost 90 percent of all trades training.
- Many rural youth face great disadvantages when trying to enter urban labour markets because of their low level of education and lack of relevant skills and work experience.

Need for action

- Rural people's access to education and training is often limited by financial barriers (e.g. training and transportation costs) and non-financial barriers (e.g. scarce education and training infrastructure, inflexible training schedules).
- Especially for poor rural children and adults, the opportunity costs for education and training may be too high to give up their income-generating activities and unpaid duties that help sustain their families.
- Many rural people do not have basic education. This also hampers their access to technical and vocational training or other skills development.
- Unequal gender relations and traditional gender roles entail specific difficulties for rural girls and women in accessing education and training.
- Education and training is often of inadequate quality. Teachers and trainers may be unqualified, equipment and technology out-dated, and teaching and training methods ill-suited to rural contexts.
- In many developing countries, training systems tend to operate in isolation from the labour market and employers' needs, so training does not always match skills demand.
- Environmental degradation and climate change present risks to rural livelihoods that need to be managed and mitigated. This requires developing new, innovative

ILO's role

- ❖ The ILO works with its constituents (governments, employers' and workers' organizations) to improve the employability of workers, and the productivity and competitiveness of enterprises through skills development. It assists its constituents through research and knowledge sharing, policy advice and technical assistance.

As concerns rural skills development, ILO currently focuses on:

- Reforming and strengthening national skills policies and improving training systems
- Extending training in rural communities, for example through community-based training initiatives
- Developing and upgrading skills in the informal economy
- Upgrading informal apprenticeships
- Facilitating entrepreneurship education and management training
- Promoting skills for a greener economy
- ❖ The ILO's Human Resources Development Recommendation, 2004 (No. 195) provides guidance on the content and reform of skills policy. It specifically promotes access to education, training and lifelong learning for people in rural areas.

Training for Rural Economic Empowerment (TREE)

TREE is an ILO community-based training programme implemented in Asia and Africa. It promotes income generation and employment opportunities for disadvantaged women and men by

ensuring that they gain skills and knowledge they can use in their communities. The TREE strategy differs from conventional vocational training programmes by:

- Identifying potential income-generating activities and related training needs before designing the content and modalities of specific training programmes
- Involving the local community and social partners directly in each phase of the identification, design and delivery process
- Providing post-training support to facilitate trainees' access to wage or self-employment

Upgrading skills for increased agricultural productivity

- Support small-scale producers in accessing markets, modern technology and value chains, which can help channel knowledge and information.
- Expand the reach of rural extension services through a combination of formal and non-formal approaches. These services can greatly enhance the technical knowledge and skills of small-scale producers and facilitate environmentally sustainable agricultural practices.
- Train women as extension workers to enable women farmers to benefit from extension services in gender-segregated societies.
- Promote skills development in producer associations and rural cooperatives. Such associations can provide effective avenues for upgrading their members' technical and entrepreneurship skills, and open access to information, markets and institutions providing inputs and know-how.

Summary of key points

- The structural transformation does not automatically lead to reducing poverty; the structural transformation is necessary to achieve poverty reduction but it is not a sufficient element.
- Rural development strategies must be context specific.
- A new rural development framework should have multi-sectorial policies focusing on rural industry and service, and rural-urban linkages in addition to agriculture. It should also involve multiple stakeholders such as national and local governments, the private sector, local communities and so forth.
- The scale of the challenge in terms of increasing and improving jobs is immense.
- By broadly envisioning agriculture as an entire food system including the whole value chain and other aspects such as nutrition, the agriculture sector can be a big engine in reducing poverty. Linking smallholders to the market system is a key.
- There is a new trend of shifting from development partners to economic partners. Urban investment in agriculture is increasing, and the investment culture has changed. Donors and investors to be evolved to minimize the risks.
- To bring private resources –not only financial but also technological and intellectual - in a socially and economically responsible manner is very important to face the challenges.

Human Security

The human security approach was introduced in the 1994 global Human Development Report (HDR), which led to a range of literature and initiatives building on the idea (some of these are mentioned in the annex to this guidance note), and to a series of discussions in the United Nations. In 2012 the General Assembly (GA) adopted a common definition of the concept.

The 1994 HDR highlighted two major components of human security: ‘freedom from fear’ and ‘freedom from want’. These freedoms, from the preamble to the Universal Declaration of Human Rights, are part of the four human freedoms that President Franklin D. Roosevelt famously referred to in a speech in 1941. He was advocating a world founded on: freedom of speech and expression, freedom of worship, freedom from want and freedom from fear.² Subsequent debate in the 1990s added the freedom ‘to live in dignity’.

The 1994 HDR was more specific, listing seven essential dimensions of human security:

- Economic
- Food
- Health
- Environmental
- Personal
- Community
- Political

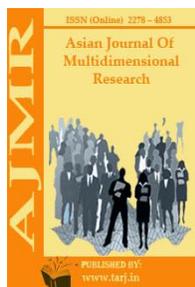
Economic diversification

Economic diversification is the process of shifting an economy away from a single income source toward multiple sources from a growing range of sectors and markets. Traditionally, it has been applied as a strategy to encourage positive economic growth and development. In the context of climate change adaptation, it takes on a new relevance as a strategy to diversify away from vulnerable products, markets, and jobs toward income sources that are low-emission and more climate resilient.

The NWP aims to promote the understanding of economic diversification as well as the development and dissemination of related knowledge resources to assist all Parties, and in particular developing countries, to take informed adaptation action.

CONCLUSION

ILO recognizes informal apprenticeship as an important training system in the informal economy. In informal apprenticeship, an apprentice and a master craftsperson conclude a training agreement that is embedded in the local norms and traditions. The apprentice (usually a young learner) acquires the skills for a trade or craft in a micro or small enterprise, learning and working side by side with an experienced craftsperson. Based on country research in Tanzania, Mali, Malawi, Ghana and Egypt, the ILO is developing a guide for upgrading informal apprenticeship systems. The upgrading involves the gradual improvement of a training system embedded in the culture and traditions of societies, and its inclusion in the national training system. An ILO project in Niger (2005-2010) established a dual apprenticeship system combining learning at school and at the workplace in ten pilot trades, building on informal apprenticeship practices. In 2010, project activities to upgrade the informal apprenticeship system started in Benin, Burkina Faso and Zimbabwe.



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**A STUDY ON EMPLOYMENT AND ECONOMIC STATUS OF MIGRANTS
IN TIRUNELVELI DISTRICT**

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ABSTRACT

Migration of people from one place to another has been as old as human civilization. Migration is an equilibrium process, which reduces regional disparities at different stages of economic, social, political and cultural development. In any economic, imbalanced regional development and imbalanced investment in men and material leads to migration for economic reasons. Migration is the parameter of changing socio-economic and political conditions at the national and international levels. It is also a sign of wide disparities in economic and social conditions between the origin and destination. The major factor behind the special changes in population has been the opportunity for employment. As income and employment opportunities are getting particularly located in the major urban centers, so is the population which follows it. Migration, therefore, remains a major force which shapes the urbanization pattern in contemporary developing societies. Rural Sector is characterized by lack of job opportunities all round the year due to seasonality factor, prevalence of disguised unemployment, dearth of sound manufacturing base, slender base of service sector and lack of rural connectivity and paucity of sound social economic infrastructure. The village unemployed view urban areas as magnet for job creation and provision and better living and working conditions.

KEYWORDS: *Migration, Employment, Working Conditions and Economic Conditions*

INTRODUCTION

Since time immemorial, man is restlessly migrating from one place to another as part of a process of adaption to his social, economic, cultural and ecological environment. In the most primitive society migration is the first mode of existence of man. He used to migrate from one place to another in search of food, livelihood and security. Since then he has been aimed to have a stable and stationary life which is more secured and developed when compared to the life in primitive society. With the growth of population along with the division of labor and complex system of distribution, a group of unproductive people came into existence created the condition for the transition of human society into feudal and capitalist societies.

STATEMENT OF THE PROBLEM

Migration is the parameter of changing socio-economic and political conditions at the national and international levels. It is also a sign of wide disparities in economic and social conditions between the origin and destination. It is generally believed that the globalization processes all over the world has accelerated the migration trend, in search of survival, fulfillment and a better life for themselves and their families. Rural migration is the phenomenon that described the movement of people from their villages to urban areas, usually in search of a better livelihood. In India there a vast number land less labourers and equally vast numbers of partially employed workers in rural sector, internal mobility is critical to the livelihoods of many people especially for people from rural areas who generate a continuous stream of out migrants destined for cities. These immigrants add to their own misery by living on payments are in slums and add to the misery of the cities by taxing to the already in adequate city services and by adding to the unemployed and unskilled workforce of the city.

Since the last few decades, developing countries have been undergoing rapid transformation in their special distribution of population. The major factor behind the special changes in population has been the opportunity for employment. As income and employment opportunities are getting particularly located in the major urban centers, so is the population which follows it. Migration, therefore, remains a major force which shapes the urbanization pattern in contemporary developing societies. Like other developing countries India has experienced significant movement of population from rural to urban areas in search of income and employment opportunities. In other words in India, rural poverty, among others has been a major push factor in the migration of people from rural to urban areas. In India, there is no migration policy, except that people have a constitutional right to move, live and work for their livelihood, in any part of country. The uneven distribution of economic opportunities in several of the country is the major cause for the unabated spurt of the migratory population that streams into a few metro Politian cities / urban agglomerations. Despite the commitment for concentrated efforts to develop rural, small and medium size towns / cities, little has been done towards achieving this goal. This has cost unprecedented population concentration in large cities / towns. The number of metro Politian cities has now started increasing, in terms of area, as well as population size. For example, during the last 20 years the number of metropolitan cities / urban agglomerations grew threefold.

METHODOLOGY

The universe of the present study is the rural migrant populations which settled in the urban colonies of Tirunelveli town. It includes only those persons who came from the villages of southern region of Tamil Nadu and live in a built or in a rented house in the urban living of Tirunelveli town.

There are 50 colonies in Tirunelveli town. Their living is confined to colonies under the limit of Tirunelveli municipalities. The 5 colonies that is 10% were identified where migrant population is more are selected.

There are 5000 families living in these colonies out of these 2500 families migrated from the villages. Out of these families 10%, that is 250 families of 10 migrant families from each Nagar have been selected for the present study by the application of simple random sampling method.

LIMITATIONS OF THE STUDY

The census reports provide very limited data about the rural urban migration in Tirunelveli district. Therefore the present study is conducted based on the primary data which may not be free from certain limitations. Large number of migrants hesitated to give information on their native place and year of migrations thinking that such information may prevent them to get title deeds to their neighbours.

ANALYSIS AND INTERPRETATION

TABLE 1 CLASSIFICATION OF PRE-MIGRATION OCCUPATION

Sl. No	Pre-Migration Occupation	No. of Respondents	Percentage
1.	Cultivators	12	24
2.	Agricultural Labour	17	34
3.	Sheep Rearing	04	8
4.	Petty Trade	11	22
5.	Skilled Workers	06	12
	Total	50	100

Source: Primary data

The above table shows the occupational pattern of the pre-migrants. Among the 50 respondents, 12 (24%) migrants are cultivators, 17 (34%) migrants are from agricultural labourers, only 4 (8%) migrants are doing sheep rearing, 11 (22%) migrants are from petty trade and 6 (12%) migrants are skilled workers.

TABLE 2 CLASSIFICATION OF POST MIGRATION OCCUPATION

Sl. No	Post-Migration Occupation	No. of Respondents	Percentage
1.	Enterprises	13	26
2.	Household Workers	04	8
3.	Employers	15	30
4.	Salaried	12	24
5.	Casual Labour	06	12
	Total	50	100

Source: Primary data

It is clearly evident from Table 2, that in the study area, 26 percent of the respondents are working enterprises, 8 percent are household workers, 30 percent of sample respondents are employers, 24 percent are salaried workers and the remaining 12 percent are engaged as casual labourers.

TABLE 3 CLASSIFICATION OF MIGRANTS FIRST EMPLOYMENT

Sl. No	Type of work first obtained	No. of Respondents	Percentage
1.	Coolies	16	32
2.	House maid	4	8
3.	Commercial establishment	25	50
4.	Skilled work	5	10
	Total	50	100

Source: Primary data

Table 3 shows the type of work first obtained by the migrants. Out of 50 migrants, 16 (32%) migrants worked as coolies, 4 (8%) migrants worked as house maid, 25 (50%) migrants worked in established commercial jobs and 5 (10%) migrants worked as skilled workers.

TABLE 4 CLASSIFICATION OF CHANGE OF OCCUPATION

Sl. No	No of occupation changed	No. of Respondents	Percentage
1.	No change	5	10
2.	Single	20	40
3.	Two	15	30
4.	More than two	10	20
	Total	50	100

Source: Primary data

The sample migrants changed several occupations as shown in table 4. Out of 50 migrants, 5 (10%) migrants did not change their occupation and 20 (40%) migrants changed their occupation one time. More over 15 (30%) migrants changed two occupations and 10 (20%) migrants changed more than two occupations since their arrival.

TABLE 5 CLASSIFICATION OF REASON FOR NEW OCCUPATION

Sl. No	Reasons	No. of Respondents	Percentage
1.	Dismissed	2	4
2.	High wages	21	42
3.	Better working conditions	17	34
4.	Personal reasons	10	20
	Total	50	100

Source: Primary data

The reasons to change their occupations are basically economic in nature so as to maximum their income consequently to the period of unemployment for a short time is usual. Various reasons for changing occupations and period of unemployment are explained in table 5. Out of 50 migrants, 2 (4%) migrants were dismissed, 21 (42%) changed their occupation for getting high wage, 17 (34%) migrants changed their occupation for better working condition (job satisfaction) and 10 (20%) migrants changed for their personal reasons.

TABLE 6 CLASSIFICATIONS OF MIGRANTS PRESENT OCCUPATION

Sl. No	Migrants Present Occupation	No. of Respondents	Percentage
1.	Urban labour	16	32
2.	Petty trade	07	14
3.	Transport	3	6
4.	Service sector	10	20
5.	Salaried workers	14	28
	Total	50	100

Source: Primary data

The occupational pattern among migrants gives the above table. It has been inferred from Table 6 that out of 50 respondents, 16 (32%) migrants work as urban labourers, 7 (14%) migrants do petty trade, 3 (6%) migrants do transport business, 10 (20%) undertake household work in service sector and 14 (28%) migrants are salaried workers.

TABLE 7 PER CAPITA INCOME OF THE RESPONDENT PRE AND POST MIGRATION

Sl. No	Per capita income	Pre Migration	Post Migration
1.	Below Rs.4,000	9(18)	2(4)
2.	Rs.4,000-6,000	15(30)	9(18)
3.	Rs.6,000-8,000	20(40)	12(24)
4.	Rs.8,000-10,000	4(8)	20(40)
5.	Above Rs.10,000	2(4)	7(14)
	Total	50(100)	50(100)

Source: Primary data

Table 7 shows that before migration, 40 percent sample respondents had the per capita income between Rs.6, 000-8,000 but after migration, it decreased to 24 percent. The per capita income between Rs.8, 000-10,000 by the sample respondents increased from 8 percent to 40 percent after migration. This shows that migration improves the per capital income of the sample respondents.

TABLE 8 TOTAL VALUES OF ASSETS OF THE RESPONDENT PRE AND POST MIGRATION

Sl. No	Total Value of Assets	Pre Migration	Post Migration
1.	Upto Rs.1,00,000	9(18)	-
2.	Rs.1,00,001-1,50,000	17(34)	3(6)
3.	Rs.1,50,001-2,00,000	13(26)	14(28)
4.	Rs.2,00,001-2,50,000	7(14)	15(30)
5.	Above Rs.2,50,000	4(8)	18(36)
	Total	50	50

Source: Primary data

Table 8 shows that before migration, 34 percent sample respondents had the value of assets between Rs.1,00,001-1,50,000 but after migration, it decreased to 6 percent. The assets holding of above Rs.2,50,000 by the sample respondents increased from 8 percent to 36 percent after migration. This shows that migration improves the asset holding of the sample respondents.

TABLE 9 MONTHLY HOUSEHOLD INCOME OF THE RESPONDENTS PRE AND POST MIGRATION

Sl. No	Monthly Household Income	Pre Migration	Post Migration
1.	Less than Rs.5,000	9(18)	4(8)
2.	Rs.5,001-10,000	21(42)	6(12)
3.	Rs.10,001-15,000	13(26)	8(16)
4.	Rs.15,001-20,000	5(10)	15(30)
5.	Above Rs.20,000	2(4)	17(34)
	Total	50	50

Source: Primary data

Table 9 reveals the monthly income of the respondents before and after migration. Before migration 18 percent of the respondents had monthly family income of less than Rs.5,000, whereas after migration 8 percent of the respondents had monthly family income of less than Rs.5,000. 42 percent of the respondents had monthly income between Rs.5, 001-10,000 before migration, which decreased by 12 percent after migration. 26 per cent, 10 per cent and 4 per cent of the respondents had monthly family income between Rs.10, 001-15,000, Rs.15, 001-20,000 and above Rs.20,000 respectively before migration. But after migration it increased to 16, 30 and 34 percent respectively. From the Table 9 it is evident that after and before migration the respondent's monthly family income has shown a substantial increase.

TABLE 10 PUSH FACTORS FOR MIGRATION

Sl. No	Push Factors for Migration	Total Score	Average Score	Rank
1.	Poverty	2211	44.22	IV
2.	Low paying jobs	2683	53.65	III
3.	Poor educational facilities	2911	58.21	II
4.	Poor economic opportunities	3013	60.25	I
5.	Non Recreational facilities	1780	35.60	VI
6.	Lack of services	1226	24.52	VIII
7.	Poor chances of marrying	1915	38.29	V
8.	Loss of wealth	1344	26.87	VII

Source: Primary data

It is seen from the result obtained through Garret Ranking for push factors for migration. Poor economic opportunities has been selected as first rank with a mean score of (60.25) which is followed by Poor educational facilities (58.21), Low paying jobs (53.65), Poverty (44.22), Poor chances of marrying (38.29), Non Recreational facilities (35.60), Loss of wealth (26.87) and Lack of services (24.52).

TABLE 11 PULL FACTORS FOR MIGRATION

Sl. No	Pull Factors for Migration	Total Score	Average Score	Rank
1.	Lower risk from natural hazards	1066	21.31	IX
2.	Better salary	3064	61.28	I
3.	Good educational facilities	2882	57.63	III
4.	Higher economic opportunities	2660	53.20	IV
5.	Entertainment Facilities	2214	44.27	V
6.	Better services	2019	40.38	VI
7.	Better living conditions	2994	59.87	II

8.	Better chances of marrying	1609	32.17	VII
9.	Industry	1228	24.55	VIII

Source: Primary data

It is seen from the result obtained through Garret Ranking for pull factors for migration. Better salary has been selected as first rank with a mean score of (61.28) which is followed by Better living conditions (59.87), Good educational facilities (57.63), Higher economic opportunities (53.20), Entertainment Facilities (44.27), Better services (40.38), Better chances of marrying (32.17), Industry (24.55) and Lower risk from natural hazards (21.31).

TABLE 12 PROBLEMS FACED BY MIGRANTS

Sl. No	Problems	Total Score	Average Score	Rank
1.	Water shortage	2293	45.85	IV
2.	Pollution	2936	58.72	II
3.	Inadequate infrastructure facilities	1923	38.45	VI
4.	Drainage problem	2661	53.21	III
5.	Lack of social awareness	2116	42.31	V
6.	Increasing house rent	3199	63.98	I

Source: Primary data

It is seen from the result obtained through Garret Ranking for problems faced by migrants. Increasing house rent has been selected as first rank with a mean score of (63.98) which is followed by Pollution (58.72), Drainage problem (53.21), Water shortage (45.85), Lack of social awareness (42.31) and Inadequate infrastructure facilities (38.45).

Suggestions

- ✓ Migration of the rural population, especially that of agricultural labourers takes place mainly due to the poor condition of the agricultural sector. Thus, it becomes paramount to improve the condition of the agricultural sector, as it still forms the basis for rural development.
- ✓ Migrant workers are among the most vulnerable people in society, they are the least protected. One of the most effective ways of preventing migrant workers from being exploited is to allow them to exercise their right to join a union without hindrance.
- ✓ Basic comfortable infrastructure, sanitation, low income housing, education and health in rural areas must be provided. They must monitor crop failures, natural disaster and increase in unemployment rate and create new basic livelihood opportunities and support.
- ✓ Migrant labourers must have a board which they can approach for help and support to obtain and maintain their livelihood.

CONCLUSION

Rural Sector is characterized by lack of job opportunities all round the year due to Seasonality factor, prevalence of disguised unemployment, dearth of sound manufacturing base, slender base of service sector and lack of rural connectivity and paucity of sound social economic infrastructure. The village unemployed youth view urban areas as magnet for job creation and provision and better living and working conditions.

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A CONCEPTUAL STUDY ON ORGANIZATIONAL COMMITMENT OF BANK EMPLOYEES

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ABSTRACT

Organisational Commitment has turn out to be vital for the business organisations, due to developments in technology and increase in global competition there is a rapid growth of service sector in all parts of the world. In the service sector organisations, the employee plays a vital role to complete the objectives, targets and tasks, to accomplish determination in the global competitive world. Organisational commitment is defined as a warm desire to stay as an employee of a particular organisation and trust in, and accept the measures and objectives of his/her organisation. Organisational commitment represents employees' positive attitude in the direction of their organisation and committed employees has a significant impact on development in the performance of their organisation. The study assesses the employee's Organizational commitment in banks and the regard to all the three components of employee commitment i.e. affective commitment, normative commitment and continuance commitment in bank. The study says that, bank organisations should adopt some strategies to improve the organisational commitment of their single employees so that they work with more efficiently, effectively and remain loyal towards their organisations

KEYWORDS: *Organizational Commitment, Affective Commitment, Normative Commitment, Continuance Commitment.*

INTRODUCTION

In the present scenario, the accomplishments of the organization not only dependent on how well the potential of employees are utilized, but also how accomplishments kindle commitment in the organization. The jobs in the organizations comprise of the complex roles that need skills as well as an attitude to accustom to the changing environment. With less supervision and lesser

organizational hierarchy, employees are given more autonomy to take decisions and manage day to day affairs. To ensure efficiency, the commitment is required. In the present era, the work is contracted out to other companies or individuals. So, the accomplishment of one company depends on the other company. The organizations will be concerned with the commitment level of these companies as it influences the performance.

The strategic importance of developing employee commitment is not new. Rather than forcing employees' compliance with organizational goals and restricting employee discretion through narrowly-defined jobs, work simplification, close supervision, standardization of processes/outcomes, and extensive rules and procedures, the high-commitment approach to HRM attempts to create the conditions necessary to facilitate voluntary employee involvement and identification with organizational goals.

In a competitive environment, an organization can perform at its highest level only when employees are committed to organization's goals and objectives and work effectively. It is important to sustain and maintain the employee commitment in the existing work atmosphere.

Allen and Meyer (1997) explained that the "Organisational Commitment is a psychological condition that relates the criteria in the employee relationship in the organisation and implications on the decision to remain in the organisation".

Robbins et.al (2008) stated the "Organisational Commitment is the degree to which an employee identifies with a particular organisation and its goals, and wishes to maintain membership in the organisation". On the basis of above definitions the organisational commitment has the following characteristics-

- It consists of trust in the organisation and a feel of job involvement.
- Committed employees follow organisational objectives and values.
- The employees are ready to stay in their organisation according to organisational commitment

NEED OF THE STUDY

Banking is a service industry and it totally depends upon the human resources for all bank activities. The employees of the Public Sector and Private Sector banks provide their services to customers and they are considered as vital resources for their organisations. Since the beginning of 1990s, banking sector has undergone booming reforms. Nowadays, it is extremely competitive, market oriented sector wherein technology is rapidly changing. In the current circumstances the areas of banking industry are improving productivity, profitability, business per employee and customer satisfaction. So, all the action has been taken for the survival of banks in global competitive situation which marks in raise in stress level of employees. The HR departments need to construct strategies to develop the commitment level of employees which automatically decrease the stress level, increase job satisfaction, and develop the efficiency of their employees.

OBJECTIVES OF THE STUDY

- To study the concept Organizational Commitment and its model.
- Factors affecting Organizational Commitment.

LITERATURE REVIEW

Ajay et al (2015) in their article "A Study on Perception of Organisational Commitment among Banking Employees" focused on the organisational commitment of male & female employees and

married & single employees working in commercial banks . A sample of employees working in public sector banks and private sector banks in Haryana has been chosen for the present study. Stratified Random Sampling was used for this study. The findings of the study suggested that the banking organisations should adopt the strategies to improve the Organisational Commitment for the single employees so that they get more motivated and attached to their organisation.

Mittal et al (2015) in their article “**Employee Commitment in Public and Private Banks in India**” is based on the employee commitment in the public and private banks and finds the difference in employee commitment with regard to all the three components of employee commitment i.e. affective commitment, normative commitment and continuance commitment in the public and private banks. It was found that the employee commitment of public sector banks is better than private banks.

1. ORGANISATIONAL COMMITMENT AND ITS MODEL

A three-dimensional model of commitment incorporating affective, continuance and normative commitment was developed by Meyer and Allen (1997) to explain different components of organizational commitment and their possible impacts.

Affective Commitment

Affective commitment is “the employee’s emotional attachment to, identification with, and involvement in the organization”.

According to them, an employee who is driven by affective commitment continues to work for the organization because the employee wants to.

Continuance Commitment

Continuance commitment is defined as “awareness of the costs associated with leaving the organization”. It is different from affective commitment dimension in the sense that “employees whose primary link to the organization is based on continuance commitment remain because they need to do so”.

This form of commitment is said to be the strongest, when availability of alternatives are few and the number of investments are high.

Normative Commitment

The third dimension in the model is normative commitment. It is defined as “a feeling of obligation to continue employment”. In this type of commitment, employees “feel that they ought to remain with the organization”.

Normative commitment has also been described as “the work behavior of individuals, guided by a sense of duty, obligation and loyalty towards the organization”.

2. FACTORS AFFECTING ORGANISATIONAL COMMITMENT

Organizational commitment has three basic components;

- (a) Identification, a strong faith and reception of goals as well as values of an organization
- (b) Effort, an eagerness to put effort for the goals of organization
- (c) Loyalty, an intention to remain part of the organization.

There are many factors which affect the organizational commitment of employees. These include the financial inducements. Among other factors inducing organizational commitment are good relations between supervisors and employees, good career opportunities, role in organizational goal setting, lesser ambiguity in role, and fairness in appraisal of performance.

REWARD

It has been widely held in the literature that the organizational rewards indicate that the organization gives importance to the contribution of employees towards the organization. The organizational rewards show that the organization investing in the employees. Further, rewards indicate that organization appreciates and recognizes its employees. These kinds of rewards develop a perception of support from the employees of organization in the minds of worker, making them committed to the organization.

Organizational support must enhance employees' thinking that organization regards them as good performer and honors their achievements, helping employees to increase esteem. The fairness in recognition and rewards signals out the care organization gives to the employees. The belief of employees about the fairness in the distribution of rewards and punishments leads to higher commitment of employees with the organization.

SUPERVISOR

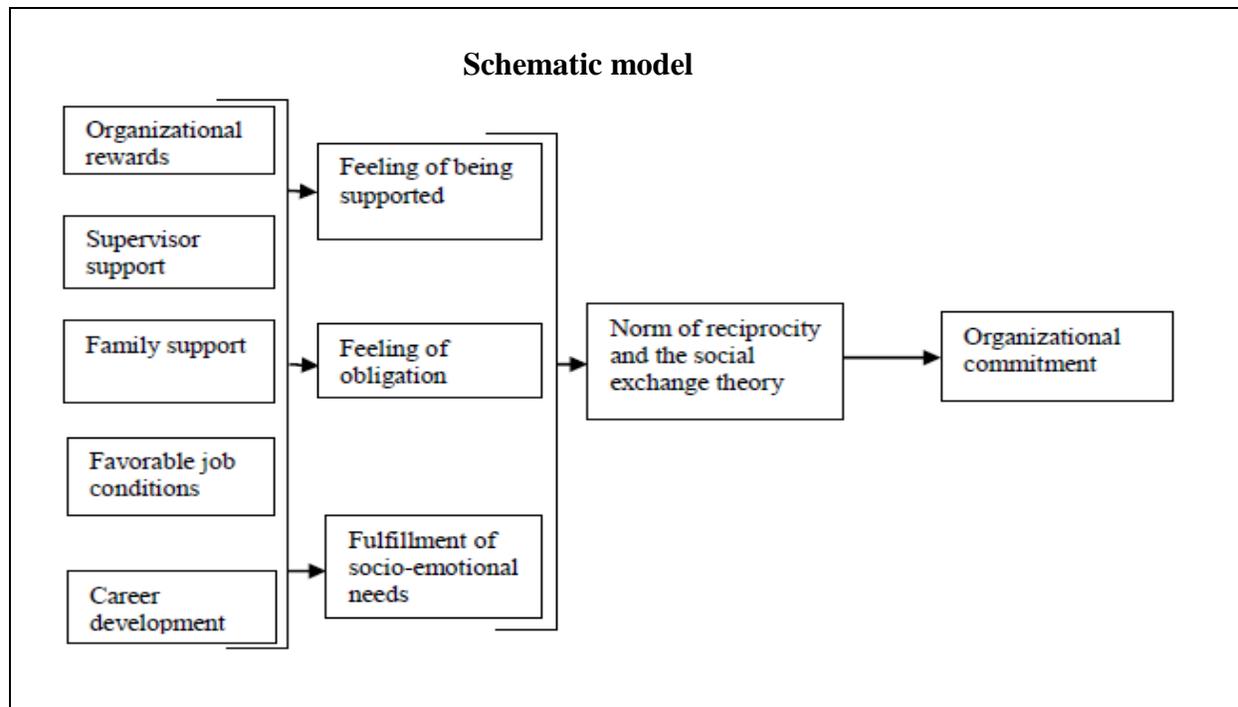
The organizational commitment is enhanced by their mental satisfaction with the job. Researcher indicates that supervisors are the agent of the organization. Higher level of support from supervisors shows support from the organization itself. It was found that better supervisor support develops a perception among employees, that organization values them. Such a feeling hinders employees to leave the organization. Hence, supervisor support plays a major role in developing the organizational commitment among employees.

FAMILY

Family is an important aspect of lives employees. Those highly contented and satisfied in their family life perform better in their workplace. If the employees get support for their family issues from their organization, they will reciprocate in the form of higher commitment to the organization. Work-life balance and benefits enhance organizational commitment. It has been suggested theoretically that work-life benefits enhance the perceived organizational support which in turn is related to organizational commitment positively and negatively to the turnover intentions .

According to Grover and Crooker the provision of work-life benefits is related to higher level of commitment and lesser turn over intentions among employees. It was suggested by them that the work life benefits indicate that the organization cares about the employees' well-being and enhance attachment to the organization.

In a further study, Allen concluded that those organizations which give more work life benefits to the organization are regarded as family supportive organizations. Moreover, it was held that family leave, flexible timings and condensed schedules of work are positively related to higher organizational commitment and lesser intentions of turnover.



CAREER DEVELOPMENT

Tansky and Cohen found that the provision of career development opportunities is important for enhancing commitment of employees to the organization. They suggested that it is important for an organization to have a formal program aimed at the development of career of employees. Such a program may necessarily be developed and designed to aid the workers in their goals within and outside the organization. These kinds of activities on the part of organization retain employees for the longer period of time and help them attain future plans. The training activities not only develop employees and refine their acumen but also improve their job satisfaction and organizational commitment.

Harel and Tzafrir held that the provision of career development plans results into the tightened psychological contract and makes employees committed to their organization. A feeling among employees to grow with the organization, commits them to the organization. It has further been argued that the activities aimed at the development of career of employees convey to the employees that they are valued. These efforts on the part of organization are thus reciprocated by the employees. Employee development opportunities are taken as positive actions on the part of organization towards employees.

JOB CONDITION

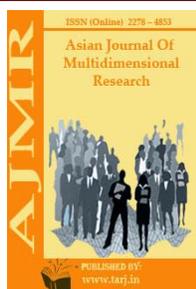
Job conditions mean security, autonomy and empowerment that an employee assumes while performing job. Job conditions are favorable, if it carries above mentioned elements. According to Jean-Jacques Rousseau, security of job means that the organization wishes to retain employee as organization's member even in distress conditions. The theory of social exchange comes into action here. The exchange occurs. The employees in exchange become loyal to the organization and do not think of turning over.

Another important aspect of job conditions is the empowerment of employee. Empowerment means the power to take actions independently. The employees are delegated powers to make decisions independently. These kinds of actions on the part of organization communicate to the employees that they are being trusted by the organization, and hence become committed to the organization.

CONCLUSION

Improving productivity and recognizing work of employee will be the major factor to increase the commitment towards the organisation. In order to increase the productivity, every organisation must pay them competitive wages; create and administer policies that are unbiased; offer competitive benefits; provide timely, accurate, and useful performance appraisals; promote the most qualified employees; and develop employees by offering opportunities for growth.

The banking organisations should adopt some strategies to improve the organisational commitment of their single employees so that they work with more efficiently, effectively and remain loyal towards their organisations.



**PRADHAN MANTRI KAUSHAL VIKAS YOJANA (PMKVY)
ENTREPRENEURIAL SKILLS DEVELOPMENT PROGRAMME ON THE
PERFORMANCE OF
TAMIL NADU**

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ABSTRACT

*Entrepreneurship is one of the important segments of economic growth and important inputs in the economic development of a country. Pradhan Mantri Kaushal Vikas Yojana (PMKVY) **Approved for another four years (2016-2020) to benefit 10 million youth.** Pradhan Mantri Kaushal Vikas Yojana (PMKVY) is the flagship scheme of the Ministry of Skill Development & Entrepreneurship (MSDE). The objective of this Skill Certification Scheme is to enable a large number of Indian youth to take up industry-relevant skill training that will help them in securing a better livelihood. Individuals with prior learning experience or skills will also be assessed and certified under Recognition of Prior Learning (RPL). Under this Scheme, Training and Assessment fees are completely paid by the Government. This paper main aim the Pradhan Mantri Kaushal Vikas Yojana (PMKVY) entrepreneurial skills development programmes on the performance of Tamil Nadu.*

KEYWORDS: *Entrepreneurship, Skills Development, India, Tamil Nadu.*

INTRODUCTION

Skilling and Entrepreneurship complete each other! Skills are fundamental to, but not sufficient for, gaining decent jobs. Improved productivity through skill development must be complemented by economic growth and employment opportunities. They are, collectively, a prerequisite to the Government's pursuit of holistic development of the nation. The Ministry under its mandate,

therefore, not only focuses on skilling but also guides the entrepreneurship movement in the country for speedy reorganization of the entrepreneurship ecosystem. This will ensure sufficient employment opportunities for the skilled workforce. Unleashed entrepreneurship, besides employment generation, will also utilize the youth power for productivity improvement and wealth creation; thus, stimulating equitable development and a sustainable path for decent livelihood creation for the country. Technology and resources have to be judiciously harnessed to achieve the same. Furthermore, endeavors need to be aligned to ensure the outreach of opportunities and services to the bottom of the economic pyramid, facilitated by enterprises.

In this context, the Ministry of Skill Development and Entrepreneurship aims to create an enabling entrepreneurship ecosystem by catalyzing and coordinating entrepreneurship efforts across the country to ensure sizeable and measureable outcomes. To achieve the same, a flagship scheme on Entrepreneurship Development would be launched by the Ministry. The scheme will be designed with an inclusive approach to not only extend support to existing entrepreneurs but simultaneously expand the purview to social entrepreneurship, incubator and mentor network, first generation entrepreneurs, and grass-root innovation. Skill Development and Entrepreneurship takes a multidimensional view of the term 'skill'. 'We recognize the fact that 'skill' has both intrinsic and instrumental value. Possessing a skill can be an end in itself – giving individuals greater self-confidence, self esteem and dignity, which results from the knowledge that they can stand on their own feet. A skill can also be a means to an end. It can a tool, which helps individuals realize their aspirations by pursuing better jobs, leading to stable, sustainable livelihoods. Skilling is a lifelong process. Hence, skill up gradation and deskilling are fundamental components of the skilling cycle. The Ministry also sees a close connection between skilling and entrepreneurship. We seek to create synergies between these two areas, so that our youth can aspire to being job seekers and job creators.

OBJECTIVE AND METHODOLOGY

Main Objectives of this paper to study the overview of Pradhan Mantri Kaushal Vikas Yojana (PMKVY) and performance of (PMKVY) in TamilNadu .This research work used only secondary information. The secondary data collected from the Reports of the Ministry of Skill Development and Government of Tamil Nadu reports and books, journal, various websites.

OVERVIEW OF PRADHAN MANTRI KAUSHAL VIKAS YOJANA (PMKVY):

Approved for another four years (2016-2020) to benefit 10 million youth Pradhan Mantri Kaushal Vikas Yojana (PMKVY) is the flagship scheme of the Ministry of Skill Development & Entrepreneurship (MSDE). The objective of this Skill Certification Scheme is to enable a large number of Indian youth to take up industry-relevant skill training that will help them in securing a better livelihood. Individuals with prior learning experience or skills will also be assessed and certified under Recognition of Prior Learning (RPL). Under this Scheme, Training and Assessment fees are completely paid by the Government.

Key Components of the Scheme:

1. Short Term Training

The Short Term Training imparted at PMKVY Training Centres (TCs) is expected to benefit candidates of Indian nationality who are either school/college dropouts or unemployed. Apart from providing training according to the National Skills Qualification Framework (NSQF), TCs shall also impart training in Soft Skills, Entrepreneurship, Financial and Digital Literacy. Duration of the

training varies per job role, ranging between 150 and 300 hours. Upon successful completion of their assessment, candidates shall be provided placement assistance by Training Partners (TPs). Under PMKVY, the entire training and assessment fees are paid by the Government. Payouts shall be provided to the TPs in alignment with the Common Norms. Trainings imparted under the Short Term Training component of the Scheme shall be NSQF Level 5 and below.

2. Recognition of Prior Learning

Individuals with prior learning experience or skills shall be assessed and certified under the Recognition of Prior Learning (RPL) component of the Scheme. RPL aims to align the competencies of the unregulated workforce of the country to the NSQF. Project Implementing Agencies (PIAs), such as Sector Skill Councils (SSCs) or any other agencies designated by MSDE/NSDC, shall be incentivized to implement RPL projects in any of the three Project Types (RPL Camps, RPL at Employers Premises and RPL centers). To address knowledge gaps, PIAs may offer Bridge Courses to RPL candidates.

3. Special Projects

The Special Projects component of PMKVY envisages the creation of a platform that will facilitate trainings in special areas and/or premises of Government bodies, Corporates or Industry bodies, and trainings in special job roles not defined under the available Qualification Packs (QPs)/National Occupational Standards (NOSs). Special Projects are projects that require some deviation from the terms and conditions of Short Term Training under PMKVY for any stakeholder. A proposing stakeholder can be either Government Institutions of Central and State Government(s)/Autonomous Body/Statutory Body or any other equivalent body or corporates who desire to provide training to candidates.

4. Kaushal and Rozgar Melas

Social and community mobilisation is extremely critical for the success of PMKVY. Active participation of the community ensures transparency and accountability, and helps in leveraging the cumulative knowledge of the community for better functioning. In line with this, PMKVY assigns special importance to the involvement of the target beneficiaries through a defined mobilisation process. TPs shall conduct Kaushal and Rozgar Melas every six months with press/media coverage; they are also required to participate actively in National Career Service Melas and on-ground activities.

5. Placement Guidelines

PMKVY envisages to link the aptitude, aspiration, and knowledge of the skilled workforce it creates with employment opportunities and demands in the market. Every effort thereby needs to be made by the PMKVY TCs to provide placement opportunities to candidates, trained and certified under the Scheme. TPs shall also provide support to entrepreneurship development.

6. Monitoring Guidelines

To ensure that high standards of quality are maintained by PMKVY TCs, NSDC and empaneled Inspection Agencies shall use various methodologies, such as self-audit reporting, call validations, surprise visits, and monitoring through the Skills Development Management System (SDMS). These methodologies shall be enhanced with the engagement of latest technologies. The scheme will be implemented through the National Skill Development Corporation (NSDC).

Performance of PMKVY in Tamil Nadu:

Parameter	2016-2018	2018-2019	2019-2020	Total
Total trainees to be trained	46,960	46,960	46,960	1,40,880
Training funds required @ avg. cost 14,100 per trainee	66,21,36,000	66,21,36,000	66,21,36,000	1,98,64,08,000
Administrative expense @ 4% of total funds	2,64,85,441	2,64,85,441	2,64,85,441	7,94,56,320
Total funds required (B+C)	68,86,21,440	68,86,21,440	68,86,21,440	2,06,58,64,320

CONCLUSION

The new policy focus on skill development has emerged a result of a combination of factors. The changing demographic profile of the country, with 54% of its population under 25 years of age, the rising aspirations of our youth who seek better jobs and higher incomes, and the growing requirements of industry for an efficient, well trained workforce – have contributed to a focus on skill development. Speed, Scale and Quality are the three driving themes of the Ministry's efforts. Pradhan Mantri Kaushal Vikas Yojana (PMKVY) is promoting more number of new youth Entrepreneurs. PMKVY performance in Tamilnadu is totally 2,06,58,64,320 fund required.

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PROFITABILITY ANALYSIS TOOLS OF MANUFACTURING COMPANIES

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ABSTRACT

This article is about the “Profitability Analysis Tools of Manufacturing Companies”. The world today boast of knowledge based society. Although profitability analysis has been identified as a useful technique, it is an under researched area. This paper extends the limited research into profitability analysis by using research interviews to examine the circumstances when profitability analysis is or is not prepared, why various types of profitability analysis are prepared and the how it is used in decision making.

KEYWORDS: Profitability, Manufacturing Companies, Technique,

INTRODUCTION

Profitability is a class of financial metrics that are used to assess a business’s ability to generate earnings as compared to its expenses and other relevant costs incurred during a specific period time. Profitability is the primary goal of all business ventures. Without Profitability analysis the companies will not survive in the long run. So measuring current and past profitability and projecting future profitability is very important. The Profitability analysis tools are used to find out how well a firm is performing in terms of its ability to generate profit. These tools are quite useful tools to understand the efficiencies/inefficiencies of a company and thereby assist management and company owners to take corrective actions. Some Ratios are used as the tools for Profitability analysis and these tools for communicate about the final goal of a business of the manufacturing companies.

REVIEW OF LITERATURE

Rao in his work entitled, **Impact of Debt – Equity Ratio on Profitability – An Exploratory Study of Engineering Industry**, observes if the earning ability, i.e., profitability, has any impact on the debt-equity ratio in engineering companies. The study based on the impact of profitability on the debt-equity ratio has revealed a negative association i.e., high debt-equity ratios meant low profitability due to large interest payments, whereas low debt-equity ratio caused high profitability because of low interest payments. The operating efficiency of the firm and reasonable rate of return on owner's capital ultimately depend on the profits earned by it. Thus, profits are necessary to run the firm in a healthy atmosphere of present day cut throat competitions and defend it from business rivalry.

Agarwal (1999) studied the profitability and growth in Indian Automobile manufacturing industry. The objective of this study is to examine if firms have been making super normal profits since 1975 when price controls were removed. It also evaluates the impact of policy changes since 1981-82 on profitability and growth of firms in the industry using Tobin's Square as a measure of profitability. The study finds no evidence to show that firms have made super normal profits. Profitability is found to be explained mainly by the age of the firms, vertical integration, diversification and

Industry policy dummy variable. Important determinants of the growth of firms are found as diversification, industry policy dummy variables, gross retained profits and expansion of capacities. Results also reveal differences in performance between car and non-car sectors as well as within the sectors of the industry.

Debashish Rei and Debashish Sur (2001) studied the profitability analysis of Indian food products industry: A case study of Cadbury India Ltd. The study attempts to measure the profitability scenario of Cadbury India Ltd. and analyses the relationship among various profitability ratios and their joint impact using multiple correlation co-efficient and multiple regression method. The study on the inter-relation between the selected ratios regarding the company's position and performance and profitability of the company revealed both negative and positive association.

The study seeks to accomplish the following objectives:

1. To determine the Profitability Analysis.
2. To investigate the Product Profitability analysis.
3. To determine the Customer Profitability analysis.
4. Use of the Profitability analysis tools of manufacturing companies through attention directing Information.
5. Analysis of Profitability is done for Selected Manufacturing Companies in India.

RESEARCH METHODOLOGY

Any exploration of an avenue for research could be carried on systematically if it is based on certain well-known and clearly defined objectives.

Ranked by product profitability (e.g. from the most profitable to the least profitable), product profitability ranked by sales volume (e.g. from the highest sales volume to the lowest sales volume), product profitability shown in alphabetical order by product name, ranked by customer profitability, customer profitability ranked by sales volume, customer profitability shown in alphabetical order by customer name, do not use profitability analysis and other types of profitability analysis used.

Scope of the study

"The ultimate aim of qualitative research is to offer a perspective of a situation and provide well-written research reports that reflect the researcher's ability to illustrate or describe the corresponding phenomenon. One of the greatest strengths of the qualitative approach is the richness and depth of explorations and descriptions."

Qualitative research was used for the study to be able to gain insight and information to the behaviour and value systems of the Companies. This study is a qualitative case study and involves empirical investigation of a local company within a real-life context. The work incorporates a single case study which is embedded as it aims to analyse customer profitability analysis within the Companies. According to Robert Yin (2003), qualitative data is represented by perceptual and attitudinal dimensions and real-life events, and it is not data which can be readily converted to numerical value. **Data analysis and Interpretation** The collected data was analysed using different statistical methods.

Concept of Profitability

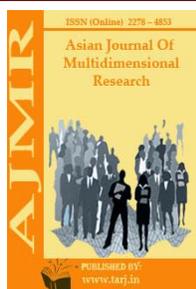
The word profitability is composed of two words, namely, profit and ability. The term profit has been explained above and the term ability indicates the power of a business entity to earn profits. The ability of a concern also denotes its earning power or operating performance. The profitability may be defined as the ability of a given investment to earn a return from its use.

Profitability is a relative concept whereas profit is an absolute connotation. Despite being closely related to and mutually interdependent, profit and profitability are two different concepts. In other words, in spite of their generic nature, each one of them has a distinct role in business.

As an absolute term, profit has no relevance to compare the efficiency of a business organization. A very high profit does not always indicate sound organizational efficiency and low profitability is not always a sign of organizational sickness. Therefore, it can be said that profit is not the prime variable on the basis of which the operational efficiency and financial efficiency of an organization can be compared. To measure the productivity of capital employed and to measure operational efficiency, profitability analysis is considered as one of the best techniques. .

CONCLUSION

Therefore it is suggested that management manufacturing companies should increase the gross profit ratio by controlling cost of goods sold and by increasing sales and try maintaining the same position in future also. All manufacturing companies high fluctuation should be controlled by management. This paper has used research interviews to expand on the limited research into profitability analysis. It has made an incremental contribution to this research area by examining the circumstances when profitability analysis is and when it is not prepared, why various types of profitability analysis are prepared, and the how it is used in decision making. Hence proper steps should be follow get knowledge also get the profitability Analysis Tools.



ROLE OF SELF HELP GROUP RURAL TRANSFORMATION IN TAMILNADU

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ABSTRACT

Self Help Groups (SHGs)- Guiding Principle- stresses on organizing the rural poor into small groups through a process of social mobilization- training and providing bank credit and government subsidy. The SHGs are to be drawn from the BPL list approved by the Gram Sabha wherein about ten persons are selected, one each from a family and focus on the skill development training based on the local requirement. The SHG movement has gathered pace in countryside and is directly or indirectly contributing towards the economic development of rural areas. This article throws light on forming self help groups in rural areas as well as its effect on the rural economy. The study also aims to find out the role of SHGs in the study area. The study is undertaken in rural areas of Tamilnadu. Secondary data are used. The objective of Swarnjayanti Gram Swarozgar Yojana (SGSY) is to bring the assisted poor families; that is; the beneficiaries or Swarozgaris; above the poverty line by ensuring appreciable increase in income over a period of time. This objective is to be achieved by bringing the rural poor into SHGs through a process of social mobilization, their training and capacity building along with the provision of income-generating assets through a mix of bank credit and government subsidy. The main objective of SHG concept is to improve the economic development of women and create a favourable environment for their social transformation.

KEYWORDS: *Self Help Group, Below Poverty Line, MahalirKuzhu, SHGs and Rural Development*

INTRODUCTION

A self-help group (SHG) is a financial intermediary committee usually composed of 10–20 local women or men. Most self-help groups are located in India, though SHGs can be found in other countries, especially in South Asia and Southeast Asia. SHG is nothing but a group of people who are mostly on daily wages. They form a group and from that group one person collects the money and gives the money to the person who is in need. Members also make small regular contributions over a few months until there is enough money in the group to begin lending. Funds may then be lent back to the members or to others in the village for any purpose. In India, many SHGs are 'linked' to banks for the delivery of micro-credit

Tamil Nadu is the 11th largest state in India and spread over 1,30,000 sqkms. It has 35 million female in its total population of 72 million in 2011. Tamil Nadu is second to none in providing essential support to women in meeting the challenges confronted by them and come out successfully to establish gender equality to some extent. As of now, the women are busily engaged in many petty trades independently and are participating in public life and local administration. There was a change in the concept of woman's' upliftment after 1985 because the UN Nairobi conference insisted on the women development schemes rather than women welfare schemes. This concept becomes more meaningful with the priority accorded for the development of women only after the establishment of Tamil Nadu corporation of development of women. This was taken not only as a social welfare group but also a centre for economic improvement of women. Hence the concept of "Women Groups for Self Employed" became popular in Tamil Nadu. It was called "MahalirSangam" or "MahalirKuzhu" or MahalirMandram.

OBJECTIVES OF THE STUDY

The Study also aims to find out the role of self help group on rural transformation in Tamil Nadu.

RESEARCH METHODOLOGY

The research is purely based on Secondary Data. Data have been collected from libraries, Government offices and Directorate Town Panchayats. The study analyses work force data at the National and State levels.

SELF HELP GROUPS IN TAMILNADU

SHG is a group of rural poor who have volunteered to organise themselves into a group for eradication of poverty of the members. They agree to save regularly and convert their savings into a Common Fund known as the Group corpus. The members of the group agree to use this common fund and such other funds that they may receive as a group through a common management. The group formation will keep in view the following broad guidelines: Generally a self-help group may consist of 10 to 20 persons. However, in difficult areas like deserts, hills and areas with scattered and sparse population and in case of minor irrigation and disabled persons, this number may be from 5-20. The difficult areas have to be identified by the State Level SGSY Committee and the above relaxation in membership will be permitted only in such areas.

Generally all members of the group should belong to families below the poverty line. However, if necessary, a maximum of 20% and in exceptional cases , where essentially required, up to a maximum of 30% of the members in a group may be taken from families marginally above the poverty line living contiguously with BPL families and if they are acceptable to the BPL members of the group. This will help the families of occupational groups like agricultural labourers, marginal

farmers and artisans who are marginally above the poverty line, or who may have been excluded from the BPL list to become members of the Self Help Group. However, the APL members will not be eligible for the subsidy under the scheme. The group shall not consist of more than one member from the same family. A person should not be a member of more than one group. The BPL families must actively participate in the management and decision making, which should not ordinarily be entirely in the hands of APL families. Further, APL members of the Self Help Group shall not become office bearers (Group Leader, Assistant Group Leader or Treasurer) of the Group.

The group should devise a code of conduct (Group management norms) to bind itself. This should be in the form of regular meetings (weekly or fortnightly), functioning in a democratic manner, allowing free exchange of views, participation by the members in the decision making process.

The group should be able to draw up an agenda for each meeting and take up discussions as per the agenda.

The members should build their corpus through regular savings. The group should be able to collect the minimum voluntary saving amount from all the members regularly in the group meetings. The savings so collected will be the group corpus fund.

The group corpus fund should be used to advance loans to the members. The group should develop financial management norms covering the loan sanction procedure, repayment schedule and interest rates.

The members in the group meetings should take all the loaning decisions through a participatory decision- making process.

The group should give priority to the loan applications, fix repayment schedules, fix appropriate rate of interest for the loans advanced and closely monitor the repayment of the loan instalments from the loanee.

The group should operate a group account preferably in their service area bank branch, so as to deposit the balance amounts left with the groups after disbursing loans to its members.

The group should maintain simple basic records such as Minutes book, Attendance register, Loan ledger, General ledger, Cash book, Bank passbook and individual passbooks. The sample proforma for maintenance of above records by the group is in the Annexure II for guidance. These could be used with necessary changes/ modifications wherever required.

50% of the groups formed in each block should be exclusively for the women. In the case of disabled persons, the groups formed should ideally be disability-specific wherever possible. However, in case sufficient number of people for formation of disability-specific groups are not available, a group may comprise of persons with diverse disabilities or a group may comprise of both disabled and non-disabled persons below the poverty line.

District wise Achievement of SHG in Tamilnadu

Sl. No.	District	No. of New Groups to be formed	No. of New Groups formed	% of Achievement
1	KANCHEEPURAM	600	1297	216%
2	THIRUVALLUR	325	804	247%
3	VELLORE	550	384	70%
4	THIRUVANNAMALAI	250	260	104%

5	DHARMAPURI	250	341	136%
6	KRISHNAGIRI	175	174	99%
7	SALEM	825	889	108%
8	NAMAKKAL	475	585	123%
9	ERODE	1325	2032	153%
10	COIMBATORE	1300	1599	123%
11	THE NILGIRIS	275	536	195%
12	CUDDALORE	400	605	151%
13	VILLUPURAM	375	704	188%
14	THANJAVUR	550	966	176%
15	NAGAPATTINAM	200	522	261%
16	THIRUVARUR	175	409	234%
17	THIRUCHIRAPALLI	425	418	98%
18	PERAMBALUR	150	180	120%
19	PUDUKKOTTAI	200	175	88%
20	DINDUGAL	600	1318	220%
21	KARUR	275	364	132%
22	MADURAI	300	172	57%
23	THENI	550	316	57%
24	RAMANATHAPURAM	175	92	53%
25	VIRUDHUNAGAR	225	257	114%
26	SIVAGANGA	300	136	45%
27	TIRUNELVELI	900	1340	149%
28	TUTICORIN	475	1230	259%
29	KANYAKUMARI	1400	3349	239%
	Total	14025	21454	153%

TRAINING FOR SELF HELP GROUPS & INDIVIDUAL SWAROZGARIS

Sl. No.	Name of District	SHGs trained					Nature of Training
		No. of SHGs	No. of persons Trained				
			Total	SC	ST	Women	
1	1	2	4	5	6	7	8
1	Kancheepuram	15	169	99	7	136	Catering, Motor winding
2	Tiruvallur	20	268	148	0	203	Tailoring,catering, fashion, driving
3	Vellore	82	146	33	71	115	Computer,Electrician ,Fitter
4	Tiruvannamalai	24	60	20	35	90	Computer,Tailoring, Driving
5	Dharmapuri	52	115		115	174	Tailoring,Rexine leather, Paper plate
6	Krishnagiri	41	90		90	170	Tailoring,Rexine leather, Paper plate
7	Salem	120	359	0	359	359	Tailoring,Beautician,Rexine, Coir making

8	Namakkal	62	135	0	135	135	Tailoring,Beautician, Rexine, Coir making
9	Erode	75	225	82	174	62	Tailoring,Comput,Mat
10	Coimbatore	84	170	65	170	129	Tailoring,Man.ofBags,tailoring,Baking,Beautician
11	Nilgiris	56	127	70	62	65	Computer,Tailoring,
12	Cuddalore	35	501	66	20	140	Candle, appalam, seaweed /Crab culture, Book binding, Horticulture, Coir making, Herbal Products, Palm products & Masonry
13	Villupuram	20	257	50	10	85	Appalam, Jam, seaweed /Crab culture, Vermi culture
14	Thanjavur	158	585	87	45	283	Computer,Tailoring,
15	Nagapattinam	2	231	37	18	44	Leather products
16	Tiruvarur	54	150	15	12	28	Computer,Tailoring,
17	Trichy	52	130	25	1	122	Terracotta,Greeting card, Ready made,Home appliance
18	Perambalur	47	101	31	1	36	Driving
19	Pudukottai	34	87	43	0	82	Screen Print,HomeApp,Notemaking, Table mat making
20	Dindigul	18	74	27	12	41	Tailoring
21	Karur	11	37	21	8	21	Tailoring
22	Madurai	14	59	4	0	30	Computer,Tailoring, Toys
23	Theni	87	196	45	0	124	Computer,Tailoring, Toys
24	Ramanad	19	49	5	10	39	Computer
25	Virudhunagar	25	46	31	0	27	Computer
26	Sivagangai	24	55	9	0	54	Tailoring
27	Tirunelveli	132	314	9	27	259	Computer,Coir, Fisheries,Honey
28	Tuticorin	114	148	4	0	141	Computer,Coir, Seashore sippies, Panai
29	Kanniyakumari	112	248	0	0	169	Service Kiosk, Leather products, Bakery, Napkin, wiring,seaweed /Crab culture, Coir making, Herbal Products, Palm products & Masonry, Fishnet, Tailoring, Hollow Block, Tiles, Photography
	Total	1589	5132	1026	1382	3363	

SHGs and Rural Development

In order to change the face of socio-economic scenario, micro enterprises and SHGs are playing significant role in the self-employment by raising the level of income and standard of living of rural people. In this framework, one of the most vital aspects of rural self employment is the formation of SHGs which is a valuable investment in human capital through training and capacity building

measures. From dairy to modernised farming, weaving, poultry, food processing units, mushroom cultivation...etc, the rural India has been busy setting up micro-enterprises by forming SHGs. The group members use collective wisdom and peer pressure to ensure appropriate use of fund and its timely repayment. These are informal groups in nature where members come together towards collective action for common cause. The common need is met with by economic help without depending on external help. SHG movement is supposed to build economic self reliance of rural poor, overcome misuse of common fund and create confidence predominantly among women who are mostly unseen in the social structure.

SHGs: Effects & Outcome



Image courtesy: <http://www.rajeshtimane.com>

In India, self employment has been recognized as an essential force of development in rural areas. It has emerged as a strategy designed to improve the socio-economic life and mainly focuses on extending the benefits of development to the poorest in the rural areas improving their standard of living and self-realization. SHGs in India are integrating the low income segments with rest of the rural community by ensuring them a better participation in a more equitable share in the benefit of developments. These Groups are not only speeding up economic growth, but also providing jobs and improving the quality of rural life towards self-reliance. Self-employment needs a very wide ranging and comprehensive set of activities, relevant to all aspects of rural economy and covering rural people including skilled, unskilled and landless labourers and artisans of Rural India. Even though the Rural Indians put their entrepreneurial skills in all the rural development activities, their economic status has not improved to the expected level. Although they have much potential, they are ignorant of converting their skills into reality.

Village Development through Micro-Financing the SHGs



Though there is variety of programmes to alleviate poverty and empower rural people, SHGs have done well in the country. The emergence of small enterprises and its activities have made a considerable contribution in the socio-economic development of rural poor in the society. In the 11th Five Year Plan; in view of inclusive growth; we cannot think of rural self employment on

sustained basis without consideration of Micro-Finance and SHGs. The Plan provides a new vision of inclusive and faster growth at the rate of 9%. No doubt; the SHGs will help in achieving this new vision of growth with the support of Micro-Finance. The impact on the lives of rural people is not just an economic one; gaining more self-confidence is often the more lasting achievement that forms the basis for social and economic improvements.

SUGGESTIONS

- Micro financing can do wonders to the rural poor living in improving their economic condition and protecting them from the clutches of the village money-lenders.
- All eligible poor rural households in the country are to be covered through Self Help Group – Bank Linkage Programme.
- Government should encourage and support NGOs to attempt group approach and create favourable policy environment for SHGs to open their bank account with ease.
- The trained members by the MahalirThittam through NGOs must train the other group members in an effective manner.
- A professionally trained social worker should be employed at the project officer's level.
- The literacy levels of rural women are low and hence efforts to enhance literacy levels in the area should be given priority.
- The government could make SHGs as statutory bodies and allowed to work with the local bodies to channelize women's development programmes.
- Government should come with a special policy to create a separate cell for solving problems of SHG
- NGOs may help SHG in identifying new marketing area and methods of distribution of products manufactured or marketed by SHGs.
- NGO official have to enhance the literacy level of SHGs members.
- A Self-Help Group should not only concentrate on the growth of the group, but should also show active involvement on the social issues and other essential issues like health, sanitation etc. to develop the entire village.
- The members have to select their activities keeping in mind the availability of raw materials, sufficient financial assistance, marketing facilities and also the demand for their products.

CONCLUSION

The new millennium has thrown many challenges subjecting many nations to undergo transformation cutting across their established tradition and culture. New issues have to be addressed to effect social and economical progress of our nation. The most important one is women's empowerment through Self-help groups. SHGs have undoubtedly begun to make a significant contribution in poverty alleviation and empowerment of poor, especially women in rural areas of our country. Women are the vital member of the infrastructure and their empowerment would hasten the pace of social development. Investing in women's capabilities and empowering them to achieve their choices and opportunities is the definite way to contribute to the economic growth and the overall development. The performance of the SHGs was good. The greater percentage of women were impacted positively by being members of SHGs. Women's participation in the SHGs enabled them to discover inner strength, gain self confidence, social, economical, political and psychological empowerment and capacity building. If the aforesaid suggestions are carried out by the authorities concerned, the SHGs will further improve the status of the women in Tamilnadu. These measures can significantly make the Self Help Groups more effective and efficient in order to boost the Rural Economy of India.

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ANNEXURE**Catering****Embroidery****Handicrafts****Leather Works**

Tailoring



Weaving



Others

Mudworks



Mosquito Coils

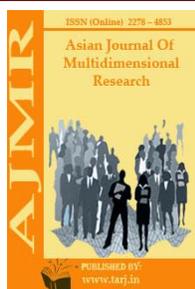


Fish Net



Motor Winding





**Asian Journal of
Multidimensional
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(Double Blind Refereed & Reviewed International Journal)
UGC APPROVED JOURNAL



**AWARENESS ABOUT INVESTMENT PATTERN AMONG IT EMPLOYEES
FOR RURAL TRANSFORMATION**

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ABSTRACT

Saving and Investment are two key variables which play a significant role in economic growth, control of inflation, stability and promotion of employment especially in the context of developing countries. In general, to invest is to distribute money in the expectation of some benefit in the future. This paper concern about IT sector employees and their investment pattern. Obviously, India is the world's leading outsourcing destination, and offers an advanced ecosystem for foreign investors looking at the information technology (IT) sector. Nearly 24% of High salaried people are from IT sector. However, this paper narrow down its view to IT sector employees who are from rural areas and not urban areas. This paper studied the different types and avenues of investments as well as the factors that are required while selecting the investment by using stratified random sampling with the sample size of 60 IT employees through questionnaire using Google form in Chennai city. Actually, the present study identifies about the preferred investment avenues among IT investors from backward areas using their own self-assessment test. This paper analyse and found that IT sector employees from rural areas consider more safety as well as good return on investment rather than taking risk, when compared to urban IT sector employees.

KEYWORDS: *Investment, Savings, ITS Sector, Rural, Urban, Profit, Risk and Return*

INTRODUCTION OF TOPIC

India is the world's leading outsourcing destination, and offers an advanced ecosystem for foreign investors looking at the information technology (IT) sector. However, the IT sector is undergoing a critical transition phase as it adapts to the disruptions caused by automation and allied technologies popularly referred to as SMAC or social media, mobility, data analytics, and cloud computing. This has altogether resulted in restructuring efforts by the sector's leading IT firms, leading to the layoff of competent, technically trained, and experienced technology professionals. So, those who are fully competent are taken the vital role.

Here the employees from rural and urban cities are noted. Their perception is varying with respect to savings and their mode of investment. Technology professionals that have been laid off can participate in the country's vibrant start up scene, while others will be available for employment with new market entrants. Meanwhile, the sector's investment in new verticals, along with the upskilling of the domestic talent pool, will only strengthen the world-class infrastructure and service capabilities currently in place.

Especially rural Investors are always investing their money by analysing various modes of investment, that suits to their needs and requirements such as profit, security, appreciation and income stability. A different variety of investment avenues in abundance and types are available such as shares, bank, companies, gold and silver, real estate, life insurance, postal savings. All the investors invest who wish to invest, invest their surplus money in the above mentioned avenues that are available based on their risk taking attitude and capacity bearing.

Key Differences between Savings and Investment

The differences between savings and investment are explained in the following points:

1. Savings means have a certain salary as a part of your earned income for future use. Investment is often defined as the act of putting funds into the productive uses, i.e. investing in such investment modes which can reap benefit over a certain period.
2. People often save money, to fulfil their unexpected and uncertain expenses or urgent money requirements. Conversely, investments are made or done to generate returns over the period so that it can help in capital formation of an employee.
3. With an investment, there follows always a risk of losing money. Unlike savings, there are comparatively fewer chances of the losing the hard-earned money.
4. Investment provides higher returns than savings, as there is assured and nominal rate of interest on savings. However, the investments in turn can earn money more than the invested amount, if invested wisely.
5. One can easily have access to your savings, anytime because they are highly liquid and flexible, but in the case of investment you cannot have easy access to money as compared, because the process of selling the investments and making liquid takes some time.

Investment Option Available

There are various number of financial instruments available today for investment purpose. The employee has to choose Proper Avenue among those available, depending upon their specific need, risk preference, and return that are expected. Different Investment avenues can be broadly categories under the following modes

1. Equity
2. Debt
3. Mutual Funds
4. Corporate
5. Debentures
6. Company Fixed Deposits
7. Fixed Deposits
8. Post office Savings
9. Public Provident Fund
10. Real Estate
11. Life Insurance
12. Gold/Silver/Others Commodities

Objective and Scope of Study

- a. To know the investment preference of IT sector employees who are from different rural areas in Tamilnadu and working in Chennai city IT Companies.
- b. To know the factor that are influencing their investment behavior of the employees.
- c. To analyze the pattern of investment and saving mode of investors.
- d. To analyze the problems that are faced by the investors.
- e. To know the mode of investments of the salaried respondents in various investment avenues.
- f. **Review of Literature**
- g. **Avinash Kumar Singh (2006)** the study analysed the investment pattern of people in Bangalore city and Bhubaneswar & analysis of the study was undertaken with the help of survey method. After analysis and interpretation of data it is concluded that in Bangalore investors are more aware about various investment avenues & the risk associated with that
- h. **V.R.Palanivelu & K.Chandrakumar (2013)** examined the Investment choices of salaried class in Namakkal Taluk, Tamilnadu, India with the help of 100 respondents as a sample size & it reveals that as per Income level of employees, invest in different avenues. Age factor is also important while doing investments.
- i. **Sandhu and Singh (2004)** The study was based on structured primary data. The sample of 50 adopters and 50 non-adopters from the universe comprising the city of Amritsar was selected. The study analyzed in case of adopters that transparency, safety, convenience and economy judged as an important feature of net trading followed by market quality and liquidity whereas in case of non-adopters economy and convenience were the important features followed by the other factors like market quality, safety and liquidity.
- j. **Karthikeyan (2001)** has conducted research on Small Investors Perception on Post office Saving Schemes and found that there was significant difference among the four age groups, in the level of awareness for kinasvikaspatra (KVP), National Savings Scheme (NSS), and deposit Scheme for Retired Employees (DSRE), and the Overall Score Confirmed that the level of awareness among investors in the old age group was higher than in those of young age group.

Manish Mittal and Vyas (2008) Investors have certain cognitive and emotional weaknesses which come in the way of their investment decisions. Over the past few years, behavioural finance researchers have scientifically shown that investors do not always act rationally. They have behavioural biases that lead to systematic errors in the way they process information for investment decision. This paper classifies Indian investors into different personality types and explores the

relationship between various demographic factors and the investment personality exhibited by the investors.

SonaliPatil (2014) studied preferred investment avenues among salaried people with reference to Pune City, India. A sample size of 40 investors has been taken from the Pune City, India. The result of finding showed 60% investors were aware about the investment avenues whereas 40% were unaware.

Research Design: This study is based on exploratory study as well as descriptive one. It is hence done to understand the investment pattern of the IT employees who are coming from Rural background and their approach towards investment avenues.

Sample Size: Sampling size is 60 for convenience i.e. 60 employees who are not belongs to urban cities fill the questionnaire for this purpose.

Sampling Technique: Sampling technique is the technique used to select the sample size. Stratified sampling technique used in this research. In this, Investors were taken according to the convenience of the research study.

Sampling design: Since the information is to be taken from Investors, a questionnaire has prepared for knowing the investment pattern of IT employees.

Data collection source: The study is based on both primary and secondary data. The secondary information will be collected from different published materials i.e. Books, Journals, magazines & websites etc. and primary data were collected by communicating with respondents through a structured questionnaire. The study was done with the help of primary data using the questionnaire as a tool to analyse the investment and its behaviour. A closed ended questionnaire was also prepared with total several characteristics of attributes to analyse and assess with the help of five-point Likert scale. The secondary data was collected through various webs and published data sources.

Statistical Tools: There are various statistical tools which are used in analysing data. The following tools are used for representing and analysing data. Data Representation:

- Table
- Diagram
- Percentage analysis
- Charts analysis

Chi square test & testing of Hypothesis Table 1:

“There is no significant relationship between the Gender and the Investment awareness level”.

Observed Frequency:

Gender	Awareness	Unawareness	Total	Percentage
Male	30	8	38	78.94%
Female	14	8	22	63.63%
Total	44	16	60	73.33%

(Source: Primary Data)

Chi-Square Test:

O	E	(O-E)	(O-E) ²	(O-E) ² /E
30	27.86	2.14	4.57	0.1640
08	10.13	-2.13	4.53	0.4472
14	16.13	-2.13	4.53	0.2808
08	5.87	2.14	4.57	0.7785
			Total	1.0593

$$fe(1, 1) = (38 \times 44)/60 = 27.86$$

$$fe(1, 2) = (38 \times 16)/60 = 10.13$$

$$fe(2, 1) = (22 \times 44)/60 = 16.13$$

$$fe(2, 2) = (22 \times 16)/60 = 5.87$$

Degree of freedom: $v = (r-1)(c-1)$, $v = (2-1)(2-1)$, $v = 1$

Chi-square results in 1.0593 is less than the 0.05 level significance 3.841. So, Null hypothesis is accepted.

Conclusion: Hence it is concluded that there is no significant relationship between the Gender and the Investment awareness level.

Testing of Hypothesis Table No.02:

“There is no significant relationship between the income level & awareness of the investments”.

S. No.	Income Group	Awareness	Unawareness	Total
1.	Less Than Rs. 100000	1	2	3
2.	Rs. 100000 to Rs. 300000	5	5	10
3.	Rs. 300000 to Rs. 600000	24	5	29
4.	Rs. 600000 to Rs. 1000000	14	3	17
5.	Above Rs. 1000000	1	0	1
	Total	45	15	60

(Source: Primary Data)

Chi-Square Test:

O	E	(O - E)	(O - E) ²	(O - E) ² /E
1	2.25	-1.25	1.56	0.69
2	0.75	1.25	1.56	2.08
5	7.5	-2.5	6.25	8.33
5	2.5	2.5	6.25	2.5
24	21.75	2.25	5.06	0.23
5	7.25	-2.25	5.06	0.69
14	12.75	1.25	1.56	0.12
2	4.25	-2.25	5.06	1.19
1	0.75	0.25	0.06	0.08
0	0.25	-0.25	0.06	0.24
			Total	16.15

$$fe(1, 1) = (3 \times 45) / 60 = 2.25$$

$$fe(1, 2) = (3 \times 15) / 60 = 0.75$$

$$fe(2, 1) = (10 \times 45) / 60 = 7.5$$

$$fe(2, 2) = (10 \times 15) / 60 = 2.5$$

$$fe(3, 1) = (29 \times 45) / 60 = 21.75$$

$$fe(3, 2) = (29 \times 15) / 60 = 7.25$$

$$fe(4, 1) = (17 \times 45) / 60 = 12.75$$

$$fe(4, 2) = (17 \times 15) / 60 = 4.25$$

$$fe(5, 1) = (1 \times 45) / 60 = 0.75$$

$$fe(5, 2) = (1 \times 15) / 60 = 0.25$$

Degree of freedom: $v = (r-1)(c-1)$, $v = (5-1)(2-1)$, $v = 4$

Chi-square results 16.51 are greater than the 0.05 level significance 9.48. So, Null hypothesis is rejected.

Conclusion: Hence it is concluded that there is significant relationship between the income level & awareness about the investments modes

Percentage wise monthly saving of salaried class people

Saving Range	No. of Respondents	Percentage
10% to 20%	14	23%
21% to 30%	21	35%
31% to 40%	12	21%
41% to 50%	10	16%
Above 50%	3	5%
Total	60	100%

(Source: Primary Data)

Factors Influencing While Selecting Investment Avenues

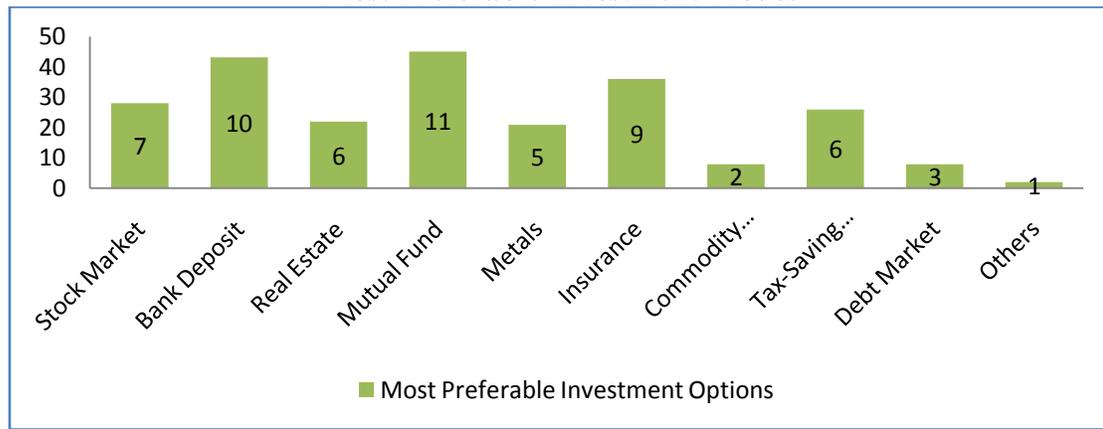
Sr. No	Factors	No. of Respondents	Percentage
1.	Safety	11	18.33
2.	Liquidity	12	20.00
3.	Tax Saving	14	23.33
4.	Diversification	9	15.00
5.	Affordability	7	11.67
6.	Simplicity	7	11.67
	Total	60	100%

(Source: Primary Data)

Objectives of the Investment

Sr. No	Factors	No. of Respondents	Percentage
1.	Future Security	16	26.67
2.	Good Returns	11	18.33
3.	Liquidity	7	11.67
4.	Capital Appreciation	5	8.33
5.	Tax Savings	10	16.67
6.	Children Career	10	16.66
7.	Other	1	1.67
	Total	60	100%

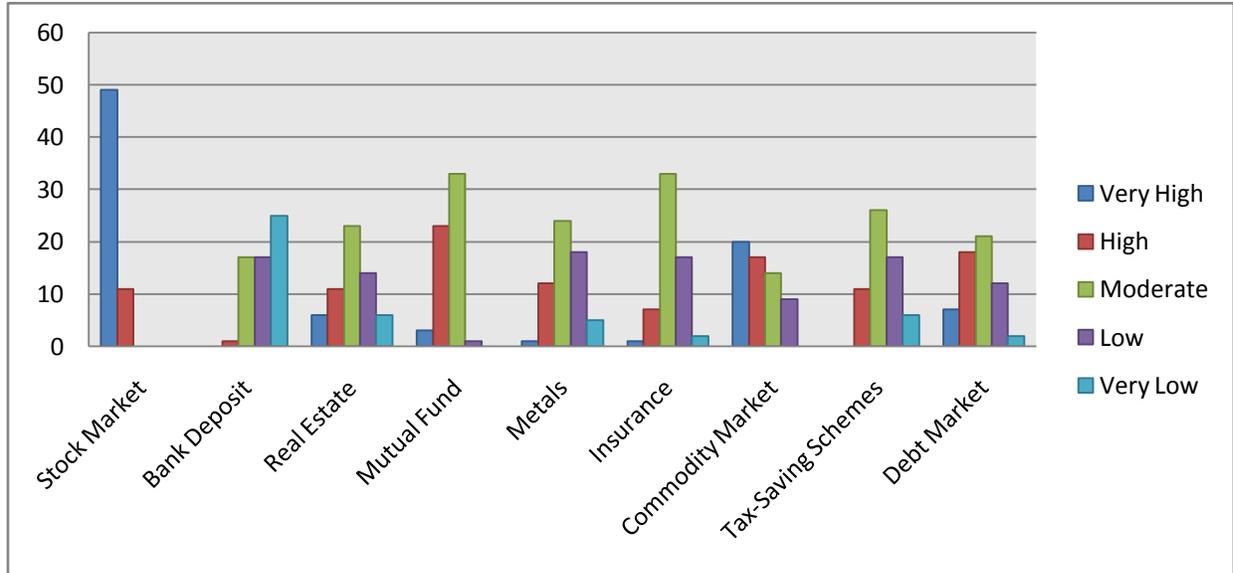
(Source: Primary Data)

Most Preferable Investment Modes

S. No	Investment Avenues	No. of Respondents	Percentage
1.	Stock Market	7	11.67
2.	Bank Deposit	10	16.67
3.	Real Estate	6	10.00
4.	Mutual Funds	11	18.33
5.	Metal (Gold/Silver/Others)	5	8.33
6.	Insurance	9	15.00
7.	Commodity	2	3.33
8.	Tax-Saving Schemes	6	10.00
9.	Debt Market	3	5.00
10.	Others	01	1.67
	Total	60	100%

(Source: Primary Data)

Level of Risk Involved in the Investment Schemes



Comparative Analysis of Review

From the above statements of research that was conducted and based on the data that was collected it can be clearly stated that there is no relation between the gender and the level of awareness of different modes of investments.

Further it is also observed that there is direct relationship between the income level and awareness of the different modes of investment. A person having a high level of income tends to have more knowledge about the different sources and avenues of investment that are available in the market. A person having more income will obviously tend to invest more money.

Further bank deposit and mutual funds are the most preferred sources of investments by the IT investors from rural areas. Every respondent feels that there is high level of risk in investments.

FINDINGS

1. Among 60 respondents 73.33% Investors are aware about the investment avenues whereas 26.67% are unaware.
2. There is as such no significant relationship between the Investment awareness and Gender level as 65.23% and 78.38% among female and male respondents respectively are aware about different investment modes.
3. There is significant relationship between the awareness of investments and income level among respondents as comparatively based on the income level, awareness also high when the income level is high and vice-versa.
4. Among 60 respondents, 74% respondents are of the opinion that educational qualification affects the selection of investment modes. It was found that on an average of 22% savings from their monthly salary is made by the respondents.
5. Safety mode is the major factor while doing investments as 18.33% of the respondents are investing their money due to safety purpose and 22.33% of the respondents are investing their money in tax saving scheme for tax benefit purpose is higher.

6. The main objective of the investors are good returns in future on investments as percentages are 26.67 and 18.33 respectively.
7. The study reveals that self-awareness is main source of investment as percentage is 26.89%. Mutual Funds are the first preference given by the investors for investment as the percentage is 18.93%.
8. It was found that 33.34% and 28.67% of respondents prefer to invest their money for yearly and half yearly basis respectively.

SUGGESTIONS

Mutual fund is also found as most favoured option by the IT employees today. Investment in mutual funds through the way of Systematic Investment Plan (SIP) is a favoured investment option by the youngsters. Awareness programs have to be conducted by stock broking firms, because most of the respondents i.e. investors are thinking that these avenues are loss making and doesn't have no good return on it. Hence this study concluded that most of the investors prefer secured regular income on investment rather than taking risk.

CONCLUSION

The study has made an attempt to analyse the savings and investment pattern of IT investors. The data analysis of research reveals that the safety mode is concerned as important factor while doing investment, so remaining avenues are found less considerable while doing investment by investors. Questions like why people to save and what make them not to invest are also analysed in-depth and interpreted. Especially in a city like Chennai where Real estate is always on the high preference, but there is no fixed return and the risk and amount of investment is high. It is absolutely essential and needed to save earned income, to have a plan for future, and to resist the spending funds that already owned.

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**SKILL ENHANCEMENT - AN EFFECTIVE TOOL FOR STRESS
MANAGEMENT AMONG EMPLOYEES**

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ABSTRACT

Whenever an employee is assigned with an extra piece of job, we can infer the mood swings and ups and downs in his performance levels are seen explicitly. Employees at organization often have a complaint that they are stressed out even on small tasks and assignment. Among the nations of the world, India is one of the youngest, fortunately 62% of that population are in the working age group between 15 and 59 years of age. The study aims at analyzing the current available manpower resources in skilled, semi skilled and minimal skilled employee mass and the gap towards expected adequate resources for fruitful functioning, the study further throws light on the aspect whether the workload is causing a stressful atmosphere to employees. Is the deficiency in skill among employees a factor causing stress? An attempt is made to analyze whether the extra work assigned is the cause for stress among employees or is it the lack of competencies among the employees that acts is the root cause of stress.

KEYWORDS: *Employee Stress, SkillDeficiency, Workload*

INTRODUCTION

What exactly is more important for employees in terms of making them more efficient on their job is it the skill sets that sharpen their competencies and abilities to execute tasks or is it the absence of stressful conditions at work? The answer is both, but the former has a strong impact on the latter. It is well established that lack of skills, more specifically emerging skills and demanding skills, does impact confidence to do ones works and that in turn imparts stress .

Objective:

Employees at organization often have a complaint that they are stressed out even on small tasks and assignment. An attempt is made to analyze whether the extra work assigned is the cause for stress

among employees or the lack of competencies among the employees is the root cause of stress. The Objective of the Study is to ascertain the association between task imposed and stress and possibly examine whether skilling would act as an effective intervention here.

METHODOLOGY:

The study is based on secondary data. The sample population was a mixture of employees in the age group of 18 to 59 years. The reasons/ the causes for stress was ascertained and the role played by the skill shortages in causing stress to an employee is studied and the effective management and enhancement of skill and its effect on the stress is ascertained using the questionnaire based discussions with the employees. The variables used in the study are extra piece of work assigned, the lack of competencies among the employees, the available manpower resources and the gap in resources.

INTRODUCTION:

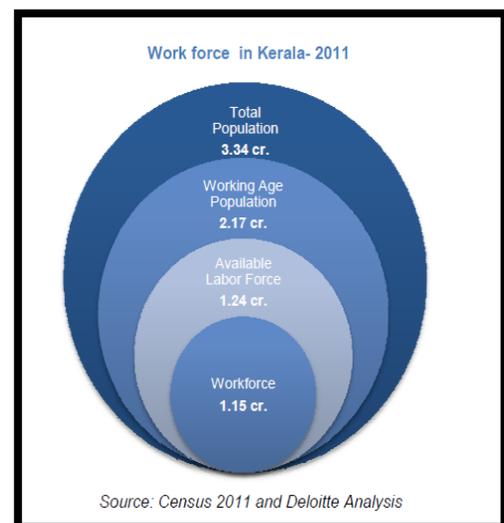
As per the report of National Skill Development Mission of the Ministry of Skill Development And Entrepreneurship, Government Of India, India is one of the youngest nations in the world, which has more than 54% of the total population below the age of 25 years and the fortunate fact is that over 62% of that population in the working age group (15-59 years). This working mass or otherwise called as employees or the human assets of the organization and hence the well being of the working age group (15-59 years) has a significant priority. Skill enhancement and effective maintenance of available human resources is a task of importance and is the only cost effective method to overcome the skill gaps .(Ministry of Skill Development and Entrepreneurship, n.d.)

According to the report of Census 2011 and Deloitte analysis, the district level skill gap study for Kerala with a total population is 3.34 crore, of which the working age population is 2.17 cr. and the available labour force is 1.24 cr. and workforce among them is 1.15 cr. or nearly 53% of the working age population. The population density of the state (860) is much higher than the national figure. Kerala has the third highest population density among major states (after Bihar and West Bengal). Thiruvananthapuram district is reported to have highest population density of 1509 per sq. Km. and Idukki district is reported to have least population density of 254 persons per sq. Km

Kerala is the most literate state in the country, with literacy recorded at 94% when compared to the India average of 74.0%. The male literacy rate was reported to be 96.1% and female literacy rate was recorded at 92.1%. The literacy levels in urban and rural areas are also not too diverse with 94.9% urban literacy and 92.9% rural literacy rates. (*Census 2011 and Deloitte Analysis*, n.d.). This conveys the rich availability of manpower which is literate, with very little urban-rural divide and reasonable standard of living.

The current Manpower Demand Analysis:

The estimated incremental human resource demand for the period 2012-22 is around 33.9 lakhs. , of which a major portion of 38% is expected as semi-skilled segment which typically comprises of people undergoing vocational and skill training programs. Almost 34% of the HR demand is likely



to be in the skilled segment which comprises of those who have passed out from the higher education system Both these segments hold an important implication from a skill development perspective in terms of provision of industry specific employability linked training.

Incremental Demand ('000) – Key sectors- Kerala						
Key Sectors	2012-17			2017-2022		
	Skilled	Semi-Skilled	Minimally-skilled	Skilled	Semi-Skilled	Minimally-skilled
Building & construction	39	105	118	45	119	134
Banking/ Insurance/ Finance	97	87	9	154	139	15
Communication	40	80	80	55	110	110
Education/ Skill development services	100	23	31	125	29	39
Other Services	83	38	6	113	52	9
Select Informal Sector	12	43	68	16	54	86
Manufacturing	20	58	40	22	62	44
IT / ITES Services	42	20	3	59	27	5
Organized retail	10	32	22	10	33	23
Healthcare	12	21	8	16	26	10
Travel/Tourism/Hospitality	6	16	9	7	17	10
Total Incremental demand	499	566	424	663	725	519
Overall Incremental Demand	3,397					
Workers exiting sectors						
Mining and Quarrying	-2	-5	-10	-1	-4	-7
Agriculture and allied activities	-14	-45	-393	-10	-32	-282
Total workers exiting⁴³	-820					

(Census 2011 and Deloitte Analysis, n.d.)

Some of the key trends observed on the demand side include

In the light of increase in urbanization and development of infrastructure in the state, building and construction is expected to generate about 16.4% of the incremental demand and 26% of the demand for skilled resources. The allied industry of real estate is also expected to generate an Incremental demand of 3.4%

While the projected incremental demand in BFSI, Communication and IT and ITeS sectors contribute to 14.8%, 13.9% and 4.6% respectively, growth of these sectors typically result in the creation of significant number of indirect employment, especially in sectors like construction, education, healthcare etc.

Education and Health care (including AYUSH) sectors together contribute significantly to the creation of jobs in the skilled (13%). This is in line with the views of the industry and government officials that Kerala is expected to emerge as one of the hubs for education and health care which is in future going to create a mass up-liftment in the living masses of the state

In Manufacturing, the key industries which are expected to contribute to employment would include Agro-based/ Food processing and Textiles & garments which would contribute 20% and 16% each followed by Engineering Units (~15%). Mineral based manufacturing units, furniture and wood

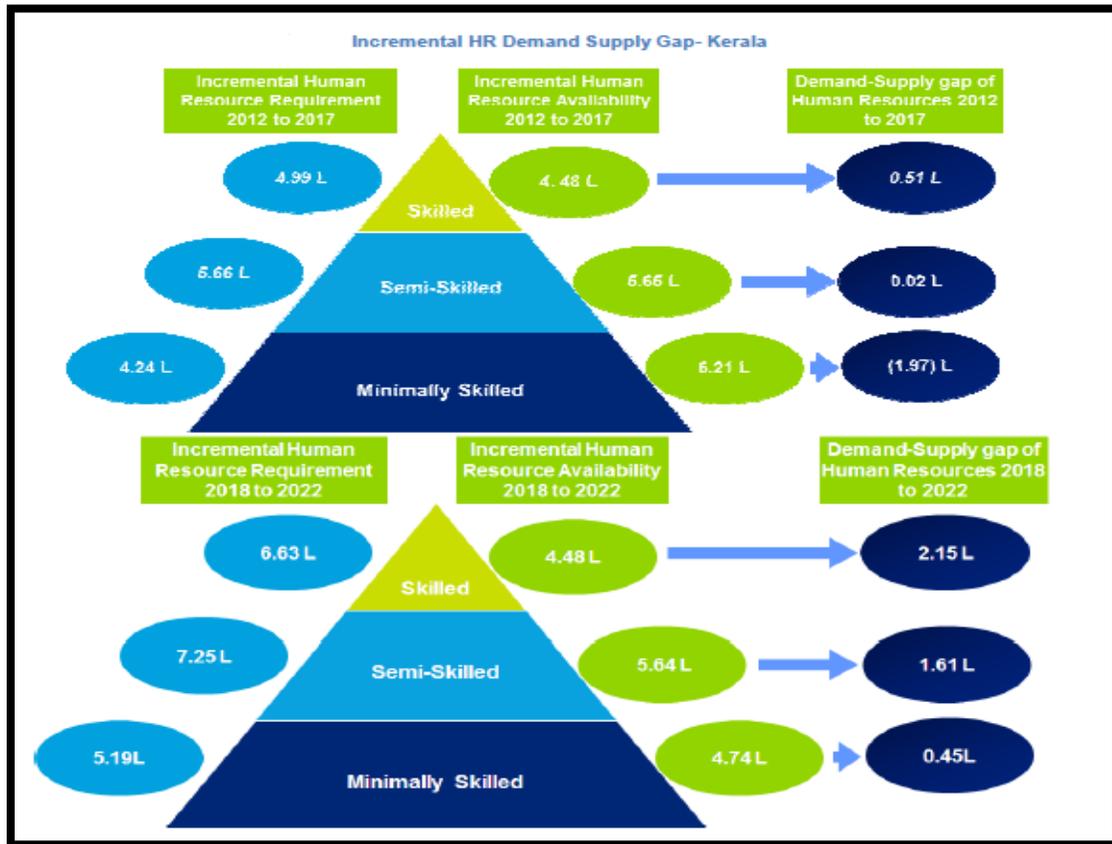
based industry, chemicals & pharmaceuticals and rubber & plastics are expected to be the other key industries in the manufacturing sector.

The current Manpower Supply Analysis:

The population of Kerala in 2011 was about 336 lakhs which is expected to increase to about 358 lakhs in 2022; the estimated incremental manpower supply in Kerala from 2012 to 2022 will be about 31.2 lakhs. Incremental manpower supply can be further classified into skilled, semi-skilled and minimally-skilled as per education qualifications and estimated output of educational and vocational training institutes in the state.

Incremental Labour-force ('000)	2012-17	2017-22	Total
Skilled	448	448	896
Semi-Skilled	565	564	1129
Minimally-Skilled	621	474	1095
Incremental manpower supply (2012-22)	3120		

(Census 2011 and Deloitte Analysis, n.d.)



(Census, 2011)

From the data it can be easily inferred that there is a gap in all three levels of employments that are skilled, semi skilled and minimally skilled people and which shows a huge shift and increase in coming years and the supply of skilled manpower is of an important task.

Inference:

With a short fall of 51 lakhs of employees in skilled workers segment which is now managed with the existing employees in the market and that too in a skilled workers segment, where the knowledge and skill of work is of high importance. If the works are managed by non skilled or minimally skilled people, the productivity and performance, both are at a risk and it also affects the segment of semi-skilled and minimally skilled people as the employee's from these segment are utilized by skilled segment due to the short fall of employees.

When coming to the semi skilled sector, there is a short fall of employees which about 2 lakhs, and which is managed by the other two sectors which again is a burden to the other sectors. When the minimally skilled employees are taken into consideration, there shows a trend of excess of 2 lakhs employees, but they cannot be utilized neither as semi skilled or skilled but may be doing the works of both which again comes to the issues of overload of works and less remuneration. The changing trends of the sector including use of new technology and practices imply a need for re-skilling and up skilling of existing workers. These are especially true in manufacturing industries where traditional processes and practices are being replaced by newer production techniques.

When the further trend is analyzed, the situation gets worsen to greater extent that is the gap of manpower of skilled, semi-skilled and minimally skilled are Around 2 lakhs, 1.5 lakhs and 0.5 lakhs respectively. Where in which a greater intervention is needed immediately or otherwise the employees available will be threatened to work overloaded and the output will also be affected because of the non presence of skill in the works of employees and the competency increase is a major area which need to be taken care with immediate effect. The excess demand in the skilled segment is expected to continue in the assumed that this segment is relatively more mobile in seeking employment outside the state and the country which may further heighten the demand for skilled resources, However, such a trend also presents as killed segments to augment the even in case of excess supply, it is pertinent to note that it does not being sufficiently met.

Employability linked skills have emerged as a key area of concern among industry and the reasons of employees feeling stressed out due to work load is now proven that the actual workload is not the matter but the skilled and competencies required to do a particular type of work is lacking and the training or supply of adequate resources is becoming a big challenge in current scenario and even in future.

Some of the suggestions out of the study to have a balance in skill of employees and management of stressful atmosphere is as follows:

Increase placement opportunities for students: Most students studying in ITIs have no or less placement options after graduation in private sector and that most of them try for government jobs instead. This may be attributed to lack of institutional infrastructure for continuous interaction with industry/ employers. Additionally, industry bodies indicated that initiatives such as Job Melas may need to be re-looked due to limited success in the past and hence the placement opportunities to be increased and the course to be looked in perspective of job oriented that mere study based.

Increase industry participation and improve practical component of training: According to both students and industry, there is further scope to update curriculum offered to students, especially, in engineering trades across industries such as construction, electronics, IT/ITeS etc. since industry demands are constantly evolving with greater need for technology-based skill modules. Additionally, training in niche areas such as high-end tourism is also found to be lacking. Now-a-days practical experience is a big question, for experience you need a job, but to get hired-you need experience and hence the experience should be included in the curriculum itself so the students get trained themselves before the entire the world of employment

Strengthen industry readiness of the vocationally trained students: Poor industry readiness was cited as a key factor preventing many industry players from recruiting ITI students.

According to industry, students who are directly recruited from the ITIs lack proper grooming, work ethic and soft skills required to satisfactorily perform the duties at the work place apart from exposure to latest machinery and production techniques.

Increase Awareness or uptake of Skill Development Initiatives: The Government is encouraging multiple skill development initiatives. Industry interactions indicated awareness about skill development initiatives, particularly through organizations such as KASE, needs to be strengthened cross the state initiatives to be taken to promote awareness/uptake of initiatives in all sectors of employment. Some other suggestions include options for supply of trained manpower are increasing opportunities and awareness for up skilling/continuous learning, strengthening quality assurance/control for skill trainings, improve availability of nationally recognized certification,

educate the employee mass that all jobs have importance and eradicate the culture white collar jobs, promote entrepreneurship culture among masses.

CONCLUSION:

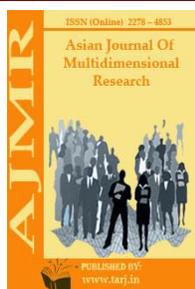
It is evident from the study that the work load frustration and the stress faced by an employee is not actually the reason for the stress in them. Even when the employee mass often complain that they are prone with over woks and their work schedules are tight, the study throws light that **it is not the amount of work matters, but it's the lack of competency to do a particular work matters.** The short fall in the number of the workers and the gap of adequate workforce is ascertained and especially the gap of skilled, semi skilled and minimally skilled employees to do assigned tasks stress free is ascertained and some suggestions are brought into light to have a smooth functioning of organization by right supply of labor to the right job profile and thereby with adequate manpower, the workload concern of employee mass can be solved to a greater extent.

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**THE IMPACT OF SKILL DEVELOPMENT ON WOMEN
EMPOWERMENT**

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ABSTRACT

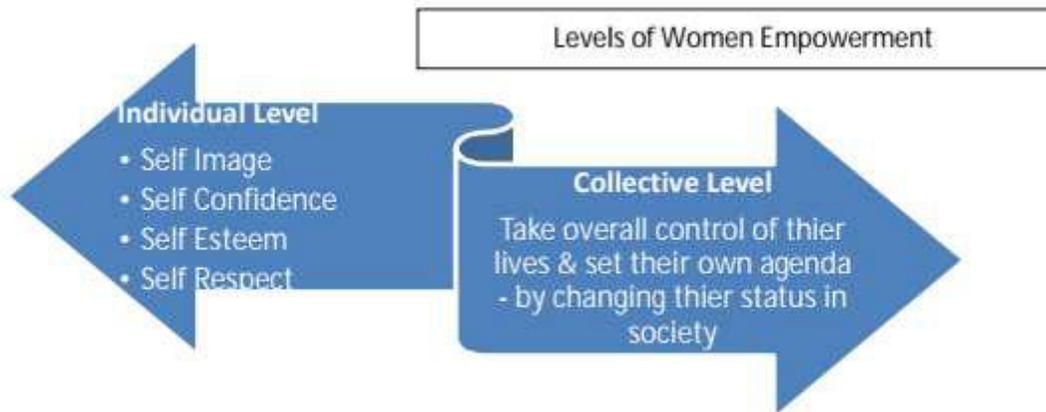
Women empowerment is one of the biggest tools for 'effective development' of any country. It means freedom of women from the vicious circle of social, political, economic and gender-based discrimination. Making women aware of their rights and developing confidence in them – is a central issue. It is essential for them to be skilled in order to be able to better serve their families at home as well as professionally. Skill development not only creates employment opportunities but also empowers them. The aim of skill development, in case of women, is not just simply preparing them for jobs; but also to boost their performance by improving the quality of work in which they are involved. This paper clearly highlights the impact of skill development on women empowerment. The basic need for empowering women is to in still the required skills and abilities in order to shape up their overall personality & raise their status within the society.

KEYWORDS: *Women Empowerment, Skill Development, Inclusive Growth*

1.1 INTRODUCTION

Women play an important role in the development of a family and society. From last few decades, they have been actively participating in various economic & social activities, but their efforts remain unrecognized. In this male-dominating society, they are still subjected to discrimination in the social, economic and educational field. Women are not only managing their families but are also playing an important role in the development of entire society. Making women aware of their rights and developing confidence in them – is a central issue. Women Empowerment means giving them freedom or power to live the way they want. It allows them to identify their skills, knowledge & abilities to make their own decisions. It is a dynamic & growth process for women which include

awareness, attainment & actualization of skills. For the socio-economic development of any society, women empowerment is essential. It is important for women to identify themselves with self-confidence & esteem. The main aspect of empowerment is to give a sense of internal strength to them - to control their lives. The confident smile on the faces of women is the measurement of their empowerment. Women empowerment can be measured on the basis of two levels – Individual & Collective (as mentioned in chart)



Skills development is a key to success which improves productivity, employability and earning opportunities. It is the bridge between job and workforce. Today, it is considered as an important and indispensable tool for women empowerment. Indian women face the majority of barriers to accessing skills and productive employment. A large effort is needed to create a skilled workforce for creating an economic prosperity. The aim of skill development, in case of women, is not just simply preparing them for jobs; but also to boost their performance by improving the quality of work in which they are involved. Looking at the importance of the role women play in the development of a nation, one can sense that there is a long way to go in that direction.

1.2 SKILL DEVELOPMENT FOR WOMEN

Women have shown their ability in community development. Hence, it is important that women be a part of skill development. In India, women are now participating in various areas like – education, art and culture, service sector, sports, politics, media, and science and technology. They form a substantial part of the workforce- but the working percentage rate of women in the total labour force is declining. A large number of them are working in the informal sectors. This represents lack of employment opportunities and skills for women workforce. Currently; a majority of the female workforce in India is unskilled. They can be motivated to develop their life skills – that will give them high paying jobs with better livelihood & confidence to earn for their family. It will develop their ability & quality to move ahead and be self-dependent. It is observed, that the concept of training and skill development needs to move beyond imparting technical and managerial skills, with more focus on literacy, numeracy, political & life skills.

Some skills that training institutes must impart to women empowerment are:

- ❖ Communication skills
- ❖ Business etiquettes
- ❖ Language development
- ❖ Personality development
- ❖ Leadership skills

- ❖ Management skills
- ❖ Entrepreneurship skills
- ❖ Basic accounting skills
- ❖ Basic computer skills

The government of India has passed the national policy for ‘women empowerment’ – which aims to ensure overall development of women within the country. They seek to impart skills to women so that they can stand & support for themselves and gain status within society. On the other side, Maharashtra government has launched ‘Skill Sakhi’ for women empowerment. Their main aim is not only to create employment opportunities for women but also to empower them. They are giving skill training which involves tailoring, embroidery, knitting, and the making of home decoration items. The missions – ‘Skill India’ & ‘Make in India’ shall succeed only when the women work hand-in-hand.

1.3 LITERATURE REVIEW

Unni, Jeemol & Uma (2004) have observed that there is a need not only to bring change in status & image of women but also in the attitude of society towards them. There is a demand to create awareness among the rural women who are unemployed to gain self-esteem & confidence. **Dhruba Hazarika (2011)** concluded that women are future of country’s development. Empowering women will be the right approach for growth in this competitive world.

Vijaya & Lokhandha (2013) suggested that skill development will boost the women empowerment with high productivity & earnings. Skills lead to confidence among them to be more innovative.

Kittur Praveen (2014) concluded that in order to encourage women entrepreneurship, a special training course for women entrepreneurs must be started to improve their skills.

Mamta Mokta (2014) found that women need to find their own way in this male dominated society. They should be motivated for growth & empowerment by self-help groups, NGOs, government policies & microfinance institutions.

Prasanna Kumar (2014) stated that it is our need to identify the areas where women are still facing problems and are unable to access resources, institutional knowledge & basic education.

1.4 OBJECTIVES

The basic objective of the paper is:

- To determine the impact of skill development on women empowerment
- To suggest possible solutions for future development
- To suggest measures to women construction workers to manage their situations.

1.5 HYPOTHESES

1. There is significant relation between the marital status of the respondents and the various dimension of working women checklist.
2. There is a significant relation between the type of house of respondents and overall working women checklist.
3. There is a significant relation between the age of the respondents and their level of family problem.

4. There is a significant correlation between the earning members in the respondent' family.

1.6 FINDINGS

The study found that the government & its agency partners have undertaken various measures/initiatives for the effective implementation of the skill development system for women. Skill development has highly impacted women empowerment. It has changed the image of women workforce. The results are:

- Majority of the women have captured the market of garment making, fabric painting, zardosi work, hand embroidery, beauty parlour, etc.
- They have started their small business units with good level of income
- Employment of women in organized sector has increased by 12%
- With employability skills, it's now easy for them to present, communicate & analyze
- Skill development has increased number of women entrepreneurs in the country
- It has helped them to shift from manual labours to desk jobs

1.6.1 PROBLEMS STILL FACED BY WOMEN AFTER GETTING PROPER SKILLS

- Even after proper training, it is not easy for them to get a job – due to following reasons:
- Too much competition for gender bias, family issues & long working hours
- Early marriages & traditional protocols, do not allow them to stand independently in their career path
- Even after getting a job, many women are paid less as compared to males
- Along with this, women safety is again continuous issue which pulls women back Financial support to skilled women – still a big issue

1.7 SUGGESTIONS

India is the largest & fastest growing country, but the reality is that it still lags behind as compared to other in terms of accessibility of skills to women. Suggestions to improve the situation are:

- ❖ There is a need to improve policies for women by creating more seats for them
- ❖ Digital platforms can be used for women empowerment
- ❖ Empowering them through skill-building programs would give them more opportunities to earn their living and become self-reliant
- ❖ There is a need to develop training policies from gender perspectives with understanding of local traditions & customs
- ❖ Expand training institutes in remote areas with employment opportunities for sustainable development

The various fields in which women can gain skills for better empowerment are:

- | | |
|----------------------------------|--------------------------|
| Σ Banking and financial services | Σ Media industry |
| Σ Telecom industry | Σ Information technology |
| Σ Management | Σ Pharmaceuticals |
| Σ Hospitality industry | Σ Travel and tourism |
| Σ Electronics | Σ Child care |

1.8 ROLE OF SOCIAL WORKER

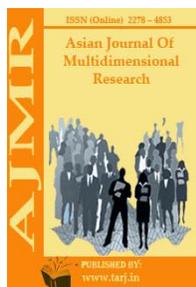
- Social Worker can educate the members of the family about the problems faced by the respondents in taking upon in secured job in unorganized sector.
- The Social Worker can register facilitate meant to form a welfare association through which secured jobs can be ensure for women in construction work. The association can approach the builders for booking the number of construction workers required.
- The Social Worker can lobby/ advocacy/liaisons with the Government transport corporation for bus service exclusively for working women.

1.9 CONCLUSION

It is seen, that there is a need for developing gender-responsive strategies for skill development for women –who are no less than men. Empowering women socially, economically, educationally, politically and legally is important for socio-economic development. Women are capable to manage if given opportunity. They must be treated with respect, purity, dignity and equal rights. All we need is a concentrated effort focused in the right direction that would rest only with the liberation of women from all forms of evil. As more and more India moves towards the ‘knowledge economy’, it becomes increasingly important for it to focus on the advancement of the skills and these skills have to be relevant to the emerging economic environment. For transforming its demographic dividend, an efficient skill development system is the need of the hour.

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GOVERNMENT INNOVATIVE SCHEMES TO DEVELOP OF WOMEN ENTREPRENEURS

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ABSTRACT

The educated women do not want to confine their lives within the four walls of the houses. They demand equal respect from their partners. However, Indian women have to go a long way to achieve equal rights and position because traditions won't allow them to become a powerful society. Women constitute the families, which lead to society and nation. In spite of all the social hurdles, appreciable percentages of women have become successful in their works in home and business places. These successful women have made name, fame and wealth for themselves with their hard work, intelligence, competence and will power. They have the ability to learn quickly from others, persuasiveness, problem solving skills, willingness to take risks and chances, ability to motivate people, knowing how to win and lose gracefully proving themselves excellent Indian women entrepreneurs.

KEYWORD: *Women Entrepreneurs, Skills, Hurdles, Rights and Position.*

INTRODUCTION

Entrepreneurship development among women can be considered a possible approach to economic empowerment of women. Human resources and technology are the two important factors of growth in new economic order. To activate these two factors require entrepreneurship development in a big way in an economy. Entrepreneurship and economic development have been found as positively 3 correlated variables in various research studies conducted in different nations. The growth of developed economics may be attributed to a large extent to the growth of their entrepreneurship. Further, the growth of women entrepreneurship has been relatively high in developed nations as compared to developing countries.

Meaning of Women Entrepreneurs

Women Entrepreneur it may be defined as a women or group of women who initiate, organize and run a business enterprise. Government of India has defined women entrepreneurs as owning and controlling an enterprise with a women having a minimum financial interest of 51% of the capital and giving atleast 51% of the employment generated in the enterprise to women.

Definition of Women Entrepreneurs

“Women who innovate, imitate or adopt a business activity are called Women Entrepreneurs”.

- Schumpeterian

“Women entrepreneurship is based on women participation in equity and employment of business enterprise”.

- Ruhani J. Alice

Objectives

- To study about the schemes provided by government to Women Entrepreneurs.
- To know about steps taken by Government to promote Women Entrepreneurs

Several Schemes available for Women Entrepreneurs in India

The success and scale of the current startup ecosystem is a testament of its potential which is already being recognized by the corporate industry and eminent investors. Being a woman entrepreneur brings with itself its own challenges which are being encountered by women's sheer skill and the ability to run their own company. Many women are now ruling the startup scenario, and the Government has been pitching in with some great schemes to make this journey easier for women. Here are the Indian Government schemes for women entrepreneurs.

1. Annapurna Scheme

This scheme is offered by the State Bank of Mysore for those women entrepreneurs who are setting up food catering industry 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 Rs.50,000 which has to re-paid 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.

2. Stree Shakti Package for Women Entrepreneurs

This scheme is offered by most of the SBI branches 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 Rs.2 lakhs.

3. 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 loan goes up to Rs.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 Rs.1 crore.

4. 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 Rs.20 lakhs for retail trade; education and housing whereas Rs.50,000 under the micro-credit.

5. 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 Rs.1 lakhs but your family income is also taken into consideration and is set at Rs.45, 000 per anum for SC/ST women.

6. 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.

7. 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 Rs.10 lakhs and the interest depends upon the market rates.

8. 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 –

1. **Shishu** – loan amount is limited to Rs.50,000 and can be availed by those businesses that are in their initial stages.

2. **Kishor** – loan amount ranges between Rs.50,000 and Rs.5 lakhs and can be availed by those who have a well-established enterprise.
3. **Tarun** – loan amount is Rs.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.

9. 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.

10. Trade Related Entrepreneurship Assistance and Development (TREAD) scheme

This scheme is offered by the Ministry of Micro, Small and Medium Enterprises (MSME) for promoting women entrepreneurs. It empowers women by imparting trade-related training, information and counselling activities. Under this scheme, the government also grants up to 30% of the loan/credit appraised by banks, to a maximum of Rs. 30 lakhs.

11. Rashtriya Mahila Kosh (RMK)

Established in 1993, this national-level organisation has been set up under Ministry of Women and Child Development. RMK provides micro-credit to women in the informal sector, this credit is provided in a hassle-free manner and is offered without collateral. The organization provides loans to Intermediary Organizations (IMO) which then lends to women Self Help Groups (SHGs).

Under its various schemes, there is no need for collateral if the loan amount is less than Rs. 1 crore. If the amount is more than this figure, then the borrowing organisation must provide 10% of the sanction amount in the form of fixed deposit as security. The maximum loan for an individual women beneficiary is Rs. 50,000; this is given for income generating activities.

12. Stand up India scheme

This scheme provides loans to entrepreneurs from SC/ST tribes, and focusses on promoting women entrepreneurs. It not only helps women in creating a start-up, but also helps those start-ups that are new and have been recently set up.

With the help of this scheme, women can avail loans that can range from Rs. 10 lakhs to Rs. 1 crore. It must be noted here that loans are provided for setting up Greenfield enterprises that are functioning in either the manufacturing, services or trading sectors.

Steps taken by Government

- Mahila Vikas Nidhi
- District Industries Center
- Rashtriya Mahila Kosh
- Co-operative Schemes
- Government Yojanas
- Private Organisations

a) Mahila Vikas Nidhi

Under mahila vikas nidhi, a cumulative help of Rs.80.4 million was sanctioned, during the period 1990-2001. Various training-cum production centers set up by NGOs mostly relate to activities like sericulture, spinning, weaving, block printing, handloom products, handicrafts etc.

b) District Industries Center (DICs)

DICs arrange various lectures and seminars etc. in girls colleges and technical institutes to encourage them to set up their own enterprises.

c) Rashtriya Mahila Kosh

It was set up in 1993 to provide micro-credit to poor women who had no access to financial institution at reasonable rates of interest with very low transaction costs and simple procedures. It proved quite useful for lower income group women.

d) Co-operative Schemes

Women co-operatives schemes were formed to help women in agro-based industries like dairy farming, poultry, animal husbandry, horticulture etc. with full financial support from the Government.

e) Government Yojanas

Swarna Jayanti Gram Swarozgar Yojana and Swaran Jayanti Sekhari Rozgar Yojana were two important schemes launched by the government to provide reservations for women and encouraging them to start their ventures.

d) Private Organisations

Several NGOs, voluntary organizations, Self-help groups, institutions and individual enterprises from rural and urban areas are working to help new women entrepreneurs to set up their business and run it smoothly.

A few training programs started by the Government for self employment of women are:

- Support for Training and Employment Programme of Women (STEP).
- Development of Women and Children in Rural Areas (DWCRA).
- Small Industry Service Institutes (SISIs)
- State Financial Corporations
- National Small Industries Corporations
- District Industrial Centres (DICs)

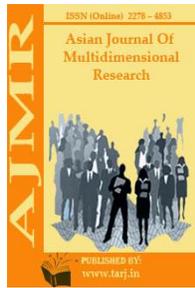
CONCLUSION

Independence brought promise of equality of opportunity in all sphere to the Indian women and laws guaranteeing for their equal right of participation in political process and equal opportunities and rights in education and employment were enacted. But unfortunately, the Government sponsored development activities have benefited only a small section of women. The large majority of them are still unaffected by change and development activities have benefited only a small section of women. The main problem of women entrepreneurs, and the drawback of women entrepreneurs, is they start the business without pre planning, and also they are not having

information technology ideas. The government are arranging training programs for developing women entrepreneurship which will speed up the development of economic growth of a nation.

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TRANSFORMATION OF RUAL ECONOMY IN INDIA

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ABSTRACT

This paper deals with transformation of rural economy in India. As India is the biggest country of agriculture. The source of income fully depends upon rural areas. So that India's economics fully depends upon rural areas. Therefore this paper only focused on challenges and opportunities of transformation of rural economy in India. Because of development of rural economy plays vital role. The population growth, inadequate warehouse facilities and corruption are main reasons for not promotion in rural economy. Banking industry, education industry, FMCG industry are main reasons for the development of rural economy in India.

KEYWORDS: *Rural Economy, Warehouse Facilities, Corruption, Banking Industry, Health Care Industry.*

INTRODUCTION:

The entire economy of India depends upon rural. It means people in rural areas. It is acceptable with two of three citizens living in villages. Therefore, if there is any changes take place in rural areas. It will also reflect in economy of India. This study mainly devoted on challenges and opportunities of rural economy.

MEANING OF RURAL TRANSFORMATION:

Rural Transformation is a process of comprehensive societal change whereby rural societies diversify their economies and reduce their reliance on agriculture; become dependent on distant places to trade and to acquire goods, services, and ideas.¹

METHODOLOGY OF THE STUDY:

This paper completely comprises of secondary data, which was collected through books, magazines and journals.

OBJECTIVES OF THE STUDY:

To know the importance of rural economy

To know the challenges of rural economy

To know the opportunities of rural economy

CHALLENGES FOR RURAL ECONOMY:**1. Agriculture:**

While agricultural production has gone up, India's agricultural productivity levels are amongst the lowest in the world. Small land holdings with limited mechanisation and limited access to affordable capital have contributed to low productivity levels. With 12 million less hectares under wheat and rice, China manages to produce much more. Its fields give six tons of rice a hectare, three times India's yield. Its wheat fields are twice as productive.

2. Rural Employment and Employability:

Another challenge we must confront is slowing agricultural growth. The share of agriculture in real GDP has fallen from 30% in 1990-91 to 14.5% in 2011-12, while the number of people dependent on agriculture for their livelihoods has not come down proportionately. This clearly shows that the Indian growth story has not been inclusive for the millions who are dependent only on agriculture for their livelihood. Inadequate opportunities for employment beyond agriculture and lack of employability have resulted in over-dependence on agriculture which is not able to support the rising aspirations of the vast majority living in rural India.

3. Human Development:

India lags behind its contemporaries in health, nutrition and education. Our Human Development Index is lower than that of many developing countries. Two million children under five years of age die – one every 15 seconds – each year in India, the highest anywhere in the world. The situation in the field of education is also not good. A recent study suggested that there are lakhs of unfilled teacher vacancies in rural primary schools. The 2011 India Census shows that only a small portion of rural households have easy access to basic amenities like drinking water, electricity and sanitation.

4. Population Growth:

India ranks second after China in total population. Its population is growing 20% per decade, leading to problems that include food deficits, sanitation deterioration and pollution. Although economic growth numbers look promising, the living standards of most citizens are not changing. According to the latest World Bank data for 2012, one in three Indians are living below the international poverty line, and there are not enough jobs to change that condition.

Malnutrition is a severe problem in India that is causing childhood stunting, anemia in women of reproductive age and overweight adult women, according to The Hindu Business Line. Only 6% of India's poor have access to tap water versus 33% of the non-poor. Sanitation is a massive ongoing problem that the government has been unable to address. For example, 21% of India's poor has

access to toilets versus 62% of the non-poor. Most of those without access are people who live in urban slums and rural areas. A large populace in the rural areas still defecates in the open.

5. Deteriorating Infrastructure:

India has struggled to improve its deteriorating infrastructure in business, education and healthcare. India's power grid is overstressed, and power failures have been daily occurrences in the most developed areas of Delhi, Mumbai and Bangalore. The need for generators to provide power and air conditioning during power failures results in additional costs that businesses must subsume.

Public transportation and roadways have not kept pace with population growth, and the education infrastructure is backward with a literacy rate of 72%. India's healthcare infrastructure is in need of reform. India provides healthcare to all its citizens, but for the 90% who must use public health services and that don't have private insurance through an employer receive poor care in substandard facilities.

To combat crumbling infrastructure, infrastructure lending has risen three-fold since 2014. For 2019, the government has increased its estimated budgetary and extra-budgetary expenditure on infrastructure to Rs 5.97 lakh crore. The Indian government plans to build 10,000 km of national highways, more than India has ever constructed, which should add 10 million jobs and 3% to the GDP. High-tech transportation with Metrino, hyper-loop, magnetic levitation and buses that run on clean fuel are included in the infrastructure reforms.

7. Corruption:

The Corruption Perceptions Index (CPI) ranks 180 countries and territories by their perceived levels of public sector corruption among experts and businesspeople. It rendered India the 81st most corrupt country in the world. The CPI states that efforts to curb corruption in the Asia-Pacific are having little effect and countries in the region are experiencing decreasing press freedoms and shrinking civil society. Transparency International found India to be one of the worst offenders.

Doing business in a corrupt country is difficult because there is little respect for the rule of law, there are competing government bureaucracies and there are often unclear and unfair regulatory and taxation systems.

Opportunities for rural economy:

1. Consumer Durables:

Indian consumer segment is broadly segregated into urban and rural markets, and is attracting marketers from across the world. The sector comprises of a huge middle class, relatively large affluent class and a small economically disadvantaged class, with spending anticipated to more than double by 2025. India hit ten-year high and stood first among the 63 nations surveyed in the global consumer confidence index with a score of 136 points for the quarter ending December 2016. Global corporations view India as one of the key markets from where future growth is likely to emerge. The growth in India's consumer market would be primarily driven by a favourable population composition and increasing disposable incomes. Increasing electrification of rural areas and wide usability of online sales would also aid growth in demand.

2. Banking Industry:

Access to banking system has also improved over the years due to persistent government efforts to promote banking-technology and promote expansion in unbanked and non-metropolitan regions. At

the same time India's banking sector has remained stable despite global upheavals, thereby retaining public confidence over the years. Deposits under Pradhan Mantri Jan Dhan Yojana (PMJDY) have also increased. As on November 9, 2016, US\$ 6,971.68 million were deposited, while 255.1 million accounts were opened. As per the Reserve Bank of India (RBI), India's banking sector is sufficiently capitalised and well-regulated. The Indian banking system consists of 27 public sector banks, 26 private sector banks, 46 foreign banks, 56 regional rural banks, 1,574 urban cooperative banks and 93,913 rural cooperative banks, in addition to cooperative credit institutions. Public-sector banks control more than 70 per cent of the banking system assets, thereby leaving a comparatively smaller share for its private peers. Banks are also encouraging their customers to manage their finances using mobile phones. Enhanced spending on infrastructure, speedy implementation of projects and continuation of reforms are expected to provide further impetus to growth. All these factors suggest that India's banking sector is also poised for robust growth as the rapidly growing business would turn to banks for their credit needs.

3. Education Industry:

India holds an important place in the global education industry. The country has more than 1.5 million schools with over 260 million students enrolled and about 751 universities and 35,539 colleges. India has one of the largest higher education systems in the world. However, there is still a lot of potential for further development in the education system. Mr Ravi Shankar Prasad, Minister for Law and Justice and Information Technology, has stated that the Government of India will likely educate over 10 million people on e-payments in rural India, through the newly-launched Digi Dhan Abhiyan or digital financial literacy programme. Government has approved 'Pradhan Mantri Gramin Digital Saksharta Abhiyan' (PMGDISHA) to make 60 million rural households digitally literate. The outlay for this project is Rs 2,351.38 crore (US\$ 353.70 million) to usher in digital literacy in rural India by March, 2019. The Skill India initiative – „Kaushal Bharat, Kushal Bharat“ is another initiative of the government. Under this initiative, the government has set itself a target of training 400 million citizens by 2022 that would enable them to find jobs.

4. FMCG Industry:

Fast-moving consumer goods (FMCG) sector is the 4th largest sector in the Indian economy with Household and Personal Care accounting for 50 per cent of FMCG sales in India. Growing awareness, easier access and changing lifestyles have been the key growth drivers for the sector. The urban segment (accounts for a revenue share of around 40 per cent) is the largest contributor to the overall revenue generated by the FMCG sector in India and recorded a market size of around US\$ 29.4 billion in 2016-17. However, in the last few years, the FMCG market has grown at a faster pace in rural India compared with urban India. Semi-urban and rural segments are growing at a rapid pace and FMCG products account for 50 per cent of total rural spending. In the Union Budget 2017-18, the Government of India has proposed to spend more on the rural side with an aim to double the farmer's income in five years; as well as the cut in income tax rate targeting mainly the small tax payers, focus on affordable housing and infrastructure development will provide multiple growth drivers for the consumer market industry. Rural consumption has increased, led by a combination of increasing incomes and higher aspiration levels; there is an increased demand for branded products in rural India. The rural FMCG market in India is expected to grow at a CAGR of 14.6 per cent, and reach US\$ 220 billion by 2025 from US\$ 29.4 billion in 2016.

5. Healthcare Industry:

Healthcare has become one of India's largest sectors - both in terms of revenue and employment. Healthcare comprises hospitals, medical devices, clinical trials, outsourcing, telemedicine, medical tourism, health insurance and medical equipment. The Indian healthcare sector is growing at a brisk pace due to its strengthening coverage, services and increasing expenditure by public as well private players. Indian healthcare delivery system is categorised into two major components - public and private. The Government, i.e. public healthcare system comprises limited secondary and tertiary care institutions in key cities and focuses on providing basic healthcare facilities in the form of primary healthcare centres (PHCs) in rural areas. The private sector provides majority of secondary, tertiary and quaternary care institutions with a major concentration in metros, tier I and tier II cities. Rural India, which accounts for over 70 per cent of the population, is set to emerge as a potential demand source. A total of 3,598 hospitals and 25,723 dispensaries across the country offer AYUSH (Ayurveda, Yoga & Naturopathy, Unani, Siddha and Homoeopathy) treatment, thus ensuring availability of alternative medicine and treatment to the people. In 2017, the Government of India has provided grant-in-aid for setting up of AYUSH educational institutions in States and Union Territories. To sum up, there are vast opportunities for investment in healthcare infrastructure in both urban and rural India.

CONCLUSION:

Eventually the transformation of rural economy gets affected by some kinds of corruption in government. Compared to other reasons, corruption plays vital role. Because people in rural areas are not aware of laws against corruption. At the same time, there is a considerable development in rural areas because of effective implementation of new schemes introduced by government. Even though there is a development of rural areas, effective actions' to be taken against problems which are prohibiting development of rural areas.

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**WORK LIFE BALANCE OF SCHOOL TEACHERS SKILLS ON
TIRUNELVELI DISTRICT**

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ABSTRACT

Work-life balance is the proper prioritizing between "work" (career and ambition) on one hand and "life" (pleasure, leisure, family and spiritual development) on the other. Related, though broader, terms include "lifestyle balance" and "life balance". There is a large individual component in that meaning includes each individual's needs, experiences, and goals, define the balance and there is not a one size which fits all solution. Work life balance is a comfortable state of equilibrium achieved between an employee's primary priorities of their employment position and their private life style. Work-life conflict is not gender-specific. According to the Canter for American Progress, 90 percent of working mothers and 95 percent of working fathers report work-family conflict. However, because of the social norms surrounding each gender role, and how the organization views its ideal worker, men and women handle the work-life balance differently. Work-life balance refers to the level to which an employee experiences feeling fulfilled and having his or her needs met in both work and non-work aspects of life.

KEYWORDS: *Work -Life Balance, Lifestyle Balance, Work-Life Conflict.*

INTRODUCTION

Work–life balance is the proper prioritizing between "work" (career and ambition) on one hand and "life" (pleasure, leisure, family and spiritual development) on the other. Related, though broader, terms include "lifestyle balance" and "life balance". There is a large individual component in that meaning includes each individual's needs, experiences, and goals, define the balance and there is not a one size which fits all solution. Work life balance is a comfortable state of equilibrium achieved between an employee's primary priorities of their employment position and their private life style. Work–life conflict is not gender-specific. According to the Canter for American Progress, 90 percent of working mothers and 95 percent of working fathers report work–family conflict. However, because of the social norms surrounding each gender role, and how the organization views its ideal worker, men and women handle the work–life balance differently.

Work-life balance refers to the level to which an employee experiences feeling fulfilled and having his or her needs met in both work and non-work aspects of life. Through experiencing greater work-life balance, individuals details feeling better in general (e.g., greater job and life satisfaction) and tend to behave in favourable ways (e.g., lower turnover and absenteeism). Historically, the access of women in the workplace jump started research into how female employees could successfully care for families while working, but today work-life balance is discussed with respect to multiple affected groups (e.g., men, single parents). In the modern era of technology and convenience, organizations have begun to provide their employees with helpful ways to balance their work and non-work roles through benefits like flexible work hours, telecommuting, and so on. However, offering these benefits are not enough; the organization and management must stand behind its promotion of healthy work-life balance for employees by creating a culture as such and designing policies that support this initiative. Otherwise, Women employees feel pressure to continuously work, which can effect their performance. Results indicate that in general many people report experiencing poor work-life balance but not for lack of wanting it; therefore, employers and employees alike should consider what is most important for achieving this healthy balance.

STATEMENT OF THE PROBLEM

Teachers have been said to be the most crucial part of a country's resource as they build the base for all professions in a country. Therefore it has been found to be very important to measure their work life balance as work life balance can produce negative results that have taken place in the education system of the country and internationally, there is a need to find out how these have affected the work life balance of those tasked to lead a school. It is believed that, people generally have high morale, and is committed towards achieving organizational goals when their personal resources and talents are being fully used .By increasing the level of morale and satisfaction, motivation and also commitment of members, organization's performance can be improved. The general perception is that teachers in our country are dissatisfied with their profession and their morale is low. The report made by the NUTP claims that the teachers' morale was low and teachers are frustrated not just over poor salary schemes but also poor working conditions especially in rural areas and over -burdened with unnecessary workload which eventually force them to leave and find other jobs.

OBJECTIVES OF THE STUDY

- To analyze the work life balance of private school teachers.
- To analyze all categories of the work life balance.
- To analyze stress among the private school teachers

METHODOLOGY

The Present study is both Primary and Secondary data collected. The Primary data was collected from 105 respondents in Tirunelveli District. The Secondary data was collected from books, articles and websites. Chi- Square test used for arriving at conclusion.

IMPORTANCE OF WORK-LIFE BALANCE

Technology has improved people's lives in many different ways. People can live longer, healthier lives because of technological advancements. A student can access vast resources of information to complete assignments and a mother can see and talk to a daughter that is thousands of miles away. The advancements in the way people access information, communicate with one another, and complete tasks have allowed for flexibility in the workplace. It has also created a lack of distinction between work and family time. It is important to draw a distinction between work and life. People who are constantly tied to their jobs deal with the symptoms of stress and burnout. If a person doesn't have a time to relax and recharge, their ability to do their job decreases and their performance level suffers. Thus, from a management point of view, it is important to encourage a person to take time off from work instead of putting in long hours. Creating a schedule that allows a person to do activities they enjoy will help them to be better employees, friends, and family members

IMPORTANCE OF WORK LIFE-BALANCE FOR INDIAN TEACHING PROFESSIONAL SKILLS

There are some important reasons to study about the work life balance of Indian teaching professionals. Developments in education industry transformed a teaching learning process from conventional which is teacher centric into constructive learning which learner centric (K.G.Senthil kumar 2012). The new learning environment causes a stress for the teaching profession in managing personal life and work life.

In the competitive private educational system the students are considered as customer. Various studies has undertaken to know about the satisfaction and dissatisfaction level of students but it has ignored the job satisfaction of teaching faculty in educational especially in private educational sector.

RESULT AND MATERIALS

CHI-SQUARE TEST FOR WORK LIFE BALANCE

CHI-SQUARE ANALYSIS

TABLE-1

H₀: There is no relationship between the work life balance and Nature of work

H₁: There is a relationship between the work life balance and Nature of work

CHI-SQUARE ANALYSIS

Work life Balance	Nature of work		Total
	Permanent	Temporary	
Highly satisfied	4	17	21
Satisfied	8	30	38
Neutral	11	12	23

Dissatisfied	8	6	14
Highly Dissatisfied	6	3	9
Total	37	68	105

PRIMARY DATA

O	E	(O-E)	(O-E) ²	$\frac{\Sigma(O - E)^2}{E}$
4	7.4	-3.4	11.56	1.56
17	13.6	3.4	11.56	0.85
8	13.4	-5.4	29.16	2.18
30	24.6	5.4	29.16	1.19
11	8.1	-2.9	8.41	1.04
12	14.9	2.9	8.41	0.56
8	4.9	3.1	9.61	1.96
6	9.1	-3.9	9.61	1.06
6	3.2	2.8	7.84	4.64
3	5.8	-2.8	7.84	2.04
Total				17.08

TABLE 4.2.3.1**Chi-square analysis**

CALCUALTED VALUE	DEGREE OF FREEDOM	TABLE VALUE	LEVEL OF SIGNIFICANCE	RESULT
$x^2 = 17.08$	4	$x^2 = 9.488$	5%	H ₀ is rejected

Inference

The table show that the calculated value of $x^2 = 17.08$ is less than the table value of $x^2 = 9.488$ ($17.08 > 9.488$) So the Null Hypothesis (H₀) is rejected. Hence, there is significance relationship between the work life balance and Nature of work.

FINDINGS AND SUGGESTIONS

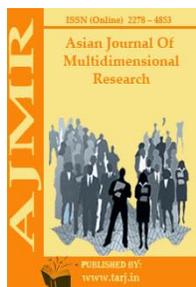
- The school can introduce certain family-friendly measures such as extended maternity leave, child care facilities, special leave, rationalization of work load and working hours, pick and drop facilities for women employees etc.
- The spouse, children and family members will have expectations from the woman employee. They should help in routine household tasks. For this, awareness and training programs can be arranged to create awareness among the family members, spouse and children.
- The teacher should be realistic about her strengths and weaknesses and adopt a balanced outlook towards work and life by managing her time and prioritizing wherever required.
- An understanding of stress in management teaching professionals may not only form the basis of stress analysis but may also be useful in rationalizing stress behaviour and formulating coping strategies for the entire teaching population.

CONCLUSION

There can be no debate on the fact that work life balance is essential and important for a stress free and fulfilling life, especially for a woman. Juggling between the burden, obligations and responsibilities of work and multiple family roles, balancing becomes an uphill and an ongoing task for teaching professionals, as much as, if not more than any other working woman. The findings of the study can justify its utility since knowing the faculty members precisely and reaching out to them in the effective way, is the key to minimize stress. The research can be summed up with a quote by Christina Winney: "Life's demands may not slow up any time soon, and learning life balance is an ongoing art. If you think one day you will get it all done, and then you can relax, you are bound to be disappointed." The study can also direct employers of institution to evolve flexible work strategies and provide better working conditions which will help in overcoming stress in faculty members.

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A STUDY ON RECEPTION OF EMPLOYMENT SKILL RELATED INFORMATION AMONG RURAL YOUTH IN TIRUNELVELI, TAMIL NADU

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ABSTRACT

Imparting life skills to rural youths are more important for the rural transformations. Skills are central for improving employability and livelihood opportunities, reducing poverty, enhancing productivity and promoting environmentally sustainable development (International Labour Organization, 2011). Youths in rural areas often lack the guidance and support to access employment skill related information. Many Government initiatives and skill developments programmes are conducted targeting to reach the rural population but doesn't solve the purpose. This study aims to assess 1).the level of rural youth employment skill and opportunities. 2). To examine the awareness about the various Government initiatives for employment skill development 3). To identify the media accessing pattern for obtaining employment skill related information. This study uses the Triangulation research approach that includes a survey and group discussion method to collect data. The findings explored the need of the Employment related information among rural youth in Tirunelveli, Tamil Nadu.

KEYWORDS: *Employment Skill, Rural Youth, Media, Development, Rural Transformations*

INTRODUCTION

Knowledge and skills are important factors of rural transformation. Knowledge sharing and development of employment skills are significant to the growing rural youth population. Youths in rural areas often do not have the direction and provision to access information relating to employment skill. Finding and equipping employment skills are required for rural youth in today's rapidly evolving and globally competitive environment. Employment skill related information plays a vital role in improving the life of rural people and pave rural transformation. Rural youths require information on education, skill development, employment opportunities, government policies and etc. Many government initiatives and skill development programs are targeted to reach the rural population, but do not solve the objective.

Importance of Skills Development

Employment is the biggest issue for the rural youth in Tirunelveli; they need proper information and skills training for their employment. ILO(2015) Skills for Employment framework says *"Skills development is among the greatest challenges facing countries, enterprises and people all across the world today. It plays a vital role in promoting employment, economic growth, and inclusive societies. Without the proper investment in skills many people will be excluded, job opportunities created through technological advances cannot be filled and countries will find it difficult to compete in an increasingly global society"*.

Investing in Youth for Rural Transformation

Youths play a vital role in the rural transformation. Development of employment skills make them employable in their own rural environment. It encourages the rural transformation. ILO(2012) Key issues and policy options indicates: *"Young people in rural areas are the future of agriculture and other rural industries, but often lack the guidance and support necessary to fully contribute to the development of their communities, thereby fuelling the vicious cycle of rural underdevelopment and poverty. Acknowledging and addressing their needs and aspirations is vital for local and national growth"*.

Rural Communication

More and better employment related information helps empowerment of rural youth. Food and Agriculture Organization (FAO) of the United Nations Framework on effective rural communication define *"Rural communication is an interactive process in which information, knowledge and skills, relevant for development are exchanged between farmers, extension/advisory services, information providers and research either personally or through media such as print, radio, television and Information and Communication Technologies"*.

LITERATURE REVIEW

Skill Development Challenges in India - Awareness, mind-set and perception issues (World Bank, 2015): Skill development in India is lower than the national requirements due to Lack of awareness on the type of skill development courses as well as information on the subsequent employment opportunities.

Challenges in skill development in rural and remote areas (YBI and BG Group, 2016):

Young people from rural or remote areas often struggle to access technical and vocational skills training because of distance. The trainings should be conducted in reachable places for rural youths. Another option is to subsidise the transport costs of young entrepreneurs from rural and

remote areas to attend training and meetings in urban areas. It will encourage the rural youths to learn about entrepreneurship.

Rural development and Communication(Hampesh, K S., 2013):

The mass media is not only creating political and social awareness, but also to enable development in rural areas. Television and newspapers are the important communication media to receive the information of new initiatives, government policies and development activities. Local language newspaper and television programmes are the major choice of rural people to receiving information.

Mobile phones for development in rural communities (Florahsewelamodiba, 2015):

People of PhakeRebone village use the mobile phones to connect the relatives. They are not used mobile phones for seeking information. But near villages of PhakeRebone people are using the mobile phones to find employment opportunities, Government information and entertainment.

OBJECTIVES OF THE STUDY

- 1) To assessthe level of rural youth employment skill and opportunities.
- 2) To examine the awareness about the various Government initiatives for employment skill development.
- 3) To identify the media accessing pattern for obtaining employment skill related information.

METHODOLOGY

Triangulation research approach is adopted for this study in the form of group discussion and survey methods. Simple random sampling technique is used for collecting data with 130 respondent's belonging to rural youths from various villages (Age Group: 15-29, as per the National Youth Policy - India, 2014) inTirunelveli District.

DATA ANALYSIS AND FINDINGS

Demographic Profile of the Respondents

TABLE 1 – DISTRIBUTION IN TALUKS

Taluk Name	No. of Respondents	Percentage%
Tirunelveli	13	10.0
Palayamkottai	13	10.0
Sankarankovil	6	4.6
Tenkasi	9	6.9
Sivagiri	6	4.6
Shenkottai	8	6.2
Ambasamudram	10	7.7
Nanguneri	12	9.2
Radhapuram	7	5.4
Veerakeralampudur	6	4.6
Alangulam	6	4.6
Kadayanallur	7	5.4
Thiruvengadam	5	3.8
Manur	7	5.4
Cheranmahadevi	9	6.9

Tisaiyanvilai	6	4.6
Total	130	100

Tirunelveli District encompass 16 Taluks, the respondents were selected from all 16 Taluks.

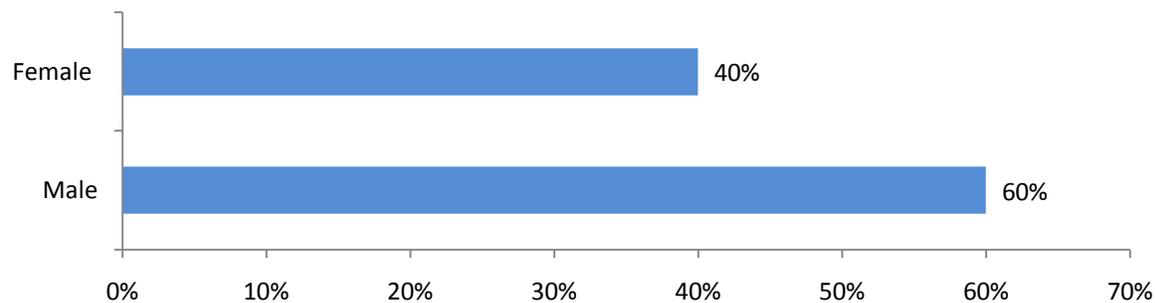
TABLE 2 – AGE

Age	No. of Respondents	Percentage%
15-17	1	.8
18-22	94	72.3
23-26	24	18.5
27-29	11	8.5
Total	130	100.0

As per the National Youth Policy - India, 2014, Youth Age Group is 15-29. In this study maximum percentage of respondents are 18-22 age categories with 72.3% and 15-17age categories are less percentage with 0.8%.

TABLE 3 - GENDER

Male	Female	Total
78	52	130
60%	40%	100%

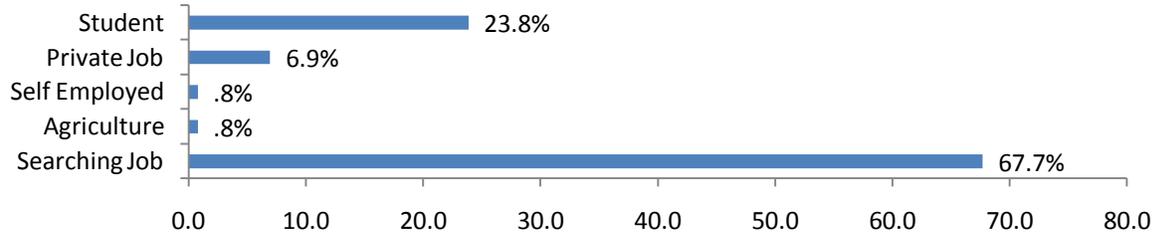


Above table shows that 60% Male Youths and 40% Female Youths are respondents of this study.

TABLE 4: PRESENT JOB DETAILS BY EDUCATION QUALIFICATION

Education	Present Job Details					Total
	Searching Job	Agriculture	Self Employed	Private Job	Student	
Primary	0	0	1	0	0	1
High School	1	0	0	0	0	1
Higher Secondary	2	1	0	0	1	4
ITI, Diploma	34	0	0	4	9	47
UG Degree	47	0	0	4	16	67
PG Degree	4	0	0	1	5	10

Total	88	1	1	9	31	130
%	67.7	0.8	0.8	6.9	23.8	100

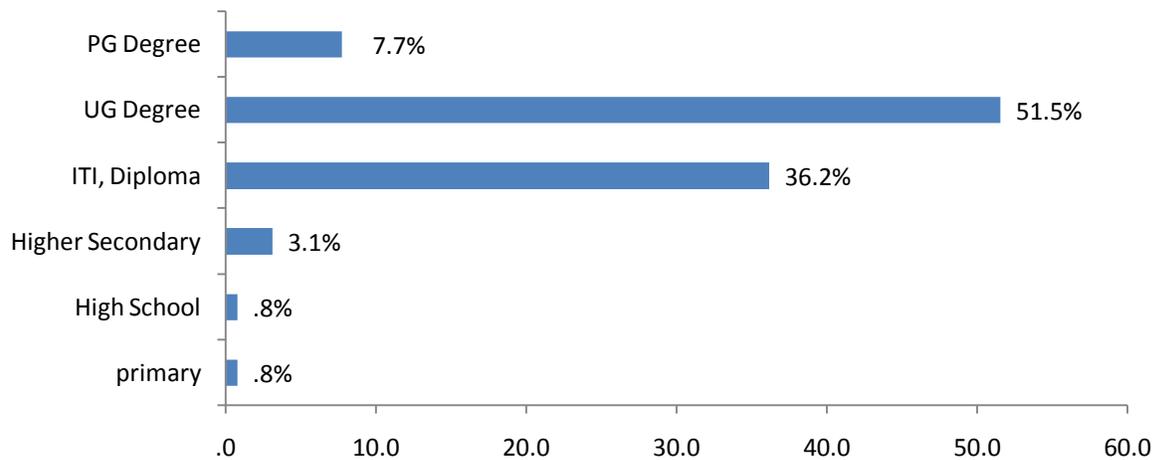


Majority of the respondents are searching jobs with 67.7% and 23.8% are students. In contrast least number of respondents are Agriculture and Self-employed with 0.8%. In the job seeking respondents 53.4% are UG Degree holders and 38.6 % are ITI and Diploma holders.

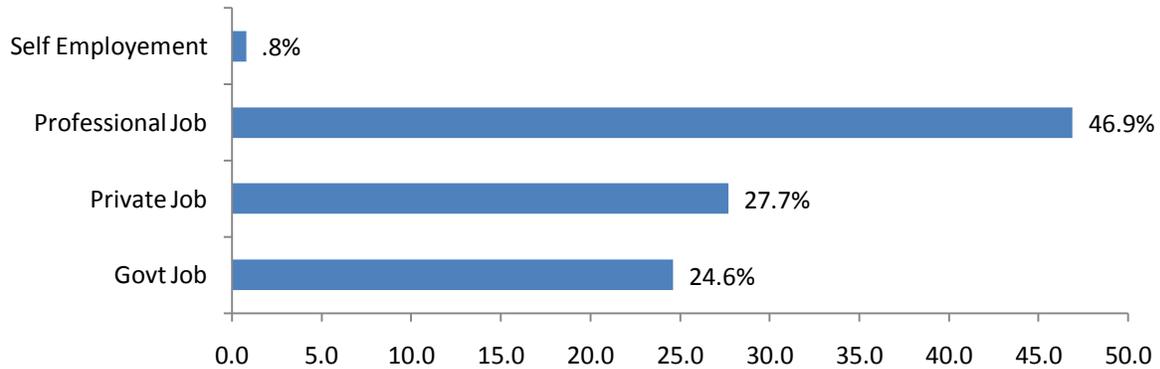
The level of rural youth employment skill and opportunities

TABLE 5: JOB INTEREST BY EDUCATION QUALIFICATION

Education	Job Interest				Total
	Govt. Job	Private Job	Professional Job	Self-Employment	
Primary	0	1	0	0	1
High School	0	1	0	0	1
Higher Secondary	1	3	0	0	4
ITI, Diploma	7	12	28	0	47
UG Degree	19	16	31	1	67
PG Degree	5	3	2	0	10
Total	32	36	61	1	130
%	24.6	27.7	46.9	0.8	100



Education

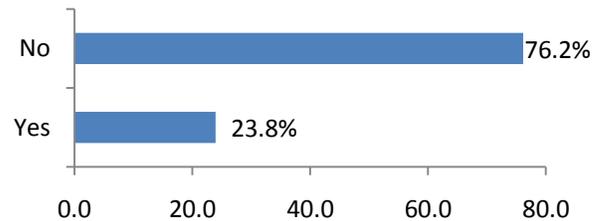
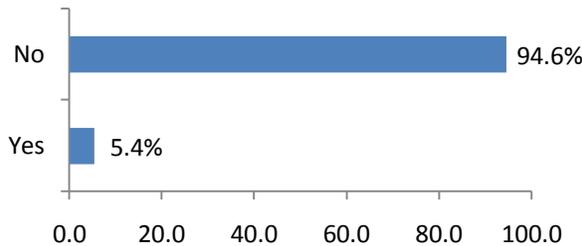


Job Interest

Majority number of respondents are seeking professional job with 46.9%. Here professional job means the government or private jobs as per their educational qualifications in their major subject. In contrast least number of respondents have interested in self-employment with only 0.8%.

TABLE 6: SKILL DEVELOPMENT PROGRAM AND EMPLOYMENT CAMP

	Skills Development Program Attend		Employment Camp Attend	
	No. of Respondents	Percentage%	No. of Respondents	Percentage%
Yes	7	5.4	31	23.8
No	123	94.6	99	76.2
Total	130	100	130	100



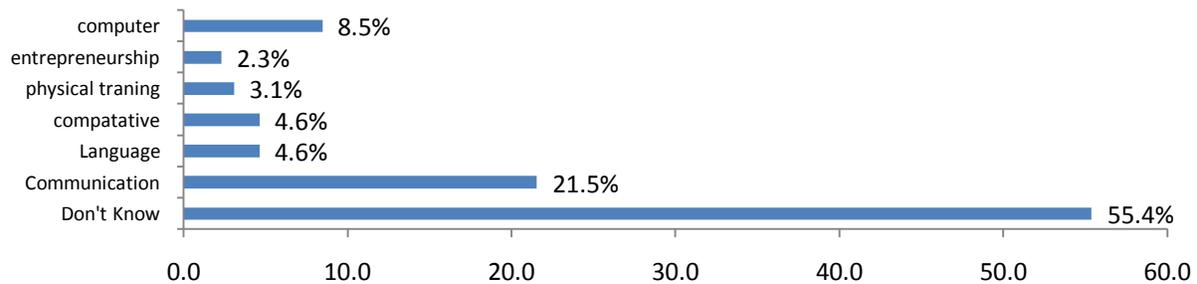
Skills Development Program Attend

Employment Camp Attend

Most of the respondents have not attended skills development program is 94.6%. In contrast only 5.4% respondents have attended skills development programs. Majority respondents doesn't attended employment camp is 76.2%. In contrast least number of respondents has attended employment camp.

TABLE 7: THE NEED OF SKILLS BY EDUCATION

Education	Skills Need							Total
	Don't Know	Communcation	Language	compet itive	physical training	entrep reneu rship	comp uter	
Primary	1	0	0	0	0	0	0	1
High School	1	0	0	0	0	0	0	1
Higher Secondary	2	0	0	1	1	0	0	4
ITI, Diploma	22	14	0	4	2	2	3	47
UG Degree	39	13	5	1	1	1	7	67
PG Degree	7	1	1	0	0	0	1	10
Total	72	28	6	6	4	3	11	130
%	55.4	21.5	4.6	4.6	3.1	2.3	8.5	100.0



Major numbers of respondents are did not have idea about their skills set with 55.4% followed by 21.5% of respondents need communication skills. In contrast least number of respondents is need entrepreneurship skills with 2.3%.

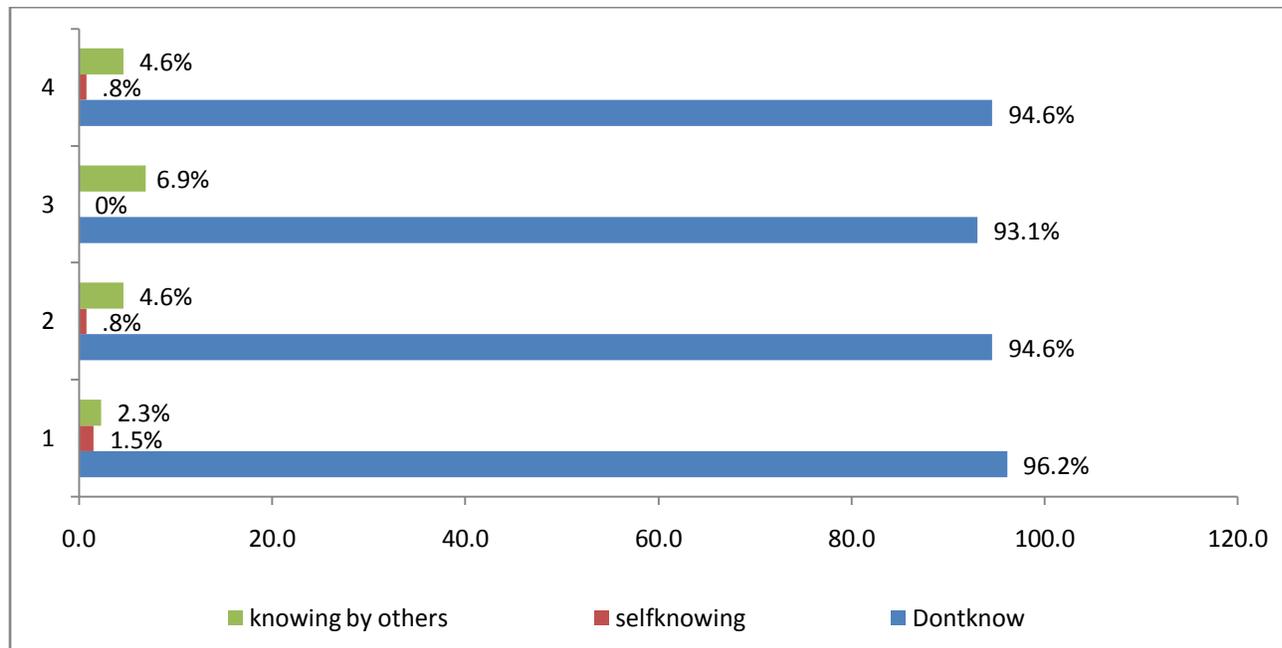
TABLE 8: THE NEED OF SKILLS BY JOB INTEREST

Job Interest	Skills Need							Total
	Don't Know	Comm unication	Languag e	competi tive	physical training	entrep reneu rship	comp uter	
Govt. Job	17	6	1	3	1	0	4	32
Private Job	27	3	1	2	2	0	1	36
Professional Job	28	19	4	1	1	2	6	61
Self-Employment	0	0	0	0	0	1	0	1
Total	72	28	6	6	4	3	11	130
%	55.4	21.5	4.6	4.6	3.1	2.3	8.5	100.0

Major numbers of respondents are did not have idea about their skills set with 55.4% followed by 21.5% of respondents need communication skills. They have interested in professional job by government or private.

TABLE 9: AWARENESS OF THE VARIOUS GOVERNMENT SKILL DEVELOPMENT SCHEMES AND EMPLOYMENT INITIATIVES

	DDUGKY		PMKVY		PMMY		Skill development for minorities	
	No. of Respondents	Percentage%	No. of Respondents	Percentage%	No. of Respondents	Percentage%	No. of Respondents	Percentage%
Don't know	125	96.2	123	94.6	121	93.1	123	94.6
Self-knowing	2	1.5	1	.8	0	0	1	.8
Knowing by other source	3	2.3	6	4.6	9	6.9	6	4.6
Total	130	100.0	130	100.0	130	100.0	130	100.0



1. *DDUGKY–DeenDayalUpadhyayaGrameenKaushalyaYojana*: Developing skills and productive capacity of the rural youth from poor families.

Major numbers of respondents don't know the DDUGKY scheme with 96.2%. In contrast least number of respondents knows the scheme with 3.8%.

2. *PMKVY –PradhanMantriKaushalVikasYojana*: This is the flagship scheme for skill training of youth.

Major numbers of respondents don't know the PMKVY scheme with 94.6%. In contrast least number of respondents knows the scheme with 5.4%.

3. *PMMY –PradhanMantriMudraYojana* is a flagship scheme of Government of India to “fund the unfunded”

Major numbers of respondents don't know the PMMY scheme with 93.1%. In contrast least number of respondents knows the scheme with 6.9%.

4. *Skill development for minorities:* To upgrade the skills of minority youth in various modern/traditional skills.

Major numbers of respondents don't know the PMMY scheme with 94.6%. In contrast least number of respondents knows the scheme with 4.6%.

Media accessing pattern by rural youth for obtaining employment skill related information.

TABLE 10: MEDIA ACCESSING PATTERN

	Which Media	Percentage%	Your Media Choice	Percentage%	Sharing Media	Percentage%
Newspaper, Magazine	52	21.8%	31	14.8%	7	3.6%
Radio	2	.8%		0%		0%
TV	10	4.2%	4	1.9%		
SMS	5	2.1%	4	1.9%	9	4.7%
Email	35	14.6%	31	14.8%	26	13.5%
Website	30	12.6%	37	17.7%	13	6.7%
WhatsApp	59	24.7%	69	33.0%	95	49.2%
Facebook	18	7.5%	12	5.7%	23	11.9%
YouTube	11	4.6%	8	3.8%	3	1.6%
Twitter	2	.8%	2	1.0%	2	1.0%
Linkedin	2	.8%	1	.5%	2	1.0%
Mobile Apps	12	5.0%	10	4.8%	4	2.1%
Nothing	1	.4%			9	4.7%
Total		100.0%		100.0%		100.0%

Which Media disseminating more employment skills related information?

Major numbers of respondents selected WhatsApp with 24.7% followed by 21.8% of respondents selected Newspaper and Magazine. In contrast least number of respondents is selected Twitter and Linkedin with .8%

The Media choice of receiving employment skills related information

Major numbers of respondents selected WhatsApp with 33.0% followed by 17.7% of respondents selected websites. Their next choice is email, newspaper and magazines with 14.8%. In contrast least number of respondents is selected Linkedin and Twitter with .5% and 1.0%.

The sharing medium of employment skills related information

Major numbers of respondents selected WhatsApp with 49.2% followed by 13.5% of respondents selected email. Their next selection is facebook, and sms with 11.9% and 4.7%. In contrast least number of respondents is selected LinkedIn and Twitter with 1.0%.

KEY FINDINGS FROM THE GROUP DISCUSSION

- In the group discussion very few youths have clear vision of choosing their carrier in the desired field. Most of them have desire to go to get into anyone job with government or private.
- Few respondents said that they had gone to the private company to study the skills required for their studies. Others didn't have enough awareness for their develop employment skills.
- There is absolutely no awareness of the government's skill training programs for everyone who participated in the group discussion.
- Majority of them revealed there is a fear of tension and lack of communication skills in job interviews.
- WhatsApp, Website, Facebook and Newspaper are mostly used to get employment information.

CONSIDERATIONS

- Self-Employment and Entrepreneurship interest are very low in percentage; many respondents were searching any government and private job. Government or District administrative body should take necessary steps to increase the Self-Employment and Entrepreneurship related skills and awareness among rural youths.
- Major rural youths did not receive information about skills developments program and employment camp. They don't have idea about skills development programs. Government and skills development institutes should send information to the rural youths in proper way and create awareness about important of skills for their employment.
- Major rural youths couldn't have idea about their skills set. 84.7 % rural youths just owns educational qualifications like degree or diploma. They have need employment but did not have awareness about the employment skills. Government and educational institutions should take necessary steps to develop employment skills to the rural youths. It is essential to the rural transformation.
- Government and implementation institutions should take the steps to create awareness of skill development schemes and employment initiatives among rural youths.
- WhatsApp is the first choice of rural youths to accessing employment skills related information, next they preferred newspaper. This study also recommends the Government and skill development implementation authorities to use the WhatsApp and other popular social media for disseminating employment skills related information among rural youth.

CONCLUSION

Employment skill and opportunities are the very much important need for the rural youth and they need proper information from the government and educational institutions. It is revealed from the study that major number of rural youths uses WhatsApp, Online Media, Facebook and Newspaper for receiving employment skills and opportunities related information. The overall findings of the study are that rural youths didn't have the awareness of Government skills initiatives. There is a lack to get communication from the Government for skills development.

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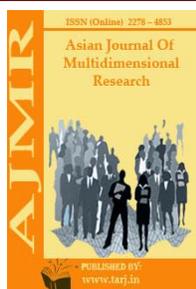
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**A STUDY ON WOMEN ENTREPRENEURS WITH SPECIAL REFERENCE
TO BEAUTICIANS OF NAGERCOIL IN KANYAKUMARI DISTRICT**

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ABSTRACT

Women entrepreneurs may be defined as a “Woman or a group of women who initiate, organize and run a business enterprise”. Government of India has defined women entrepreneurs based on women participation in equity and employment of a business enterprise. Accordingly, a woman run a enterprise is defined as “an enterprise owned and controlled by a women having a minimum financial interest of 51% of the capital and giving at least 51% of the employment generated in the enterprise to women”. Women entrepreneur constitute 10 % of the number of the number of entrepreneur in the country. This has been a significant growth in self-employment of women with women now starting new ventures at three times the rate of men. They constitute 50% of the population of our country with a lower literacy rate than men. This statistical fact indicates that for the economic growth of the nation, women should not be encouraged to make their share of economic contribution towards the country. One way of achieving is by making women come out and become entrepreneurs. In the traditional society, they were confined to the four walls, playing household roles, but in the modern society, they are coming out to participate in all sorts do activities. Normally, women entrepreneurship is found in the extension of their kitchen activities, mainly in preparing commercially the 3 P’s namely, Pickles, Papads and Powder. Few of them venture into services industry relating to hospitality, catering, educational services, consultation or public relations, beauty clinics, etc. Women enter entrepreneurship due to economic factors which pushed them to be on their own and urge them to do something independently. Women prefer to work from their own work residence, difficulty in getting suitable jobs and desire for social recognition motivate them towards self-employment. We see a lot of women professionals in engineering, medicine, law etc.

KEYWORDS: *Engineering, Medicine, Entrepreneurs*

INTRODUCTION

“A woman with sheer will power coupled with God’s grace results in becoming a successful woman entrepreneur”

Women entrepreneurship is the process where woman take the lead and organize a business or industry and provide employment opportunities to other. In India though women entrepreneurship is the recent phenomenon which came into prominence in the late 1970s, now one could see that more and more women are venturing as entrepreneurs in all kind of business and economic activities and service sector. At the initial stage women entrepreneurship developed only in urban areas and a later stage it extended its wings to rural and semi urban areas too. Though earlier women concentrated much on traditional activities, due to the spread of education, favorable government policies towards development women entrepreneurship, women have changed their attitudes and diverted towards non-traditional activities too they favorable response to changing situations and get adjusted to themselves and have improved their position.

In every society women play a very crucial role. Whenever they have been given a chance, they have not only excelled in all areas but they have also played an important role in the development of the society. To accelerate the overall growth and prosperity of the nation, it is very important to create opportunities for socio-economic development of women.

Moreover economic independence of women will create for social reaching social change and prove a necessary weapon for them to face injustice and discrimination. At this critical juncture, self-employment is the only solution to generate income for them. Therefore the income generated through self employment might help the individual to improve the quality to life. In addition, self-employment also changes the position of women from being job seekers to job-givers.

OBJECTIVES

- To find out the investment of the beauticians in Nagercoil.
- To analyse the income level of the beauticians in Nagercoil.
- To study the various beauty courses offered by the beauticians in Nagercoil.
- To study the various beauty treatment provided by the beauticians in Nagercoil.

METHODOLOGY

Both primary and secondary data are used for the present research study. The primary data was collected through interview schedule method. A structured interview schedule was administered to beauty parlour owners. The secondary data was collected from magazines, books, articles, journals and websites. Fifty samples are taken for the present study. study is carried out on the basis of convenient random sampling method. Each sample respondent interviewed with the help of questionnaire.

DATA ANALYSIS

1. Investment of the beauticians

Investment refers to real investment which adds to capital goods. Initial investment increases the income of the individual. The following table shows the amount of investment.

TABLE: 1 INVESTMENT BY THE SAMPLE RESPONDENTS

Investment (In Rs.)	No. of respondents	Percentage
Below 1 lakhs	9	18
1-2 lakhs	17	34
2-3 lakhs	13	26
3-4 lakhs	6	12
4-5 lakhs	5	10
Total	50	100

Source: Primary data

The above table shows that 34 percentages of the sample respondents invest between Rs. 1-2 lakhs and 10 percent of the sample respondent invests between 4-5 lakhs. From this it is clear that since it takes a long period to get more profit, investing on it also a huge amount.

2. Amount of monthly income

Income and expenditure are the two edges of life. The purchasing power of an individual is based on income. Following table shows the monthly income of the sample respondents.

TABLE: 2 AMOUNT OF MONTHLY INCOME OF THE SAMPLE RESPONDENTS

Monthly income (in rupees)	No. of. respondents	Percentage
Below – 10,000	13	26
10,000- 15,000	7	14
15,000-20,000	9	18
20,000- 25,000	11	22
25,000 – 30,000	10	20
total	50	100

Source: Primary data

The above table shows that 26 percentage of the sample respondents have income is below 10,000 and 14 percentage of the sample respondents have income between rs.10,000 – 15,000. From this is clear the young women entrepreneurs are earning more income as they are self employed.

3. Types of courses

To develop the skill, the beautician should undergo certain courses. Here the sample respondents are undergoing various courses to be efficient in their career. Following table shows the type of courses undergone by the sample respondents.

TABLE: 3 TYPES OF COURSES UNDERGONE BY THE SAMPLE RESPONDENTS

Course	No. of. respondents	Percentage
Diploma	10	20
Ayurvedic	11	22
Yoga	5	10
Aromatherapy	17	34
Diploma in Cosmetology	8	16
Advance course	7	14
aesthetician	9	18
Total	50	100

Source: Primary data

The above table shows that 34 percent have undergone the course aromatherapy and only 10 percent have undergone yoga.

4. Types of beauty treatments

The sample respondents are doing variety of beauty treatment for the customers. Depend on the treatment and the hours of work the fees paid for it vary. The following table shows the type of treatment done by the sample respondents.

TABLE: 4 VARIOUS BEAUTY TREATMENTS GIVEN BY THE SAMPLE RESPONDENTS

Treatment	No. of respondents	Percentage
Threading	40	80
Waxing	8	16
Hair cut	40	80
Facial	30	60
Henna	18	36
Coloring	5	10
Oil massage	24	48
Black Henna	7	14
Dandruff treatment	9	18
Hair conditioner	6	12
parming	9	18
straitening	8	16
curling	7	14
Manicure	6	12
Pedicure	9	18
Bleaching	22	44
Bridal	5	10
Hair Dye	10	20
Mehanathi design	10	20

Source: Primary data

The above table shows that out of 50 sample respondents 80 percentage of the sample respondents are doing threading and haircuts to the customers. Out of 50 sample respondents and 10 percentage of the sample respondents are doing coloring and bridal for the customers. It shows their in handing variety of beauty treatment.

FINDINGS

- 30 percentage of the sample respondents are 30-35 years of age.
- Thirty four percentage of the sample respondents invest between Rs. 1-2 lakhs.
- Twenty six percentage of the sample respondents have their income ranging between below – 10,000 per month.
- Thirty four percentage have undergone the course Aromatherapy.
- Eighty percent of the sample respondents are doing threading and haircuts to the customers.
- 40 percentage of the sample respondents have 4-6 years of experience.

- 34 percentage of the sample respondents invest between Rs.1-2 lakhs.

SUGGESTIONS

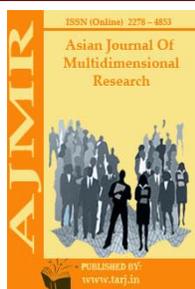
1. Women must be encouraged to actively participate in debates/ seminars/ conference sacrifice, and should be told that there is no shortcut to success; particularly the entrepreneurial path requires sacrifice, diligence and devote.
2. Inclusion of entrepreneurship development as a compulsory subject in the school curriculum itself. Guidance and counseling cells in universities and colleges also need to be established for education women about the benefits of an entrepreneurial career.
3. Training centers should provide training to prospective women entrepreneurs free of cost and entrepreneurial development programmers should be much more practical oriented.
4. Finance should be made available to women entrepreneurs at concessional rates of interest earmarking a reservation like priority sector
5. Legislations aimed at safeguarding women against discriminatory practices should be properly implemented.
6. Government should promote more competent agencies to improve the credit delivery system to enable women entrepreneurs to avail the required capital.
7. An effort should be made to provide raw material to women entrepreneurs on priority basis at low rates.

CONCLUSION

Entrepreneurship among women has picked up momentum in recent years. It is true much effort has been made in recent years for the development of women's business. Several of the women entrepreneurs, who have set up industrial and commercial units with great optimism, are not able to achieve all their targeted goals. Because women entrepreneurs have unique problems in their life situations like resistance from their family members, lack of adequate financial and moral support from their husband, parents and so on nevertheless instead of barriers coming between women and their goals, enterprising women with courage commitment and devotion can look forward for a promising future in the world of business and technology.

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**A STUDY ON EMPLOYMENT AND ECONOMIC STATUS OF MIGRANTS
IN TIRUNELVELI DISTRICT**

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ABSTRACT

Migration of people from one place to another has been as old as human civilization. Migration is an equilibrium process, which reduces regional disparities at different stages of economic, social, political and cultural development. In any economic, imbalanced regional development and imbalanced investment in men and material leads to migration for economic reasons. Migration is the parameter of changing socio-economic and political conditions at the national and international levels. It is also a sign of wide disparities in economic and social conditions between the origin and destination. The major factor behind the special changes in population has been the opportunity for employment. As income and employment opportunities are getting particularly located in the major urban centers, so is the population which follows it. Migration, therefore, remains a major force which shapes the urbanization pattern in contemporary developing societies. Rural Sector is characterized by lack of job opportunities all round the year due to seasonality factor, prevalence of disguised unemployment, dearth of sound manufacturing base, slender base of service sector and lack of rural connectivity and paucity of sound social economic infrastructure. The village unemployed view urban areas as magnet for job creation and provision and better living and working conditions.

KEYWORDS: *Migration, Employment, Working Conditions and Economic Conditions*

INTRODUCTION

Since time immemorial, man is restlessly migrating from one place to another as part of a process of adaption to his social, economic, cultural and ecological environment. In the most primitive society migration is the first mode of existence of man. He used to migrate from one place to another in search of food, livelihood and security. Since then he has been aimed to have a stable and stationary life which is more secured and developed when compared to the life in primitive society. With the growth of population along with the division of labor and complex system of distribution, a group of unproductive people came into existence created the condition for the transition of human society into feudal and capitalist societies.

STATEMENT OF THE PROBLEM

Migration is the parameter of changing socio-economic and political conditions at the national and international levels. It is also a sign of wide disparities in economic and social conditions between the origin and destination. It is generally believed that the globalization processes all over the world has accelerated the migration trend, in search of survival, fulfillment and a better life for themselves and their families. Rural migration is the phenomenon that described the movement of people from their villages to urban areas, usually in search of a better livelihood. In India there a vast number land less labourers and equally vast numbers of partially employed workers in rural sector, internal mobility is critical to the livelihoods of many people especially for people from rural areas who generate a continuous stream of out migrants destined for cities. These immigrants add to their own misery by living on payments are in slums and add to the misery of the cities by taxing to the already in adequate city services and by adding to the unemployed and unskilled workforce of the city.

Since the last few decades, developing countries have been undergoing rapid transformation in their special distribution of population. The major factor behind the special changes in population has been the opportunity for employment. As income and employment opportunities are getting particularly located in the major urban centers, so is the population which follows it. Migration, therefore, remains a major force which shapes the urbanization pattern in contemporary developing societies. Like other developing countries India has experienced significant movement of population from rural to urban areas in search of income and employment opportunities. In other words in India, rural poverty, among others has been a major push factor in the migration of people from rural to urban areas. In India, there is no migration policy, except that people have a constitutional right to move, live and work for their livelihood, in any part of country. The uneven distribution of economic opportunities in several of the country is the major cause for the unabated spurt of the migratory population that streams into a few metro Politian cities / urban agglomerations. Despite the commitment for concentrated efforts to develop rural, small and medium size towns / cities, little has been done towards achieving this goal. This has cost unprecedented population concentration in large cities / towns. The number of metro Politian cities has now started increasing, in terms of area, as well as population size. For example, during the last 20 years the number of metropolitan cities / urban agglomerations grew threefold.

METHODOLOGY

The universe of the present study is the rural migrant populations which settled in the urban colonies of Tirunelveli town. It includes only those persons who came from the villages of southern region of Tamil Nadu and live in a built or in a rented house in the urban living of Tirunelveli town.

There are 50 colonies in Tirunelveli town. Their living is confined to colonies under the limit of Tirunelveli municipalities. The 5 colonies that is 10% were identified where migrant population is more are selected.

There are 5000 families living in these colonies out of these 2500 families migrated from the villages. Out of these families 10%, that is 250 families of 10 migrant families from each Nagar have been selected for the present study by the application of simple random sampling method.

LIMITATIONS OF THE STUDY

The census reports provide very limited data about the rural urban migration in Tirunelveli district. Therefore the present study is conducted based on the primary data which may not be free from certain limitations. Large number of migrants hesitated to give information on their native place and year of migrations thinking that such information may prevent them to get title deeds to their neighbours.

ANALYSIS AND INTERPRETATION

TABLE 1 CLASSIFICATION OF PRE-MIGRATION OCCUPATION

Sl. No	Pre-Migration Occupation	No. of Respondents	Percentage
1.	Cultivators	12	24
2.	Agricultural Labour	17	34
3.	Sheep Rearing	04	8
4.	Petty Trade	11	22
5.	Skilled Workers	06	12
	Total	50	100

Source: Primary data

The above table shows the occupational pattern of the pre-migrants. Among the 50 respondents, 12 (24%) migrants are cultivators, 17 (34%) migrants are from agricultural labourers, only 4 (8%) migrants are doing sheep rearing, 11 (22%) migrants are from petty trade and 6 (12%) migrants are skilled workers.

TABLE 2 CLASSIFICATION OF POST MIGRATION OCCUPATION

Sl. No	Post-Migration Occupation	No. of Respondents	Percentage
1.	Enterprises	13	26
2.	Household Workers	04	8
3.	Employers	15	30
4.	Salaried	12	24
5.	Casual Labour	06	12
	Total	50	100

Source: Primary data

It is clearly evident from Table 2, that in the study area, 26 percent of the respondents are working enterprises, 8 percent are household workers, 30 percent of sample respondents are employers, 24 percent are salaried workers and the remaining 12 percent are engaged as casual labourers.

TABLE 3 CLASSIFICATION OF MIGRANTS FIRST EMPLOYMENT

Sl. No	Type of work first obtained	No. of Respondents	Percentage
1.	Coolies	16	32
2.	House maid	4	8
3.	Commercial establishment	25	50
4.	Skilled work	5	10
	Total	50	100

Source: Primary data

Table 3 shows the type of work first obtained by the migrants. Out of 50 migrants, 16 (32%) migrants worked as coolies, 4 (8%) migrants worked as house maid, 25 (50%) migrants worked in established commercial jobs and 5 (10%) migrants worked as skilled workers.

TABLE 4 CLASSIFICATION OF CHANGE OF OCCUPATION

Sl. No	No of occupation changed	No. of Respondents	Percentage
1.	No change	5	10
2.	Single	20	40
3.	Two	15	30
4.	More than two	10	20
	Total	50	100

Source: Primary data

The sample migrants changed several occupations as shown in table 4. Out of 50 migrants, 5 (10%) migrants did not change their occupation and 20 (40%) migrants changed their occupation one time. More over 15 (30%) migrants changed two occupations and 10 (20%) migrants changed more than two occupations since their arrival.

TABLE 5 CLASSIFICATION OF REASON FOR NEW OCCUPATION

Sl. No	Reasons	No. of Respondents	Percentage
1.	Dismissed	2	4
2.	High wages	21	42
3.	Better working conditions	17	34
4.	Personal reasons	10	20
	Total	50	100

Source: Primary data

The reasons to change their occupations are basically economic in nature so as to maximum their income consequently to the period of unemployment for a short time is usual. Various reasons for changing occupations and period of unemployment are explained in table 5. Out of 50 migrants, 2 (4%) migrants were dismissed, 21 (42%) changed their occupation for getting high wage, 17 (34%) migrants changed their occupation for better working condition (job satisfaction) and 10 (20%) migrants changed for their personal reasons.

TABLE 6 CLASSIFICATION OF MIGRANTS PRESENT OCCUPATION

Sl. No	Migrants Present Occupation	No. of Respondents	Percentage
1.	Urban labour	16	32
2.	Petty trade	07	14
3.	Transport	3	6
4.	Service sector	10	20
5.	Salaried workers	14	28
	Total	50	100

Source: Primary data

The occupational pattern among migrants gives the above table. It has been inferred from Table 6 that out of 50 respondents, 16 (32%) migrants work as urban labourers, 7 (14%) migrants do petty trade, 3 (6%) migrants do transport business, 10 (20%) undertake household work in service sector and 14 (28%) migrants are salaried workers.

TABLE 7 PER CAPITA INCOME OF THE RESPONDENT PRE AND POST MIGRATION

Sl. No	Per capita income	Pre Migration	Post Migration
1.	Below Rs.4,000	9(18)	2(4)
2.	Rs.4,000-6,000	15(30)	9(18)
3.	Rs.6,000-8,000	20(40)	12(24)
4.	Rs.8,000-10,000	4(8)	20(40)
5.	Above Rs.10,000	2(4)	7(14)
	Total	50(100)	50(100)

Source: Primary data

Table 7 shows that before migration, 40 percent sample respondents had the per capita income between Rs.6,000-8,000 but after migration, it decreased to 24 percent. The per capita income between Rs.8,000-10,000 by the sample respondents increased from 8 percent to 40 percent after migration. This shows that migration improves the per capital income of the sample respondents.

TABLE 8 TOTAL VALUE OF ASSETS OF THE RESPONDENT PRE AND POST MIGRATION

Sl. No	Total Value of Assets	Pre Migration	Post Migration
1.	Upto Rs.1,00,000	9(18)	-
2.	Rs.1,00,001-1,50,000	17(34)	3(6)
3.	Rs.1,50,001-2,00,000	13(26)	14(28)
4.	Rs.2,00,001-2,50,000	7(14)	15(30)
5.	Above Rs.2,50,000	4(8)	18(36)
	Total	50	50

Source: Primary data

Table 8 shows that before migration, 34 percent sample respondents had the value of assets between Rs.1,00,001-1,50,000 but after migration, it decreased to 6 percent. The assets holding of above Rs.2,50,000 by the sample respondents increased from 8 percent to 36 percent after migration. This shows that migration improves the asset holding of the sample respondents.

TABLE 9 MONTHLY HOUSEHOLD INCOME OF THE RESPONDENTS PRE AND POST MIGRATION

Sl. No	Monthly Household Income	Pre Migration	Post Migration
1.	Less than Rs.5,000	9(18)	4(8)
2.	Rs.5,001-10,000	21(42)	6(12)
3.	Rs.10,001-15,000	13(26)	8(16)
4.	Rs.15,001-20,000	5(10)	15(30)
5.	Above Rs.20,000	2(4)	17(34)
	Total	50	50

Source: Primary data

Table 9 reveals the monthly income of the respondents before and after migration. Before migration 18 percent of the respondents had monthly family income of less than Rs.5,000, whereas after migration 8 percent of the respondents had monthly family income of less than Rs.5,000. 42 percent of the respondents had monthly income between Rs.5,001-10,000 before migration, which decreased by 12 percent after migration. 26 per cent, 10 per cent and 4 per cent of the respondents had monthly family income between Rs.10,001-15,000, Rs.15,001-20,000 and above Rs.20,000 respectively before migration. But after migration it increased to 16, 30 and 34 percent respectively. From the Table 9 it is evident that after and before migration the respondents monthly family income has shown a substantial increase.

TABLE 10 PUSH FACTORS FOR MIGRATION

Sl. No	Push Factors for Migration	Total Score	Average Score	Rank
1.	Poverty	2211	44.22	IV
2.	Low paying jobs	2683	53.65	III
3.	Poor educational facilities	2911	58.21	II
4.	Poor economic opportunities	3013	60.25	I
5.	Non Recreational facilities	1780	35.60	VI
6.	Lack of services	1226	24.52	VIII
7.	Poor chances of marrying	1915	38.29	V
8.	Loss of wealth	1344	26.87	VII

Source: Primary data

It is seen from the result obtained through Garret Ranking for push factors for migration. Poor economic opportunities has been selected as first rank with a mean score of (60.25) which is followed by Poor educational facilities (58.21), Low paying jobs (53.65), Poverty (44.22), Poor chances of marrying (38.29), Non Recreational facilities (35.60), Loss of wealth (26.87) and Lack of services (24.52).

TABLE 11 PULL FACTORS FOR MIGRATION

Sl. No	Pull Factors for Migration	Total Score	Average Score	Rank
1.	Lower risk from natural hazards	1066	21.31	IX
2.	Better salary	3064	61.28	I
3.	Good educational facilities	2882	57.63	III
4.	Higher economic opportunities	2660	53.20	IV
5.	Entertainment Facilities	2214	44.27	V
6.	Better services	2019	40.38	VI
7.	Better living conditions	2994	59.87	II

8.	Better chances of marrying	1609	32.17	VII
9.	Industry	1228	24.55	VIII

Source: Primary data

It is seen from the result obtained through Garret Ranking for pull factors for migration. Better salary has been selected as first rank with a mean score of (61.28) which is followed by Better living conditions (59.87), Good educational facilities (57.63), Higher economic opportunities (53.20), Entertainment Facilities (44.27), Better services (40.38), Better chances of marrying (32.17), Industry (24.55) and Lower risk from natural hazards (21.31).

TABLE 12 PROBLEMS FACED BY MIGRANTS

Sl. No	Problems	Total Score	Average Score	Rank
1.	Water shortage	2293	45.85	IV
2.	Pollution	2936	58.72	II
3.	Inadequate infrastructure facilities	1923	38.45	VI
4.	Drainage problem	2661	53.21	III
5.	Lack of social awareness	2116	42.31	V
6.	Increasing house rent	3199	63.98	I

Source: Primary data

It is seen from the result obtained through Garret Ranking for problems faced by migrants. Increasing house rent has been selected as first rank with a mean score of (63.98) which is followed by Pollution (58.72), Drainage problem (53.21), Water shortage (45.85), Lack of social awareness (42.31) and Inadequate infrastructure facilities (38.45).

Suggestions

- ✓ Migration of the rural population, especially that of agricultural labourers takes place mainly due to the poor condition of the agricultural sector. Thus, it becomes paramount to improve the condition of the agricultural sector, as it still forms the basis for rural development.
- ✓ Migrant workers are among the most vulnerable people in society, they are the least protected. One of the most effective ways of preventing migrant workers from being exploited is to allow them to exercise their right to join a union without hindrance.
- ✓ Basic comfortable infrastructure, sanitation, low income housing, education and health in rural areas must be provided. They must monitor crop failures, natural disaster and increase in unemployment rate and create new basic livelihood opportunities and support.
- ✓ Migrant labourers must have a board which they can approach for help and support to obtain and maintain their livelihood.

CONCLUSION

Rural Sector is characterized by lack of job opportunities all round the year due to Seasonality factor, prevalence of disguised unemployment, dearth of sound manufacturing base, slender base of service sector and lack of rural connectivity and paucity of sound social economic infrastructure. The village unemployed youth view urban areas as magnet for job creation and provision and better living and working conditions.

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A STUDY ON WOMEN ENTREPRENEURSHIP DEVELOPMENT AND ENTREPRENEURIAL BEHAVIOR AMONG SELF HELP GROUPS IN TIRUNELVELI DISTRICT

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ABSTRACT

Entrepreneurship plays a prominent role in industrial development and the concept of women entrepreneurship has gained considerable popularity around the globe in recent years. The present study is a pioneering attempt to study the effectiveness of Self Help Groups as a tool to develop entrepreneurship among women through an exploratory research. The study examines how the SHGs have been instrumental in developing entrepreneurship in women. The methodology adopted in this study is both descriptive and analytical. The study has used convenience sampling method. The sample respondents for the study were 150 women entrepreneurs of Self Help Groups in Tirunelveli district. It is concluded that the development of entrepreneurial talent is important to sustaining a competitive advantage in a global economy that is catalyzed by innovation. Increasing in the level of entrepreneurial traits could enlarge the number of potential and actual entrepreneurs who in turn could generate more employment and create national wealth.

KEYWORDS: *Women Entrepreneurs, Self Help Groups, Entrepreneurship Development and Entrepreneurial Behavior*

INTRODUCTION

Entrepreneurship plays a prominent role in industrial development and the concept of women entrepreneurship has gained considerable popularity around the globe in recent years and is no longer considered as an assortment of all sorts of arbitrary facts and figures to choose from different angles, instead, a systematic, purposeful and objective study of a wide range of disciplines, cultural variances, value systems and environment around us.

STATEMENT OF THE PROBLEM

Women entrepreneurs face additional hurdles than men. They face constrain relating to self- sphere system including age, experience, education, job satisfaction, value orientation, decision making ability, family, occupation, caste and the like. Only when these hurdles are removed they can become successful entrepreneurs. Women entrepreneurs are taking up challenging entrepreneurial assignment in urban areas. In rural areas, large amount of potential remain untapped due to lack of supportive means and management. The constrain they face is basically related to finance, which must be removed by attending immediately by concerned authorities. The Non-Governmental Organization, operating in rural areas, in addition to forming self-help groups may also concentrate on entrepreneurial development. Each and every person who is interested to take up a business should have minimum level of entrepreneurial outlook for succeeding in the business. The members of a self help group are all engaged in a variety of business activities including manufacturing trading and distributing products for improving their overall economic status in the society. Therefore entrepreneurial approach is very much necessary to strengthen their potential for their survival and succeed. Since all the studies discussed above are general in nature, therefore, it is necessary to undertake a study to analyse the women entrepreneurship development among Self Help Groups in Tirunelveli District.

OBJECTIVES OF THE STUDY

1. To study the entrepreneurial behavior of SHG's members in Tirunelveli District.
2. To identify the main reasons for starting the enterprises by members of Self Help Groups in Tirunelveli District.

METHODOLOGY

The present study is a pioneering attempt to study the effectiveness of Self Help Groups as a tool to develop entrepreneurship among women through an exploratory research. This is an analytical study on the Self Help Groups as a tool to develop entrepreneurship among women. The study examines how the SHGs have been instrumental in developing entrepreneurship in women. The methodology adopted in this study is both descriptive and analytical.

SAMPLE DESIGN

The study has used convenience sampling method. Even though SHGs have been trying to promote entrepreneurship development throughout India, the Tirunelveli district has been chosen as the main area of study, as the researcher is a native of the district. The sample respondents for the study were 150 women entrepreneurs of Self Help Groups in Tirunelveli district.

LIMITATIONS OF THE STUDY

The study has the following limitations.

1. The study covers the Tirunelveli district and only selected Self Help Groups that fall under the purview of the study;
2. The study has not covered all the Self Help Groups in general but just those only for women SHGs with entrepreneurial activity;
3. The study has elicited only the opinions of the Self Help Groups entrepreneurs;

ANALYSIS AND INTERPRETATION**Age group of Women entrepreneurs of SHG members and reasons for starting the enterprises**

The null hypothesis has been framed as, “there is no significant difference in reasons for starting the enterprises among different age groups of women entrepreneurs of SHG members in Tirunelveli District”. The result is presented in the Table 1.

TABLE 1 AGE GROUP OF WOMEN ENTREPRENEURS OF SHG MEMBERS AND REASONS FOR STARTING THE ENTERPRISES - ANOVA

Reasons	Age	Mean	Standard deviation	d.f	F value	p value
Economic Reasons	Below 25 years	31.0882	2.6442	5	2.740	0.029
	25-35 years	30.6579	2.6098	144		
	35-45 years	30.2353	2.5878	149		
	45-55 years	29.3056	2.8667			
	Above 55 years	31.2857	3.8914			
Personal and family reason	Below 25 years	51.7941	3.5741	5	1.201	0.438
	25-35 years	51.9211	4.6547	144		
	35-45 years	52.0198	5.0338	149		
	45-55 years	52.2500	4.0382			
	Above 55 years	51.0000	5.0230			
Social and cultural reasons	Below 25 years	33.4706	3.5096	5	1.075	0.369
	25-35 years	33.6228	3.0261	144		
	35-45 years	34.2157	3.2077	149		
	45-55 years	33.7778	2.7162			
	Above 55 years	32.6923	2.0569			
Infrastructural reasons	Below 25 years	29.3235	2.7272	5	1.521	0.196
	25-35 years	29.7522	2.6877	144		
	35-45 years	30.4608	3.3734	149		
	45-55 years	30.4444	3.0185			
	Above 55 years	29.5714	2.3766			

Source: Primary data

From the ANOVA test it is found that the ‘F’ value for economic reasons for starting the enterprises among different age groups of women entrepreneurs of SHG members is (F value) 2.740 which is significant at 5 per cent with p value of 0.029. Since p value is less than the 0.05, the null hypothesis is rejected. It is concluded that age is a significant variable in determining economic reasons for starting the enterprises among women entrepreneurs of SHG members.

Literacy Level of Women entrepreneurs of SHG members and reasons for starting the enterprises

For this purpose a null hypothesis has been framed as, “there is no significant difference in reasons for starting the enterprises among different literacy level of women entrepreneurs of SHG members in Tirunelveli District”. The result found with the help of ANOVA has been tabulated in the following table.

TABLE 2 LITERACY LEVEL OF WOMEN ENTREPRENEURS OF SHG MEMBERS AND REASONS FOR STARTING THE ENTERPRISES - ANOVA

Reasons	Literacy Level	Mean	Standard deviation	d.f	F value	p value
Economic Reasons	Illiterates	32.2941	1.9926	5	2.043	0.073
	Can sign only	30.8065	2.6636	144		
	Primary education	30.3684	2.7408	149		
	Secondary education	30.1683	2.6835			
	Graduate	30.3333	3.0451			
	Others	29.8182	2.3587			
Personal and family reason	Illiterates	51.8235	3.6612	5	1.125	0.347
	Can sign only	52.6452	5.5290	144		
	Primary education	51.3789	4.6407	149		
	Secondary education	51.9208	4.3167			
	Graduate	53.0222	5.0564			
	Others	50.5000	2.5055			
Social and cultural reasons	Illiterates	34.1250	3.2223	5	0.477	0.794
	Can sign only	33.9677	3.8771	144		
	Primary education	33.4632	3.2348	149		
	Secondary education	34.0297	2.9579			
	Graduate	33.8222	2.5698			
	Others	33.1818	2.2724			
Infrastructural reasons	Illiterates	30.2353	2.5379	5	0.738	0.595
	Can sign only	30.3226	3.1769	144		
	Primary education	29.8421	2.9762	149		
	Secondary education	29.7800	2.9766			
	Graduate	30.6889	3.1394			
	Others	29.8182	2.6007			

Source: Primary data

From the ANOVA test it is found that the 'F' value for economic reasons, personal and family reasons, social and cultural reasons and infrastructural reasons for starting the enterprises among different literacy level of women entrepreneurs of SHG members is (F value) 2.043, 1.125, 0.477, 0.738 which is significant at 5 per cent with p value of 0.073, 0.347, 0.794, 0.595. Since p value is higher than the 0.05, the null hypothesis is accepted. It is concluded that literacy level is not a significant variable in determining the economic reasons, personal and family reasons, social and cultural reasons and infrastructural reasons for starting the enterprises among women entrepreneurs of SHG members in Tirunelveli District.

Marital Status of Women entrepreneurs of SHG members and reasons for starting the enterprises

For this purpose a null hypothesis has been framed as, "there is no significant difference in reasons for starting the enterprises among different marital status of women entrepreneurs of SHG members in Tirunelveli District". The result found with the help of ANOVA has been tabulated in the following table.

TABLE 3 MARITAL STATUS OF WOMEN ENTREPRENEURS OF SHG MEMBERS AND REASONS FOR STARTING THE ENTERPRISES - ANOVA

Reasons	Marital Status	Mean	Standard deviation	d.f	F value	p value
Economic Reasons	Married	30.3420	2.7314	5	0.400	0.753
	Unmarried	30.7885	2.8099	144		
	Widow	30.6154	2.4337	149		
	Divorced	30.2500	3.7749			
Personal and family reason	Married	51.9696	4.7884	5	0.157	0.925
	Unmarried	52.0000	3.9058	144		
	Widow	51.0769	4.5362	149		
	Divorced	52.0000	3.3665			
Social and cultural reasons	Married	33.7965	3.0284	5	0.621	0.602
	Unmarried	33.8269	3.4963	144		
	Widow	34.0833	2.4293	149		
	Divorced	31.7500	2.2174			
Infrastructural reasons	Married	30.0739	3.0410	5	1.321	0.268
	Unmarried	29.6154	2.8980	144		
	Widow	31.1538	2.0755	149		
	Divorced	28.5000	2.3805			

Source: Primary data

From the ANOVA test it is found that the 'F' value for economic reasons, personal and family reasons, social and cultural reasons and infrastructural reasons for starting the enterprises among different marital status of women entrepreneurs of SHG members is (F value) 0.400, 0.157, 0.621, 1.321 which is significant at 5 per cent with p value of 0.753, 0.925, 0.602, 0.268. Since p value is higher than the 0.05, the null hypothesis is accepted. It is concluded that marital status is not a significant variable in determining the economic reasons, personal and family reasons, social and cultural reasons and infrastructural reasons for starting the enterprises among women entrepreneurs of SHG members in Tirunelveli District.

Entrepreneurial Behaviour among different Age Group of women entrepreneurs of SHG's members

An attempt was made to know the entrepreneurial behaviour based on age group of women entrepreneurs of SHG's members. Hence the entrepreneurial behaviour was analysed among different age group of women entrepreneurs of SHG's members in Tirunelveli district.

TABLE 4 KRUSKAL WALLIS TEST – MEAN RANK FOR AGE GROUP OF WOMEN ENTREPRENEURS OF SHG'S MEMBERS AND ENTREPRENEURIAL BEHAVIOUR

Sl. No	Entrepreneurial Behaviour	Mean Rank				
		Upto 25	25-35	35-45	45-55	Above 55
1.	Risk bearing ability	138.21	157.74	150.85	152.08	114.75
2.	Owning responsibility	151.34	151.65	150.75	160.18	112.39
3.	Time use pattern	140.21	152.18	155.65	150.92	123.21
4.	Marketing facility	175.04	149.75	149.42	144.46	120.46
5.	Regularity in saving	166.26	145.98	159.32	140.31	110.96
6.	Awareness & group success	185.74	143.40	148.95	135.89	171.57

Source: Computed data

H₀: There is no significant difference between mean rank for age group of women entrepreneurs of SHG's members and entrepreneurial behaviour.

TABLE 5 RESULTS OF KRUSKAL-WALLIS TEST – AGE GROUP OF WOMEN ENTREPRENEURS OF SHG'S MEMBERS AND ENTREPRENEURIAL BEHAVIOUR

Entrepreneurial Behaviour	Chi-square value	p Value	Significance/Not significance
Risk bearing ability	4.633	0.327	NS
Owning responsibility	3.906	0.419	NS
Time use pattern	2.727	0.599	NS
Marketing facility	5.509	0.239	NS
Regularity in saving	6.861	0.143	NS
Awareness & group success	9.644	0.047	S

Source: Computed data

S-Significant (p<0.05); NS-Not Significant (p>0.05)

The table lists the result of the Kruskal-Wallis test. Since the p-value is greater than 0.05, the null hypothesis is accepted at 5 per cent level of significance. Hence, this means that all the respondents have almost given similar rank to entrepreneurial behaviour except 'Awareness & group success'. It can be concluded that age group of the respondents does not affect the ranking given to entrepreneurial behaviour except 'Awareness & group success' (C.V 9.644, p value 0.047, p<0.05).

Entrepreneurial Behaviour among different Marital Status of Women entrepreneurs of SHG's members

An attempt was made to know the entrepreneurial behaviour based on marital status of women entrepreneurs of SHG's members. Hence the entrepreneurial behaviour was analysed among different marital status of Women entrepreneurs of SHG's members in Tirunelveli district.

TABLE 6 KRUSKAL WALLIS TEST – MEAN RANK FOR MARITAL STATUS OF WOMEN ENTREPRENEURS OF SHG’S MEMBERS AND ENTREPRENEURIAL BEHAVIOUR

Sl. No	Entrepreneurial Behaviour	Mean Rank			
		Married	Unmarried	Widow	Divorced
1.	Risk bearing ability	149.04	150.77	186.42	114.75
2.	Owning responsibility	147.53	156.42	185.31	131.75
3.	Time use pattern	147.66	156.02	163.88	199.50
4.	Marketing facility	145.66	162.36	164.85	213.25
5.	Regularity in saving	151.21	139.84	179.88	152.50
6.	Awareness & group success	144.11	159.06	213.50	203.25

Source: Computed data

H₀: There is no significant difference between mean rank for marital status of women entrepreneurs of SHG’s members and entrepreneurial behaviour.

TABLE 7 RESULTS OF KRUSKAL-WALLIS TEST – MARITAL STATUS OF WOMEN ENTREPRENEURS OF SHG’S MEMBERS AND ENTREPRENEURIAL BEHAVIOUR

Entrepreneurial Behaviour	Chi-square value	p Value	Significance/Not significance
Risk bearing ability	3.562	0.313	NS
Owning responsibility	3.437	0.329	NS
Time use pattern	2.487	0.478	NS
Marketing facility	4.861	0.182	NS
Regularity in saving	2.672	0.445	NS
Awareness & group success	11.795	0.008	S

Source: Computed data

S-Significant ($p < 0.05$); NS-Not Significant ($p > 0.05$)

The table lists the result of the Kruskal-Wallis test. Since the p-value is greater than 0.05, the null hypothesis is accepted at 5 per cent level of significance. Hence, this means that all the respondents have almost given similar rank to entrepreneurial behaviour except ‘Awareness & group success’. It can be concluded that marital status of the respondents does not affect the ranking given to entrepreneurial behaviour except ‘Awareness & group success’ (C.V 11.795, p value 0.008, $p < 0.05$).

Entrepreneurial Behaviour among different type of family of Women entrepreneurs of SHG’s members

H₀: There is no significant difference between mean rank for type of family of the women entrepreneurs of SHG’s members and entrepreneurial behaviour.

The Mann-Whitney U test was used to analyze the entrepreneurial behaviour based on type of family of women entrepreneurs of SHG’s members and test the proposed null hypothesis. The details of the result of Mann-Whitney U test is reported in Table 8.

TABLE 8 RESULTS OF MANN-WHITNEY U TEST – TYPE OF FAMILY OF WOMEN ENTREPRENEURS OF SHG'S MEMBERS AND ENTREPRENEURIAL BEHAVIOUR

Entrepreneurial Behaviour	U-value	Z-value	p-value	Mean rank	
				Joint Family	Nuclear family
Risk bearing ability	10712.00	-0.131	0.896	149.77	150.99
Owning responsibility	9784.000	-1.531	0.126	142.03	156.14
Time use pattern	8812.000	-2.978	0.003	133.93	161.54
Marketing facility	9905.000	-1.331	0.183	143.04	155.47
Regularity in saving	10787.00	-1.019	0.985	150.61	150.43
Awareness & group success	10599.00	-0.295	0.768	148.82	151.62

Source: Computed data

S-Significant ($p < 0.05$); NS-Not Significant ($p > 0.05$)

The table lists the result of the Mann-Whitney test. Since the p-value is greater than 0.05, the null hypothesis is accepted at 5 per cent level of significance. Hence, this means that all the respondents have almost given similar rank to entrepreneurial behaviour except 'Time use pattern'. It can be concluded that types of family of the respondents does not affect the ranking given to entrepreneurial behaviour except 'Time use pattern' (C.V 8812.000, p value 0.003, $p < 0.05$).

SUGGESTIONS

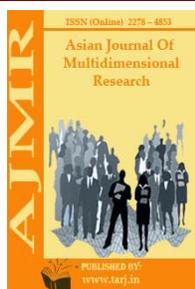
- The bank must lend its loan directly to SHG members on individual basis through SHGs. It should regulate all SHGs to open a bank account for the entire individual member at the nearest locality, (as a part of financial inclusion process).
- The Government can grant subsidy on the raw materials used by women entrepreneurs. Fair price shops could be organized by the Government to supply at a reasonable price quality raw materials needed by these women entrepreneurs. Thereby, the presence of middlemen can be avoided. This will also pave the way for avoiding the difficulties faced by the entrepreneurs regarding storage of raw materials.
- The Government can fix the waged or salary of employees. It can also impart entrepreneurship training at various levels (even the school/college levels) by including it in the curriculum.

CONCLUSION

It is concluded that the development of entrepreneurial talent is important to sustaining a competitive advantage in a global economy that is catalyzed by innovation. Increasing in the level of entrepreneurial traits could enlarge the number of potential and actual entrepreneurs who in turn could generate more employment and create national wealth. The suggestion may be carried out for motivating the members of self help group to become the entrepreneurs who can help in building a self-sufficient country by contributing their efforts to the Indian economy as a whole. Entrepreneurs are the back bone for the growth of the country.

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A STUDY ON IMPACT OF MICRO CREDIT ON POVERTY REDUCTION OF RURAL WOMEN IN KANYAKUMARI DISTRICT

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ABSTRACT

The present study concentrates more on impact of micro credit on rural poverty in Kanyakumari district. Micro credit, the birth child of Mr. Mohamed Unis of Bangladesh is doing wonder in India also. Rural poverty, rural illiteracy and neglected women are some real characteristics. Both the Central Government and the State Government have taken many steps to reduce poverty and bring gender equality in rural areas. The present study unearth the fact that micro credit programme reduces the poverty level of rural women of Kanyakumari District. Micro credit is a special scheme, which is introduced to reduce poverty and unemployment. It develops women empowerment also. Therefore unnecessary delay in sanctioning the loan must be avoided. This study is based on both primary and secondary data. The primary data were collected from the selected SHG members covering various aspects such as income, expenditure pattern, extent of savings and other details related to socio-economic development using an interview schedule. The secondary data were collected from the books, journals, magazines and from the records of Mahalir Thittam Office, Kanyakumari. It is found that 40 per cent of the sample respondents live below the poverty line and 60 per cent of them live above the poverty line before joining self-help groups. But the percentage of sample respondents, who are living below the poverty line, has

decreased to 6 per cent and the percentage of sample respondents who are living above the poverty line, has increased to 94 per cent.

KEYWORDS: *Micro Credit, Rural Poverty, Rural Women and Empowerment*

INTRODUCTION

According to the World Development Report (2001), Poverty implies lack of adequate food, shelter, deprivation that keep them away from the standard of living namely better housing, sanitation, access to safe drinking water, education, health and nutrition. The main manifestations of poverty are lack of income and asset to attain basic necessities such as food, shelter, clothing, and acceptable levels of health and education, sense of voicelessness and powerlessness in the institution of State and Society, vulnerability to adverse shocks linked to an inability to cope with them.

Poverty is associated with the socially perceived deprivation with respect to basic human needs. The basic human needs are usually listed in the material dimensions as the need to be adequately nourished, the need to be decently clothed, the need to be decently sheltered, the need to escape from avoidable diseases, the need to be at least minimally educated and the need to be mobile for the purpose of social interaction and participation in economic activity. Thus, poverty is defined as the inability of an individual or a household to afford a socially perceived normative minimal basket of basic human needs that is expected to be reflected in some normative minimal standard of living that should be assured to every individual household. The uniquely specified numerical poverty line is used to separate the poor from the non-poor, which is the approximation of socially acceptable minimum living standard.

STATEMENT OF THE PROBLEM

Poverty and unemployment are the twin problems faced by the developing countries. According to the Planning Commission, more than one third of India's total population, i.e. 320 million lives below the poverty line. Policy makers in India have realized the need for generating employment opportunities at a large scale to bring the teeming millions of its population above the poverty line. While the labour force in India is increasing in number every year, the number of unemployed is swelling and takes the form of huge backlog. As majority of the population (about 70 percent) live in rural area and many of them suffer owing to seasonal unemployment, underemployment and disguised unemployment, the Government brought out a number of schemes which aimed at generating employment. They were the Integrated Rural Development Programme (IRDP), the Training of Rural Youth for Self-employment (TRYSEM) and Development of Women and Children in Rural Areas (DWCRA), the Supply of Improved Tool Kits to Rural Artisans (SITRA), the Jawahar Rozgar Yojana (JRY) and so on and so forth. These programmes, in general, were aimed at providing supplementary employment opportunities, imparting skills needed for self-employment and employment through social asset creation. In 1999, the Government of India launched a single self-employment programme known as "Swarnajayanthi Gram Swarozgar Yojana" (SGSY) that replaced the earlier self-employment and allied programmes. This scheme is definitely an improvement over the earlier programmes for its emphasis on decentralization and people's participation. It seeks to decentralize powers to the elected representatives of Panchayats and Gramsabha in identifying the beneficiaries and short-listing the micro enterprise activities. It encourages group approach and plans to involve the NGOs, the banks and the other developmental sectors. Looking at the poverty alleviation programmes over the years, a clear shift is visible in the

thinking of the development planners in the nature of employment to be generated. They realize the need for transition from income generation to self-employment and from self-employment to entrepreneurship development. A large number of employments can be generated only through making many people as entrepreneurs who would, in turn, generate employment opportunities not only for themselves but also for others.

Credit is a crucial input process of development. For historical reasons, Indian farming community failed to make huge investments in agriculture. There is an adage which says that "Indian farmer is born in debt, lives in debt and dies in debt". In order to mitigate the problems of the farming community, the Co-operative Credit Societies Act was passed in 1904, which permitted the formation of credit societies. They provided institutional support to farmers for short, medium and long term purposes. Apart from these cooperative institutions, nationalization of commercial banks and introduction of regional rural banks also helped in increasing credit supply to farmers. As mentioned before, by now, the Indian credit cooperatives have a century long history. During this period, these institutional financing agencies failed to a large extent, to meet the requirements (consumption and production) of the farmers. Some of the factors responsible for their failure are inadequate supply of credit, poor recovery, demand-supply gaps, interference by politicians, and lack of monitoring, mis-utilisation of credit, problems in identification of target groups, high transaction costs, and lags in time, natural calamities and competition from informal credit agencies. A number of committees such as the Rural Banking Inquiry Committee (1949), the All India Rural Credit Survey Committee (1954), the Committee on Co-operative Credit (1960), the All India Rural Debt and Investment Survey (1962), the All India Rural Credit Review Committee (1969), the Working Group on Rural Banks (1975), the Committee to Review Arrangement for Institutional Credit for Agriculture and Rural Development (1981), the Agricultural Review Committee (1989) and the Narasimhan Committee (1991 and 1998) were constituted by the Government of India to look into their working and made several recommendations to improve their health and functioning. Of the total credit provided by these institutions, 44 per cent was met by the co-operative banks and 48 per cent by the commercial banks leaving a paltry amount by the regional rural banks. Further, a review of the genesis and development of the SHGs in India reveals that the existing formal financial institutions have failed to provide finances to landless marginalized and disadvantaged groups. The origin of the SHGs could be traced back to mutual aid in Indian village community. The Co-operatives are formal bodies whereas the SHGs are informal. The SHGs encourage savings and promote income-generating activities through small loans. The SHGs have reliability, stimulate savings and in the process, help borrowers to come out of vicious circle of poverty.

SIGNIFICANCE OF THE STUDY

The micro credit is based on the principle of co-operation and group approach. In 1980s several micro credit programmes including IRDP, DWCRA, TRYSEM, etc. were important programmes implemented to reduce poverty. All these approaches are formal in their nature. SHG concept is entirely a different concept in the field of micro credit which is an informal one. It was observed that the formal credit system was very limited and hardly available for small borrowers. It was felt that the poor cannot be helped by formal credit due to the paper work, asymmetric information and the transaction cost. This has been recognized as the alternative form of credit and resource mobilization for the poor. Many studies have been made on micro credit and its performance in various parts of India and Abroad. All these studies were highlighted the various performances of micro credit other than poverty reduction. Present study has the most important objective that to

explore the impact of micro credit in rural poverty reduction. In this regard this study is a significant one.

OBJECTIVES OF THE STUDY

- ✓ To study the socio-economic conditions of rural beneficiaries of micro credit in Kanyakumari District.
- ✓ To evaluate the impact of micro credit on poverty in Kanyakumari District.
- ✓ To offer suggestions for the effectiveness of micro credit in reducing rural poverty among rural women beneficiaries.

METHODOLOGY

Tamil Nadu government gives more importance in reducing rural poverty through SHGs. So the researcher has chosen this topic for in-depth analysis. The present study is empirical and hence field survey method and personal interview technique were adopted. Multi-stage stratified random sampling technique has been adopted for the study taking Kanyakumari district as the universe, the block as the stratum, the NGOs as the primary unit and SHG trained women entrepreneurs as the ultimate unit. This study is based on both primary and secondary data. The primary data were collected from the selected SHG members covering various aspects such as income, expenditure pattern, extent of savings and other details related to socio-economic development using an interview schedule. The secondary data were collected from the books, journals, magazines and from the records of Mahalir Thittam Office, Kanyakumari.

ANALYSIS AND INTERPRETATION

TABLE 1 AGE-WISE CLASSIFICATION OF SAMPLE RESPONDENTS

Sl. No	Age	No. of Respondents	Percentage
1.	Below 35 years	26	52
2.	35-50 years	14	28
3.	Above 50 years	10	20
	Total	50	100

Source: Primary data

Table 1 reveals that 52 per cent of sample respondents who are in the age group of below 35 years, 28 per cent of the sample respondents are in the age group of 35-50 years and 20 percent of the sample respondents are in the age group of above 50 years.

TABLE 2 SOCIAL CLASS-WISE CLASSIFICATION OF SAMPLE RESPONDENTS

Sl. No	Social class	No. of Respondents	Percentage
1.	SC/ST	13	26
2.	MBC	9	18
3.	BC	26	52
4.	OC	2	4
	Total	50	100

Source: Primary data

From the above table it is inferred that majority (52 per cent) of the sample respondents belong to Backward Community. Scheduled caste and Scheduled Tribes community holds the second place with 26 per cent. The other community are very less i.e., 4 per cent only.

TABLE 3 INCOME OF THE FAMILY-WISE CLASSIFICATION OF SAMPLE RESPONDENTS

Sl. No	Income of the family	No. of Respondents	Percentage
1.	Less than Rs. 3000	3	6
2.	Rs. 3001 - 4000	15	30
3.	Rs. 4001 - 5000	14	28
4.	Above Rs. 5000	18	36
	Total	50	100

Source: Primary data

From the above table 3, it is inferred that 36 per cent of the sample respondents family monthly income is above Rs. 5000, 30 per cent of the sample respondents family monthly income is between Rs.3001 and Rs.4000 and 28 per cent of the sample respondents' family income per month is between Rs. 4001 and Rs. 5000.

TABLE 4 IMPACT OF MICRO CREDIT ON INCOME

Sl. No	Income Range (in Rs. / annum)	Before Joining SHG	After Joining SHG
1.	Rs.5,000 - 10,000	(6)	(2)
2.	Rs.10,000 - 15000	(10)	(6)
3.	Rs.15,000 - 20,000	(46)	(34)
4.	Rs.20,000 - 25,000	(12)	(18)
5.	Above Rs.25,000	(16)	(40)
	Total	50	50

Source: Primary data

Note: Parentheses indicates percentage

From the above table 4, it is concluded that 40 per cent of the sample respondents in the study area are getting an increase in their income range of more than Rs. 25,000 per annum and 34 per cent of the respondents get the benefit of an increase in their income range of Rs. 15,000-Rs. 20,000 per annum.

TABLE 5 IMPACT OF MICRO CREDIT ON EXPENDITURE PATTERN

Sl. No	Monthly Expenditure	Before Joining SHG	After Joining SHG
1.	Below Rs.3,000	22(44)	5(10)
2.	Rs.3,000 – 6,000	16(32)	27(54)
3.	Rs.6,000 - 9,000	7(14)	12(24)
4.	Above Rs.9,000	5(10)	6(12)
	Total	50	50

Source: Primary data

Note: Parentheses indicates percentage

From the table 5, it is inferred that the expenditure pattern of the sample respondents has increased to a higher level. The percentage of respondents who have spent Rs. 6,000 - 9,000 is increased from 14 per cent to 28 per cent. The percentage of respondents who have spent Rs. 3,000 - 6000 is increased from 32 per cent to 54 per cent and the percentage of respondents who have spent Rs. 9,000 and above is increased from 10 per cent to 12 per cent. Therefore, it is concluded that the amount of expenditure of the sample respondents has increased after joining the self-help groups.

TABLE 6 IMPACT OF MICRO CREDIT ON SAVINGS PATTERN

Sl. No	Savings Pattern	Before Joining SHG	After Joining SHG
1.	Below Rs.2,000	41(82)	31(62)
2.	Rs.2,000 – 5,000	6(12)	14(28)
3.	Above Rs.5,000	3(6)	5(10)
	Total	50	50

Source: Primary data

Note: Parentheses indicates percentage

Table 6 shows that 6 (12 per cent) sample respondents saved Rs. 2,000-5,000 per annum before joining the self-help groups. This number is increased to 14 (28 per cent) after joining the self-help groups and 3 (6 per cent) members saved more than Rs.5,000 before joining self-help groups. It is increased to 5 (10 per cent).

TABLE 7 IMPACT OF MICRO CREDIT ON PURCHASE OF ASSETS

Sl. No	Value of Assets	Before Joining SHG	After Joining SHG
1.	Below Rs.5,000	20(40)	9(18)
2.	Rs.5,000 – 10,000	14(28)	15(30)
3.	Rs.10,000 – 15,000	10(20)	17(34)
4.	Above Rs.15,000	6(12)	9(18)
	Total	50	50

Source: Primary data

Note: Parentheses indicates percentage

It is inferred from the table 7 that 40 per cent of the sample respondents have the assets worth less than Rs. 5,000 before joining the group. But 34 per cent of the sample respondents have the assets worth Rs.10,000 to Rs. 15,000 after joining the self-help groups. It is clear that micro credit increases the value of assets after joining the self-help groups.

TABLE 8 IMPACT OF MICRO CREDIT ON POVERTY LEVEL

Sl. No	Poverty level	Before Joining SHG	After Joining SHG
1.	Below Poverty Line	20(40)	3(6)
2.	Above Poverty Line	30(60)	47(94)
	Total	50	50

Source: Primary data

Note: Parentheses indicates percentage

The table 8 clearly shows that 40 per cent of the sample respondents live below the poverty line and 60 per cent of them live above the poverty line before joining self-help groups. But the percentage of sample respondents, who are living below the poverty line, has decreased to 6 per cent and the percentage of sample respondents who are living above the poverty line, has increased to 94 per cent.

SUGGESTIONS

- ✓ The government should take necessary steps to encourage the Non Governmental Organisations (NGOs) to form many Self-Help Groups in the rural areas.
- ✓ The government should streamline the process of giving micro credit to the needy beneficiaries.

- ✓ The government should take initiatives to train the leaders of the self-help groups in the field of self-employment.
- ✓ The government should conduct training programme on the basis of the regional and personal factors. Training must be given on the basis of the area which the beneficiaries are familiar.
- ✓ The government should consider that the self-help groups are the major source of employment generation and poverty reduction mechanism. Importance must be given in starting self-help groups in all remote villages.

CONCLUSION

The present study concentrates more on impact of micro credit on rural poverty in Kanyakumari district. Micro credit, the birth child of Mr. Mohamed Unis of Bangladesh is doing wonder in India also. Rural poverty, rural illiteracy and neglected women are some real characteristics. Both the Central Government and the State Government have taken many steps to reduce poverty and bring gender equality in rural areas. The present study unearth the fact that micro credit programme reduces the poverty level of rural women of Kanyakumari District. Micro credit is a special scheme, which is introduced to reduce poverty and unemployment. It develops women empowerment also. Therefore unnecessary delay in sanctioning the loan must be avoided.

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**A STUDY ON INVESTOR ATTITUDE TOWARDS POST OFFICE SAVING
SCHEMES IN TIRUNELVELI RURAL**

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ABSTRACT

“An investor is any person who commits capital with the expectation of financial returns. Investors utilize investment in order to grow their money and / or provide an income during retirement, such as with annuity” Investors have a lot of investment avenues to park their savings. The risk and return available from each of these investment avenues differ from one avenue to another. The investors expect more returns with relatively lesser risks. The attitude of respondent towards the select investment avenues has been ranked. In India post office saving schemes provide a secure, risk bearing and attractive investment option for the small investors and offers the savings schemes across its 155000 post offices. Peoples who have positive perception about the scheme in which they have invested will continue to invest in the same schemes. Post Office accounts offer a specified return on investment and preferred by senior citizens and individuals who wants risk free investments. People in rural and semi-rural areas are the major beneficiaries of Post Office accounts.

KEYWORDS: *Investors, Savings, Post office.*

INTRODUCTION

The first Post Office in India was established 1837 by British east India company in Bombay ,Chennai, Kolkata between 1764. Postage stamps were first used in India in 1852 at district of since. On 1st October 1854,the first all India stamp was issued. Independent India’s first postal stamp depicted of national flag of India. Mahatma Gandhi was the person whose picture was depicted on free India “s stamp (1948) . India is divided into 22 postal circles regions are also further divided into divisions and subdivisions. Beside 22 circles, there is also a base circle .which provides postal services to Indian armed forces each circle is headed by chief postmaster general

and region is headed by postmaster general. The world highest post office located in Shikkim, Himachal Pradesh, India (height is 4700m.). Besides postal services, Indian post officers also offer different financial services too. Introduction In India, Post Office savings scheme provides a secure, risk free and attractive investment option for the small investors and offers the savings products across its 155000 Post offices. The post office savings bank in India was established by the British Colonizers. The Post Office savings bank is the oldest and by far the largest banking system in the country, serving the investment need of both urban and rural clientele. Postal savings systems to provide depositors who do not have access to banks a safe, convenient method to save money and to promote saving among the poor. The post office provides numerous services to the public. These services can be broadly classified into postal and non-postal services. The postal services include registration of letters and parcels, booking of value payable letters and parcels, booking of money orders, certificate of posting, sale of stamps and postal stationary.

OBJECTIVES OF THE STUDY

- ❖ To highlight the various post office savings schemes available to investors.
- ❖ To Study the awareness among investors about post office savings schemes in the study rural area.
- ❖ To study the problems of investors while investing in post offices.
- ❖ To study the preference of investors towards different Post office saving schemes.

STATEMENT OF THE PROBLEM

Everything is maintained in paper registers. If the investor loses it even by mistakes, he has to run from pillar to post to get their money back.

Then changes are high that one may be duped by the agents of the post office schemes. There is no identity proof for such people issued by the post offices. Even if they do issue, there is no way to verify it.

The drawback of deposit in post office saving scheme have shown a record of growth in collections. Now, the banks have gradually increasing their deposit rate, it is tough to the post offices to sustain the momentum of deposit mobilization.

The major problems are uneducated and illiterate persons are unaware of the procedures and facilities that are announced by our government and computerized post offices are not available in the village sides even today.

SCOPE OF THE STUDY

My study is aimed to know the customers attitude towards post office savings scheme. The study aims to create awareness among the post office schemes in my area people.

METHODOLOGY

The study based on both primary and secondary sources. The primary data has been collected from 100 customers through a well-structured questionnaire. The secondary data has been collected from various standard text books, Journals, Magazines, newspapers and websites.

ANALYSIS AND INTERPRETATION OF DATA

GENDER CLASSIFICATION

Gender	No. of respondent	Percentage
Male	23	46%
Female	27	54%
Total	50	100%

Source: Primary Data

Another democratic actor considered gender. Female respondent is higher than male. 46% of the respondent comes under the male category, and 56% of the category comes under the female category.

AGE-WISE CLASSIFICATION

Age	No. of respondent	Percentage
Below 20	20	40%
20-40	12	24%
Above 40	18	36%
Total	50	100%

Source: Primary data

40% of the respondents are below 20 years, 24% of the respondents are 20-40 years, 36% of the respondent above 40 years.

OCCUPATION

Occupation	No. of respondent	Percentage
Student	15	30%
Agriculture	10	20%
Pensioner	10	20%
Others	15	30%
Total	50	100%

Source: primary data

30% of the respondent comes under student category, 20% of the respondent comes under agricultural category, 20% of respondent comes under pensioner category, 30 % of the respondent comes under other category.

GET INFORMATION FOR INVESTMENT

Particulars	No of respondent	Percentage
Friends	15	30%
Relatives	25	50%
News paper	5	10%
Others	5	10%
Total	50	100%

Source: Primary data

30% of the respondent gets investment details from friends, 30 % of the respondent get information from relatives, 10% of the respondent get information from newspaper, 10% of the respondent get information from others.

SUGGESTIONS

- The Department of Posts may expand its financial services and introduce saving schemes so that it meets the financial needs of the different segment of the society. It may also offer simple banking and insurance facilities to the customers without any riders.
- The Department of Post may take efforts to attract other customers who use banking, insurance and money transfer services.
- The Department of Post may consider extensive use of automated machines for speedy processing and to save time in those areas where it involves manual and repetitive work. This can cut cost expenditure and assist in improving its profit.
- The Department of Post can introduce appropriate grievance redressed mechanisms and make details available to the customers and settle disputes within a limited time. It can also introduce advanced technology which features real-time settlement of enquiries.
- It is highly suggested that the Department of Post do a careful study of the market structure and offer interest rates at least on par with other financial institutions.
- The Government of India can consider freeing the Department of Post from its clutches and give them the freedom of decision-making so that the department makes prompt and effective decisions based on the market need and the business interest of the department.
- The Department of Post may consider appointing specialized cadres in areas where it requires pure professional skills. It can also consider engaging external audits in their overall function to give a feedback without any fear or favor.

CONCLUSION

Today postal department has to equip itself by improving its service and saving schemes to satisfy the customers. In the light of changing environment, it has to constantly upgrade its knowledge of the internal and external environment to understand the customer relationship properly. Saving is important for human life as savings gives life and security. One of the main motives of the Department of Post is to uplift the savings of the people. Savings not only help the people, but also help for the economic development. It is universally recognized as a facilitator of everywhere. It is bound to overcome all the hurdles presented by the new environment in the electronic age. Its doors are thrown wide open with customer delight in mind. It goes on with a noble mission of uniting humankind world over Communications. Though there are many saving options available, as a public organization, the Department of Post should try to give innovative saving schemes to the public. I conclude that India Post is all set to become strong and stronger, spreading a joyful light to people.

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**A STUDY ON CHALLENGES FACED BY GREEN BANKING SERVICE IN
NAGERCOIL TOWN**

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ABSTRACT

Change is the need of hour for survival in all spheres. Climate is most complicated issue the world is facing. The world has seen much focus on economic progress, the side effects of this, has resulted in climate change, environmental damage. The banks can play an important role between economic growth and environmental protection. The banking of this kind is termed as "Green Banking" It means combining technology and changing client habits in banking business. Green banking practices will be useful not only for environment but also lead to cost reductions in banking activities. To reduce the external carbon emissions, bank should finance green technology and pollution reducing projects. Green banking is a part of green initiative taken by stakeholders to save environment. This paper has made an attempt to highlight methods, opportunities, challenges and benefits of green banking.

KEYWORDS: *Environment, Complicated, Opportunities, Challenges*

INTRODUCTION

Enterprises are now interested in implementing strategies that help to address environmental Issues. The Growing interest of Consumer in environmentally friendly goods and services, higher expectations by public, regulatory compliance requirements are some of the reasons to go for green banking. Green banking refers to practices which consider all the social and environmental factors, aims to make use of IT and banking processes with minimal impact on the environment. Green banking will help to improve the asset quality of the banks. Green banking means promoting

environmental friendly practices and reducing your carbon footprint from banking activities. It comes in many forms like:

- Using online banking instead of branch banking.
- Paying bills online instead of mailing them
- opening up accounts alt online banks, instead of multi branch banks

Finding local bank in your area that is taking biggest steps in supporting local green initiatives. The first green was state bank of India(SBI), India's largest commercial bank, who took initiative in setting high sustainability standards and completed the first step in "green banking" with shri O.P.Bhatt, chairman, SBI,Inaugurating the bank's first wind farm project in Coimbatore. After that green bank initiative include ATMs, paperless banking for customers and building of wind mills in rural India.

Green Banking Products

- (0) Green loans
- (2) Green credit cards
- (3) Green CDs
- (4) Online banking
- (5) Green saving accounts
- (6) Mobile banking

Thus, green banking helps to create effective solutions of range of Environmental problems and at the same time identify opportunities that benefit the customers.

Methods in Green Banking

GO ONLINE:

Online banking is a developing concept; it helps in conservation of natural resources. It saves paper, energy and expenditure of natural resources. It also helps customers to save money by avoiding late payments and also save their time

USE OF GREEN CHECKING ACCOUNTS:

Customers can check their accounts on ATM. They can avail services including online payment, debit cards and online statements.

USE OF GREEN CREDIT CARD:

Some of banks use green credit cards; by using it the banks will donate funds to an environment friendly non-profit organization.

SAVINGS OF PAPER:

Banks should purchase recycled paper products with highest post- Customer Waste content. This includes monthly statements, ATM receipts, annual reports. envelopes etc.

MOBILE BANKING:

By using it customer can check balances, transfer funds or pay bills from the phone. It also helps to save time and energy of the customers.

DIRECT PEPOSITS:

Most employers will give employees the option to receive their paycheck electronically. It saves time, saves paper and lots of paper work.

ONLINE (NET) BANKING:

It means customers can perform most of their banking related functions without visiting the banks personally. For this customer must possess an internet banking ID, a password provided by the bank in which customer has an account. Online banking includes use of credit cards, debit cards, online bill payment and electronic fund transfer.

Opportunities for Green Banking***GREEN PROCESSES:***

A Green bank requires each of its functional units and activities to be green-
Environmental friendly and help for sustainable development. Some of opportunities are:

- SUPPLY CHAIN MANAGEMENT
 - a) Adopt techniques and plans to minimize inventory wastage
 - b) Adopt carbon footprint design
- CUSTOMER RELATIONSHIP MANAGEMENT
 - a) using electronic means to maintain contact and correspond with customers
- ENTERPRISE RESOURCE MANAGEMENT
 - a) Promoting paperless transactions
 - b) Adopting techniques for workforce and parts optimization

GREEN BANKING STRATEGIES:

Create financial products and services that support commercial development with environmental benefits.

- Stake holders should also be engaged and create awareness about environmental issues and necessity of green banking services.
- Adopting environmentally sustainable technologies should not be considered as financial burden by the banks rather it should be considered as new opportunity for higher profits .It will help the banks to fulfil their objectives and social responsibility
- Banks should conduct energy audits and assess the IT's environment cost and impact and identify the areas which needed to be green
- Encourage, motivate the workforce to follow green practices and also encourage the clients, suppliers to adopt green practices. Method, Population, Samples

**TABLE 1 GREEN KANKING INITIATIVES PROVIDEDTHE BY BANK – WISE
CLASSIFICATION OF THE RESPONDANTS**

SI. No	Green banking initiatives	Aware	Neutral	Not Aware	total	Average Mean	Rank
1	Green banking	42 (126)	21 (42)	7 (7)	175	2.5	1
2	Online bill Payment	21 (63)	42 (84)	7 (7)	154	2.2	4
3	Facility of E-Statement Registration	14 (42)	7 (14)	49 (49)	105	1.5	9
4	Cash deposit System	35 (105)	21 (42)	14 (14)	161	2.3	3
5	Reduced wastages of paper and energy through net banking approach	21 (63)	21 (42)	28 (28)	133	1.9	7
6	Use of solar powered ATMs	14 (42)	42 (84)	14 (14)	140	2	6
7	Using recycle paper or recycle waste	21 (63)	35 (70)	14 (14)	147	2.1	5
8	Green mortgages	35 (105)	28 (56)	7 (7)	168	2.4	2
9	E-Investment service	35 (105)	21 (42)	14 (14)	161	2.3	3
10	Conducting workshops and seminars for green banking	21 (63)	42 (84)	7 (7)	154	2.2	4
11	Green loans	7 (21)	35 (70)	28 (28)	119	1.7	8
12	Providing recyclable debit cards and credit cards	14 (42)	21 (42)	35 (35)	119	1.7	8

Sour Source: Primary data

Green banking initiatives provided by the bank, sample respondents are Green banking; green mortgages and Cash deposit system and E- Investment service, online bill payment and conducting Workshops and seminars for green banking. Highly weighted mean score of 2.5, 2.4, 2.3 and 2.2 respectively using recycle paper or recycle waste ,use of solar powered ATMs ,reduced wastages of paper and energy through Net Banking Approach, Green Loners and providing recyclable debit

cards and credit cards facility of E- Statement Registration least weighted average mean score of 2.1, 2, 1.9, 1.7 and 1.5 respectively.

Benefits of Going Green banking offer the following benefits

- (1) Green banking avoids paper work and makes use of online transactions such as Internet banking, SMS banking and ATM banking. Less paper work means less cutting of trees.
- (2) Green ethical banks adopt environmental standards for lending which would benefit future generations.
- (3) Green banks give more importance to environmental friendly factors like ecological gains thus interest on loan is comparatively less.
- (4) Free electronic bill payment services.
- (5) Online account opening form for opening green account.
- (6) Cash back will be credited to all new customers, opening "green accounts"

Challenges of Green banking

Green banks while adopting green banking face following challenge:

- (1) **DIVERSIFICATION PROBLEMS:** Green banks restrict their business transactions to those business entities who qualify screening process done by green banks. With limited number of customers they will have smaller base to support them.
- (2) **STARTUP FACE:** Many banks in green business are very new and are in startup face, generally it takes 3 to 4 years for a bank to start making money thus not help banks during recession.
- (3) **HIGHER OPERATING COST:** Green banks require talented, experienced staff to provide proper services to customers. Experienced loan officers are needed with additional experience in dealing with green businesses and customers.
- (4) **REPUTATIONAL RISK:** If banks are involved in those projects which are damaging the environment they are prone to loss of their reputation there also few cases where environmental management system has resulted in cost saving, increase in bond value (Heim, G et al, 2005)
- (5) **CREDIT RISK:** Credit risks arise due to lending to those customers whose businesses are affected by the cost of pollution, changes in environmental regulations and new requirements on emissions levels. It is higher due to probability of customer default as a result of uncalculated expenses for capital investment in production facilities, loss of market share and third party claims

CONCLUSION & SUGGESTION

There is an urgent need to create awareness and follow green banking in today's business world of innovative technologies so as to make our environment human friendly. Green banking if implemented sincerely opens up new markets and avenues for product differentiation. In India there has not been much initiative in this regard by banks and financial institutions. They are not as green as foreign banks. As initially, these commitments will cause a huge financial burden for Indian banks. For effective adoption of green banking, the RBI and the Indian Government should play major role and formulate green policy guidelines and Financial incentive.

Some suggestions for the banks to encourage green banking are:

- Communicate through press
- Construct websites and spread the news
- Impart education through E-learning programmers
- Making green banking as part of annual environment reports
- Training and development of relevant skills among bank employees
- Banks may formulate innovative financial solutions to incorporate environmental perspective
- Banks can introduce green funds for customers who would like to invest in environment friendly projects.

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