

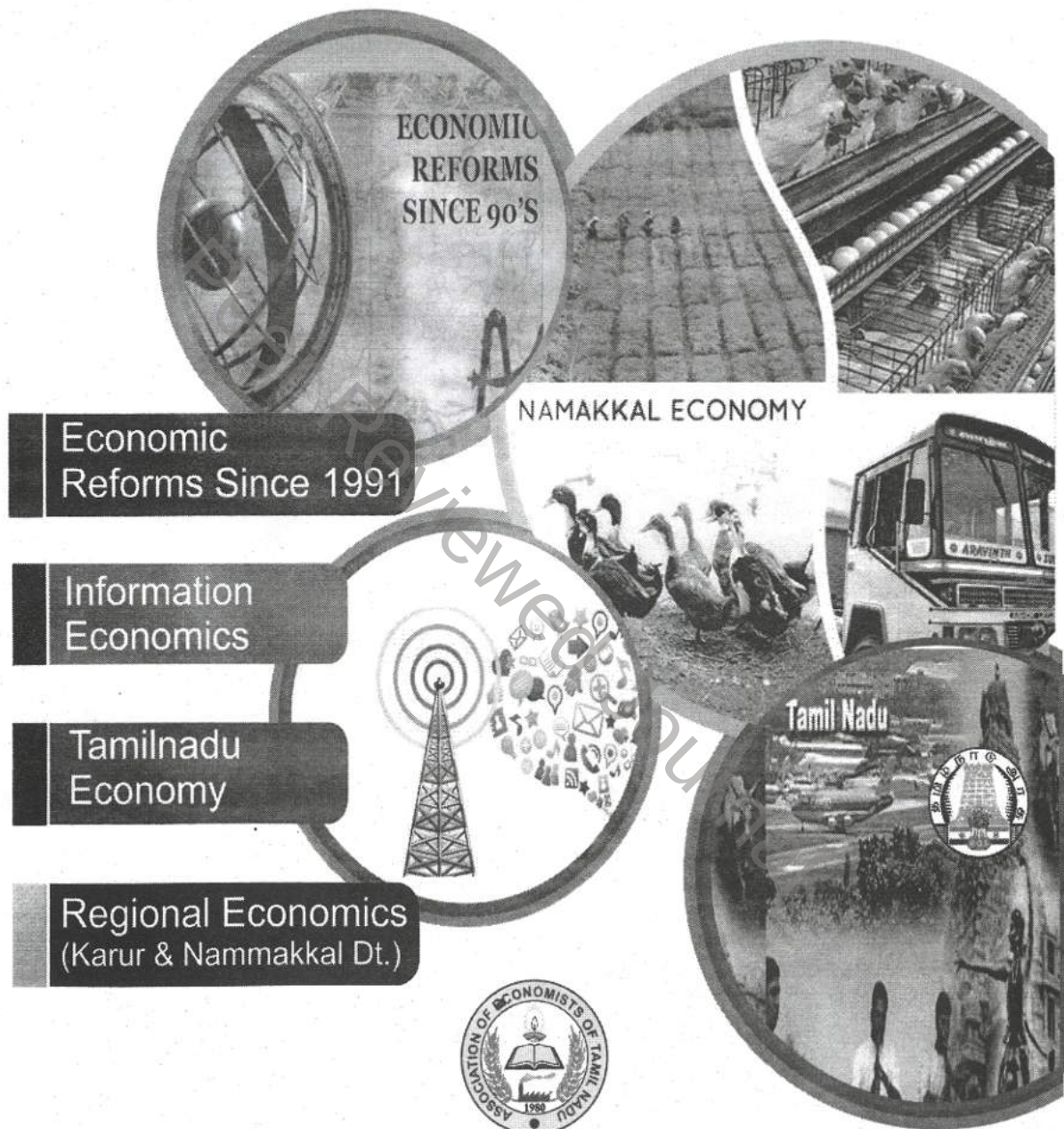
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AET CHAIRMAN MESSAGE

For the 36th time, we members belonging to the Association of the Economists of Tamil Nadu, familiar to all in its acronym AET, gather at Kandaswami Kandar's College, Paramathi Velur. The college management extends a warm welcome to all the members participating at the Annual Conference. The welcome comes very natural to every member there. It is a treat to watch the college authorities making every effort to make our stay comfortable. Mr G Sivakumar, Physical Director of the college explained how he initiated the move to provide all the bedding items new, obviously encouraged and guided by the college Principal, Dr Arul. This experience of 'new' is a reminder to all the participants that the papers they present should contain only 'new'. The quality of food was excellent. Participants then had only their duty of presenting the papers prepared by them. The entire college, the staff and students, and especially the members of the Department of Economics with Distinguished Dr P Loganathan as its head put their heart and soul to make the Annual Conference memorable. An important ingredient in a course on Hospitality Management is the invitation card. To collect the details of the programme of the conference is not an easy task. Salute to Dr Shanmugasundaram!

A query raised at the General Body Meeting helped us to clarify the procedure to be adopted at our meeting. Ours is an academic body. And we all gather only once on the first day of the two-day annual conference. A few of us participate at the first day or at the second day only. With a view to becoming a little more cautious, I have suggested to the venue authorities to issue Participation Certificate that a member attended at a two-day annual conference and not that he attended the conference for two days.

One of our AET members mentioning the names of some members said please don't give them either young economist award or senior economist award because he feared these days after receiving the award the members stop attending the conferences. He said he loves these members and wants to meet them every year. Though I told him that he was wrong, I could not resist from pondering over the point he shared.

In 1978, Rev. Fr Dr Sebastian SJ, then HOD, Economics who later became the Principal St Joseph's College, Thiruchirappalli ably assisted by Dr S Varadarajan of Tamil Nadu Agriculture University, Coimbatore made arrangements for some Economics teachers to learn the rudiments of Mathematics and Statistics. Well, it was a simple survival strategy that he was keen on imparting. From among this group, the idea to organise AET arose and one essential function of the AET is the Annual Conference arranged because of the generosity of the hosting colleges.

In the following pages in this AET's journal Peninsular Economist (ISSN 0976-8270) we record what transpired at the AET Annual Conference -XXXVI at Kandaswami Kandar's College at Paramathi, Velur- 638 182 on November 28th and 29th, 2015 on the Four Topics proposed by AET Annual Conference - XXXV at Vivekananda College, Agastheeswaram.

Economic Reforms Since 1991

Information Economics

Tamil Nadu Economy

Regional Economics (Karur & Namakkal
Districts)

May our deliberations today attain wide diffusion that they richly deserve.

Thank you.

Rev. Fr Dr Leonard A G SJ

Executive Chairman,

Association of the Economists of Tamil Nadu (AET)

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Education And Skill Development

Presidential Address

By

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I would like to express my deepest and heartfelt sense of gratitude to all office bearers and members of the Association of Economists of Tamil Nadu (AET) for unanimously nominating me as President of Association of Economists of Tamil Nadu (AET) during 2015-16. I hereby profusely thank Rev. Father Dr. Leonard SJ, AET Chairman, Dr. P. Stanley Joseph, Secretary of AET and Dr. D. Kumar, Treasurer of AET for their motivation and inspiration which actually shaped my academic carrier to what I am today. I deemed it a great privilege and honour bestowed on me by the AET to deliver the Presidential Address on the occasion of 36th Annual Conference of AET organised by Department of Economics, KandaswamyKandar's College, Velur, Namakkal District. I appreciate the meticulous effort taken by Dr. A. Shanmugasundaram, Local Organising Secretary of 36th Annual AET Conference in organising this conference in a commendable way. Let me turn on to deliver the Presidential Address.

Abstract

India's growth rate has declined steadily for the past few years for obvious reasons. The signs of surging are bound to happen, if growth rate averages 6-7 per cent annually in the coming years. How will it take the economy? Education plays an important role in enhancing economic development of a nation. The dynamics of education would provide a platform for social transformation and keep on renewing it in order to sustain its relevance to the changing social needs. For India, economic and social needs of a learner can be attainable if only the current reform process has been consistently stable both in terms of impacting the achievements towards social justice as well as for determining the priorities for the healthy phase of the national agenda for education. India stands committed towards providing quality education and appropriate skills to its children in a concerted way decade ahead. Giving a free and compulsory education to all children is a fundamental principle well enshrined in the Indian Constitution as a basic right. About 15 years ago, the World Education Forum (2000) had reiterated the commitment of the international community and endorsed the detailed set of goals in the childhood care, elementary education, gender, youth progress, adult education and quality of education. After nine years of

WEF Declaration (2000), India introduced the Right of Children to Free and Compulsory Education Act (RTE, 2009) in the age group of 6-14 years which has given great resilience to the National Education Reforms for ensuring quality education for all. Whether the RTE Act ensures the equity and social justice in education? Do the recommendations of different education commission have any relevance in the context of educational development? How the employability skills of graduates and post graduates would improve on the basis of education reform parameters? The skill development of the educated youths depend on several factors such as the time spent on each day for practical demonstrations, availability of equipment, specimens, weighing scales, chemicals and other related materials. The skill enhancement is essential to increase the productive capacity of the educated youths.

Introduction

The vocational education system is not well developed in India. Vocational education courses are offered in higher secondary schools at grades 11th and 12th standard. In many states it is offered along with general courses. The vocational education pattern is small enrolling less than 4 per cent of students at higher secondary level. Vocational students generally opting for higher education than entering the labour market and the weak labour market forcing the vocational students to go for higher education in India. To make the existing vocational education stream as relevant as ever to address itself to the market needs, a major reform of the vocational education system will be required to provide employment opportunities to them. The certificate level or diploma level courses are needed to increase the skill levels of the workers. Most of the industrialized companies are offering on the job training programs to its employees. About 2.5 million training centers for vocational courses are available at the post-secondary level are available and also 14 million people enter the labour market every year in India. The unemployment of youths in the age group of 18-25 is six times more than that of grown adults resulting conundrums in higher secondary school to work transition. Job participation rates are significantly low for women, some youths and older labourers. New technology is very much required to increase the job opportunities. New pedagogy driven curriculum-Syllabi led industry and reforms in vocational education are required, framed and introduced in all levels of education in India.

Education and environment are the two important subjects to be thought right from the primary level of education. The inculcation of education to the children at the primary level will remove the illiteracy problem and awareness of environment will provide them healthy life. Understanding the natural factors such as air, water, fire, earth and space is of paramount importance to the children. The conservation and preservation of environment is the responsibility of all stakeholders who are living in the earth planet. The earth provides us with food, water, air, and everything that we need for life sustenance. But what we give back to the earth is nothing and what we

gain is infinite values. The higher economic development and growth has increased the inequalities of income and wealth, rural-urban digital literacy divide, poverty, unemployment, undernourishment, land degradation and low score of HDI. Value based education in the context of environment will bring about change on sustainable way of life. The environmental education system with good curriculum and syllabus must be framed and introduced at all levels of school and colleges.

India's unorganised sector employs about 90 per cent of all workers and provides insignificant access to skilled training. Educating the children, youths and adults are needed in the context of economic development. The dual education system namely, public and private types of education do not augur well to take the economy to an advanced stage. The quality of education has come down heavily in recent years and this would hamper the economy significantly. The Gross enrolment rates (GER) has declined sharply in higher education and the net effect of this could be increasing unemployment rates. Open and distance education especially in the context of producing a good graduates has been dismal. It faces an important issue of quality and recognition. Many courts in India have stated that Open University education system cannot be equated with formal university based education system. Followed by this notion many Open University graduates are failed to get job continuance and certain promotions. The perfect system of curriculum development is needed and number of hours of class for students should be increased in order to reach some standards of quality education in India. In the olden period, even scoring 60 per cent at higher secondary could fetch a seat in UG course in a prime college in India. Now, it is a different story a candidate scoring even 98 per cent at Higher Secondary level does not make it to a UG course of choice in New Delhi's top college. In recent years, our students (boys and girls) are getting the best grades and marks on various papers but do these high grades increase our knowledge and skill levels?

Review of Literature

The patency of inventions have been monopolised by western countries and about 85 per cent of patent applications are from China, USA, Germany, Japan and etc. China leads in automobiles products, USA in computer technology and Japan leads in electronic products. India does not find a place on filing the patent applications in the world. Roughly about less than 3 per cent of the world total patency registered by India (Global Innovation Index, 2014). Education has contributed insignificantly in enhancing our skill potentials. Our school going children in the age group of 6-10 years have fared poorly in reading English textbooks, solving simple arithmetic problems and understanding the science. Internationally, we stand close to 60th rank in the world. Even our universities do not figure in the top 300 universities of the world. Indian IITs have lost its glory of early formative years where it has occupied a pride place in world's top institutions. Today, our IITs and IIMs do not stand close to the top 100 best institutions of the world for obvious reasons. The plausible rea-

sons are many for our poor performances. The pedagogy of teaching methods has gone down significantly in India. The syllabus and curriculum has changed more rapidly to suit the school going children to secure high grades but it has not brought the quality of students to perform better in jobs or services. The inflated grades in school serve no purpose for the students. Truly speaking, our students are securing good marks as years progresses but the standard of education going asymmetrically in the end direction. The commercialisation of education has gone beyond our imagination and control. Education has become a business hub and traded in national and international market. The guru-shishya method of curriculum has given the right place of education in olden days. But today it is a different status that guru-damson (plum) led commercialisation of education has grounded the standard of education dismally poor.

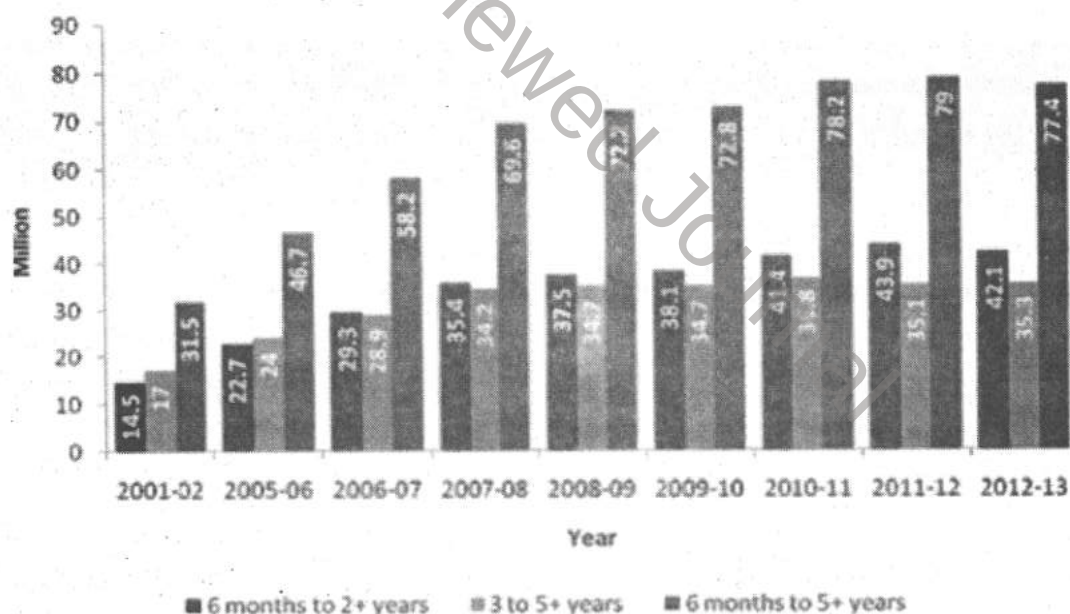
The Indian examiners at the higher secondary level never take into consideration of reading something new and thoughtful ideas of the students and rather they microscopically look at the key or solutions for answers written by the students. Tick the right thing and take your marks and run away. Education system is so structured to make the students to mugging up and then vomit all the answers. All of this suits mediocrity students in particular and it stands no scrutiny in the eyes of quality education. The UNESCO study (2014) reveals that about 3 lakh students are pursuing M.B.B.S. B.D.S and other programmes abroad. The countries such as USA, Australia, Singapore, Malaysia and Russia are the most favoured destination. The Indian students abroad spend about Rs. 40, 000 crore per annum and this is the significant amount been spent on higher education than the allocation of funds made in the union budget. The pull factors play an important role in attracting the Indian students to foreign universities. The pull factors such as brand name, employability skills, innovation, research and development prospects which are available in plenty abroad actually pulling the Indian students. In the context of Indian economy where 270 million people are living below poverty line needs desperately jobs for life sustenance. The per capita income stands at \$4 US a day which is roughly \$1500 US per annum. The GDP growth rate stands at 5-6 per cent per annum. The level of education has not percolated into transforming India into a hub of business knowledge centre. The missed prospects comprise all the developmental aspects that we could achieve it on different parameters if we could grow by 8-9 per cent growth a year. All is said and done in the planned era of development where we could not achieve even the cent per cent literacy rates. The conundrums of education have increased significantly over the years and this has brought down the economy to a low level.

Results and Discussion

Figure 1 reveals the implementation of Integrated Child Development Services (ICDS) in India and the beneficiaries in three different age groups. It attests the fact that children in the age group of 6 months to 2+ years have received low coverage for

the period 2001, 2005 and 2006. From 2007 onwards it has posted a robust march ahead of other age group (3 to 5+ years). The supplementary nutrition plays an important role in increasing the immune system of the children. Supplementary nutrition like vitamin tablets, milk, egg, fruits etc., is required on a daily basis for children in the age group of 6 months to 2+ years. The panel data shows that children in the age group of up to 5+ years have been receiving significant amount of supplementary nutrition during the period 2001-02 to 2012-13. There seems to be a high correlation between the levels of consumption of supplementary nutrition and well-being of the children. Moreover, the successful implementation of the ICDS driven supplementary nutrition programme has reduced the number of stunted, wasted and under nourished children in India. This in turn has increased the educational abilities of the children. This comes in the wake of high incidence of malnutrition cases has been reported in Indian states. The states such as Madhya Pradesh, Bihar, Jharkhand, Odisha, Uttar Pradesh etc have witnessed a topology of malnutrition cases in India. So, ICDS has been involved in rearing children in tender and primary age groups by feeding them regularly with all kinds of nutritional value foods and this would enhance the chances of increasing GER at elementary level of education.

Figure 1 Integrated Child Development Services (ICDS): Number of Children age 6 months to 2+ years, 3 to 5+ years and 6 months to 5+ years who received Supplementary Nutrition (2001-02 to 2012-13)



Source: Ministry of Women and Child Development, Government of India, 2014.

Table 1 presents the Gross enrolment ratio (GER) in primary, upper primary and elementary education in India. It captures the essence of education in terms of gross enrolment of children as we could witness from table 1 that the number of boys

enrolled in primary education (class I-V) has been very significant. The GER of boys has increased exponentially for certain years during the period 2000-01 to 2013-14. At the same time, the GER of girls has grown asymmetrically for obvious reasons during the same period. On close scrutiny of total GER of primary education suggests that during the first few years of specified periods it does not augur well for take-off in primary education and as we could see it from 2004-05 onwards, it has kept up the phase of rapid fire in enhancing the GER and holding it till 2010-11. In contrast, as we scrutinise from 2011-12 to 2013-14 periods, the GER has declined steadily and ended up with 101.4 per cent in 2013-14. One plausible reason arises from this state of decelerating GER in primary education is the sizable dropout rates. On the other hand, the GER in upper primary education on boys and girls shows a snake laden increase in enrolments from 2001-02 to 2013-14. As we run the educational levels by conjoining the primary and upper primary levels during the whole period (2001-02-2013-14) it has resulted in increase of GER among boys and girls. Hence, the elementary stage of education (class I-VIII) has been steadily escalating in terms of percentage of GER for boys and girls.

Table 1 Gross Enrolment Ratio (GER) in Primary, Upper Primary and Elementary Education (2000-01 to 2013-14) in %

Year	Primary stage (Classes I-V)			Upper Primary stage (Classes VI-VIII)			Elementary stage (Classes I-VIII)		
	Boys	Girls	Total	Boys	Girls	Total	Boys	Girls	Total
2000-01	104.9	85.9	95.7	66.7	49.9	58.6	90.3	72.4	81.6
2001-02	105.3	86.9	96.3	67.8	52.1	60.2	90.7	73.6	82.4
2002-03	97.5	93.1	95.3	65.3	56.2	61.0	85.4	79.3	82.5
2003-04	100.6	95.6	98.2	66.8	57.6	62.4	87.9	81.4	84.8
2004-05	110.7	104.7	107.8	74.3	65.1	69.9	96.9	89.9	93.5
2005-06	112.8	105.8	109.4	75.2	66.4	71.0	98.5	91.0	94.9
2006-07	114.6	108.0	111.4	77.6	69.6	73.8	100.4	93.5	97.1
2007-08	115.3	112.6	114.0	81.5	74.4	78.1	102.4	98.0	100.3
2008-09	114.3	114.4	114.4	77.9	74.4	76.2	100.5	99.1	99.8
2009-10	115.5	115.4	115.5	84.5	78.3	81.5	103.8	101.1	102.5
2010-11	115.4	116.7	116.0	87.7	83.1	85.5	104.9	103.7	104.3
2011-12	106.8	109.3	108.0	72.9	76.3	74.5	93.3	96.3	94.7
2012-13	104.8	107.2	106.0	80.6	84.6	82.5	95.6	98.6	97.0
2013-14	100.2	102.7	101.4	86.3	92.8	89.3	95.1	99.1	97.0

So

The most disadvantaged groups such as Scheduled Castes (SCs), Scheduled Tribes (STs), children belonging to the Muslim community and children with special needs (differently-abled children) have been facing conundrums of being neglected in the society. The pre and post-independence periods have witnessed a series of exploitation being unleashed on the most deprived classes. The atrocities of first degree on them went unabated in education, employment, and living conditions. The means of livelihood of oppressed and suppressed classes been threatened across India. The patriarchal upper caste community has not only exploited the marginalised groups but also prevented them in getting what they deserve in return for their jobs. The socially out reached class could not get enough space for living in the mainstream of society and they were pushed to the alien areas for living. Due to this kind of inhuman treatment, the social outclass (SCs and STs) has become slaves of post-independence society. The poverty and unemployment of susceptible groups have increased significantly. Even the electricity, water, health and other core facilities is not accessible to the most disadvantaged groups. The culture of the society has undergone a change during the III five year plan period where the marginalised groups have been accorded with general acceptance in many states. Slowly and steadily, the marginalised groups have sustained their dignity of living with the environment. Yet far from being securing the expected livelihood conditions, they started educating themselves and participating in economic activities. The contributions made by SCs and STs in maniac based menial jobs have been significant in the context of our economic development.

The skill development of the most disadvantaged groups has been the cause for concern in India. The SCs and STs Community have been traditionally well known for unskilled debility because of marginalisation and exploitation of certain upper caste communities. They were deprived of their basic rights in enhancing their skills of trade. The education level of disadvantaged group has been abysmally low. Majority of them were school dropouts and could not get enough opportunities either. The rate of sheer poverty among SCs and STs has been phenomenal which aggravated their malaise further. The Physiocracy School believed in nature for everything and accordingly the marginalised group preferred farming system work as their main occupation. The presence of SCs and STs in farming system has been conventional in India. The climatic erratic behaviour has put down the income levels of SCs and STs Farmers. The informal sector in India has been the source of employment opportunity for the deprived class. The skill development of the marginalised class depends on how they look at various levels of skills and how quickly they adopt themselves in learning it. The amount of time spends by each labour to learn new dexterity of trade is yet another yardstick. The availability of skill trade, infrastructure facilities, labora-

tories, trainers, and innovation in rural areas will magnify the availability of skills training. The indigenous method of learning skills occupies a pride place in India's industrial development. The presence of sculptor, masons, blacksmiths, goldsmiths, cobblers, tailors and dhobis in large-scale will attest the incidence of indigenous method of skill force.

Education and Skills gap

The education system currently provides a "one-size fits for all" model in India. It is like a polo match where whoever finds a ball can hit it likewise; education system can make multiple ways of searching jobs but whether an educated person fits into an industrial orbit? There is a visible gap exists between what industry expects and what education delivers. The system of university level education has been a major failure in the Indian context. The old wine in a new bottle approach is the mantra of education business in India. The same old syllabus and curriculum at the UG level been kept for many years with marginal modifications here and there. There is a dearth of quality teachers available to teach the students. The laboratory and equipment's availability at universities and colleges leaves much to be learned by students. The poor quality of maintenance and management of campus resulted in generating poor quality students. The perception of various stakeholders in providing good quality education has proved to be futile in all aspects. There is no creativity and practical application of science to solve our perennial problems. Knowledge and wisdom has become a rare commodity. The lack of appropriate content in the syllabi, outdated and outmoded curriculums and business like assembly model have brought down the essence education in Indian universities. The widening gap between level of education and skills of educated graduates is increasing every year resulting in unemployment of educated youths. The students of our universities feeling extensively unprepared to meet the conundrums of this century work environment. The lack of participation and work culture of our youths resulted in significant amount of economic loss to our country.

Identifying the information gap between our higher education and industry is crucial to understand the level of damage been caused to our economy. With this notion, the universities and colleges can design good curriculums and open public-private part-

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Identifying the information gap between our higher education and industry is crucial to understand the level of damage been caused to our economy. With this notion, the universities and colleges can design good curriculums and open public-private part-

force who also seeks jobs. The finding of a first job is more difficult for graduates who do not possess enough skills. There is an enormous skills mismatch with sizeable proportion of graduates unable to find their first job. The PPP model would certainly bridge the gap in the years to come. What is more worrying in Indian scenario is the fact that educated unemployment remains significantly high and employers are facing a tough situation to find the labourers they need. The university based higher education system has lowered the employability skills of our graduates. The labour market is flooded with inefficient engineering graduates who seek even low paid jobs for their survival. The correlation between high growth rate and positive employment rate via education level has been mixed, exponential and erratic in many developing countries (India and Brazil, 2014). The widening gap between level of education and skills of educated graduates is increasing every year resulting in unemployment of educated youths. Hence, there is a need for structural transformation in education system (from elementary to higher education pattern via vocational education) to augment the skills of youths who graduate from padashalas or gurukulums or universities or colleges in India.

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**Economic Reforms
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Peer Reviewed Journal

Globalization and Trade in Health Services: Scope And Limitations

Globalization of health services aims at generating financial resources from external demand to overcome or reduce the fiscal deficit created by the need to grant universal health coverage, improving equity, efficiency and quality standard in the delivery of health care and upgrading the health infrastructure or hospital and other complementary structures as well as technologies and skill.

A crucial element of any successful export strategy will seek the optimal use of forward and backward interlinkage between domestic production and external markets of health care services in order to foster the development of a competitive supply of health services and a sustainable health sector.

Trade in Health services

Domestic regulations like economic and local market need tests and manpower planning determines the need for foreign health care service providers and the quantity to be allowed into the host country. Domestic regulations concerning accreditation and licensing requirements for foreign health services providers constitute another major constraint to health services trade.

Another major constraint in the context is the absence of a single licensing body in some countries. In such cases foreign health professionals are required to meet recognition requirements of individuals, district and state authorities each with its separate medical licensing boards with very different standards. Another constraint is professional association, if it is not there, an inhibition in the entry and limiting competition from foreign health professional. They may reduce price competition by preventing foreign health services providers from advertising their prices, discounts and the services offered.

It is also constrained by restrictive investment regulations in related areas such as insurance, education etc. Limiting foreign participation in educational and training institutions in the health sector also contain trade in health services by limiting the scope for cross border movement of health trainers, educators students, and very importantly health providers in the form of access to new technologies and cost of service. This affects the scope for trade in health services through telemedicine and ancillary services such as medical transcription and internet medical education and exchange.

Trade in health service is considerably affected by domestic regulatory, infrastructures and other inadequacies such as the absence of well developed regulatory and legal framework to address issues pertaining to certain forms of health service in

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trade . Furthermore deficiencies in health care infrastructure and low standards, including inadequate and low quality physical and human resources, limit the potential for exports of services.

It could be seen clearly from the above discussion that the trade in health services has positive effects as well as negative effects. Trade in health services takes many forms including the movement of health professionals, movement of consumers, foreign direct investment in health services and electronic delivery. The major negative effects of trade in health services includes brain drain of quality service providers to overseas markets, creation of a two tier structure with in a country, internal brain drain from the public health system to the private health care sectors, crowding out of nationals, over investment in specialized and capital intensive segments at the expense of investments in cure health care services and adverse effects on equity in the public sector. In order to increase the efficiency of trade in health services the following suggestions can be considered.

- There is a need for international cooperation to establish multilateral guidelines on cross border movement of health care professionals.
- Developing counties should increase their budgeted expenditure on health care to improve the availability and quality of human and physical resources in this sector. It could be in the form of increase in number of hospitals, dispensaries, beds and the supply of doctors, nurses and technicians to meet the needs of the population.
- Revenue generated through trade in health services can be used towards development of the domestic public health care sector. Further taxes collected from foreign owned commercial hospitals could be invested back in the public health system.
- Efforts should be made to link the private and public health care systems in the form of professional exchange, cooperation in training, and use of facilities, telemedicine, sharing of information and research and so on.
- Private health care providers should be motivated to serve in rural and peripheral areas. Further investments in the areas of telemedicine and other specialized services in the private sector are not at the expenses of resource allocated to the public health system.
- Health trade service markets should be identified based on cultures, geographic linguistic and other factors.

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Impact of Economic Reforms in India: An Overview

Introduction

Since independence, India had followed the mixed economy framework by combining the advantages of the market economic system with those of the planned economic system. India's economic reforms began slowly in the 1980s, and then accelerated under the pressure of an external crisis at the beginning of the 1990s. But over the years, the economic policy enacted in 1991 resulted in the establishment of a variety of rules and laws which were aimed in controlling and regulating the economy and instead ended up hampering the process of growth and development.

Meaning of Economic Reform

The term economic reform broadly indicates necessary structural adjustments to external events. It includes the function of country's spending to the level parallel to its income and thereby reducing fiscal deficits. This requires gradual reduction in import and increase in export. These adjustments also require market change in order to make economy flexible.

The Crisis of 1991

Early Crisis Management measures acted as trend setters to the Reform process. The top and immediate priority of the government was to stabilize the economy, bring the growth of the economy to its normal track and to win back confidence of masses in the country and the international financial community. The crisis management measures focussed largely on fiscal correction, industrial decontrol and balance of payments.

Economic Liberalisation in India

The economic liberalisation in India is to the ongoing economic liberalisation, initiated in 1991, of the country's economic policies, with the goal of making the economy more market-oriented and expanding the role of private and foreign investment. The opponents have blamed for increased poverty, inequality and economic degradation. The overall direction of liberalisation has since remained the same, irrespective of the ruling party, although no party has yet solved a variety of politically difficult issues, such as liberalising labour laws and reducing agricultural subsidies. There exists a lively debate in India as to what made the economic reforms sustainable.

Reforms in Industrial Policy

Industrial policy was restructured to a great extent and most of the Central government industrial controls were dismantled. Massive deregulation of the indus-

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trial sector was done in order to bring in the element of competition and increase efficiency. Industrial licensing by the Central government was almost abolished except for a few hazardous and environmentally sensitive industries. The list of industries reserved solely for the public sector which used to cover 18 industries, including iron and steel, heavy plant and machinery, telecommunications and telecom equipment, minerals, oil, mining, air transport services and electricity generation and distribution was drastically reduced to three: defences aircrafts and warships, atomic energy generation, and railway transport.

India's Economic Reforms

The New Economic Policy announced on July 24th 1991 by the Congress Government included structural adjustment measures including-

- The devaluation of rupee,
- Increase in interest rates,
- Reduction in public investment and expenditure,
- Reduction in public sector food and fertilizer subsidies,
- Increase in imports, and
- Foreign investment in capital intensive and high-tech activities.

Financial Sector Reforms

Financial sector reforms have long been regarded as an integral part of the overall policy reforms in India. India has recognized that these reforms are imperative for increasing the efficiency of resource mobilization and allocation in the real economy and for the overall macroeconomic stability. Today the Indian financial structure is inherently strong, functionally diverse, efficient and globally competitive.

Foreign Direct Investment

Liberalizing Foreign Direct Investment was another important part of India's reforms, driven by the belief that this would increase the total volume of investment in the economy, improve production technology, and increase access to world markets. The policy now allows 100 percent foreign ownership in a large number of industries and majority ownership in all except banks, insurance companies, telecommunications and airlines. For investments in other industries, or for a higher share of equity than is automatically permitted in listed industries, applications are considered by a Foreign Investment Promotion Board that has established a track record of speedy decisions.

Effects of the Economic Reforms

The economic reforms initiated in 1991 introduced far-reaching measures, which changed the working and machinery of the economy. These changes were pertinent to the following:

- Dominance of the public sector in the industrial activity
- Discretionary controls on industrial investment and capacity expansion
- Trade and exchange controls
- Limited access to foreign investment
- Public ownership and regulation of the financial sector

The reforms have unlocked India's enormous growth potential and unleashed powerful entrepreneurial forces. Since 1991, successive governments, across political parties, have successfully carried forward the country's economic reform agenda.

Effect in Social Sector Development

India's social indicators at the start of the reforms in 1991 lagged behind the levels achieved in Southeast Asia 20 years earlier, when those countries started to grow rapidly. In greater participation by the beneficiaries in supervising education and health systems, which in turn requires decentralization to local levels and effective peoples' participation at these levels. Nongovernment organizations can play a critical role in this process. Different state governments are experimenting with alternative modalities but a great deal more needs to be done in this area.

Conclusion

The logic of liberalization also needs to be extended to agriculture, where numerous restrictions remain in place. Reforms aimed at encouraging private investment in infrastructure have worked in some areas but not in others. The complexity of the problems in this area was underestimated, especially in the power sector. This has now been recognized and policies are being reshaped accordingly. Progress has been made in several areas of financial sector reforms, though some of the critical issues relating to government ownership of the banks remain to be addressed. The alternative would have been to have a more thorough debate with the objective of bringing about a clearer realization on the part of all concerned of the full extent of change needed, thereby permitting more purposeful implementation.

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Indian Agriculture: Before and After Economic Reforms

Introduction

The history of agriculture in India dates back to the Rigveda. Today, India ranks second worldwide in farm output. Agriculture and allied sectors like forestry and fisheries accounted for 13.7% of the GDP (Gross Domestic Product) in 2013, about 50% of the total workforce. India exported \$39 billion worth of agricultural products in 2013, making it the seventh largest agricultural exporter worldwide, and the sixth largest net exporter. Most of its agriculture exports serve the developing and least developed nations of the world. Agriculturists in general and the small and marginal farmers in particular have been the worst sufferers from the onslaught of globalization.

With more than 40 percent of agricultural lending even today coming from the non-institutional sources charging anywhere between 30-40 percent interest per annum, the farmers are in an immiserizing situation. They are committing one of the worst human tragedies – suicides. Rural India without them definitely is not shining. A decline in the share of agriculture in the national income from over 50 per cent during the 50s to less than 20 per cent today may be a sign of structural transformation but the question today is whether Indian agriculture will be able to meet the new demands placed upon it by Liberalization, Privatization and Globalization (LPG).

Reforms in Agriculture

The share of India's agricultural exports in world exports of the same commodities increased from 1.1 percent in 1990 to 1.9 percent in 1999, whereas it had declined in the ten years before the reforms. Agricultural diversification also calls for radical changes in some outdated laws. The Essential Commodities Act, which empowers state governments to impose restrictions on movement of agricultural products across state and sometimes even district boundaries and to limit the maximum stocks wholesalers and retailers can carry for certain commodities, was designed to prevent exploitive traders from diverting local supplies to other areas of scarcity or from hoarding supplies to raise prices.

The Agricultural Produce Marketing Acts in various states compel traders to buy agricultural produce only in regulated markets, making it difficult for commercial traders to enter into contractual relationships with farmers. Development of a modern food processing sector, which is essential to the next stage of agricultural develop-

ment, is also hampered by outdated and often contradictory laws and regulations. These and other outdated laws need to be changed if the logic of liberalization is to be extended to agriculture.

Some of the indicators of the crisis:

Farmer's suicides an all India phenomenon emanating largely from severe indebtedness has pushed Indian agriculture to a critical condition. The National Crime Records Bureau reports that between 1997-2005 1, 56,562 farmers committed suicide. Nearly 60 of them took place in the 4 progressive states, viz., Maharashtra, Andhra Pradesh, Karnataka and Madhya Pradesh. More than 20 per cent of suicides have taken place in Karnataka

Trends in Indian Agriculture

Production of Food Grains: In the earlier years of economic planning, food availability was the serious problem in India. The total food grain production was hardly 51 million tones in 1950-51, which increased to 198 million tones in 2004-05. The food grain production though increased but at a very lower rate from 2004 to 2009-10 as compared to the rate of growth before Liberalization.

Trends in Cropping Pattern: A change in cropping pattern indicates a shift in area under the cultivation of major crops. This shift in cropping pattern was taking place due remunerative prices being offered to commercial crops and better market access given to growers. Sen also noted that per capita agricultural output and income declined after 1996-97 due to the low yield growth in many crops and the loss of terms of trade in many non-cereal crops.

Indian Agriculture since WTO

The Agreement on Agriculture (AOA) with its three broad areas viz., market access, export subsidies and domestic support was expected to improve India's agricultural trade under the new regime of multilateral, transparent and nondiscriminatory trade. Initially the reforms did result in improvement in terms of trade for agriculture thanks to decontrol of fertilizers and a substantial hike in minimum support prices given by the government. The country had successfully overcome the food crisis. The growth rate in agriculture and allied sectors (at 1993-94 prices) that had risen from 3.3 per cent in 1951-61 to 3.9 per cent in 1981-91 (after a low of 1.7 per cent in 1971-81), reached 5.8 per cent in 1992-93.

Policy Measures need to be done

- The crisis in agriculture is a crisis of the country as a whole and so needs urgent attention.
- Cooperative farming with coordination, particularly by small and marginal farmers needs to be revitalized.

- The issues regarding Special Economic Zones should be resolved at the earliest taking into account the genuine interests of the farmers.
- Our farmers must adopt modern practices of farming by implementing sustainable agriculture.
- Empowerment of farmers with social, cultural and spiritual rejuvenation is required to avoid suicidal cases.

Conclusion

Indian agricultural has been hit hard during post WTO period (1995 – 2003). The share of agro goods in India's global export has declined during this period. During post WTO period, agricultural subsidies of developed countries have been rather increased. Therefore, it is very difficult for India to face global agricultural competitiveness. In the near future also the total quantum of exports particularly agriculture and light manufacturing goods cannot be raised significantly in the global market in the near future because of limited and uncertain domestic export surplus and particularly their inelastic demand at world market. This paper tries to bring out some highlights about the impact of reforms and suggest some measures to features.

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An Overview of Economic Reforms and Manufacturing Industries Growth in India

The Indian economy is firmly on the path of steady growth. Even during the last decade when other countries were in the grip of a massive slowdown, India continued to enjoy comfortable economic position.

This recent spurt in growth is propelled by radical reforms such as the removal of restrictions on foreign investment and industrial de-licensing. Tailoring the EXIM policy to promote exports and aligning the import duties to meet WTO commitments further contributed to this development. This trend is expected to continue over the next five years, driven by a favorable business policy environment in terms of tax cuts, broadening tax base, and reduced interest rates. The liberalization of the economy has opened new windows of opportunity for manufacturing sector. Increasingly the success of manufacturing industries is dependent on innovations, research and development. It is critical not only to remain competitive but also, significant advantages can be gained by developing and commercializing new technologies

Objective of the study:

An Overview of Economic Reforms and Manufacturing Industries Growth in India during 2000-01 to 2011-12.

Overview of the Industrial Policy:

India started her quest for industrial development after independence in 1947. The industrial backwardness of Indian economy was evident as only 6.6 % of the national income was earned by Factory Establishments, employing just 1.8 % (i.e. about 2-4 million) of the total of the working population of the country in 1948-49. The Industrial Policy Resolution of 1948 marked the beginning of the evolution of the Indian Industrial Policy. The Resolution not only defined the broad contours of the policy; it delineated the role of the State in industrial development both as an entrepreneur and as an authority. Successive policy resolutions also reiterated this basic tilt in favour of the public sector. The Industrial Policy Resolution of 1956 gave the public sector a strategic role in the economy. It categorized industries, which would be the exclusive responsibility of the State or would progressively come under State control and others. Earmarking the pre-eminent position of the public sector, it envisaged

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private sector coexisting with the State and thus attempted to give the policy framework flexibility.

India's strategy for industrial development witnessed a paradigm shift in 1991. Industrial development until then was largely based on product market regulations, with capacity licensing being its principal instrument. Though this strategy had successfully created an industrial base, it had encouraged rent seeking to a considerable extent. There were limited incentives for product innovation and for a competitive push. Economic reforms initiated in 1991 gradually removed these product market licenses. The new industrial development strategy, therefore, envisaged a significantly bigger role for private initiatives.

The interesting results found in this exercise is that the inflation and economic growth are negatively related. Second, the sensitivity of inflation to changes in growth rates is larger than that of growth to changes in inflation rates. Any increase in inflation from the previous period negatively affects growth. Therefore, unlike in the case of the EMU area, the most desired policy for India is the one in which there is always a downward pressure on inflation, without having to worry about what is the threshold level. Further, the policymakers should note that any increase in inflation from the previous period at any level has negative effect on economic growth. However, the fact that the common people and the decision makers do not like inflation has enormous effects on the consumption pattern, which in turn affects the output demanded.

India had generally not experienced runaway inflation. On the other hand, the volatility in the inflation rate, as measured by the coefficient of variation, which was fairly high in the 1950s at 4.4, moved in a narrow band of 0.4–1.0 in the subsequent decades, thus reducing the inflation-risk premium. Demand pressures, emanating partly from the widening fiscal imbalances, also contributed to inflationary pressures in the 1980s. The second half of the 1990s was marked by a significant turnaround in the inflation outcome reflecting the improved monetary-fiscal interface.

The result shows clearly indicates economic reforms rising capital for manufacturing sector. But, on the other hand the manufacturing sector growth rate shows many ups and downs in the recent years. The manufacturing sector investment increase on the other hand growth in Indian economy.

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Economic Reforms and Indian Labour Market: A Study With Special Reference To Coimbatore Urban Labour Market

Human beings are the active agents who accumulate capital, exploit natural resources, build social, economic, and political organisations and carry forward national development (Fredrick Harbinson, 1972). Thus expansion and improvement of the work force are the *sine quo non* of continued increase in the output. Labour is the major beneficiary of as well as the chief contributor to prosperity and growth. The bulk of the nation's product is distributed in wages and salaries to individual workers and expansion of the total product has improved the welfare of these workers (Levitan et al., 1972). Policy makers and planners interested in the development of Human Resources and in social welfare have a fundamental concern with trends in employment, wages and labour incomes. They will consider the measures which are required to improve both the productivity and the welfare of Labour. It will help to understand who obtains them, how they are remunerated and the response of this system of relationships to social policy (Harris, Kannan Rodgers, 1992). For this, we must understand the way in which the labour market operates and performs the functions in an economy.

Distribution of Sample Respondents in Coimbatore Textile and Engineering Industry

The total number of samples of 2464 was drawn from the major industries in Coimbatore. The major industries are classified into two viz., 1. Textile industry 2. Engineering industry. The Engineering industry is further classified into three viz., Foundry industry, Motor Pump industry and Textile Machinery industry. The engineering industry's total sample workers were 1355, which was 55 per cent of the total sample workers in the study. Among the engineering industry, 21.8 per cent (537 workers) were from the foundry units, 19.6 and 13.6 per cent that is, 485 and 333 workers were from the motor pump and textile machinery industries respectively. The majority were engaged in engineering industries because of the modernization of the industry, attractive salary, other incentives, and the like. The remaining 45 per cent (1109 workers) were from the textile industry.

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Determinants of Earnings of Unorganised Workers in Coimbatore

Empirical Model

To test and verify the answers to the above questions, equations were estimated using ordinary least squares. The semi-log form was chosen after a review of the recent literature on earnings functions. Furthermore, the earnings function can be fitted for unorganised sector labour market, to assess how they differ among these labour market.

Impact of Human Capital Variables

The result shows that among the human capital variables, education has positive influence on earnings. Education variable at Primary/Secondary/higher level of education (educated) also have significant at ten per cent level and illiteracy also positive influence on earnings at five per cent level of significance. Education, Age, Age Square are positively influencing the earnings i.e; experience has given higher earning capacity. Schooling had positively influenced on the earnings of the temporary workers (McNabb 1981). The variable technical training has positive influence on earnings for all workers category in the engineering and textile industry. The result particularly support the human capital model of Neo-Classical labour model view that earnings variables were positively explained by variation in human capital variable such as experience (age as factor) i.e., time spend on labour market and education (Becker 1964, Mill 1974). The findings are similar to that of the findings of Andrisani (1973), Velloso (1975), Clignet (1976). Meyhew and Rosewell (1979) and McNabb (1981).

Table 1 Determinants of Earnings of All Workers

Variables	All Workers		Significant
	β	t	
Workers Background Variables			
Region Rural = 1	-.020	-1.069	.285
Religion – Hindu =1	-.005	-.288	.774
Migration =1	.003	.166	.868
Backward caste =1	.052	1.148	.251
Most Backward caste = 1	.052	1.423	.155*
SC/ST caste = 1	.005	.118	.906
Marital Status – Married = 1	-.033	-1.682	.093***
Father Education – Illiterate =1	-.132	-5.853	.000**
Father Occupation – Textile/Engineering =1	.000	.000	1.000
Mothers Education – Illiterate = 1,	-.070	-3.172	.002***
Trade Union Membership, Member =1	.048	2.493	.013***
Industry, Job Specific Variables			
Labour Law applied =1	.271	13.919	.000**
Nature of Job – Casual = 1	-.179	-9.654	.000**
Type of Industry – Small = 1,	.052	2.793	.005***
R ²	.490		
Adjusted R ²	.240		
Standard Error	1.3898		
Sample Size	2464		

- * - Significant at 1 per cent Level ($P < .01$) 99% CI
- ** - Significant at 5 per cent Level ($P < .05$) 95 % CI
- *** - Significant at 10 per cent Level ($P < .10$) 90 % CI

Impact of Worker's Background Variables

Among the workers background variables, Religion does not influence workers earnings of the textile and engineering industry workers in Coimbatore. The marital status of the workers has explained their earnings and significant at ten per cent level in all workers category. Migration variable shows a positive and significant result indicating that migration promotes earnings of the workers. Fathers education has positively influenced the earnings capacity of the workers, that is illiterate parents' wards had negative earnings capacity and significant at five per cent level. Trade union membership was significant in the earnings of textile and engineering industrial workers. So among the workers background variables social group and marital status have significantly influenced the earnings of workers in the textile and engineering industry.

Concluding Observation

Coimbatore enjoys a place of significance in the industrial map of India. Coimbatore is an industrial hub and a Detroit of our great country. The result of the study would be of much interest and relevance to those who are serious about transforming the working environment of those engaged in the production process of the selected industries. No doubt, the government/policy makers would be the main beneficiary of the outcome of the present study. It would be able to understand the difficulties faced by workers, many of whom are engaged in hazardous work spots. Policy making bodies of the government machinery are sure to gain input when they think about schemes that would lessen the problems faced by the workers.

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Economic Reforms: Its Impact on Indian Economy

Introduction

After independence in 1947, India adhered to socialist policies. Attempts were made to liberalize the economy in 1966 and 1985. The first attempt was reversed in 1967. Thereafter a stronger version of socialism was adopted. The second major attempt was in 1985 by Prime Minister Rajiv Gandhi. The process came to a halt in 1987, though the 1966 style reversal did not take place. In 1991 after India faced a balance of payments crisis, it had to pledge 20 tonnes of gold to the Union Bank of Switzerland and 47 tonnes to the Bank of England as part of a bailout deal with the International Monetary Fund. As a result of this requirement the government of P.V. Narasimha Rao and his finance minister Dr. Manmohan Singh started back through reforms, although they did not implement many of the reforms the IMF wanted. The new neo-liberal policies included opening for international trade and investment, deregulation, initiation of Privatization, tax reforms, the inflation controlling measures.

Positive impact on Indian economy

1. Improvement in Performance of the Economy– National Product

The economy's performance in the post reform era has been quite impressive. The reforms started in year 1991 and if one leaves out 1991-92, which was exceptionally a bad year, the average annual growth rate between 1992-93 and 1999-2000 was 6.3%. The GNP at Factor Cost at current prices grew by 300% during 1990-91 to 2000-01 as against 283% during 1980-81 to 1990-91.

2. Wide Choice of Consumer Goods and Services

Today, one has a variety of choices to choose from with regard to many of the consumer durables like fridges, televisions, music systems, DVDs, cars etc. Foreign brands of many of the consumer durables are easily available. Due to cutthroat competition, the prices of consumer durables have either come down or remained static.

3. Easy Availability of Bank Loans

In the pre-reforms era, getting a loan from a bank was unthinkable for a common man. Banks are running after customers today requesting them to take loans. Lending rates have fallen. Computerization and installation of ATMs have brought a sea change in the services being rendered by banks.

4. Growth in Employment Opportunities and Better Emoluments

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In 1991, many Indians were terrified that globalization would cost us millions of jobs. Today, American politicians are terrified that millions of their jobs will be outsourced to India.

5.Large Reserves of Foreign Exchange

Today foreign exchange is easily available in any amount for persons traveling abroad. The removal of restrictions has also helped in eliminating "black money" generated as a result of illegal transactions in foreign exchange.

6.Easier Access to Foreign Technology

Due to easy accessibility to latest foreign technology, many of the private companies are adopting latest technology in their production processes to increase production and productivity, as well as to lower production costs to benefit the consumer.

7. Significant Fall in Poverty Ratio

There has been spectacular achievement in the sphere of poverty alleviation. The poverty ratio decreased from 36% in 1993 to 26.1% in 1999 to 2000 a fall that was steeper than that in the 1970s or 1980s.

8.Fall in Inflation Rate

Economic reforms pushed up production of goods and services in the country resulting in either prices falling or remaining constant. The rate of consumer price inflation, which was always in double digits during 1990 –1993, fell sharply to less than 4% by the end of the millennium.

9. Better Performance after Privatization

Many public sector company's productivity has been gone up after privatization. The liberalized economic policy freed entrepreneurs to enable them to innovate and go in for modernization of their plants.

10. Increasing Foreign Direct Investment

During 1991-92 the FDI inflows were only Rs.408 crore and the figure increased to Rs.1094 crore during 1992-93. The FDI inflows during 2004-05 were Rs.11726 crore up to November 2004.

Negative impact on Indian economy

1. Insufficient fiscal discipline

In India, the fiscal deficits are very high and there is a need to reduce them by improving the administration of taxation, reducing subsidies, re-prioritization of plan schemes, more privatization and such other means.

2. Non-implementation of industrial deregulation

Sectors which are reserved for small scale industrial (SSI) have grown slowly when compared to unreserved areas, especially the ones. Which have a strong potential for exports.

3. Foreign trade measures

India should identify the major tariff anomalies and come out with a detailed programmed listing a pleased programmed for their elimination.

4. Unplanned disinvestment

Privatization and disinvestment being crucial factors in influencing and economy have been carried out in an unplanned manner, this is given birth to suspicion in the mind of public.

5. Infrastructure growth

The quality of infrastructure that consists of telecommunication, power, ports, roads etc., is not only inadequate but also deficient in quality.

Conclusion

India gained highly from the LPG model as its GDP increased to 9.7 percent in 2007-2008. In respect of market capitalization, India ranks fourth in world. But even after economic reforms condition of agriculture has not improved. The share of agriculture in GDP is only 17 percent. It can be said that very soon India will overcome these hurdles too and march strongly on its path of development.

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Economic Reforms in India: How far FDI facilitates growth of GDP & HDI in India?

The International Monetary Fund states that Foreign Investment Inflows consists of two major components: one is portfolio investment and the second one Foreign Direct Investment.(FDI).

Portfolio investment occurs when individual investors invest, mostly through stockbrokers in stocks of foreign companies in foreign land in search of profit opportunities. Foreign Direct investment (FDI) is investment made to acquire a lasting interest in or effective control over an enterprise operating outside of the economy of the investor. It means that FDI provides ownership control of industries in host countries. MNCs are benefiting more from FDI.

Statement of The Problem:

This article is focused on the major problems of developing country like India, which emerged due to introduction of new economic reforms since 1991. Through this article an attempt is made to address the following issues: 1) Does FDI support India to overcome its economic crisis and achieve its targeted economic growth rate? 2) How for FDI paved a way to bring human resource development in India?.

Objectives:

- 1, To study the pattern of FDI policy change in India under four different phases.
- 2, To analyze the impact of FDI on India's GDP growth since 1991.
- 3, To understand the importance of FDI to promote HDI .

Analysing the impact of FDI on GDP:

It can be observed that annual growth rate of FDI recorded highest growth in the year 1994-95 and it shows negative growth for four years.(1998-99, 1999-2000, 2002-03, 2004). Where as the annual growth rate of GDP shows very less growth as compared with FIIs. More over there is no uniformity among these economic variables to ensure that more FDI contributes to higher GDP.

FDI as a percentage of GDP was highest in 2008-09 but it was only 2.9% of GDP. Next year there was a slight fall in the percentage growth because of global economic crisis. Starting from 1991 the contribution of FDI to increase GDP seems to be very less in percentage. Moreover the table clearly states that FDI as a percent-

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age of GDP ranges between 0 to 2% only. The compound annual growth rate of GDP is 7.5 % only. Thus the table clearly indicates that, FDI played a very limited role in increasing growth of a country.

Analysing the impact of FDI on HDI:

One can observe that growth of HDI in India is very low even after introducing New Economic Policy reforms in 1991. In 2010 HDI value is less than 1%, the same scenario continues since 1990. It is essential to increase the HDI value because it ensures better standard of living for all the citizens in a country. The table also proves that though the AGR of FDI has increased in 2010 compared to 1990 it rarely influences HDI in a host country like India.

Thus it can be concluded that no doubt, a country needs more investment to bring overall development in the economy. As mentioned earlier FDI facilitates certain benefit to host countries but FDI alone cannot ensure higher GDP growth as well as HDI. Thus, it can be suggested that while attracting more FDI, it is mandatory to frame suitable policies that will promise overall development in our country which includes growth of economic, social and human resource. Because FDI to an extent helps the country to meet its capital and technological requirements for industrial growth but developing country like India must follow effective policies that should bring inclusive growth and sustainable development.

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The Economic Reforms 1991: Acceleration of Economic Growth and Social Progress in Indian Economy

Since 1951, India has fully-fledged as a planned economy. The first few plans focused on growth with strengthening of Manufacturing and Industrial Sector, Agriculture, Employment Generation and Social Development etc. During the time the Indian Economy struggled with rising inflation and a Balance of Payment crisis in Mid-1991. Indian Government introduced a fairly comprehensive Economic Policy Reforms 1991. After the initiation of economic reforms in the 1991, saw India gradually breaking free of the low growth. The economy of India is the Tenth largest in the world by nominal GDP and the Third Largest by Purchasing Power Parity (PPP). The country is one of the G-20 major economies and a member of BRICS. On a per capita income basis, India ranked 140th by nominal GDP and 129th by GDP (PPP) in 2011, according to the IMF. India launched its market-oriented economic reforms and is now well ahead of India in integrating its national economy with the Global Economy.

The study has following objectives:

- ✓ To know the key economic growth reforms in India.
- ✓ To know the social progress of Indian economy.
- ✓ To examine the second generation reforms in the economy.

Methodology

The present study on "The Economic Reforms 1991: Acceleration of economic growth and social progress in Indian economy" is undertaken based on the secondary sources of data which were collected from Economic Survey of India, Ministry of Commerce and Industry Data, RBI Bulletins, leading Journals, Popular Newspapers and also Web Portals.

1. Reforms in Social Progress in Indian Economy:

a) Reforms in Life Expectancy of both Genders.

We examine the relationship between the availability of new pharmaceuticals and the survival rates from non-communicable diseases in India. The WHO country profile for India includes data on average life expectancy for each age cohort. We focus here on the increases in life expectancy from 1990 to 2013 for Indians age 30 to

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65 years old. We can say that the 105 percent increase in availability of patented treatments during this period with a 4 percent increase in average life span.

b) Reforms in Regional Social Improvement Compared to South Asian Country:

Though poverty has been decreasing and there is an improvement in many other social indicators, included in the Millennium Development Goals (MDGs), progress has lagged in South Asia as compared to other regions and within South Asia India has lagged.

Re-Engineering the Role of the Government:

Reforms must be aimed at downsizing the government. Government must specialize in performing roles that they can perform better than free-market private enterprise. The government must expand its role in areas such as the provision of public goods, especially primary health, primary education and the creation of social infrastructures. The mindset of the politicians and the administrators needs to be changed to accept the re-engineered role of government in the context of market-oriented economic reforms.

- **Strategic Management of the Economy with a focus on Knowledge based HRD Activities.**

Macroeconomic management must be a well-formulated strategic national vision for the economy for the year 2020 (and beyond). Clarity, transparency and accountability (through identifiable responsibility centers) with properly designed incentive systems should be the guiding principles governing strategic management of the economy. An appropriate code of conduct should be evolved and observed by economic actors under a new managerial system of governance.

- **Agricultural Sectors Reforms.**

While some agricultural reforms have already been carried out, these are highly inadequate. Agriculture sector must be given top priority in all future reforms since many more jobs can be created in the agricultural sector.

- **Labour Sector Reforms.**

A properly formulated labour policy must form the core of second-generation reforms. This will require viable alternative social safety nets and effective retraining and re-employment opportunities. Once satisfactory safety nets are in place, more intensive competition should be injected into the labour market. The government should start by exempting units in the newly created Special Economic Zones (SEZs) from the rigors of labour laws. These measures would be of great help in redressing inefficiency of workers in public enterprises and public services.

Conclusion:

It is clear that one should look into the process of new Economic Policy from the point of view of Indian Social Structure. The Economic Reforms have brought the major changes in the Policy Environment of our economy. Our Economy is balancing the world economy even if the global economy is facing recession.

- ❖ A stable Government with Democratic setup
- ❖ Dominated middle class
- ❖ Self – sufficient in food
- ❖ A well developed Social – physical infrastructure.
- ❖ A quick and fast development of IT, ICT and Industrial sectors.
- ❖ A fast attraction of FDI.

In short, the Indian Economy has responded well to the Economic Reforms initiated since 1991.

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Economic Reforms in India: A Note on Foreign Direct Investment

Globalization is a dynamic process of liberalization, openness, and international integration across a wide range of markets, from labour to goods and from services to capital and technology. Globalization is based upon the freedom to trade with the rest of the world and to capitalize on each country's comparative advantage, the freedom to invest where returns on capital are greatest. An important aspect of Globalization during the last two decades has been the impressive surge in the Foreign Direct Investment to less developed countries that have initiated Economic reforms.

Objectives of the paper

1. To analyze the growth and trends for FDI inflows in India during the post-reform period.
2. To understand the state wise distribution of FDI inflows to India.

Data

This study is based on secondary data. The required data were collected for the period 1991-2012 from Fax sheet on Foreign Direct Investment in India published by Reserve Bank of India Bulletin and Reports on South-East Asia (SEA).

Tools

By using percentage and trend analysis the data were analyzed.

Total FDI inflows to India

As given in table 1 the highest flows were observed during 2007-08 to 2011-12 (it ranged between US \$ 21383 million and US \$31,396 million) in spite of the global recession reported elsewhere. Based on the data on FDI inflows a forecast has been made. Accordingly it is forecasted that FDI inflows to India by 2019-2020 would be US\$ 35614.64 million.

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Table 1 Estimated Trend values for FDI inflows to India

Year	Trend values
1991-1992	-5,891.61
1992-1993	-4,409.25
1993-1994	-2,926.88
1994-1995	-1,444.52
1995-1996	37.85
1996-1997	1,520.22
1997-1998	3,002.58
1998-1999	4,484.94
1999-2000	5,967.32
2000-2001	7,449.68
2001-2002	8,932.05
2002-2003	10,414.41
2003-2004	11,896.78
2004-2005	13,379.15
2005-2006	14,861.51
2006-2007	16,343.88
2007-2008	17,826.25
2008-2009	19,308.61
2009-2010	20,790.98
2010-2011	22,273.34
2011-2012	23,755.71
2012-2013	25,238.08
2013-2014	26,720.44
2014-2015	28,202.81
2015-2016	29,685.17
2016-2017	31,167.54
2017-2018	32,649.91

$$Y=8932.048+1482.366Xt$$

State wise inflows of FDI to India

The latest data provided by SEA (South - East Asia) classified the states into high FDI inflow states, moderate FDI inflow states and low FDI inflow states. Accordingly it was found that the Mumbai, New Delhi, Bangalore, Chennai, Ahmadabad, and Hyderabad regional offices area of Reserve Bank of India (RBI) attracted FDI on a large scale, i.e. 70 per cent. The states coming under the category of moderate FDI inflows could attract only 3.1 per cent and the low FDI inflow states received only 0.8 per cent. The regions not reported / indicated accounted for the remaining 26 per cent.

There has been substantial increase in FDI inflows since 1991. There are many reasons for regional disparity in FDI inflow into India and the important among the more huge Market Availability of skilled personal / personnel, economic growth, good infrastructure, high economic freedom and ease to do business environment. Government of India has taken many initiatives to remove these disparities among the states for attract FDI inflows, to boost the Indian economy.

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International Trade Reforms with Reference to Saarc Countries

The successful experience of trade liberalization and export led growth in the East Asian countries and gains from intra-regional trade expansion encouraged the South Asian countries gradually introducing wide ranging economic liberalization and institutional reforms since the late nineteen eighties. SAARC has also taken another decisive step moving forward to intra-regional economic cooperation, the South Asian Preferential Trading Arrangements (SAPTA) following the success of European Union (EU), North American Free Trade Agreement (NAFTA) and Asian Free Trade Area (AFTA).

SAARC members realize that trade liberalization has important and far-reaching implication in the region. Cooperation among the neighbors not only strengthen the economic and financial sectors via optimal utilization of natural and human resources but also enhances greater political stability and social and cultural cooperation between member nations.

Economic Intergration of South Asia: Saarc to Sapta

The idea of regional cooperation in South Asia was first raised in November 1980. The first concrete proposal for establishing a framework for regional cooperation in South Asia was made by late president of Bangladesh, Ziaur Rhaman, on may 2 1980. Several factors such as political, economic, security and potentiality of mutual economic benefit through regionalism seem to have influenced President Ziaur Rahman's thinking about establishing a regional organization in South Asia (Kishore 1996). After consultations, the foreign secretaries of the seven founding countries met for the first time in Colombo in April 1981. The foreign ministers, at their first meeting in New Delhi in August 1983, adopted the Declaration on South Asian Association for Regional Co-operation (SAARC) and formally launched the Integrated Program of Action (IPA) in the five agreed areas of cooperation: agriculture; rural development; telecommunications; meteorology; and health and population activities. Later, transport; postal services; scientific and technological cooperation; and sports, arts, and culture were added to the IPA. SAARC was entered in regional trade agreement in 2004. The establishment of SAARC in 1985 was an attempt to reverse the conflicting tendencies of the post-independence era. The move was initiated by Ziaur Rahman in Bangladesh and taken forward by young leaders like Benazir Bhutto in Pakistan and Rajiv Gandhi in India.

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The final goal of this trading bloc is intended to reach towards the South Asian Free Trade Association (SAFTA) to form a free trade area in South Asia with a favorable treatment towards the Least Developed Countries (LDCs) comprising Bangladesh, Maldives, Bhutan and Nepal. SAFTA's draft treaty framework has been based on the abolishing the customs duties among the member countries preferably by year 2000 but not later than 2005. SAFTA will facilitate the free movement of goods and services across the member nations by dismantling all tariff and non-tariff barriers to trade in the region.

The achievements of the regional process in South Asia with respect to trade have been remarkable. Since end of 1995, four Rounds of SAPTA Negotiation are completed. The SAPTA-IV is just completed and Customs Notifications are to be issued by individual countries for its implementation. Since 1997, attempts have been made to clear the deck for the smooth transition of the region from SAPTA to SAFTA by 2001.

It may be noted that the regional countries are undergoing trade liberalisation as a part of their multilateral commitments along with the SAPTA process as well as domestic economic reforms in the 1990s. With trade liberalisation taking place across the world on account of multilateral trade negotiations, concessions offered under SAPTA became very meager and less attractive. The series of global economic shocks in the form of East Asian crisis, September 11 terrorist attack on the US, volatility of US dollar, uncertainties in global crude oil prices, etc. have adversely affected the stability of regional currencies. The depreciation of regional currencies has outweighed the concessions provided under different Rounds of SAPTA. Besides, political factors in the region played their critical role in diluting the relevance of SAPTA process in the region.

There are, however, several other bilateral free and/or preferential trading arrangements that have been established in South Asia such as free trade arrangement between India and Sri Lanka negotiated in 2000 and another agreement between Pakistan and Sri Lanka was signed in August 2002. In South Asia, regional trade was initiated through the Agreement on SAARC Preferential Trading Arrangement (SAPTA). Bilateral free trade agreements play an increasingly significant role in enhancing trade liberalization and economic growth in Asia. SAPTA has proper rules of origins and no formal dispute settlement mechanism. Conventional trade measures indicate that the region is engaged in trade with the outside world - not within the economies of the region. In a static sense, small countries may lose and large countries may gain from a free trade area. Findings indicate that, with the existing low level of bilateral and intra-original trade shares and low trade with South Asian countries, the gains from free trade arrangements in this region are likely to be minimal. Compared to the rest of the world, this region is not open enough in international trade, rather, it is very much inward oriented. Intra-region's trade flow in this

region is also very insignificant. The region accounts for a very insignificant share of world trade but persistent high levels of tariff barriers.

Economic Integration of South Asia: Saarc to Safta

Under the SAFTA agreement which was reached on 6 January 2004 at the 12th SAARC Summit in Islamabad, Pakistan which created a framework for the establishment of a free trade area (FTA) covering 1.4 billion people at that time. This agreement came into force on 1 January 2006. SAFTA requires the developing countries in South Asia (India, Pakistan and Srilanka) to bring down their duties down 20 percent in the first phase of the two year period in 2007. Later on the 20 percent duty was to be reduced to zero in a series of annual cuts in the final five years phase ending 2012; the least developed nations in South Asia (Nepal, Bhutan, Bangladesh, Afghanistan and Maldives) have an additional three years to reduce tariffs to zero.

Trade Finance plays an important role in facilitating trade by securing finance, and thus becomes an essential element of enhancing export capabilities. Among South Asian countries India is the only country to have a dedicated export credit agency exclusively for financing exports from the country. Further, the South Asian region also does not have a dedicated regional development bank (RDB). As a long term strategy, the SAARC Development Fund, therefore, could assume the role of multilateralism financial institution for the region. With active support from members countries. Some of roles and functions of SDF also may be further fine-tuned with focus on trade financing as well as financing trade promoting infrastructure within the region.

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Impact on Indian Economy: An overview on Foreign Direct Investment



The historical background of FDI in India can be traced back with the establishment of East India Company of Britain. British capital came to India during the colonial era of Britain in India. After Second World War, Japanese companies entered Indian market and enhanced their trade with India, yet U.K. remained the most dominant investor in India. Further, after Independence issues relating to foreign capital, operations of MNCs, gained attention of the policy makers. Keeping in mind the national interests the policy makers designed the FDI policy which aims FDI as a medium for acquiring advanced technology and to mobilize foreign exchange resources. With time and as per economic and political regimes there have been changes in the FDI policy too. The industrial policy of 1965, allowed MNCs to venture through technical collaboration in India. Therefore, the government adopted a liberal attitude by allowing more frequent equity.

In the critical face of Indian economy the government of India with the help of World Bank and IMF introduced the macro-economic stabilization and structural adjustment program. As a result of these reforms India open its door to FDI inflows and adopted a more liberal foreign policy in order to restore the confidence of foreign investors. Further, under the new foreign investment policy Government of India constituted FIPB (Foreign Investment Promotion Board) whose main function was to invite and facilitate foreign investment

Starting from a baseline of less than USD 1 billion in 1990, a recent UNCTAD survey projected India as the second most important FDI destination (after China) for transnational corporations during 2010-2012.

In 2013, the government relaxed FDI norms in several sectors, including telecom, defence, PSU oil refineries, power exchanges and stock exchanges, among others. In retail, UK-based Tesco submitted its application to initially invest US\$ 110 million to start a supermarket chain in collaboration with Tata Group's Trent. In civil aviation, Malaysia-based Air Asia and Singapore Airlines teamed up with Tata Group to launch two new airline services. Also, Abu Dhabi-based Etihad picked up a 24 per cent stake in Jet Airways that was worth over Rs 2, 000 crore. India has received total foreign investment of US\$ 306.88 billion since 2000 with 94 per cent of the amount coming during the last nine years.

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Recent Developments

Korean South-East Power Company (KOSEP), part of South Korean state-owned power generator Korea Electric Power Corporation, has signed an initial agreement with Jinbhuvish Group, Mumbai, for technical support for its Rs 3,450-crore (US\$ 549.31 million) project in Maharashtra. The 600 megawatt (mw) power plant, which will be set up in Yavatmal district, is expected to be commissioned in 2016.

India and UAE have agreed to promote collaboration in renewable energy, focusing in the areas of wind power and solar energy. A Memorandum of Understanding (MoU) was signed by Dr Farooq Abdullah, Minister of New and Renewable Energy of India and Dr Sultan Ahmed Al Jaber, Minister of State of UAE in Abu Dhabi on January 18, 2014.

Luxury watch brand Jaeger-LeCoultre from Switzerland has filed for a 100 per cent single brand application to enter the Indian retail market. It thus became the first luxury company to apply for FDI through this route. Geneva-based Richemont SA that owns the luxury brand filed the application with the Department of Industrial Policy and Promotion (DIPP).

Future Outlook

India is estimated to require around US \$ 1 trillion during the 12th Five-Year Plan period (2012–17), to fund infrastructure in sectors such as roads, airports and ports. The government is in the process of liberalising FDI norms in construction activities and railways, which could bring in investments to meet the target.

The government is also relaxing FDI norms in other sectors for foreign investors to invest. FDI in multi-brand retail has been allowed up to 51 per cent. The minimum requirement for the FDI is US\$ 100 million, of which at least 50 per cent must be invested in 'backend infrastructure' within three years following the initiation of the FDI. FDI limit in single-brand retail has been increased to 100 per cent; 49 per cent will be under the automatic route and the rest through the FIPB route.

Recommendation and Improvement Areas

India is definitely a lucrative place for FDI, but there are certainly some challenges and areas for improvement still present. Until, these areas are honed to perfection, India will not become the number one place for FDI.

Resource challenge: India is known to have huge amounts of resources. There is manpower and significant availability of fixed and working capital. At the same time, there are some underexploited or unexploited resources. The resources are well available in the rural as well as the urban areas. The focus is to increase infrastructure 10 years down the line, for which the requirement will be an amount of about US\$ 150 billion. This is the first step to overcome challenges facing larger FDI.

Equity challenge: India is definitely developing in a much faster pace now than before but in spite of that it can be identified that developments have taken place

unevenly. This means that while the more urban areas have been tapped, the poorer sections are inadequately exploited. To get the complete picture of growth, it is essential to make sure that the rural section has more or less the same amount of development as the urbanized ones. Thus, fostering social equality and at the same time, a balanced economic growth.

Political Challenge: The support of the political structure has to be there towards the investing countries abroad. This can be worked out when foreign investors put forward their persuasion for increasing FDI capital in various sectors like banking, and insurance. So, there has to be a common ground between the Parliament and the Foreign countries investing in India. This would increase the reforms in the FDI area of the country.

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Reforming Indian Agriculture

Agricultural development depends on both agricultural technology and agrarian structure (land relations). The technology itself depends on the socio-economic and political development of the society. For a successful application of technological innovations in agriculture, a congenial institutional set-up is one of the prerequisites.

Indian agriculture has entered a phase where it is facing multiple and complex challenges. These challenges can be grouped into four categories relating to (a) growth, (b) sustainability, (c) efficiency and (d) equity. The biggest challenge seems to be to reverse the sharp decline in the growth rate of the agriculture sector experienced after the mid-1990s.

Macroeconomic Effects in the Reform Period

There exists a significant corpus of literature to analyse the impact of economic reforms on the Indian economy; the different sectorial reforms have varied in their effects. While growth increased in the latter half of the 1970s, there was a sharp increase in the 1980s, when output growth was around 5.6 per cent per annum. However, this growth rate could not be sustained to an accumulation of imbalances in the fiscal and external imbalances, that is, high fiscal and current account deficits, a significant level of external debt with a rising share of short-term debt and weakening of the financial system.

Indian Economy in the Year 2025

In recent years, the Indian economy has been growing very rapidly and, along with the rapid growth in China, has contributed to a higher level of economic activity in the world economy. Exports from India have also been increasing fast so that the share of Indian exports in the total world exports has almost doubled, though it still remains small of world exports. In this section, we address the question whether continuation of such high rates of growth would lead to India becoming a major economic by 2025.

Policies for Expansion of Food Grains Production

In the pre-independence period, India encountered food problems after 1922, as she became a net importer of food grains. On the eve of independence, India was in a vulnerable situation with regard to the production and supply of food grains. But nothing could be done immediately except for continuing the colonial policy of 'Grow More Food campaign'.

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The Indian government initiated the community development programme (CDP) in 1952 with the support of the US Government. The central concept of CDP was economic regeneration. Community programme had a wide coverage of development activities in the field of agriculture, communication, education, health, training, employment generation, housing and welfare. To improve the efficiency of CDP's, the government took up National Extension Service (NES) as another programme for rural reconstruction. Within a decade this programme covered the entire country.

Non-Liberal Reforms and Indian Agriculture

India signed the Dunkel Draft in 1994 and became a signatory to the World Trade Organization (WTO) in 1995. As per the Agreement on Agriculture (AOA) of WTO, three areas of policy reform were enforced on India as in other developing countries: a) market access, b) domestic support, c) export subsidies. As per market access, the quantitative restrictions (QRs) are to be replaced by tariffication.

Policy Instruments for Agricultural Development

Several types of policy instruments have been used from time to time to achieve the goals and objectives of agriculture development some of which are discussed next.

Price and Income Support Measures

India does not have a system of direct income support for agriculture. However, income support is provided indirectly through a system of MSP for farm produce, and by subsidizing farm inputs to varying extents. In the time of severe natural disasters a token amount is paid directly to farmers based on acreage under different crops.

Agriculture R&D Education and Extension

Public funded and administered institutions known as National Agriculture Research and Extension System, dominate agriculture R&D, education and extension. Participation by the private sector is only marginal, but it is growing. India spent about 0.36% of GDP agriculture on agriculture research and education in the early 1980s. The expenditure has increased to 0.42% of GDP in recent years. In the same way, annual public expenditure at 2001 prices has increased from Rs.7.8 billion during 1981-83 to Rs.17.69 billion during 1999-2001.

Impact of Globalisation on Indian Forest Resources

In India, forests form 23 percent of the total land area. Because a forest is a natural community, no forest is static in time. That is, because forest communities respond to outside influences, most forests are in a state of constant flux. Depending upon the systems within which forest communities exist, such factors might include rainfall, fire, wind, glaciations, seismic activity, flooding, animal activity, insulation, and so on.

At any time, a forest is a collection of past responses to outside influences and internal competitive interactions. Therefore, the present status of any forest, indeed of any natural community, reflects what has gone on before. According to Forest survey of India for various years stated that the forest cover area has been decreasing because of exploitation of forest products in the name of globalisation and economic development.

Human Interactions with Forests

Human are indisputably a part of most forests. With the exception of extremely inaccessible forestlands, all forests present on Earth today have been influenced by human being for tens of thousands of years. In many cases, forest communities have never been without the influence of human activities.

Because of the widespread nature of human, activity in forests, it is tempting to think of human endeavor as one more outside factor influencing forest development. This approach is misleading, however, since it denies the role of self-awareness in human activity. Because human beings can understand cause and effect, and because we have amassed an increasingly deep body of knowledge about forest processes over the past ten millennia, human influences simply cannot be likened to the blind forces of nature.

Since pre-history, human beings have realized benefits from forested lands in the form of spiritual values, medicines, shelter, food, materials, fuel and more. Often, humans have sought to manipulate natural processes so as to compel forest systems to produce more of the goods and services desired by people.

Causes of Deforestation

(1) Population Explosion: Population explosion poses a grave threat to the environment. Vast areas of forest land are cleared of trees to reclaim land for human settlements (factories, agriculture, housing, roads, railway tracks etc.) growth of population increases the demand for forest products like timber, firewood, paper and other valuable products of industrial importance, all necessitating felling of trees.

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(2) Forest Fires: Fires in the forests may be due to natural calamities or human activities:

- Smoldering of the humus and organic matter forming a thick cover over the forest floor (i.e. ground fires).
- Dried twigs and leaves may catch fire (i.e. surface fires).
- In densely populated forests, tree tops may catch fire by heat produced by constant rubbing against each other (i.e. crown fires).
- Human activities like clearing forest for habitation, agriculture, firewood, construction of roads, railway tracks and carelessness (throwing burning cigarette stubs on dried foliage).
- Fire destroys fully grown trees, results in killing and scorching of the seeds, humus, ground flora and animal life.

(3) Grazing Animals: Trampling of the forest soil in the course of overgrazing by livestock has four reaching effects such as loss of porosity of soil, soil erosion and desertification of the previously fertile forest area.

(4) Pest Attack: Forest pests like insects etc. destroy trees by eating up the leaves, boring into shoots and by spreading diseases.

(5) Natural Forces: Floods, storms, snow, lightening etc. are the natural forces which damage for-ests.

The globalization however brings economic development on the one hand and depletion of natural especially forest resources in the name of urbanisation and forest product exports. Globalization resulted in not ecologically sustainable. Over and under utilisation of forest resources should be made as sustainable resources.

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Effects of Brain Drain After Globalisation in India

Brain drain is often associated with de-skilling of emigrants in their country of destination, while their country of emigration experiences the draining of skilled individuals. Brain-drain can have many reasons, for example-political instability of a nation, lack of opportunities, health risks, personal conflicts etc. Hundreds of thousands of Indians are immigrating every year to the developed countries in search of better quality of life and higher income. Many are quitting their regular jobs for the greener pastures abroad. Brain drain is usually regarded as an economic cost, since emigrants usually take with them the fraction of value of their training sponsored by the government or other organizations. It is a parallel of capital flight, which refers to the same movement of financial capital.

Trend of Brain drain in India

The United Nation Development Programme (UNDP) estimates that India loses \$2 billion a year because of the emigration of computer experts to the U.S. Indian students going abroad for their higher studies costs India a foreign exchange outflow of \$10 billion annually. Thousands of Indian scientists, doctors, engineers and other qualified persons have migrated and are staying in other countries. The demand for passports is increasing every year, even though more and more employment opportunities are being created within the country. The steady outflow of our nation's talent, especially those educated, at the cost of the tax payer's money, has caused concern to the government. Due to high salary and facilities Indian youth is moving abroad. One reason as to why the developed countries prosper is because of the high intellectual migrants from the poor developing countries. In one other way globalization has helped in retaining the skilled people within the country, because a person can work for a foreign company sitting at home in India.

State-wise Emigration Clearance

State-wise breakdown of the number of workers granted emigration clearance is available for the year between 2000 and 2010 (See Table 2.) there has been a continuous vary in the emigration of workers in almost all States. Among the workers Kerala accounts for the largest number of workers, followed by Tamil Nadu, Andhra Pradesh and Rajasthan. Some of the other states having sizeable number of total labour emigrants are Karnataka, Maharashtra, Punjab, and Uttar Pradesh. One of the reason for the low labour migration from southern states is that persons holding Graduate degree are exempted from emigration clearance and it has shown in the

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table at all India level the emigration trend has increased until 2008, followed by a slow dip with the effect of global crisis in 2009.

Table 2: State-wise Emigration Clearance in India(2000-2010)

Year	Andhra Pradesh	Karnataka	Kerala	Maharashtra	Punjab	Rajasthan	Tamil Nadu	Others	Total
2000	29999	10927	69630	13346	10025	10170	63878	35207	243182
2001	37331	10095	61548	22713	12422	14993	61649	57913	278664
2002	38417	14061	81950	25477	19638	23254	79165	85701	367663
2003	65917	22641	92044	29350	24963	37693	89464	104330	466456
2004	7258	19237	63512	28670	25302	35108	108964	121587	474960
2005	48498	75384	125075	29289	24088	21899	117050	107570	548853
2006	97680	24362	120083	15356	39311	50236	155631	174253	676912
2007	105044	27014	150475	21496	53942	70896	150842	229744	809453
2008	97530	22413	180703	24786	54469	64601	128791	275308	848601
2009	69233	18565	119384	19128	27291	44744	78841	233086	610272
2010	72220	17295	104101	18123	30974	47803	84510	266330	641356

Source: Compiled from various annual reports of the Ministry of labour, Govt. of India

Problem of Brain Drain in India

According to official estimates of India Overseas Employment Corporation, close to 36,000 professionals, including doctors, engineers and teachers, have migrated to other countries in the last 30 years. Interestingly, this number is indicative of only a small proportion of actual migration, since the majority of emigrants do not register. This trend is not particular to India though. Other South Asian states face the same shortfall. For example, India is the world's biggest exporter of doctors. The impact of the brain drain can be seen in this disturbing statistic: there is one Indian doctor in the United States for every 1,325 Americans. However, there is one Indian doctor in India for over 2,400 Indians. Overall, estimates from the late 1980s placed the number of South Asians in the United States between 525,000 and 800,000 permanent US residents. Of the migrants who have entered the US in the 30 years, two-thirds are college graduates. Once migrants reach here, they tend to do much better on average financially than even locals. For example, the median income in the late 1970s of Pakistanis was \$20,000, which is well above the US national average of \$17,000.

Policy implications

Today Migration is about work and it is being acknowledged as a major concern for employers, workers and labour ministries. Addressing migration means promoting employment and social protection; it especially requires (i) anti-discrimination and integration initiatives. (ii) Solidarity with migrant workers is fundamental; exclusion and disassociation from foreign workers simply facilitates situations in which migrants are exploited to the detriment of upholding decent work condition. (iii) Assuring decent treatment for migrant workers, and resolving tensions between national and foreign workers. (iv) Good migration management to transform it into an efficient, orderly and humane process is required for growing mobility of labour in a globalizing economy, emerging population and demographic dynamics, as well as enhanced security concerns and equally, there is an urgent need to address the problem of illegal migration for both social and security ramifications in the nations.

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Impact of Economic Reforms in India Since 1991

Goals of Economic Reforms

- A higher rate of growth
- An enlargement of employment potential
- Reduction of population below the poverty line.
- Promotion of equity – a better deal for the poor and less well-off sections of the society,
- Reduction of regional disparities.

GDP Growth, Employment and Poverty

GDP growth between 1993-94 and 2000-2001 measured at 1993-94 prices was 6.46% per annum. Legitimate achievements of economic reforms. But according to data made available on employment by the NSS, as against the growth of employment at the rate of 2.04% per annum during 1983 to 1993-94, employment growth rate dipped to a level of 0.98% per annum during 1993-94 and 1999-2000.

Growth of employment in agriculture dipped to -0.34% per annum during 1993-94 in 1999-2000. The post-reform period is marked by jobless growth. Dr. S.P.Gupta, member, Planning Commissions observes an inverse relation between GDP growth rate in the post-reform period and reduction of poverty.

Economic reforms and impact on labour

Total Mandays lost declined from an average annual level of 40.2 million during 1981-90 (Pre-reform period) to 22.37 within during 1991-99 (Post-reform period) – An index of improvement in industrial, relations. The share of strikes in total Mandays lost declined from 53.8 percent in the Pre-reform period to 39.5 percent in Post-reform period (1991-99), The share of lockouts increased from 46.2% in the Pre-reform period to 60.5% in the Post-reform period. Increased employers' militancy in the Post-reform period and labour disciplining tightened by the fear of liberalization and privatization.

Policy of disinvestment of PSUs

- Government policy of disinvestment has yielded only Rs. 18,698 crores during the decade (1991-92 to 1999-2000) as against the budgeted figure of Rs. 38,307 crores (ie only 48.8% of the target).

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- As a proportion of total capital employed, it is about 6.16%. There is, therefore, only token privatization.
- Government using the proceeds of disinvestment to finance budget deficits.
- The logic of disinvestment highly profitable PSUs is not understandable.
- Gross profit to capital employed of 39 PSUs disinvested was 20.5% in 1997-98.

India Trade Balance:

Export-import ratio averaged 89.9% during 1991-92 to 1995-96, but declined to 82.0 per cent during 1996-97 to 2000-01.

The growing dependence on the Indian economy on the world economy, as a result of globalisation has resulted in a dependency syndrome. Recession witnessed in USA affected our exports during 1998-99 and 1999-00.

- Invisibles helped to neutralise the trade deficit to the extent of 53.7% during 1991-92 to 1995-96.
- However, invisibles helped to neutralise the trade deficit to the extent of 71.7% during 1996-97 to 2000-01.

In the pre-reform decade (1980-81 to 1990-91), the share of non-factor services in total invisibles receipts was 36.6 per cent, but it sharply declined to 19.5 per cent in the post-reform decade (1991-92 to 2000-01).

Reform process has aggravated regional disparities

The ratio between Maximum and Minimum per capita Net State Domestic product which was 2.9 in 1980-81 increased to 3.1 in 1990-91 but sharply increased to 4.7 in 1996-97. More than two-thirds of the investment proposals (69.2%) in the post-reform period were concentrated in the forward states and a similar situation prevailed in the form of financial assistance distributed by All-India Financial Institutions.

Concluding Observations

In nutshell, the reform process has to be reformed so as to enlarge employment opportunities; more especially in the small and unorganised sector; promote growth process which is pro-poor; reduce our dependence on foreign countries; and bring about balanced regional development and second generation reforms should take into account the fundamental failures of the reform process.

Economic reforms (fiscal and trade) in India during the crucial period of first ten years since 1991.

India's economic performance in the post-reforms period has many positive features. The average growth rate in the ten year period from 1992-93 to 2001-02 was around 6.0 percent. It puts India among the fastest growing developing countries in the 1990s.

India changes in five major areas covered by the reform program: fiscal deficit reduction, industrial and trade policy, agricultural policy, infrastructure development and social sector development. Based on this review, we consider the cumulative outcome of ten years of gradualism to assess whether the reforms have created an environment which can support 8 percent GDP growth, which is now the government target.

Savings, Investment and Fiscal Discipline

Fiscal profligacy was seen to have caused the balance of payments crisis in 1991 and a reduction in the fiscal deficit was therefore an urgent priority at the start of the reforms. The combined fiscal deficit of the central and state governments was successfully reduced from 9.4 percent of GDP in 1990-91 to 7 percent in both 1991-92 and 1992-93 and the balance of payments crisis was over by 1993. However, the reforms also had a medium term fiscal objective of improving public savings so that essential public investment could be financed with a smaller fiscal deficit to avoid "crowding out" private investment. This part of the reform strategy was unfortunately never implemented.

Public savings deteriorated steadily from +1.7 percent of GDP in 1996-97 to -1.7 percent in 2000-01. This was reflected in a comparable deterioration in the fiscal deficit taking it to 9.6 percent of GDP in 2000-01. Not only is this among the highest in the developing world, it is particularly worrisome because India's public debt to GDP ratio is also very high at around 80%. Since the total financial savings of households amount to only 11 percent of GDP, the fiscal deficit effectively preempts about 90 percent of household financial savings for the government. What is worse, the rising fiscal deficit in the second half of the 1990s was not financing higher levels of public investment, which was more or less constant in this period.

These trends cast serious doubts on India's ability to achieve higher rates of growth in future. The growth rate of 6 percent per year in the post-reforms period was achieved with an average investment rate of around 23 percent of GDP. Accelerating to 8 percent growth will require a commensurate increase in investment. Growth rates

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of this magnitude in East Asia were associated with investment rates ranging from 36-38 percent. While it can be argued that there was overinvestment in East Asia, especially in recent years, it is unlikely that India can accelerate to 8 percent growth unless it can raise the rate of investment to around 29-30 percent of GDP. Part of the increase can be financed by increasing foreign direct investment, but even if foreign direct investment increases from the present level of 0.5 percent of GDP to 2.0 percent — an optimistic but not impossible target — domestic savings would still have to increase by at least 5 percentage points of GDP.

Can domestic savings be increased by this amount? Private savings have been buoyant in the post-reform period, but public savings have declined steadily. This trend needs to be reversed. Both the central government and the state governments would have to take a number of hard decisions to bring about improvements in their respective spheres.

There is also room to reduce central government subsidies, which are known to be highly distortion and poorly targeted (e.g. subsidies on food and fertilizers), and to introduce rational user charges for services such as passenger traffic on the railways, the postal system and university education. Overstaffing was recently estimated at 30 percent and downsizing would help reduce expenditure.

State governments also need to take corrective steps. Sales tax systems need to be modernized in most states. Agricultural income tax is constitutionally assigned to the states, but no state has attempted to tax agricultural income. Land revenue is a traditional tax based on landholding, but it has been generally neglected and abolished in many states. Urban property taxation could yield much larger resources for municipal governments if suitably modernized, but this tax base has also been generally neglected. State governments suffer from very large losses in state electricity boards (about 1 percent of GDP) and substantial losses in urban water supply, state road transport corporations and in managing irrigation systems. Overstaffing is greater in the states than in the center.

The fiscal failures of both the central and the state governments have squeezed the capacity of both the center and the states to undertake essential public investment. High levels of government borrowing have also crowded out private investment. Unless this problem is addressed, the potential benefits from reforms in other areas will be eroded and it may be difficult even to maintain the average growth rate of 6 percent experienced in the first ten years after the reforms, let alone accelerate to 8 percent.

Reforms in Trade Policy

Reforms in industrial and trade policy were a central focus of much of India's reform effort in the early stages. Industrial policy prior to the reforms was characterized by multiple controls over private investment which limited the areas in which private investors were allowed to operate, and often also determined the scale of operations, the location of new investment, and even the technology to be used. The

industrial structure that evolved under this regime was highly inefficient and needed to be supported by a highly protective trade policy, often providing tailor-made protection to each sector of industry. The costs imposed by these policies had been extensively studied. A great deal has been achieved at the end of ten years of gradualist reforms.

Trade Policy

Trade policy reform has also made progress, though the pace has been slower than in industrial liberalization. Before the reforms, trade policy was characterized by high tariffs and pervasive import restrictions. Imports of manufactured consumer goods were completely banned. For capital goods, raw materials and intermediates, certain lists of goods were freely importable, but for most items where domestic substitutes were being produced, imports were only possible with import licenses. The criteria for issue of licenses were nontransparent; delays were endemic and corruption unavoidable. The economic reforms sought to phase out import licensing and also to reduce import duties.

Import licensing was abolished relatively early for capital goods and intermediates which became freely importable in 1993, simultaneously with the switch to a flexible exchange rate regime. Import licensing had been traditionally defended on the grounds that it was necessary to manage the balance of payments, but the shift to a flexible exchange rate enabled the government to argue that any balance of payments impact would be effectively dealt with through exchange rate flexibility. Removing quantitative restrictions on imports of capital goods and intermediates was relatively easy, because the number of domestic producers was small and Indian industry welcomed the move as making it more competitive. It was much more difficult in the case of final consumer goods because the number of domestic producers affected was very large (partly because much of the consumer goods industry had been reserved for small scale production). Quantitative restrictions on imports of manufactured consumer goods and agricultural products were finally removed on April 1, 2001, almost exactly ten years after the reforms began, and that in part because of a ruling by a World Trade Organization dispute panel on a complaint brought by the United States.

Progress in reducing tariff protection, the second element in the trade strategy, has been even slower and not always steady. The weighted average import duty rate declined from the very high level of 72.5 percent in 1991-92 to 24.6 percent in 1996-97. However, the average tariff rate then increased by more than 10 percentage points in the next four years. Although India's tariff levels are significantly lower than in 1991, they remain among the highest in the developing world because most other developing countries have also reduced tariffs in this period. The weighted average import duty in China and Southeast Asia is about half the Indian level. The government has announced that average tariffs will be reduced to around 15 percent by 2004, but even if this is implemented, tariffs in India will be much higher than in China which has com-

mitted to reduce weighted average duties to about 9 percent by 2005 as a condition for admission to the World Trade Organization..

In brief, we can understand the development in fiscal management was not so significant in the first ten years. But at the same time trade and industry have grown better. India has successfully crossed its crucial period and now the development is much far better despite global slowdown.

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Peer Reviewed Journal

Tax Reforms Since 1991 in India – Some Issues and Challenges

The transition from a public sector based, heavy industry dominated, import substituting industrialization strategy to one of allocating resources according to market signals has necessitated systemic changes in the tax system. In an export-led open economy, the tax system should not only raise the necessary revenues to provide the social and physical infrastructure but also minimize distortions. Thus, the tax system has to adjust to the requirements of a market economy to ensure international competitiveness.

Revenue Implications of Reforms

The economic crisis of 1991 resulted in a significant decline in revenues. Although the tax reforms were intended to be a revenue neutral exercise, the natural consequence of a significant decline in tax rates was to reduce revenues. As there was no commensurate increase in the tax base, the revenue naturally showed a declining trend. Thus, the tax-GDP ratio, which was over 16 per cent in 1990-91, declined sharply to less than 14 per cent in 1993-94. Although thereafter there has been some improvement, it still remains less than 15 per cent and this remains a matter for concern (India 1994). Thus, the reforms in the Indian context have in fact, caused an immediate loss of revenues, though in the next few years, they are likely to reach pre-reform levels.

Interestingly, in spite of significant reductions in the rates of both individual and corporate income taxes, the revenues have shown a significant increase. The share of revenue from direct taxes showed a significant increase as a proportion of GDP as well as total tax revenue. The contribution of revenue from direct taxes, which was less than 14 per cent in 1990-91, increased sharply to 24 per cent in 1997-98. However, it is not clear to what extent the increase in revenue productivity is due to increase in public sector wages following the implementation of pay commission recommendations, how much of this is attributable to better compliance arising from lower marginal tax rates and how much due to administrative measures.

The decline in the tax-GDP ratio since the reforms were initiated has to be attributed to lower yield of indirect taxes. Naturally, some reduction in customs revenue was only to be expected as the prevailing tariffs were extremely high and had to be drastically reduced. For the same reason, the reforms in excise duties were to be calibrated to compensate revenue loss from import duties. This, however, did not happen and in fact, the revenue from union excise duties showed a drastic decline. Analysis shows that the revenue from import duties as a ratio of GDP declined by 1.3

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percentage points from 3.9 per cent in 1990-91 to 2.6 per cent in 1997-98. However, decline in the revenue from excise duties was faster, by 1.5 percentage points from 4.6 per cent to 3.1 per cent during the same period. Consequently, the share of excise duties in total revenue declined by about 7 percentage points (from 28 to 21 per cent) as compared to a 6 percentage point decline in the share of customs (from 24 to 18 per cent). Significant improvements in the tax ratio, therefore, have to come from improvement in the revenue productivity of domestic indirect taxes.

The continued heavy reliance on import duties as a source of revenue rather than as an instrument of protection is an issue that merits some discussion. It has been pointed out that the central government does not have the incentive to raise revenues from the taxes that are shared with the states. According to the existing intergovernmental fiscal arrangement, the central government should share 87.5 per cent of the net collections from personal income tax and 47.5 per cent of gross revenues from union excise duties with the states. This is alleged to have created a moral hazard problem and it is stated that the central government concentrates on those taxes which are not shared.

Shortcomings And Challenges

After eight years of tax reform, as already mentioned, a number of disquieting features in the tax system still remain. Improving the productivity of the tax system continues to be a major challenge in India. The tax ratio is yet to reach the pre-reform levels. Although the coverage under income tax has shown significant improvement, much remains to be done to reach the hard-to-tax groups. The ratio of domestic trade taxes in particular has continued to decline and this has posed a major constraint in reducing tariffs which is necessary to achieve allocative efficiency. Designing of tariffs itself needs to be re-examined to ensure lower tariffs as well as a low level of dispersion to ensure that effective rates of protection are as intended. Reforms in excise duties have not reached the stage of achieving a simple and transparent manufacturing stage VAT. Much remains to be done to simplify and rationalise the state and local consumption taxes. Concerted efforts are necessary to create a proper management information system and automating tax returns. Above all, tax reforms should become systemic, a continuous process to keep the economy competitive instead of being sporadic and crisis-driven.

In the case of direct taxes, the revenue ratio has shown an upward trend. Marked decline in tax rates seems to have improved tax compliance, though much of the increase seems to have come about due to increases in public sector wages. Yet, the revenues realized are nowhere near the potential and much remains to be done to improve the horizontal equity of the tax system by extending the tax net to hard-to-tax groups. The criteria stipulated for filing tax returns has increased the number of tax returns from less than half a per cent of population to more than 2 per cent. But this has not brought about a corresponding increase in revenues.

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Peer Reviewed Journal

Economic Growth and Impact of Service Sector in India During The Reform Period

Service sector has emerged as the largest and fastest-growing sector in the global economy in the last two decades, providing more than 60 per cent of global output and, in many countries, an even larger share of employment. The growth in services has also been accompanied by the rising share of services in world transactions. Its growth has been higher than the growth in agriculture and manufacturing sector. The service industry forms a backbone of social and economic development of a region. It is a large and most dynamic part of the Indian economy both in terms of employment potential and contribution to national income. It covers a wide range of activities, such as trading, transportation and communication, financial, real estate and business services, as well as community, social and personal services. There was marked acceleration in services sector growth in the eighties and nineties, especially in the nineties. While the share of services in India's GDP increased by 21 per cent points in the 50 years between 1950 and 2000, nearly 40 per cent of that increase was concentrated in the nineties. While almost all service sectors participated in this boom, growth was fastest in communications, banking, hotels and restaurants, community services, trade and business services. One of the reasons for the sudden growth in the services sector in India in the nineties was the liberalisation in the regulatory framework that gave rise to innovation and higher exports from the services sector.

Performance of Services Sector in Indian Economy

Sectoral Composition of GDP Growth in India

The sectoral composition of GDP and employment for the period 1950-2000 brings out the fact that there has taken place 'tertiarization' of the structure of production and employment in India. During the process of growth over the years 1950-51 to 1999-2000, the Indian economy has experienced a change in production structure with a shift away from agriculture towards industry and tertiary sector. The share of agricultural sector in real GDP at 1993-94 prices declined from 55.53 per cent in the 1950's to 28.66 per cent in 1990's. The share of industry and services increased from 16 per cent to 27.12 percent and 28.09 percent to 44.22 per cent respectively during the same period. The service sector output increased at a rate of 6.63% per annum in the period 1980-81 to 1989-90 (i.e. pre-reform period) compared with 7.71% per annum in the period 1990-91 to 1999-2000 (i.e. post-reform period).

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India's services sector that remained resilient even during and immediately after the global financial crisis buckled under the pressure of continued global and domestic slowdown, resulting in sub-normal growth in the last two years. However, early shoots of revival are visible in 2014-15 with signs of improvement in world GDP growth and trade also reflected in pick-up in some key services like IT, aviation, transport logistics, and retail trading. Different indices and estimates also indicate an expansion in India's services business. Over the tenth period services grew at a rate of 9.3 percent per annum. The first year of eleventh plan 2007-08 witnessed a rate of growth of 9 percent in GDP but this growth rate declined to 6.7 percent in 2008-09 due to economic slowdown following global recession. In 2009-10 services sector recorded a rate of growth of 8.5 percent. So the above discussion clearly brings out the fact that what the Indian economy has witnessed in recent period is a 'Services-led growth'.

Employment Scenario

The sectoral distribution of workforce in India during the period 1983 to 2004-05 reveals that the structural changes in terms of employment have been slow in India as the primary sector continued to absorb 56.67 percent of the total workforce even in 2004-05, followed by tertiary and industrial sectors (24.62% and 18.70%) respectively. It is important to point out that, within the services sector employment growth rate is highest in finance, insurance, and business services, followed by trade, hotels and restaurants and transport etc. The community social and personal services occupy the last rank in growth rates of employment. Further, there was a sharp drop in labour absorptive capacity of growth in the economy (employment elasticity of growth) from 0.40 to 0.15 during post-reform period (1993-94 to 1999-2000) initially, reflecting the phenomenon of jobless growth.

Growth rates of Services Sub-Sector GDP in India:

Services constitute a major portion of India's GDP with a 57 per cent share in GDP at factor cost (at current prices) in 2013-14 - an increase of 6 percentage points over 2000-01. Including construction, the share is 64.8 per cent. The CAGR of services-sector GDP at 8.5 per cent for the period 2000-01 to 2013-14 has been higher than the 7.1 per cent CAGR of overall GDP during the same period. In 2013-14 the growth rate of the services sector at 6.8 per cent is marginally lower than in 2012-13. This is due to deceleration in the growth rate of the combined category of trade, hotels, and restaurants and transport, storage, and communications to 3.0 per cent from 5.1 per cent in 2012-13, despite robust growth of financing, insurance, real estate, and business services at 12.9 per cent.

The Indian software industry is mainly export-oriented. The industry garners around 60-70 per cent of the total revenue from its two largest markets, namely the US and Europe. The economic slowdown in these major export destinations led to a deceleration in growth of sales of the Indian software industry to 5.9 per cent. With increased activity in the industrial and infrastructure construction segments, due to Government's thrust on infrastructure creation, sales growth of this sector is expected to rise by 20.2 per cent and 21.7 per cent in 2010-11 and 2011-12 respectively.

Composition of Service Exports in India:

The trend of globalization reinforced by globalization policies and the removal of regulatory obstacle has fuelled steady growth of international investment and trade in services. India is moving towards services- dominated GDP growth. The table 4 implies that the share of software export in total service export was 39.0 percent in 2000-01 and this rose to 51.9 percent in 2009-10. The share of non- software services in total service exports was 21.3 percent in 2000-01 which rose to 30.9 percent in 2008-09. The most prominent in this category have been business services which were 7.0 percent in 2000-01 and it has increased to 30.1 percent in the year 2009-10, which contributed more to total earnings from export of services in 2009-10.

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Challenges before Indian Economy after Reforms – A Study with Special Reference to Agriculture

The new economic policy of 1991 stressed both external sector reforms in the exchange rate, trade and foreign investment policies, and internal reforms in areas such as industrial policy, price and distribution controls, and fiscal restructuring in the financial and public sectors. In addition, India's membership and commitment to World Trade Organization (WTO) in 1995 was a clear sign of India's intention to take advantage of globalization and face the challenge of accelerating its economic growth

Objectives of the study

The present study was undertaken with the following objectives

1. To study the performance of agriculture sector in particular after reforms
2. To examine the problems encountered by the agriculture sector after the reforms.
3. To suggest some policy measures to solve the problems faced by the agriculture sector.

Methodology

Secondary source data is base for current study. The data has been collected through various journals, books, articles, magazines, which is re-lated to the present study. Data from different websites like agricultural statistics at a glance 2014. Hand book of the statistics on Indian economy 2014 was also used to collect the data.

Performance of Indian Economy after Reforms

In India, economic growth has improved significantly during the past two and a half decades, particularly in the post-reform period. We have problems of poverty, unemployment, inequalities in access to credit, health care and education and poor performance of the agriculture sector. The following table indicates growth structure of Indian economy after the introduction of New Economic policy.

Overview of India's Agricultural Economy

India is one among the largest agricultural-based economy. In the early 1950s, half of India's GDP came from the agricultural sector. By 1995, that contribution was halved again to about 25 per cent. As would be expected of virtually all countries in the process of development, India's agricultural sector's share has declined consistently over time as seen in the table below.

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TABLE -1 PERCENTAGE SHARE OF AGRICULTURE & ALLIED SECTORS IN TOTAL GDP AT CONSTANT PRICES (2004-05)

Year	Percentage share in GDP
1950-51	52.20
1954-55	51.73
1961-62	46.25
1970-71	41.66
1980-81	35.69
1990-91	29.53
1995-96	25.73
2000-01	22.31
2005-06	18.27
2010-11	14.59
2011-12	14.37
2012-13	13.95
2013-14	13.94

Source : CSO; Advance Estimates 2014

Agriculture which was once backbone of the Indian economy by contributing more than half of our GDP declining its share now days. Even though the percentage share of population depends on agriculture not reduced significantly. Still more than 50% percent of population depends on agriculture.

Performance And Challenges of Indian Agriculture After Reforms

The agricultural growth declined during the post reform period, particularly since the mid-1990s. One of the excluded sectors during the reform period was agriculture which showed low growth and experienced more farmers' suicides. There are serious concerns about the performance of agriculture sector in the country. The post-reform period growth has been led by the services. Thus, there has been a lop-sided approach to agricultural development in India during the past decades. Growth may be higher during the past two decades, but the inclusive growth in terms of focus on agriculture has been missing. It is like running a train with engine only without connecting a majority of the bogies and people to the engine. The role of agriculture in economic development is well known.

Policies Needed For Revival of Indian Agriculture

a) Price Policy

Protection of both producer and consumer is major objective of the Indian government's price policy. Currently, food security system and price policy basically

consist of three instruments: procurement prices/minimum support prices, buffer stocks, and public distribution system (PDS). The Government of India (GoI) follows a Minimum Support Price (MSP) Policy for 24 major crops, including paddy, wheat, jowar, bajra, maize, ragi, pulses, oilseeds, copra, cotton, jute, sugarcane and tobacco. The Commission for Agricultural Costs and Prices (CACP) recommends levels at which MSP should be fixed based on several considerations, such as : (i) Cost of production; (ii) Changes in input prices; (iii) Input-output price parity; (iv) Trends in market prices; (v) Demand and supply; (vi) Inter-crop price parity.

b) Land Issues

In India, land relations are extremely complicated and this complexity has contributed significantly to the problems being faced by the actual cultivators. Unregistered cultivators, tenants, and tribal cultivators— all face difficulties in accessing institutional credit and other facilities available to farmers with land titles. One priority should be to record and register actual cultivators, including tenants and women cultivators, and provide passbooks to them, to ensure that they gain access to institutional credit and other inputs.

c) Subsidies and Investments

d) Rural Infrastructure

Investment in rural infrastructure is more important for agricultural growth than trade liberalization per se. The role of public and private investments in infrastructure becomes crucial in this context. The rural infrastructure plays an important role in both input and output sides. It helps to ensure timely and adequate delivery of inputs to the farmers and on the output front integrates local markets with national and international markets. After reforms Indian agriculture is facing so many Challenges like globalized competition, high volatility in prices, more shrinking farm-size, dryland, and environmental stress. Indian agriculture is also facing many deficits like investment credit and infrastructure deficit; research and extension deficit, market deficit, diversification deficit, institutions deficit, and education/skill deficit. here is a need to concentrate on delivery systems also. India's large numbers of farmers and poor can benefit if there are right policies and effective implementation. If it done the Indian agriculture which is a lively hood for many rural people will grow and able to face the challenges of globalization.

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Health Care in Pro-reform Period: Status and way forward

Human health, well-being and quality of life are having a definite importance. But, public debates and discussions on health issues are rare in today life. At this juncture, it is essential to analyze the following issues in Indian Health Care sector in the present context.

1. To contrast India's Health Care spending with the global scale.
2. To analyze the Indian private sector role in health care services.
3. To explore the present Central Government vision on health care.
4. To suggest policy measures to Indian government for a better health care meant for all.

India's public health expenditure in global perspective

India hardly allocates 1.2% of GDP to this core sector. Not only India, but also South Asian countries as a whole takes less care for Health. They also spend only 1.2% of its GDP to health expenses. Sub- Saharan African countries shows more interest to protect the health of its people when compared to India.

Role of Private Sector in Health Care in India

The descent of India's public system is undeniably linked to the ascent of a private sector that now has a majority share in various components of health care. There has been a proliferation of private medical colleges that has created human resource shortages in the public system, the growth of unregulated medical equipment industry contributing to booming costs of health care, and a powerful pharmaceutical industry that manufactures and sells overpriced, and irrational medicines and drug combinations.

Table No - 1 Share of the Private sector in India's Health System

Medical graduates and post-graduates	90-95%
Outpatient care	80%
Indoor patients	60%
Undergraduate seats in medical colleges	45%
Manufacture of medicines	99.5 %
Manufacture of medical devices	100%

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A very visible manifestation of the private takeover of health services is the mushrooming of Corporate hospitals. Hospital chains' revenues have grown exponentially in the recent years. For example, the total nationwide revenue of Apollo Hospital, the largest corporate chain in India, rose from Rs 16.1 billion in 2009 to Rs 31.5 billion in 2012. The rules of the game have shifted from promoting public health to mere profiteering as made possible by the corporate-friendly regulations. There is also a large body of evidence – anecdotal and scientifically recorded – that shows how private providers entice patients with false claims and promises, fleece poor patients, and provide inadequate care. Regulatory agencies such as the Central Drugs Standards Control Organization (CDSCO) and the Medical Council of India (MCI) have been largely ineffective in controlling this. The Medical Council of India is itself mired in corruption, and manifests, for example the complicity shown by the Gujarat government and the Central Government in the issue to reappoint a corrupt and charge-sheeted person (Ketan Desai) into the Council again.

Present Government Vision of Health Care in India

The present government's vision on health care is no different from the UPA let Governments. In fact the present government's promises are precisely the same. Its 2009 election manifesto says the following: "The BJP will launch a massive programme, through public-private participation, to introduce a 'Health for All' scheme based on an innovative insurance policy. Under this scheme, the premium of BPL families will be paid by the Government. Beneficiaries will have access to Government and private hospitals for cashless treatment". Neither Public Private Partnership nor increased roll of private sector will provide universal health care accessibility and quality medical care facilities to all.

Measures to provide Health care for all

Clearly the health care system in India is plagued with a range of problems, many of them deliberately introduced as part of neoliberal reforms pursued by successive governments. There are several immediate measures need to be initiated. They should include the following:

1. Public Expenditure on Health Care can be increased to 3.6% of GDP annually with the central government's contribution being at least 1% of GDP. Public health spending may be increased to 5% of GDP in medium term.
2. Every public health care facility would be required to provide guaranteed health services appropriate to their level in an assured manner. Public health facilities should be entirely free of user fees and the entire range of services to be provided directly by government run facilities and not through Public Private Partnerships.
3. Necessary measures to stop active privatization in the form of transfer of public resources or assets to private entities that provide services on a com

mercial basis. Measures to stop passive privatization by increasing investment in public health facilities, increasing number of beds and facilities in the public sector, and by expanding range of services available in public facilities.

4. **Training, Deploying and Retaining of Health care workforce:** Increase in public investment in education and training of the entire range of health personnel. The trend of commercialization of higher education in medical and allied health sciences should be reversed, along with the stringent mechanisms for regulation of existing private institutions in a transparent manner. The functioning of the Medical Council of India and the Nursing Council of India should be thoroughly scrutinized and revamped to weed out rampant corrupt and unethical practices in these institutions.

Promotion of food security through universalisation of Public Distribution System and a national policy on Child Health and nutrition through ICDS can be an effective system to improve health care system.

The Economic Reforms and Remittance induced Economic Development

The economic reforms have integrated our economy with the economies of the rest of the world. Moreover, as member of WTO India has accepted the General Agreement on Trade in Services (GATS) which aims to globalize the provision of services by four different modes of supply. The four modes of supply services according to GATS are cross-border trade, consumption abroad, commercial presence, and presence of natural persons.

Migration and remittance

The migration induced by economic reforms improves the economy of both the home country and host country. In case of developing countries like India the excessive work force both skilled and unskilled are able to find a place to sell their labour in the world labour market for better price and remit their earnings to support their home country in general and families back at home in particular. Remittances defined as funds sent by individuals working outside of their home countries to recipients in the country that they came from. Analytical studies define remittances as the sum of workers' remittances and compensation of employees or a transfer of money by an individual to his or her home country. In case of Indian the individuals may be the Non-Resident Indians (NRIs) are Indian citizens holding Indian passports and residing abroad for an indefinite period, whether for employment or for carrying on any other business purpose.

Remittance and economic development

For various reasons migrant remittances are the most tangible and perhaps the least controversial link between migration and development. The flow of remittances remains a stable and important source of income for households in source countries. Moreover, remittances have been identified as the third pillar of development as their

volume is second to foreign direct investment and higher than overseas development assistance. Analytical studies have shown the following reasons to claim that remittances contribute to poverty reduction and also be a major source of external finance for the economic development of the home countries.

1. The migration leads to a new cultural and political relationship between Diasporas communities and communities in countries of origin, creating a kind of transnational social capital giving support to certain socio-political projects.
2. Migrants also carry intangible remittances such as new values, customs, attitudes and social relations which affect the economic ethos of a nation.
3. Remittances also complement diminished domestic savings, contributing to an increase in the investment effort.
4. Remittances, from a macroeconomic perspective, remove the external financial constraints of the receiving countries by providing finance to import and preserve the balance of payments.
5. The remittances play an effective role in reducing poverty. Since remittances are personal flows from migrants to their friends and families, they tend to be well targeted to the needs of the recipients. Thus it improves the economic life of the beneficiaries at the origin.
6. Remittances can also improve the receiving country's creditworthiness by reducing their cost of borrowing money in international markets.

The impact of reform on economic growth through remittance

The table shows the trend in the growth of migration, remittance and the GDP for ten years from 2003 to 2013. The data reveals that there is a continuous and consistent growth in the remittance for a corresponding growth in the size of international migration during this period which falls after the beginning of economic reforms. Further there also seems to be a corresponding increase in the GDP for the increase in the remittance.

Financial Year	Migrant workers ¹ (from MOIA)	Growth rate*	Remittance ¹ in billion \$ (from MOIA)	Growth rate*	GDP ² (in Rs. Cr) at 2004-05 Prices (from RBI)	Growth rate*
2003-04	4,74,960		18.75		27,77,813	
2004-05	5,48,853	15.56	22.12	17.97	29,71,464	6.97
2005-06	6,76,912	23.33	28.33	28.07	32,53,073	9.48
2006-07	8,09,453	19.58	37.21	31.34	35,64,364	9.57
2007-08	8,48,601	4.84	49.97	34.29	38,96,636	9.32
2008-09	6,10,272	-28.08	49.20	-1.54	41,58,676	6.72
2009-10	6,41,356	5.09	53.48	8.70	45,16,071	8.59
2010-11	6,26,565	-2.31	63.01	17.82	49,37,006	9.32
2011-12	7,47,041	19.23	67.25	6.73	52,43,582	6.21
2012-13	8,16,655	9.32	71.00	5.58	55,03,476	4.96

Source: Ministry of Overseas Indian Affairs Annual Reports and RBI Annual Reports

¹ MOIA

² From RBI

* computed

In order to ascertain the impact of remittance on the GDP, the statistical tool correlation is applied on the available data. The correlation value is computed as 0.986768, which shows a highly positive correlation between the remittance and the GDP. So, it can be reasonably ascertained from the given data that the reforms have induced economic development by inducing increase in the remittance. The impact of remittances on economic development depends on the size and use of remittances. First, it is difficult to assess the size of remittances, though it has become significantly easier in recent years. The difficulty in assessing the remittances arises due to insufficient recording of migrants and also lack of clarity in the components of remittances. Apart from these the other problems related to official and unofficial channels of transfers also poses difficulties.

Second, the impact of remittance on economic development varies on account of the variations in the use of remitted funds. The uses of remittances on recipient societies are multiple, and not all of them put into same use. Some of the empirical studies reveal that the remitted funds are used to improve the economic security and the ability to invest. Other studies show that remittances encourage conspicuous consumption and not for productive investment.

Public Distribution System Reforms in Kerala Since 1991

Introduction

India's economic reforms began in 1991 when a newly elected government, facing an exceptionally severe balance of payment crisis, embarked on a programme of short term stabilization combined with a longer term programme of comprehensive structural reforms. The reforms initiated in 1991 were different precisely because they recognized the need for a system change, involving liberalization of government controls, a larger role for the private sector and greater integration with the world economy. The main purpose of the Public Distribution System (PDS) was to act as a price support programme for the consumer during the periods of food shortage of the 1960s. The basic aim was to provide essential commodities such as rice, wheat, sugar, edible oil, soft coke and kerosene at subsidized prices. The reform measures that predominantly affect food security and PDS are reduction of fiscal deficit, reduction of subsidies, devaluation of rupee, export orientation and reduction of agricultural credit.

Reforms in Kerala

PDS was launched in Kerala in 1962 with the implementation of the Kerala Rationing Order as a part of Indian government's poverty alleviation programmes. Kerala made pioneering achievements in the implementation of a Universal Rationing System. Kerala had one of the best run and most effective PDS networks in India. Prior to the introduction of targeting, Kerala was the only state in India with near-universal coverage of the PDS. The benefits of the system were equitably spread across income groups in both rural and urban areas. In the initial stages there were 6260 fair price shops through which rice and wheat procured by the Food Corporation of India, sugar and kerosene are distributed by the State Civil Supplies Department.

Targeted Public Distribution System (TPDS)

The implementation of the **Targeted Public Distribution System (TPDS)** by the Central Government in 1999 as part of its economic reforms, with the aim of targeting the poorest household. The main features of the TPDS targeting or specifically, the division of the entire population into Below-Poverty-Line (BPL) and Above-Poverty-Line (APL) categories and change in Centre-State control in respect of allocations.

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Annapurna Scheme

Annapurna scheme has introduced in 1999-2000, a programme of Food Security for the destitutes of aged 65 years under which 10 kilograms of foodgrains per month are to be provided, free of cost, to all indigent senior citizens who are eligible for Old Age Pension under the National Old Age Pension Scheme (NOAPS). Presently, the allotment under Annapurna Scheme is being made by Ministry of Consumer Affairs Food & Public Distribution on monthly basis.

Antyodaya Anna Yojana (AAY)

Antyodaya Anna Yojana (AAY) contemplates identification of one crore poorest of the poor families from amongst number of BPL families covered under TPDS and providing them food grains at a highly subsidized rate of Rs.2 / per kg for wheat and Rs.3 / per kg for rice. The scale of issue, which was initially fixed at 25 kg per family per month, has been increased to 35 kg per family per month with effect from 1st April 2002.

End to End Computerization Project

The objective of the end-to-end computerization in the state is to ensure a transparent, efficient and citizen responsive Public Distribution System based on AADHAAR. The PDS computerization largely rests on four pillars-

(a) Database digitization of all stakeholders

Government of India has decided that in select schemes including the TPDS, the database has to be digitized in standardized core formats developed by Department of Electronics & Information Technology (DEITY). In Kerala the entire stakeholder information up to ration card is in a Unicode database in Malayalam in a database developed by National Informatics Centre, Kerala State Unit called the RCMS (Ration Card Management System).

b) Supply Chain Management

Supply-Chain computerization of the entire TPDS operations would cover monitoring of food grains allocation, storage and movements starting from the base depots of FCI till the FPS. The information related to the supply-chain has to be made available in public domain through the Transparency Portal.

c) Authorised Retail Dealer (ARD) Automation

Authorised Retail Dealer (ARD) automation is the most important and challenging link in the entire TPDS value chain reforms because of its direct interface with beneficiaries and its dependence on ARD dealers. The goal of ARD automation is to make operations at the ARD more transparent and more difficult to misreport by closing the information loop on the movement of food grains through the TPDS supply chain.

(d) Transparency portal and Consumer Grievance Redress Mechanism

Grievance redressal mechanism should include SMS, email, or other suitable technology which can be used for timely resolution of the citizen/beneficiary grievances, giving feedback to supervising authority, public, etc.

Conclusion

Prior to the introduction of targeting, Kerala was the only state in India with near-universal coverage of the PDS. The benefits of the system were equitably spread across income groups in both rural and urban areas. After the implementation of reforms in Kerala, PDS makes a great impact on Public. The Civil Supplies Department of Kerala is in a period of Transformation to an Information Technology enabled Public Distribution System under the guidance of National Food Security Act, 2013. The Public Distribution System of Kerala can be taken as an example for the rest of India.

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Peer Reviewed Journal

Impact of Economic Reforms in Revenue Expenses on Health in India



Health is an essential input for the development of human resources. The quality of life and in turn the social and economic development of a nation is determined by health. But India spends only 5 percent its GDP on the health. The share of government expenditure is only 20 percent, where as the private sector expenditure is 80 percent. Besides in India, health services and facilities are unevenly distributed. The main aim of the paper analyzes that any economic reform package that especially relates to compression in public expenditure will adversely affect the Vulnerable sections of the society as this will lead to a reduction in social sector spending, medical and public health id one of the major head among social and community services. This paper mainly aims to examine the trends in expenditure on medical and public health in India during pre-reform and post-reform period (1971-1972 & 2013-2014).

Objectives of the study:

- To examine the trend of revenue expenditure on medical and public health during pre and post reform period in 15 major states in India.
- To find out the share of health expenditure and total expenditure in the state.
- To know the disparity and future challenges of health sector in India.

Methodology:

The present study is based on secondary data which is collected from RBI bulletin, RBI website, various books on health magazines, journals, newspaper etc., The distribution of total revenue expenditure on medical and public health across different states in shown in the table I.

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Total Revenue Expenditure on Medical & Public Health Pre-reform period (in Crores)

S.NO	STATES	1971-72	1976-77	1981-82	1986-87	1990-91	GROWTH RATE(%)
1.	Andhra Pradesh	28	67	128	187	429	1432.14
2.	Assam	9	19	40	73	210	2233.33
3.	Bihar	21	42	82	152	366	1642.86
4.	Gujarat	24	47	95	163	299	1145.83
5.	Haryana	9	17	48	52	129	1333.33
6.	Karnataka	17	51	87	156	304	1688.24
7.	Kerala	19	44	75	125	279	1368.42
8.	Madhya Pradesh	24	63	133	137	436	1716.67
9.	Maharashtra	43	87	222	305	684	1490.70
10.	Orissa	13	29	63	90	175	1246.15
11.	Punjab	11	28	56	90	205	1763.64
12.	Rajasthan	25	49	84	117	401	1504.00
13.	Tamil Nadu	34	78	148	187	518	1423.53
14.	Uttar Pradesh	33	75	175	324	824	2396.97
15.	West Bengal	30	83	154	233	503	1576.67

Source: RBI bulletin & RBI website

During the pre-reform period, the growth rate of total revenue expenditure was more than 1145 percent in all states. Faster rates of increase have been marked in states Uttar Pradesh (2396.97 percent) and Assam (2233.33 percent) and smaller increase was observed at 1146.15 percent in Gujarat.

Total Revenue Expenditure on Medical & Public Health-Post Reform Period (in Crores)

S.NO	STATES	1991-92	1996-97	2001-02	2006-07	2010-11	GROWTH RATE(%)
1.	Andhra Pradesh	375	601	1286	1854	4183	1015.47
2.	Assam	142	196	346	568	759	1138.73
3.	Bihar	413	392	996	985	1911	362.71
4.	Gujarat	284	441	894	1091	2271	699.65
5.	Haryana	95	152	291	467	1117	1075.79
6.	Karnataka	29	445	904	1207	2358	699.32
7.	Kerala	223	368	674	1108	1981	788.34
8.	Madhya Pradesh	307	469	832	1010	1800	486.32
9.	Maharashtra	527	878	1595	2254	4239	704.36
10.	Orissa	157	213	433	575	1557	891.72
11.	Punjab	181	269	638	689	1281	607.73
12.	Rajasthan	280	427	878	1245	2897	933.57
13.	Tamil Nadu	423	670	1160	1552	3583	747.04
14.	Uttar Pradesh	624	863	1410	2820	5943	852.4
15.	West Bengal	389	620	1377	1611	3162	712.85

Source: RBI bulletin & RBI website

During the post - reform period, the total revenue expenditure on medical & public health has undoubtedly spurred in all the states. But the growth rate varied between 363 to 1139 percent among the states. The higher growth rate has been registered in Assam (1138.73 percent) and it was followed by Haryana (1075.79 percent) and Andhra Pradesh (1015.47 percent). In Bihar, the growth rate is very less that is 362.71 percent by 2010-11 over 1991-92. When compared with pre-reform period, the growth rate is low in all the states. It is due to the policy adopted by the government for reducing the fiscal deficit. Hence it is proved that economic reform brings the compression of health expenditure.

Despite of improving considerably on its health status since independent, the country's absolute per capita expenditure is lowest than most other developing countries, according to an Icmra report on the Indian healthcare sector. India's total expenditure on health amounts to 5.10% of the gross domestic (GDP), while its per capita total expenditure on health is \$80 compared to an average of over 220 spent by many other developing countries. Highlighting the inadequacy of public sector infrastructure for health care, the report observes that it has resulted in shift in demand towards private providers, which are prohibitively expensive for most of the population. Infact, inadequacy of resources in government run medical care infrastructure has led to serve under utilization of even the available facilities.

Insufficient Investment in Public Sector:

The study indicates the budget allocation during 2007-08 Rs.10,699 Crores it was slowly raised in the year 2010-11. National Rural Health Mission play a very crucial role to promote the health sector. Health insurance under health mission is also increase the amount of Rs.1,165,72 in 2010-11. The per capita revenue expenditure on WHO across 15 major states reflects wide disparities of late per capita health expenditure lowers around Rs. 185 through it is the maximum of Rs. 275 in Kerala and lowest in Bihar Rs. 97.

Government to Improve the Health Care Spending:

1. Government is to give infrastructure on National priority sector , the sector to support and improve the overall investment in the health spending both at the rural and urban level.
2. Government spending on health care must increase to 2% of GDP from the current 0.9% to provide higher outlay for health care infrastructure expansion and provision.
3. Permissible depreciation rate for medical equipment under the income tax law have been increased to entrance cash flows of the corporate hospitals in the private sector.

Investment in health care is a necessary social investment with out which the large mass cannot realize good health and contribute to the economy. India's ongoing

health reform agenda faces multiple challenges. Implementing reforms in a country as vast, varied and ridden with complexities as India, is expected to be fraught with challenges. Accessibility to health facilities is a crucial factor in many areas. Health is a state subject and federal initiatives have a limited impact with out state level financial and political support. With in the policy space at the National and Regional levels, there is no consensus on the best approaches to move forward.

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India's Development and Non-Development Expenditures during Pre-reform and Reform Periods

In developing countries like India, the size and pattern of the Public spending has great relevance in the growth process and in the reduction of economic disparities. The development of the economy depends upon the nature of expenditures and its social impact. The best way to look at the structure of Government expenditure is to examine the distribution of development and non-development expenditures. Development expenditures are broadly defined to include all items of expenditure that are designed directly to impact economic development and social welfare. It mainly includes spending on economic services (agriculture, industry, energy, communication, transport, science and technology and environment), social services (education, health, employment, nutrition, housing and others) and grants to states. On the other hand, Non-development expenditures include expenditures pertaining to the general services rendered by the Government such as interest payments, defence services, provision of subsidies, etc...

Objectives of the Study:

1. To study the growth rates of development and non-development expenditures over previous year in the Pre-reform and Reform periods and
2. To compare the percentage share of development and non-development expenditures in the Pre-reform and Reform periods.

Pre-reform Period

It could be observed from the table that the share of development expenditures has been high when compared to non-development expenditures. This trend is conforming to the theoretical base of higher share of development expenditures as it directly relates to the growth of the economy. The percentage share of development expenditure was around 60 per cent throughout the Pre-reform period and the growth rates also signify a healthy trend. During the Pre-reform era, the main focus of the Government was infrastructural improvement and therefore the expenditures on developmental activities like rural electrification, irrigation, flood control and rural upliftment were higher. During 1984-85, the higher share of development expenditures was due to the increased expenditure on social services such as anti-poverty programmes, crop

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Share and Growth Rate of Development and Non-development Expenditures of the Central Government of India

(Rs. in crores)

Year	Development			Non-Development			Total
	Amount	GR	%	Amount	GR	%	Amount
Pre-Reform Period							
1970-71	4716	-	57.46	3491	-	42.54	8207
1975-76	11574	21.75	61.13	7359	19.02	38.87	18933
1980-81	24426	20.34	66.29	12419	14.71	33.71	36845
1985-86	53397	11.05	63.60	30564	23.54	36.40	83961
1990-91	34565	-64.91	41.37	48979	-17.83	58.63	83544
Reform Period							
1991-92	36049	4.29	38.86	56707	15.78	61.14	92756
1992-93	39172	8.66	36.03	69545	22.64	63.97	108717
1993-94	41316	5.47	33.48	82076	18.02	66.52	123392
1994-95	77786	88.27	49.02	80883	-1.45	50.98	158669
1995-96	47761	-38.60	31.60	103362	27.79	68.40	151123
1996-97	52925	10.81	31.57	114743	11.01	68.43	167668
1997-98	62410	17.92	32.10	132015	15.05	67.90	194425
1998-99	72682	16.46	30.49	165687	25.51	69.51	238369
1999-00	84542	16.32	31.22	186261	12.42	68.78	270803
2000-01	91885	8.69	31.49	199886	7.32	68.51	291771
2001-02	101531	10.50	31.82	217524	8.82	68.18	319055
2002-03	117972	16.19	32.82	241488	11.02	67.18	359460
2003-04	134483	14.00	34.72	252849	4.70	65.28	387332
2004-05	143010	6.34	33.73	280934	11.11	66.27	423944
2005-06	174952	22.34	37.16	295823	5.30	62.84	470775
2006-07	219086	25.23	40.19	326066	10.22	59.81	545152
2007-08	304293	38.89	45.13	369942	13.46	54.87	674235
2008-09	383107	25.90	45.56	457717	23.73	54.44	840824
2009-10	413852	8.03	42.38	562609	22.92	57.62	976461
2010-11	525019	26.86	45.84	620199	10.24	54.16	1145218
2011-12	580896	10.64	46.79	660551	6.51	53.21	1241447
2012-13	619280	6.61	45.71	735643	11.37	54.29	1354923
2013-14	758799	22.53	49.74	766643	4.21	50.26	1525442
2014-15	700043	-7.74	45.44	840449	9.63	54.56	1540492
2015-16	756852	8.12	44.89	929008	10.54	55.11	1685860

Source: 1. Indian Public Finance Statistics (IPFS) 2013-14.

2. Annual Budget Statements.

Insurance schemes and various other social security measures. In the late eighties, the share of non-development expenditures started increasing owing to higher percentage of external debts and large portion of borrowed funds being loaned to weaker sections of the society at subsidized rates. This increasing trend of non-development expenditures necessitated the introduction of reforms on the fiscal front.

Reform Period

With the introduction of reforms, the structure of development and non-development expenditures underwent a drastic transition. The overall impact of these reforms on expenditure policy had been quite encouraging over the early 1990s. Given the serious concern expressed on the fiscal position of the country, the Government passed the Fiscal Responsibility and Budget Management (FRBM) Act in 2003. In the Reform period, the development expenditures started declining and hovered between 30 and 40 percents. It could be observed that the trend had just reversed from the Pre-reform period. This trend of decreasing share of development expenditures is not preferable as it would have an impact on the development of the economy. Though the actual amount of development expenditure had risen over a period of time, its proportion towards total expenditures had been declining. From 1991-92 onwards, the share of non-development expenditure has been much higher when compared with development expenditure. In 1991-92 the percentage share of development expenditure was 38.86 per cent which declined to 31.22 per cent in 1999-2000. From 2006-07 to 2014-15 the percentage share of development expenditure has been ranging from 40.19 to 45.44 per cent. Thus, it could be observed from the table that the proportion of non-development expenditure has been higher than the development expenditure in the Reform period.

From a look at the trends in expenditure at the central level, it could be concluded that the total expenditure has been rapidly growing and it increased throughout the study period. The main reason behind this increase in the total expenditure is the continuous increase in the share of non-development expenditure which created serious fiscal imbalance in the economy. As a result of reform measures, non-development expenditure has grown at a lower rate in the Reform period than the Pre-reform period.

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Peer Reviewed Journal

Information Economics

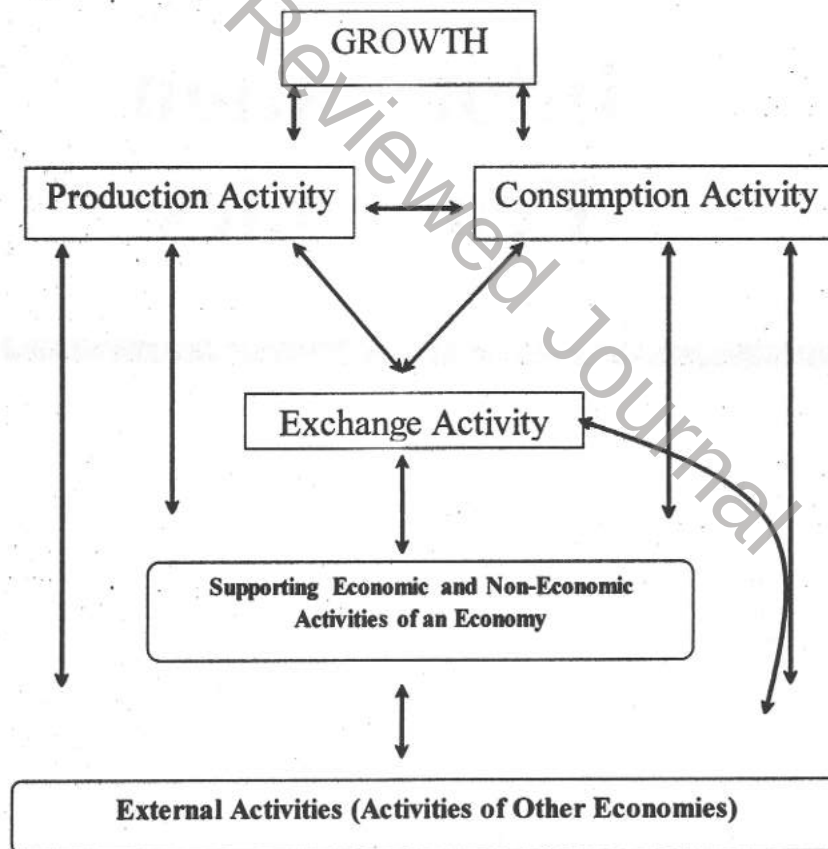
Functioning of an Economy and the Role of Information in Economic Decisions

Economics deals with Choices of individuals, institutions, groups, societies or nations worldwide. Irrespective of the level of the individuals, institutions, groups, societies or nations etc., their choices or economic decisions rely on certain information. If the relevant information is not available or perfectly shared among parties, no economic decision would be proper and/ or on line with the basic principles of economics. With this introduction, the present paper attempts to highlight the role of information in economic decisions.

External Activities (Activities of Other Economies)

Thus, the functioning of an economy based on activities and their linkages has been illustrated herein above. It is important to remember the fact that each activity is

Functioning of the Economy Based on Activities



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contributed by individuals, institutions, groups, societies or States; and also that each activity is conditioned by the choices that they make.

Role of Information in Economic Decisions

Decision making is the process of identifying alternative courses of action and selecting an appropriate alternative in a given decision situation. Choice is implicit in decision making. Information is the base for every economic decision, whatever may be the activity and its level. For instance, production activity is based on number of decisions and there are several pertinent questions that need to be answered based on information to decide the production activity. Economic questions related to the production activity are: What to produce? How much to produce? How to produce? When to produce? Where to produce? Whom do we need to produce for? At what cost to produce? At what quality we need to produce? What technology to be adopted? How much to invest? How much to borrow? How to increase production? How much increase to be achieved in the production? When to increase production? What technology to be adopted to increase production? etc., Taking decisions on the specified aspects related to production activity needs valid information. Similar questions on other economic activities such as consumption, exchange are to be answered so as to take the right choice. Moreover, all these decisions are effective only if the information is perfect and clear. Improper or hidden or partial or lack of information would lead to wrong or improper decision, leading to problems in economic activities and finally on the functioning of the economy and its growth.

Hidden or Partial or Incomplete information are generally coined as asymmetric information. Economic decisions and activities are badly influenced by asymmetric information. The basic and fundamental economic activities of both production and consumption could not be effectively carried out if there is no proper information support for taking economic decision or choice-making. For asymmetric information would have negative influence both on production and consumption activities. The performance of exchange activity would also fail to do justice if there is asymmetric information. For instance, a market is said to be perfect and the exchange activity would be efficient only when there is perfect knowledge and perfect sharing of information between the parties involved. If asymmetric information exists in a market, it would lead to market failure, unequal exchange, exploitation, induced demand, under consumption, surplus or deficit, fluctuations in price, dissatisfaction among parties involved and ultimately disturbs the fundamental activities of the production and consumption and consequently, the growth of an economy is heavily affected.

Summary and Conclusion

The definitions of economics indicate that the core of the subject economics is 'choice making', the fundamental economic activities are production and consumption, and it is a subject concerned about achieving growth by optimizing the given resources, based on choices. The functioning of an economy based on activities and

their linkages reveals that each activity is contributed by individuals, institutions, groups, societies or States; and also that each activity is conditioned by the choices that they make. Information is the base for every economic decision whatever may be the activity and its level. All economic decisions are effective only if the information is perfect and clear. Improper or hidden or partial or lack of information would lead to wrong or improper decision which would create problems in economic activities and finally on the functioning of the economy and its growth. Economic decisions and activities are, therefore, badly influenced by asymmetric information.

To sum up, economic activities are dependent on choices; and choices are based on information. As information plays prime role in shaping the working of an economy based on economic activities, scrupulous efforts towards perfect sharing of knowledge and information are required to be taken to ensure smooth and efficient functioning of an economy and economic activities which would lead to maximum possible growth.

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A Correlational Study on Information and Sustainable Development

India's March towards the global economic stage is strikingly visible in many forms. We hail our growth claiming to be the,

- First country to introduce government supported family planning
- Holding largest postal network in the world
- Holding largest production of milk, millets, jute, ginger, bananas, mangoes papayas, castor oil seeds and sunflower oil seeds in the world
- The largest consumer of gold jewellery
- Second largest producer in tea, sugarcane, wheat, onions, potatoes, garlic, rice, cotton seed and cement
- Moreover we hold the largest number of youth in the world; and many more acclamations can be made.

And despite high rates of economic growth that exceeded expectations and implementation of several poverty alleviation programmes by successive governments we have the largest number of poor people in the world with 301.7 million poor – 220.92 million of them in rural and 80.79 million in urban areas. The rise in our population has offset some gains in poverty reduction claim. I put forth a theoretical correlational study with reference to literature and observations on the general public administration and information / awareness management, which paves the way for sustainable economic development.

Current Scenario

India has been a welfare state ever since her independence, the primary objective of all government endeavours has been designed with the aim of alleviation of rural poverty which has been on the primary objectives of planned development in India. And though elimination of poverty, ignorance, disease and inequality of opportunities and providing a better and higher quality of life were the basic premises upon which all the plans and blue prints of development were built, our economic development since independence has been quite lopsided. The relative poverty is an income distribution of our population in different fractural groups which is in comparison of the levels of living of the top 5 to 10 percent with the bottom 5 to 10 percent. This gives rise to a feeling of a discrepancy between what one has and what one should have. The relative distribution of the poor between rural and urban areas has declined from 81.33 percent in rural and 18.67 percent in urban to 73.2 percent in rural and 26.8 percent in urban areas between 1973-74 and 2004-05. The slowdown in the

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pace of poverty reduction may indicate relative difficulty in addressing hard core poverty, much of which is likely to be chronic in nature. Since poverty has many dimensions changing from place to place and across time. The causes of rural poverty are manifold including inadequate and ineffective communication about implementation of anti poverty programmes. To claim rural development, it implies both the economic betterment of people as well as greater social transformation. In order to accelerate the prospects of economic development of rural people, our increased focus is on;

- Policy / Scheme Information
- Administrative Information - Executives and Local Authorities Information
- Transparency of Fund Allocation - People's Push to Sustainable development

"Information is wealth" as we accept this saying, in this paper we have tried to explore the relationship between the information and wealth of the nation (i.e) information or awareness level of a citizen and economic growth. Therefore, there is a need for wider awareness of the act and guidelines of the existing initiatives. It has been observed that a considerable number of executives and functionaries had inadequate knowledge of the provisions. Most of them are untrained and have no access to reader friendly guidelines in the local languages and specifically in a simple format. When we address these issues and provide maximum information along with easy access to schemes and other developmental initiatives, we can definitely hope for sustainable socio-economic development. Accountability should be increased by strengthening the mechanisms used to monitor the performance of public administrations and by providing access to budgetary information and participatory mechanisms. Few possible ways to do this are:

- Institutional and Governance Reviews, which use surveys and other quantitative measures to analyze the functioning of public institutions.
- Citizen Report cards, which allow citizens to express their opinions on the performance and quality of government services.
- Public expenditure tracking surveys, which can help to ensure that the budgeted funds get to their intended recipients
- Policy documents should be reader friendly and simple, as to be understood by lay person. And should be available in regional languages.
- Ensure every administrative change is communicated well to the local citizens.
- Recruit and train the field executives to realize the responsibility they hold.

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Peer Reviewed Journal

Economics of Information and the Technological Transformation

World today is in the midst of an age in which the basic raw material is information. Knowledge, the byproduct of information is obviously the growth engine of the new era (**Toffler**). Information today spreads widely and influences the lives of people in all the nations. In this day of information explosion, with access to knowledge at the press of a button, we are grappled with the predicament to update or fade off. Information, the inexhaustible resource is fast replacing labour and capital as the primary factor of production (**Drucker**). It is clear that winners and losers will be determined by their ability to access and adapt to the information blitzkrieg. In this context the study of Information Economics has become crucial for progress. Information Economics is a branch of microeconomic theory that studies how information and information systems affect an economy and economic decisions. Information has many special characteristics. It is easy to create but hard to trust; easy to spread but hard to control. Hence the study needs a sound understanding of the expanding dimensions of information. This paper is an attempt to describe the 'Economics of Information' in the backdrop of the emerging technological change.

Technology and Market Structure:

People mainly focus on the relationship between technology and market structure. High-technology industries are subject to the same market forces as every other industry. However, there are some forces that are particularly important in high-tech, and it is these forces that will be our primary concern in future. These forces are not "new". Indeed, the forces at work in network industries in 1990s are very similar to those that confronted the telephone and wireless industries a century back. But forces that were relatively minor in the industrial economy turn out to be critical in the information economy. Second-order effects for industrial goods are often first-order effects for information goods.

The Internet Boom:

Internet spread beginning in the late 1990s has created tremendous change in the way people access and use information. The question of what happened since then can't be answered precisely and conclusively. Considering the long run, such an exercise now is undoubtedly premature, and must be regarded as somewhat speculative. No doubt a clearer view will emerge as we gain more perspective over time. But it is possible to offer one approach to understanding what went on. The Internet boom of the late 1990s is interpreted by experts as an instance of "*combinatorial innovation*".

Every now and then a technology, or set of technologies, comes along that offers a rich set of components that can be combined and recombined to create new products. The arrival of these components then sets off a technology boom as innovators work through the possibilities. The Internet revolution took only a few years. A question arose, **why** was it so rapid compared to the previous others? One hypothesis is that the Internet revolution was minor compared to the great technological developments of the past; It is hard to prove it to be true, at this point.

Status Today:

The confluence of **Moore's Law**, the Internet, digital awareness, and the financial markets led to a period of rapid innovation. The result was excess capacity in virtually every dimension: compute cycle, bandwidth, and even HTML programmers. All of these things are still valuable-they're just not the source of profit that investors once thought, or hoped, that they would be. We are now in a period of consolidation. The assets have been, and will continue to be marked to market, to better reflect their true asset value-their potential for future earnings. This process is painful, to be sure, but not that different in principle from what happened to the automobile market or the radio market in the 1930s. We still drive automobiles and listen to the radio, and it is likely that the web-or its successor-will continue to be used in the decades to come.

The challenge now is to understand how to use the capital investment of the 1990s to improve the way that goods and services are produced. Productivity growth has accelerated during the latter part of the 1990s, and uncharacteristically, continued to grow during the subsequent slump. Is this due to the use of information technology? Undoubtedly it has played a role, though there will continue to be debates about just how important it has been.

The need of the day is to re-engineer the flow of information through the enterprise. And not only within the enterprise; is the entire value chain up for grabs. **Michael Dell** has shown us how direct, digital communication with the end user can be fed into production planning so as to perfect the process of "mass customization". True, the PC is particularly susceptible to this form of organization, given that it is constructed from a relatively small set of standardized components. But Dell's example has already stimulated innovators in a variety of other industries. There are many other examples of innovative production enabled by information technology that will arise in the future.

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Information Economics: an Introduction to World's Largest Public Data Repository – KNOEMA



One should hardly have to tell academicians that information is a valuable resource: Knowledge is power. And yet it occupies a slum dwelling in the city of Economics. There are many problems in economics for which this neglect of ignorance is no doubt permissible or even desirable. But there are some for which it is not true, and I hope to show that some important aspects of economic organization take on a new meaning when they are considered from the view point of search for information. In the present paper I shall provide valuable information on finding various data for different sectors from various government official sources in a single platform as a Data Repository named

About KNOEMA

KNOEMA is a company that provides access to a large number of databases (Over 580 Million plus Time Series, 1000 plus Topics and more than 990 Sources) and provides visualizations tools for use with those databases.

The visualizations can be either publicly accessible, or in the case of corporate customers, may remain private. **KNOEMA** also works with individual groups to provide visualizations for that group's projects. The company has development teams in Perm, Russia and Bangalore, India. Knowledge highway: It's a knowledge platform that operates by connecting data with analytics and presentation tools to develop one uniformed platform that will allow users to get access to, present, and share any data-driven content.

KNOEMA provides:

- Accessing data from various sources,
- Collecting relevant indicators and bring to the common space,
- Visualizing facts and figures,
- Applying analytic functions,
- Creating dashboards and,
- Publishing the outcome.

Hooking the Web for Data? Look no further than KNOEMA – Data Repository

Introducing **KNOEMA**, the innovative and interactive online catalogue of economic, socio-environmental and demographic data. The website's homepage shows

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a selection of the topic on which **KNOEMA** has collected data. Among the categories are broad fields such as Commodities, Energy, Research and Development, National Defense, Agriculture etc. but also more specialized collections including sexual exploitation, biofuels, poverty, land use, water etc.

Within each topic of area you can find one or more 'dashboards' - simple yet comprehensive presentation of data for a given topic, with all source-material documented. **KNOEMA** also provides choropleth maps for many of the datasets where figures are given for geographical areas. 'Commodity Atlas' are another format in which **KNOEMA** offers some of its data. These give a detailed breakdown of production, consumption, imports and exports and market prices for a diverse range of products and materials including apples, cotton and natural gas. In addition to covering broad themes, **KNOEMA** also works with specific studies and institutions to create tailor-made databases. This group of healthcare datasets, for example, was created especially for a course at Columbia Business School, University of Hawaii, and Indian Institute of Management Bangalore etc.

Information is at the root of many real world phenomena and problems. Considering whether we are a current student or a doctoral graduate, conducting research is an integral part of being a scholar-practitioner with the skills and credibility to effect social change. Fortunately, many of the research challenges is, when we look for the proper methodology in the project. We determine by figuring out "from whom we're going to collect data, how we're going to collect the data, and how we're going to analyze it once we collect it". The basic idea is to connect all the academicians and professionals by connecting data with analytical and presentation tools. As a result, we end with one uniformed platform for users to access, present and share data-driven content. Thus, I recommend to all academicians and professionals by introducing the data repository called "**KNOEMA – The Knowledge platform**" as a solution for **FREE**.

Reference:

<http://knoema.com>

A Quantitative Analysis of the Determinants of Health Expenditure in Nigeria

The Nigerian health care system, comprising of Primary Health Care (PHC), Secondary health centers and tertiary health institution is presently characterized by inadequate infrastructure and lack of basic amenities. The federal government has commenced refurbishment of some of the teaching hospitals in the country (Kehinde and Abayomi, 2010). Despite these efforts, a significant proportion of Nigerians lack access to quality healthcare services, particularly rural dwellers. Healthcare is very essential if Nigeria is to achieve the MDGs by 2015 and attain her vision 20:2020. These points have been stressed by Anyanwu and Erhijakpor (2007) and Gyimah and Wilson (2004) that healthy persons devote more time to productive activities resulting in higher aggregate output. Thus, the justification for higher expenditure on human capital development, in which health status is an integral part, is often based on its impact on individuals' lifetime incomes, economic growth and fostering of economic development and poverty reduction in general.

Arising from the issues above, this paper seeks to examine the factors that affect government spending on health and how it impact on growth of Nigerian economy.

Methodology

The data employed for the study are annual time-series over the period of 1980 to 2014. They were obtained from Central Bank of Nigeria (CBN) statistical bulletin, United States Census Bureau (Population Division), National Bureau of Statistics (NBS) bulletin, World Development Indicator (WDI) and learned journals.

Results and Discussion

We used OLS as estimation method in order to explain the impact of various determinants, like Gross Domestic Product per capita, life expectancy rate, Literacy rate, population growth rate, on health expenditure. Health expenditure is taken as dependent variable. We have specified our model by converting GDP and Health expenditure into natural log.

The regression results showed that, virtually all the variables appeared with the signs according to a prior expectation except GDP per capita, and Population growth rate. An increase in GDP will reduce Health expenditure by 1.59 million. This shows a negative relationship between GDP per capita and Health expenditure. Similarly, the

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reasonable GDP is significant in explaining Health expenditure. The result also contradicted the findings by Kehinde and Abayomi (2010) whose study showed that the variable was statistically significant between 1980 and 2008. Furthermore, an increase in Life expectancy rate will increase Health expenditure by 0.97 million, increase in Literacy rate will also increase health expenditure by 0.13 million and this variable is highly significant. Similarly, population growth rate decreases health expenditure by 7.5 million Naira. This contradicts the economic theory and a prior expectation as increase in population should normally increase government expenditures on the provision of health care facilities to the population.

The R-squared in the analysis shows a good measure of 0.94 percent variation in total health expenditure during the period under study, was explained by the independent variables identified in the model. Furthermore, F- statistics which shows the overall influence of the explanatory variable on the dependent variable appeared to be highly significant. The Durbin-Watson statistic indicates the absence of serial autocorrelation among the explanatory variables in the model. In the same vain, the model was also subjected to ARCH effect test, which either to accepted the null hypothesis of the existence of Homoscedasticity. The Jarque-Bera test was in favour of null hypothesis, meaning that the error term is normally distributed. Similarly, a CUSUM test revealed that the model was stable at 5 percent significance level.

The pair-wise Granger causality test was used to identify the direction of causality among the variables. The results showed the existence of a uni-directional causality between that runs from Log (HEXP) to Log (GDP). Similarly, there is uni-directional causality that runs from Literacy rate to GDP, also exist from Population growth rate to GDP, health expenditure to Life expectancy rate and from Literacy rate to Life expectancy rate, also uni-directional causality runs from Life expectancy rate to Population growth rate.

In conclusion, it has been found, there is strong evidence that life expectancy rate, Literacy rate and Population growth rate are the major determinants of health expenditure in Nigeria and that healthcare is a necessity but not a luxury commodity, "as in most advanced economies". As a necessity, much effort should be made by government to make healthcare available to all irrespective of location, age, gender, religion or tribe, social or economic status of the individual.

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Infonomics in Higher Educational Institutions: a Conceptual Model

There has been heightened interest on the part of both academicians and practitioners, concerning the economics of Information Technology (IT), where IT is defined as systems for providing context-sensitive data. In part, this interest stems from the increasingly large role that IT plays in the strategic thinking of most large organizations, and in the significant costs now expended by organizations on IT. For example, **Kriebel** notes that roughly 50 percent of new capital investment by major US corporations is in IT. As organizations have improved their ability to manage and deploy information technology, there has been a shift in focus from making the technology work and keeping it working (operations) to understanding, predicting and influencing the micro and macro-level effects of IT on individuals, organizations and the economic system (impact), and especially on how to maximize the return on IT investment. These trends have raised issues concerning the value added by IT and the cost of providing IT resources.

Statement of the Research Problem

Economic Theory advocates that introduction of information system into the contour of management will bring about efficiency – both technical and economical – in a dynamic framework. Application of this information system into the realm of economics will give rise to **Infonomics**. This concept is so flexible that it can be applied not only to manufacturing sector but also to services sector. The management of higher educational institutions can be made efficient by applying Educational Information Management System. However, this requires models/methods at the first instance.

Objective

To bring out a conceptual model to integrate the Information Management System with the system of Higher Educational Institutions.

Research Design

The Research Design of the paper comprises of four components: Theoretical underpinnings, Conceptual Framework, Mathematical Model and Procedures to test the model.

Conceptual Framework

The variables for the social influence construct in the model are subjective norms, subjective roles, subjective values and social situations. By including the social influence construct in the research model, the perceptions of the individual of subjective culture in using IMS has been taken care of. In the UTAUT model, the

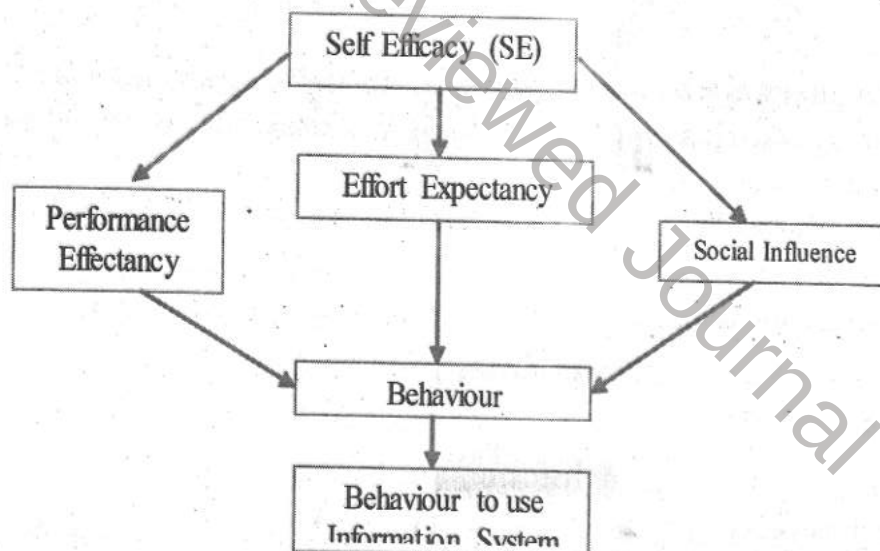
variables for the facilitating conditions construct are perceived ease of use and complexity. The variables for the performance accomplishments and social persuasion are adopted from the Self Efficacy; The proposed research model is presented in Figure 1.

Self-efficacy is defined as People's judgment of their capabilities to organize and execute courses of action required to attain designated types of performances. It is concerned not with the skills one has but with judgments of what one can do with whatever skills one possesses.

Mathematical Model

Evaluating the association between the variables is an important theoretical and empirical issue in Information Systems (IS), as well as in much other behavioural and social research. The two frequently used methods in evaluating the latent interactions between variables are the unconstrained approach and the Latent Moderated Structural equations (LMS) approach. In order to show the association between variables, the mathematical representation of the proposed research model is presented.

Figure 1 Integration of MIS – EIS – HEIs: A Conceptual Model



Model Testing

The model fitting approach for the exploratory latent growth is similar to an approach often taken with growth mixture models. That is, models are fit with an increasing number of factors until one of the stopping rules is encountered. Models are compared using the Comparative Fit Index (CFI), Tucker-Lewis Index (TLI), and Root Mean Square Error of Approximation (RMSEA). Also, comparatively, Bayesian Information Criteria (BIC), Sample Size Adjusted BIC (SSBIC) and chi-square are used for fit indexes. From the models, one is selected as the best representation of the individual trajectories. From the selected model, different specifications can be exam-

ined by changing the location of fixed zero factor loadings and by fitting the selected model within the SEM using different rotation criteria.

First, a theoretical contribution will be made by drawing on theories on information systems use and personal factors to develop an extended, replicable Unified Theory of Acceptance and Use of Technology (UTAUT) and this will be extended with self-efficacy theory.

Second, a contextual contribution will be made by examining the concepts of user acceptance of technology and self-efficacy affect acceptance and use of technology.

Third, a methodological contribution will be made by providing a new approach to investigate factors influencing the usage of IMS in HEIs. In addition, the validation of the conceptual research framework with structural equation modeling analysis will provide an informed approach to identify factors that are more influential to achieve successful HEIs by the use of IMS.

The theoretical model of IMS is presented with the exogenous and endogenous factors that can be evaluated through a mathematical model. The validation of the proposed IMS model can be carried out in future through a survey in a specific context whereby the model will be validated empirically. This model, after validation, will rely largely on sample size and the approach use unconstrained or latent moderated structural equations for estimating the latent interaction effect of the variables in the model. The intended exploratory model from theory could be used in line with mathematical representation of model to predict factors that could enhance the use of IMS.

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Internet is an Emerging Alternative Source of Modern Business Marketing: an Overview

In the modern world, the Internet is a prominent tool that is helping businesses to reach literally millions of new customers. Now the relationship between Business to Business (B2B), businesses and consumers has been redefined by the Internet. With the help of Internet now small to medium sized companies have become able to reach all over the globe to share their information about services and products. Now the business can be advertised and reached to customers on a global scale that was used by a hand full of large organizations just a few years ago. The benefit to marketing and advertising on the web is the fact that it will remain always on. Your brand, products and services are shared and accessed from anywhere in 24 hrs a day and 7 days a week. Consumers will be able to visit your business website at their convenience from the comfort of their own location.

Entrepreneurs compete against each other to improve the traffic on their websites because the more traffic you get, the more visible your website in search engine. If the website draws attention, then businessmen know what will happen next. This is why Search Engine Optimization was born; to optimize the content quality and improve the rank of your website. For business, small or large, internet marketing does give a positive outcome. Thus, internet marketing brings many benefits. It helps your business to grow larger and larger if Internet Marketing is done in proper way.

Significance of Internet Marketing

The internet marketing is inexpensive, creates awareness about the brand and increases the reach of the commodity to the consumers and increases the number of consumers. Internet marketing helps in targeting the consumers whom to cover through e-mails and this can be done in seconds to reach large number of consumers. This works twenty four hours a day and all days without any excuse. From the reach of the mail, one can understand the levels that the commodity has reached and accordingly progress can be mandated. The consumers need not search the sellers rather they can purchase through online payment, which makes the job of the consumers to be easy. The mail is recognized at global level where all will trust the business. At the same time, the consumers can also give feedback about the business and feedbacks can be addressed to enlarge the business further. Besides, the network of your business can be monitored and can understand your consumers. The businessmen can also follow their competitors and their business stands. Thus, internet marketing has various advantages in business and very soon internet will be the dominant business network.

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Sources of Internet Marketing

a. Social Media

Social media is widely used in the society by the people for recreation, profession, business and consumption. As a result, the businessmen have started to use the opportunity by creating pages in the websites and to extend their business. As a business owner looking for a way to best take advantage of the social media craze, consider creating a page on a popular social media site and get people to follow you. From the websites, consumers follow the websites for all their needs where business men post their business advertisement, commodity promotions for free of cost.

b. Search Engine

Search engine plays a major role in developing web-based business. The key word given in the search engines brings the commodity of various companies to the door step wherein the consumers have more opportunities to choose their needs accordingly. When the demand of the consumer is fulfilled by your products and without any advertisement cost the commodity reaches further to all ends.

c. Email Marketing

People have started to have more contact with the email and it also appears a mode of marketing through internet. Besides, some companies allow the consumer to browse their commodities in their prescribed websites and give some offer to enlarge their markets. Through email the companies have started to communicate about their products and the price, offers if any. Thus, email keeps the producers and consumers in with touch of their product and service. Besides, the email connects the new businessmen with the consumers in an easier way without any huge monetary expenses.

In the past business era, products used to be advertised so that either people consume in the market and get the product or that when they chance encountered it in the supermarket. At present, people go and check things out online. This means that the connection between advertising and product purchase is broken in many industries. This means that regardless of where you advertise, the next step for the buyer is very likely to go online, become informed and then to go and purchase the product. An additional consideration is that the role of advertising has partially changed. This means that you cannot design any advertising campaigns anymore, without knowing exactly how they integrate with the Internet, because they will invariably lead to it. Thus, internet marketing is viral among the people and going to occupy huge market in near future.

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Information Economics for Economic Development: an Overview

The present paper examines the role of Information Economics in economic development.

Information and Perceptive Market

Many market institutions, practices, and structures can be viewed as the economy's responses to these informational problems. Firms need to have reputations so that customers know they will not be cheated, and workers need reputations so firms know that they will not shirk. This means that firms and workers must have an incentive to maintain their reputations. Usually, the most severe punishment a customer can impose on a firm that has sold her a shoddy product is to stop dealing with the firm and to tell her friends and associates. The most severe punishment a firm can impose on a worker who has shirked in performing duties is to fire the worker. But in traditional economic theory neither of these acts would make much difference: firms make zero profits at the margin, and workers are paid their opportunity cost. Therefore, there is no difference between the wage paid by the firm and what they could obtain elsewhere.

Thus, for reputation mechanisms to work, firms must receive some profits at the margin, and workers must receive wages in excess of their opportunity costs. The presence and importance of these higher-than-normal profits and wages, though long recognized, had not been previously explained. Information is costly, both suppliers and demanders must spend resources to acquire and disseminate information. Just as customers search for the lowest price and workers search for the highest wage, stores advertise to provide information to potential customers concerning the location, price, availability, and qualities of their products. Middlemen are a third example of a market response to costly information. Much popular literature vilifies the role of the middleman. Press reports point out the huge difference between the prices received by farmers and the prices paid by customers, suggesting that evil middlemen are engaged in robbing farmers and consumers.

But middlemen provide a vital function in ensuring that goods are delivered where they are wanted. They are in the business of ensuring the efficient allocation of the economy's scarce resources. For the most part, competition in this sector is keen. The fact that so much is paid for these services reflects their value in allocating re-

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sources efficiently. The fact that there are often high profits simply reflects the ability of some individuals to perform those services much better than others.

Information in Marketplace

Information technologies require an expenditure of funds which we are often not willing to make from public resources. We turn instead to private enterprise to provide the capital investment. This is a conscious choice within a democracy, not something which has been decreed based upon malicious or wrathful Gods. We are moving more and more into an economy based upon information processing and distribution, because most of us like white collar jobs better than we like blue collar jobs, and nationals in other countries are willing to provide the output of blue collar jobs at less pay with higher quality, so that we as consumers prefer to purchase the products of their labors rather than our own. Whether we can sustain such an economy based upon information alone, which does not also have a substantial base in agricultural or manufacturing productivity, remains to be proven. In order to sustain such an economy, it is vital to derive value from the labors required to produce income. Thus, we are seeing much more of our information sector commercialized. We can only sustain a public information sector dedicated to the support of other primary sectors if they, and not the information section, are the primary sources of our national wealth.

Information for Economic Development

The constraints upon providing universal service both at home and in the world at-large are economic - the costs of installation and development of the human resources to provide both hardware and content; cultural - concerning community autonomy; and political - the more difficult questions concerning national sovereignty and complex relationships in the real world. The answers for more advanced nations are offered by the informatics technology itself. It is not necessary for all inhabitants of planet Earth to have their own computers and fiber optic cables to their homes. It is necessary that people become competent to use computer terminals, that they have access to the global grid at public places and that they have the economic capability to deploy the technology to their own needs. The technological tools being developed and deployed are the smart card, digital cash, electronic markers and audit trails.

For those who can't or don't own their own equipment, there should be public terminals where one can easily plug into the information marketplace. Such terminals can be offered by public sector institutions, such as libraries or post offices, or by any number of private sector institutions. With the explosion of information, the expansion of electronic highways and the increase of knowledge generally, there should be no information poor. Our information environment can be enriched for everyone, if we deploy the hardware and software wisely within a legal structure which is fair and just. The world may not have the collective will to provide universal service. It will be a long time before the private sector looks upon the aborigines in Australia as an attractive market opportunity, but we have the tools to provide all inhabitants of the

this planet with satellite-delivered mobile access to the global information. More and more information is offered as a commercial product for which direct compensation must be paid by the user. In other words information is not free. There are both advantages and disadvantages to this growing marketplace. Computerized searching permits the finding of a needle in a haystack, but such a finding - if the transaction-generated information is recorded and sold to a commercial enterprise - may unleash an avalanche of unwanted information which we don't seem able to control.

Eventually the maturing of an information economy and greater control over the technology may offer more personal options and freedom of choice. Thus each of us will be able to mix and match public and private information according to our own desires and needs. And we will be able to exercise more individual choice and control over information about ourselves and how it enters the marketplace. In other words, information is not inherently global. Some of it is and should be uniquely personal and private. If we wish to expand the public domain of information we, as citizens, must vote with our tax dollars or donate with our charitable dollars to the public institutions of learning and archived knowledge. Otherwise we will continue to rely, as we seem to be doing, upon our choices as consumers in the shopping malls of the global information marketplace.

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Role of Information and Communication Technology in Indian Economy- A Study

The Government of India has formulated a national IT Policy in 1998 and also set up a National Task Force on Information Technology and Software Development with the objective of making India an 'IT superpower'. The policy aims to raise Indian IT industry turnover to US\$ 85 billion by 2008. The sector has increased its contribution to India's GDP from 1.2% in 1998 to 7.5% in 2012. According to NASSCOM, the sector aggregated revenues of US\$147 billion in 2015. The number of Internet subscribers in the country is estimated to have reached 354 million by March 2015. The actual number of users with ready access to Internet is estimated at about 85 million. Since Internet is equated with power and not just another means of communication, it is felt that India urgently needs at least 150 to 200 million telephone and Internet connections. While access to the Internet can enable people in all kinds of ways, a lack of it would put people at a tremendous disadvantage. Therefore, widespread access should be provided to telecom and Internet facilities in the country. Otherwise, there would be accentuation of differences between countries who have provided widespread access and those who have not, and between haves and have-nots within countries.

According to the National Association of Software and Services Companies (NASSCOM), India's software exports accounted for about 14.5 per cent of total exports during 2014-15, an increase from 13.8 per cent in the previous year. This sector is estimated to account for about 13-15 per cent of the total exports by 2014-2015.

The software industry currently accounts for about 7.5 per cent of India's gross domestic product which is expected to rise to about 8 per cent by 2012. The IT software and services sector has earned gross revenue of US\$ 147 billion in 2014-15. Software exports US\$ 48 billion accounted for about 76 per cent of the total revenue while the remaining was contributed by the domestic market. IT-enabled services (ITes) or 'remote processing' are considered as the major technology driven services industry in the coming years. The ITes sector (with revenue of US\$ 118 billion) has registered a high growth of 13 per cent in 2014. This sector has given a major hope to the IT industry last year. These are functions and services delivered over telecommunication or data networks from a country different from the one where end products are delivered. The most important of them in India are customer interaction services like call centers, back office operations and content development and animation services. India has several advantages like the nearly 12-hour time zone difference with

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the US and a huge pool of English-speaking computer literate graduates and low cost of personnel. This sector is also receiving a lot of support from the central and state governments for IT-enabled services with incentives like income tax holiday until 2010, a special policy for call centers and several other incentives relating to infrastructure. Apart from generating incomes, this sector seems to have a high potential for generating employment opportunities on a large scale for the average educated persons. By the end of March 2014, about 10 million people are estimated to be employed in IT enabled services and this number is projected to reach 12 million by 2014. This sector now accounts for about 15 per cent of IT software and services industry revenues.

The ICT industry has several advantages for growth with a large pool of scientific manpower and a proactive State government. Our development priority for the future must therefore be i-development, not e-development". As the knowledge-based economy has a tendency to reverse the sources of equality, the basic challenges lie in improving the social sectors like education, health, poverty, etc., and develop infrastructure. If these problems are not tackled on a priority basis, the fast-growing IT sector will leave majority of the population behind, that may lead to a more iniquitous and polarised society. Thus, there is a need for a greater thrust in the policy framework towards making IT an enabler and equalizer in opportunities and development.

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Peer Reviewed Journal

Tamilnadu Economy

Peer Reviewed Journal

Non-farm Employment in Tamil Nadu: Inter District Analysis

There is a clear evidence of significant restructuring of employment for farm employment and non-farm employment. The non-farm employment has been increasing over the periods. The percentage of workers engaged in agriculture and allied activities declined from 81.45 per cent in 1983 to 68.39 per cent in 2009-10 in rural India. Further, among the non-agricultural sectors in India likes construction 9.47 per cent, manufacturing 7.25 per cent, trade 6.45 per cent, service 5.44 per cent, transport, storage and communication 2.92 per cent. The state of Tamil Nadu has one of the growing non-farm employments. The proportion of agricultural workers (cultivators and agricultural workers) has declined and household industry workers and other workers have increased. In this context, this paper investigates non-farm employment at district level of Tamil Nadu. The second section provide methodology, third section provide non-farm employment for person both male and female, fourth section present non-farm employment of male, fifth section present non-farm employment of female. Final section present conclusion

Methodology

Generally there were two sources; Census and National Sample Survey Organization (NSSO). The methodology of the present study based on Census reports. The reason for using Census data as only provided micro level such as district, taluk, village and household level and NSSO provided at only state level. Therefore, the present study focused at district level of non-farm employment in Tamil Nadu.

Non-Farm Employment in Tamil Nadu

On the basis of 2011 Census report the proportion of non-agricultural workers in Tamil Nadu has 60.31 per cent (see table 1). Among the districts the highest proportion of non-agricultural workers were Chennai district (98.74 per cent), followed by the districts of Kanyakumari (88.5 per cent), Kanchipuram (82.65 per cent), Thiruvalluvar (81.28 per cent), Coimbatore (80.82 per cent), Virudhunagar (74.17 per cent), Nilgiris (72.93 per cent), Tiruppur (70.28 per cent), Vellore (69.99 per cent), Thoothukkudi (68.66 per cent), Madurai (68.56 per cent), and Tirunelveli (66.26 per cent). These districts had reported higher than state level. The following districts represent lower than state level. This as follows; Salem (58.8 per cent), Tiruchirappali (55.52 per cent), Namakkal (54.58 per cent), Erode (54.57 per cent), Sivagangai (48.13 per cent), Ramanathapuram (47.85 per cent), Karur (47.6 per cent), Thanjavur (46.67 per cent), Cuddalore (44.86 per cent), Nagapattinam (44.34 per cent), Krishnagiri (43.94 per cent), Dindigul (43.5 per cent), Theni (41.21 per cent), Dharmapuri (37.5 per cent),

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Tiruvarur (36.8 per cent), Thiruvannamalai (36.45 per cent), Pudukkottai (33.34 per cent), Villupuram (31.75 per cent), Ariyalur (26.11 per cent), and Perambalur (22.12 per cent).

Non-Farm Employment for Male

The proportion of non-agricultural male workers in Tamil Nadu has 66.67 per cent (see table 2). Among the districts the highest proportion of non-agricultural male workers were higher than state level districts were Chennai district (98.99 per cent), followed by the districts of Kanyakumari (87.69 per cent), Kanchipuram (85.51 per cent), Thiruvalluvar (85.05 per cent), Coimbatore (84.83 per cent), Virudhunagar (78.63 per cent), Nilgris (76.05 per cent), Tiruppur (75.81 per cent), Madurai (75.68 per cent), Thoothukkudi (74.54 per cent), Vellore (74.12 per cent), and Salem (67.53 per cent). The lowest proportion than state male non-agricultural employment districts were Tirunelveli (65.10 per cent), Trichirappali (64.81 per cent), Namakkal (63.42 per cent), Erode (61.57 per cent), Karur (56.03 per cent), Ramanathapuram (56.03 per cent), Sivagangai (55.15 per cent), Cuddalore (51.62 per cent), Thanjavur (51.69 per cent), Dindigul (51.44 per cent), Krishnagiri (50.86 per cent), Nagapattinam (50.00 per cent), Theni (48.85 per cent), Dharmapuri (46.38 per cent), Thiruvannamalai (44.58 per cent), Tiruvarur (41.81 per cent), Pudukkottai (40.66 per cent), Vilupuram (38.48 per cent), Ariyalur (30.60 per cent), and Perambalur (29.41 per cent).

Non-Farm Employment for Female

The proportion of non-agricultural female workers in Tamil Nadu has 46.90 per cent. Among the districts the highest proportion of non-agricultural female workers were Chennai district (97.87 per cent), Kanyakumari (91.90 per cent), Kanchipuram (74.33 per cent), Coimbatore (71.09 per cent), Thiruvalluvar (69.51 per cent), Tirunelveli (68.16 per cent), Nilgris (68.00 per cent), Virudhunagar (66.69 per cent), Vellore (60.10 per cent), Tiruppur (59.51 per cent), Thoothukkudi (54.96 per cent) and Madurai (52.44 per cent). The lowest proportion of non-farm employment district were Erode (42.93 per cent), Salem (42.22 per cent), Namakkal (41.21 per cent), Trichirappali (36.76 per cent), Karur (34.02 per cent), Thanjavur (33.46 per cent), Sivagangai (33.42 per cent), Dindigul (30.39 per cent), Krishnagiri (30.12 per cent), Ramanathapuram (29.99 per cent), Cuddalore (29.11 per cent), Nagapattinam (28.63 per cent), Theni (27.78 per cent), Dharmapuri (23.40 per cent), Tiruvarur (23.19 per cent), Thiruvannamalai (22.09 per cent), Vilupuram (19.80 per cent), Pudukkottai (19.73 per cent), Ariyalur (18.26 per cent), and Perambalur (12.85 per cent).

The non-farm employment was favour in northern and western districts like Chennai, Thiruvalluvar, Kanchipuram in northern Tamil Nadu and the districts like Coimbatore and Tiruppur. The districts like Kanyakumari and The Nilgris also characterized of non-farm employment. However, these districts represent plantation crops like rubber, coconut and tea. Those working in these crops considered as non-farm employment. The district likes Perambalur, Ariyalur, Pudukkottai and Dharmapuri

level of non-farm employment and it confirms that these districts stumpy industrialisation. The non-farm employments were more benefit for male than female in all districts. However, this disparity between male and female employment had less in industrialized districts of northern and western districts and this disparities more wider in backward district or agricultural district.

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Peer Reviewed Journal

An Economic Analysis of Socio-economic Status Among Married Infertile Women and Treatment Cost in Coimbatore.

India has a large population of 1.22 billion people and infertility in the country is rising at a rapid rate (about 30 Million couples suffer from infertility) (www.researchandmarkets.com). In India, approximately 15% - 20% of married couple's in their fertile age group, suffer from infertility and it is on the increase because of urbanization, pollution, chemical exposure, stress, competitive work environment, fast-paced lifestyles, late settlement in life, more women opting to work, increased incidence of diabetes, pelvic inflammatory diseases, etc.

Childlessness and infertility are no longer private sorrows. These are rising in cities dramatically. Based on the census reports of India 2001, 1991, 1981 it is clear that childlessness in India has risen by 50 per cent since 1981. It is not because couples are choosing not to have children but primarily due to growing infertility. Around 95 percent of couples desire to have children at some point of time in their lives.

Data and Methods:

An attempt has been made in this research to analyse socio-economic factors and total cost spent on infertility treatment among married infertile women. The study was conducted in the Clinics and fertility centre of Coimbatore, among 100 infertile women undergoing treatment in different fertility centers in Coimbatore city limits matched by age, residential area, and occupation from September 2014 to January 2015. Data were collected by face to face interviews using a structured questionnaire.

Results and Discussion:

As women age, fertility declines due to normal, age-related changes that occur in the ovaries. Unlike men, who continue to produce sperm throughout their lives, a woman is born with all the egg-containing follicles in her ovaries that she will ever have. At birth there are about one million follicles. By puberty that number will have dropped to about 300,000. Of the follicles remaining at puberty, only about 300 will be ovulated during the reproductive years. Women do not remain fertile until menopause. The average age for menopause is 51, but most women become unable to have a successful pregnancy sometime in their mid-40s.

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Table 1

Socio Economic variables and Total Cost incurred for Treatment.

ANOVA						
		Sum of Squares	df	Mean Square	F	Sig.
Total value of the asset	Between Groups	10.641	3	3.547	3.389	0.022
	Within Groups	92.099	88	1.047		
	Total	102.739	91			
Expenditure of the family	Between Groups	2.817	3	.939	3.964	0.010
	Within Groups	22.743	96	.237		
	Total	25.560	99			
Monthly Income of the family	Between Groups	13.559	3	4.520	8.001	0.000
	Within Groups	54.231	96	.565		
	Total	67.790	99			
Marriage Duration	Between Groups	2.788	3	.929	11.480	0.000
	Within Groups	7.772	96	.081		
	Total	10.560	99			
Age	Between Groups	4.365	3	1.455	3.451	0.020
	Within Groups	40.475	96	.422		
	Total	44.840	99			

The ANOVA table explains statistical significance model. This is significant at one percent level.

$$Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \dots + \beta_n X_n + e$$

Y=Total cost spent on infertility treatment

X=The socio-economic characteristics.

E=a random error term

The ANOVA table estimates the determinants of the total expenditure on infertile treatment and socio economic variables. The results indicate that the total value of the asset owned by the respondent was significant (**0.022**); the significant level of nativity is five percent level. The level of expenditure (**0.01**) is also influencing the total expenditure at one percent level, the family monthly income is significant to total cost by **0.00** that implies that the patient with certain good income spent at their level for infertility treatment, Age was significant at (**0.020**) 5 per cent level influencing cost spent for treatment and finally marriage duration of the patients was also one of the significant factor that influences total cost by **0.000** that is more significant.

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An Economic Analysis of Public Expenditure on Health Care in India

Health is most basic and primary need of an individual that enables the nation to progress in the socio-economic, scientific, literary and cultural spheres. A long life and good health are the greatest blessings that human beings can pray for. Health is the level of functional or metabolic efficiency of a living being. In humans, it is the general condition of a person's mind, body and spirit, usually meant to be free from illness, injury or pain. A healthy population, therefore, may be a resource for the well-being of its members. It is human beings who make a society. Healthy human beings make a healthy society. However, every society has its share of unhealthy human beings. The promotion and protection of health of the people is essential to sustain economic and social development. One of the important achievements of economic development in post-independent period in India has been our ability to ensure availability of life saving drugs at affordable prices. This was a result of various policies followed since late 1960s with the objective of providing affordable drugs. These strategic initiatives involved various incentives for development of domestic healthcare industry.

Statement of the problem

Health is a vital role of development of a Nation, India, healthcare sector suffers from underfunding and bad governance. Yes, India has made huge improvements since independence. But majority (70%) of the effort has been private sector led. Still India accounts for 21% of the world's burden of disease. In fact India has increased spending over the years. Also, the government plans to increase it even further nearly by 2.5% of the GDP in the 12th five year plan. The amount of public fund that India invests in health care is very small compared to other emerging economies. With 6% of GDP expenditure on Healthcare, India ranks among the bottom five countries with the lowest public health spending globally.

Objectives of the study

1. To study the impact of economic reforms on Health sector.
2. To improve the Quality of health system by providing effective management of Health sector with the government infrastructure.
3. To analyse health expenditure in the study period.
4. To study growth rate of public expenditure.
5. To suggest the policy strategy for the improvements of Health status in India.

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Scope of the study

The study covers for a period of 20 years starting from 1991- 92 to 2011-2012. Thus the study is exclusively on the impact of Health expenditure in India the reform period.

Source of Data

This study is exclusively based on secondary data. Secondary data was collected from the OECD journal on Budgeting, World Health Report, Various Report of Planning commission, OECD Health Statistics, NRHM report, World Health Organization Report, CSO, data, Economic Political weekly and Internet etc.,

ANALYSIS AND DISCUSSION

Table1: Inter-State Variation in per Capita Public Expenditure on Health (In Rs.)

State	1987 to 1992	1993 to 1998	1999 to 2004	2005 to 2011
Bihar	69	80	94	108
West Bengal	88	95	129	135
Uttar Pradesh	86	79	83	149
Orissa	102	110	128	169
Madhya Pradesh	120	149	180	175
Andhra Pradesh	113	176	198	195
195Maharastra	131	141	178	195
Karnataka	130	142	183	205
Gujarat	164	170	223	211
Kerala	146	135	164	236
Punjab	151	148	199	243
Tamil Nadu	198	204	247	243
Assam	139	106	124	250
Rajasthan	200	227	252	267
Haryana	146	184	221	336
Himachal Pradesh	427	460	602	797

Source :NRHM Report

The analysis shows that there exist high interstate variation in per capita public expenditure on health in India. The variation in health expenditure across states is increasing over the period.

Thus, this study has sought to consider the broad pattern of government spending on health in India in the recent past. Absolute levels of total government spending on health are absurdly low when compared spending on health amounts to less than one percent of GDP. This has meant that disproportionately large and growing share

of the burden of health care has been borne by households in India. Further, the government has to improve availability, equity and quality of its health care services as well as ensure basic care to the poor and marginalized sections of the population.

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Peer Reviewed Journal

An Analysis of Growth and Development of Textile Industry in Tamilnadu

Introduction

Indian textile industry is the second largest industry in the world next to China. It generates employment for more than 35 million people and excises collections nearly 9% and it contributes nearly 16% share of the country's export. About 27% of the country's foreign exchange comes from the textile exports. As per Apparel Export Promotion Council, this industry contributes nearly 3 to 4 percentages to GDP; Next to agricultural sector. Plus, it contributes nearly 14 percentage of the total industrial production of the country. Tamil Nadu is the eleventh largest state in India in term of area and the seventh most populous as well as the third largest India's GDP contributor. As per Census, this states' economy largely depends on industries and agriculture. It has the highest number of business enterprises (10.56%) and stands second in total employment (9.97%) in India. Coimbatore is well known as Manchester of South India. Tirupur cluster itself is exporting 56% knitwear and 76% (Tex-City or Loom-City of India) India's total textile market from Erode cluster. Out of that, Coimbatore is contributing large number of textile companies' establishments and running very well with highest exports on both domestic and international market.

Problem of the Study

Researcher has found a research gap through various literatures on textile industry facing many draw backs due to improper administration, growth factors, micro and macro factors that include investment decision and technological factors.

In modern days, due to market fluctuation on the raw materials cost, import restrictions and less demand for export, unavailability of workers, highest cost yarn, cotton, lowest cost of competitor products with innovative, interest rate, exchange rate, etc. out of that external problems, there are many other internal problems that depend upon the company size, investment, plant location and machinery, infrastructure, innovative products etc.

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Profile of Textiles Industry in Tamil Nadu

ITEMS	ALL INDIA	TAMIL NADU
Spinning Sector		
No. of Spinning Mills	3069	1889
Workers (in lakh)	8.94	2.40
Spindles (in Million)	39.27	18.92
Powerloom Sector		
Powerloom (in lakhs)	19.03	3.66
Workers (in lakhs)	47.57	9.14
Handloom Sector		
Handloom (in lakhs)	34.86	4.13
Workers (in lakhs)	65.50	6.08
Handloom Cloth Production (Bn. Sq. Mt)	6.00	0.70
Value (Rs. in Crores)	18000	1700
Other Sector		
Power Processing Units	2510	985
Hand Processing Units	10397	2614
Knitwear and garment Units	8000	4000

Handlooms: Tamil Nadu occupies a pride place in handloom sector with maximum number of handlooms in the Country. Handloom weaving is one of the largest economic activities in Tamil Nadu. There are 4.13 lakh handlooms located in the State in which 2.32 lakh handlooms are functioning with 1130 Handloom Weavers Co-operative Societies and the remaining 1.81 lakh looms are outside the Co-operative fold, thus providing employment to 6.08 lakh weavers.

Power looms: The Power loom Sector in Tamil Nadu provides employment to around 9.14 lakh workers. As against 19.03 lakh registered power looms in India, 3.66 lakh are located in Tamil Nadu and of that 42,566 are covered under 164 Power loom Weavers Co-operative Societies. During the year 2008-09, these Societies have produced 1487.50 lakh metres of cloth worth around Rs. 246.09 Crores and the turnover was around Rs.253.50 Crores.

Textile and Spinning Mills: The Textile Mills are the backbone of Tamil Nadu's industrial development and are providing massive employment in the State predominantly spinning-oriented. The State textile industry has a significant presence in the national economy also. There are 3069 large, medium and small spinning mills in India, of which, 1889 are located in Tamil Nadu. The spinning mills in the State comprise 18 Cooperative Spinning Mills (5 functioning), 17 National Textile Corporation Mills (7 functioning) and 1854 Private Mills (including 23 Composite Mills). Those spinning mills provide employment for around 2.40 lakh persons. The capacity of the spinning mills in the State is around 18.92 million spindles. The State produces about

1612 million kg. of spun yarn per year and this is about 40% of the spun yarn produced per year in the entire nation.

The textile industry has an overwhelming presence in the economic life of the State. In the selected textile companies, Textile Limited, Cotton Mills Limited, performances were satisfactory and the remaining companies will improve their performance. The present business world has more competition because the world has become a global village. So the companies' objectives should be not only to earn high profit but also to run the business with social or moral obligation and maximum utilization of ideal resource properly. At last the companies are achieving maximum target.

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Tribal Health Status in Tamil Nadu – A Study of Sickle Cell Anemia in Nilgiri District

Tamil Nadu has been pioneer in various healthcare initiatives which have been adopted by various states. The consistent effort taken by the State Government in various healthcare initiatives has resulted in high performance in vital indicators. The current mortality rate of the state is 21, which is well below the 12th plan national target of 30 per 1000 live births. The state ranks as the second lowest among the major states in the country for this indicator. Against the National target of 100 per lakh live births for the Maternal Mortality Ratio, the state has already achieved a Maternal Mortality Ratio of 79 as per Sample Registration System 2012-2014. Now, This has gone down further to 68 per lakh live births. The State has also achieved replacement level and the current Total Fertility Rate is 1.7 which is one of the lowest in the country. The performance of Tamil Nadu on the health front has been appreciated by the common review mission of the government of India and other various independent review missions.

Tribal Health

“A state of complete physical, mental and social well- being and not merely the absence of disease and infirmity.” (WHO). It is well recognized that health is not the exclusive domain of medical science because every culture, irrespective of its simplicity and complexity, has its own beliefs and practices concerning diseases. No culture works in a meaningless fashion in its treatment of diseases in its own way. Thus, treatment of disease may vary from group to group. To understand health and health related problems in a proper perspective, it is very important to consider the social issues and economic dimensions.

Tribal health development activities in Tamil Nadu

- ◆ Mobile outreach health services in tribal areas
- ◆ Sickle cell disease intervention
- ◆ Tribal patient counselors in hospitals in tribal areas
- ◆ Bed grant scheme for inpatient services availed by tribal patients in identified hospitals run by NGO s in tribal areas.

Tribal Health Activities:

The Tamil Nadu Health Systems Project during April 2009, had undertaken a morbidity analysis under its Tribal Health Initiative and the following interventions

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were undertaken in 13 tribal districts. Overall budget per annum is Rs.360.02 lakh. The details of tribal health activities are as follows

Tribal Mobile outreach services:

Mobile outreach vehicles equipped with a team of Medical Doctor, Nurse, Lab Technician and Pharmacist visit the tribal areas as per the fixed tour programme once in 7 to 21 days. Currently 20 Mobile outreach care units offer services through NGOs in tribal areas. During 2014-15, 10,751 trips were made to the tribal areas and 2,60,333 persons were treated as out patients. On an average around 2 lakh tribal are getting treated as outpatients per year since the inception of this service. The budget provided for this scheme is Rs.240 lakh per annum.

Tribal Patient Counselor:

This programme provides counseling services to the tribal who access the Government health care facilities. The counseling services are provided by the Tribal Patient Counsellors appointed by NGOs by identifying educated persons from the tribal community with concurrence of TNHSP. About 42 Tribal Counselors have been employed in Government Health care facilities in the tribal areas to help the tribal people accessing these institutions for treatment. They were trained in health care and given specialized skill training in Ante natal and Post natal care. During 2014-15, 2,21,279 persons have got benefitted by this programme. The budget allotted for this programme is Rs.26.40 lakh per annum.

Health is a pre-request for human development and is essentially concerned with the well being of the common man. Health is a normal function of the body, and not only is it medical care, but an overall integrated development of the society- cultural, economic, education, social and political-administration. The health status of a society is intimately related to its value system, its philosophical cultural traditions and its social, economic and the political organizations. Therefore, an integrated approach is called for the raising the living standards and improving health status of the community. Since Tribal people constitute a significant proportion in population of India. But the cultural pattern varies from tribe to tribe to tribe and region to region. Conserve nature conserve tribe.

An Analysis of Growth of Msmes in Indian Scenario

In India, MSME constitutes 95 per cent of the industrial units and contributes 40 per cent to the total industrial output of the country and 35 per cent of the direct export. There are about 3.6 million small – scale industrial units in India and these have employed approximately 19.3 million people, which is second highest next to agriculture.

However, the growth of small – scale industries in the country is not evenly distributed among the states. The growth of small – scale industries in the North Eastern Region of India is slow in comparison to the other parts of the country.

The government in its budget normally emphasizes on the contribution of the small and medium scale enterprises. The role of small – scale industries in a country like India with various opinions such as employment, equality, latent resource, trickling effect, insurance against social tension, distributive effect, creation of social eco system and decentralization etc. The other arguments in favour of small – scale industries are making provision for self – employment and capital formation and they are skill light, import light and quick yielding.

Analysis of the performance on MSMEs has received different responses from different economists in different studies, right from parameters like number of units, production, employment and exports will help to understand its role in the economic development of the country. The limited literature review shows that small-scale industry development is dynamic and a comprehensive one-time study is not possible, which explores the causal relationship among the variables that help in judging the performance of the small-scale industries for all times.

Objectives of the study

1. To study the growth of MSMEs in India.
2. To study the production, investment, employees of MSME sector in India.
3. To analyze the future trend projections of MSME sector in India.

Methodology

The study was based on secondary data. The required data were collected from Ministry of MSME, Annual Report and Handbook of Statistics on Indian

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Economy. The study period covers 15 years from 2000-2014. Analysis of data was done by using statistical techniques like, Compound Growth Rate, Annual Growth Rate and Trend Analysis.

$$y_t = a + bx = 276.32 + 34.36x$$

The total number of MSMEs has shown increasing trend. The total MSMEs reached the maximum level at 488.46 lakhs during 2013-2014 and reached minimum level at 97.15 lakhs during 1999-2000. The annual growth rate of MSME sector reached its maximum value at 193.11 percent during 2006 – 07. The sharp increase in the number of small and medium enterprises in the year 2005 – 06 is attributed mainly on account of change in the definition of the small enterprises and defining of the Micro, Small and Medium Enterprises Act by the government of India in 2006. The compound growth rate of MSME sector in India recorded the growth of 11.43 percent.

The trend projection estimation of total number of MSME sector is analysed. The estimated value of the trend in MSME sector for the year 2000-2001 was 101.1 lakhs numbers and it has increased to 193.11 percent in the year 2006 – 2007. The estimated production of the year 2014 – 2015 is 488.46 in lakhs and the same is expected to go on increasing at 723 for the year 2020.

The fixed investment of MSMEs has shown increasing trend. The investment of MSMEs reached the maximum level at 1353700 in crores during 2013-2014 and reached minimum level at 139982 in crores during 1999-2000. The annual growth rate of MSME sector reached its maximum value at 361.71 percent during 2006 – 07. The compound growth rate of MSMEs sector in India recorded the growth of 14.58 percent. The trend projection is analysed and the estimated value of the trend in MSME sector for the year 2000-2001 was 146845 in crores numbers and it has increased to 361.73 percent in the year 2006 – 2007. The estimated investment of the year 2014 – 2015 is 830986.4 in crores and the same is expected to go on increasing at 2007518.96 in crores for the year 2020.

Production of MSMEs has shown increasing trend. The production of MSMEs reached the maximum level at 1790804 in crores during 2011-2012 and reached minimum level at 233760 in crores during 1999-2000. The annual growth rate of production sector reached its maximum value at 140.8 percent during 2006 – 07. The compound growth rate of MSME sector in India recorded the growth of 15.32 percent. The trend projection estimation of production. As per analysis of trend the MSME sector for the year 2000-2001 was 261297 in crores numbers and it has increased to 140.8 percent in the year 2006 – 2007. The estimated production of the year 2014 – 2015 is 1241034.78 in crores and the same is expected to go on increasing at 1549310.23 in crores for the year 2020.

Employment of MSMEs has shown increasing trend. The employment of MSMEs reached the maximum level at 1114.29 lakhs during 2013-2014 and reached

minimum level at 238.73 lakhs during 2000-2001. The annual growth rate of employment reached its maximum value at 173.04 percent during 2006 – 07. The compound growth rate of MSME sector in India recorded the growth of 8.2 percent. The trend projection estimation of employment as given in the table the estimated value of the trend in MSME sector for the year 2000-2001 was 238.73 in lakhs numbers and it has increased to 173.04 percent in the year 2006 – 2007. The estimated employment of the year 2014 – 2015 is 1232.37 in lakhs and the same is expected to go on increasing at 1606.82 lakhs for the year 2020.

MSMEs, as a major contributor towards growth of domestic economy and employment generation, should also get adequate support for its growth and development in terms of policy framework, incentives and other relevant aids and supports like providing good infrastructural facilities, developing various industrial parks and technology incubators under MSME cluster development programmes, creating networks of organizations which help to provide training to the skilled workforce to improve productivity, encourage entrepreneurship and competency in management, funding R&D investments, technology advancement may work for the betterment of the sector. It concludes that the growth of MSME sector in India showing increasing trend.

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Role of MGNREGA in the Employment Generation of the SC/ST People of Tamil Nadu

According to 2011 Census, the Scheduled Castes (SC) accounted for nearly 20 % of the State's population in Tamil Nadu. Total 14.4 million SCs, among them 9.5 million in rural areas, while 5 million in urban areas. The SC people do not have access to electricity, sanitation, safe drinking water. Their monthly per capita expenditure is very low and mal nutrition, infant mortality and death rate are high when compared with other people. The unemployment rate among SC is much higher as compared with other people.

The consequence of unemployment is lower level of income and higher level of poverty. Employment and income generating activities can make them economically independent and self reliant. In addition to the financial assistance by the government, they need money to start even a petty shop. Therefore, SCs showed preference for the daily wage employment. MGNREGA has become a powerful instrument for inclusive growth in rural India through its impact on social protection, livelihood security and democratic governance. One of the objectives of the programme is aiding in the empowerment of the marginalised communities, especially women, Scheduled Castes (SCs) and Scheduled Tribes (STs), through the processes of a rights-based legislation. Therefore the present study aims to understand the role of MGNREGA in the employment generation of SC/ST people in Tamil Nadu.

Objectives

1. To analyse total job cards issued to SC/STs in Tamil Nadu
2. To find the level of employment provided by MGNREGA to the SC/ST people in Tamil Nadu

Methodology

The study basically depends on secondary data. The data were collected from various reports of Ministry of Rural Development, websites of Rural Development & Panchayat Raj Department of Tamil Nadu, the official website of MGNREGA. The interpretation of data is done by statistical tools such as percentages and averages.

Analysis of Employment generation of MGNREGA to SC/ST People of Tamil Nadu

Under MGNREGA, the adult members of rural households willing to do unskilled manual work may register in writing or orally, with the Village Panchayat. The Village Panchayat will issue a job card, bearing the photo and the register number at free of cost. Job card is issued within 15 days of application / oral request.

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Job card holders may apply for employment in writing. In such cases, the Village Panchayat will issue a dated receipt which will stand as a guarantee to provide employment within 15 days. In case employment is not provided within 15 days, the state (as per the Act) will pay an unemployment allowance to the beneficiary (websites of Rural Development & Panchayat Raj Department of Tamil Nadu).

Wage Rate in Tamil Nadu

The minimum wage under MGNREGS was Rs.100/- with effect from 01.01.2010. Before that, the wage rate was Rs. 80. The wage notified by GOI per person per day is Rs.119/- till 2011-12. GOI has increased and notified the wage as Rs.132/- for the year 2012-13. The notified wage rate for 2013-14 is Rs.148/-. Wages are equal to both men and women. Disbursement of wages is normally done

Table – 1

SC/ST households worked in Tamil Nadu

Year	Total households worked (non-SC/ST)	Total SC households worked	Total ST households worked
2011 - 12	4472611	1779520	91208
2012 - 13	4823756	2136071	101582
2013 - 14	4345599	1832471	89634
2014 - 15	3955771	1633510	68291
2015 - 16	3703376	1534944	63684
Total	21301113 (4260222.6)	8916516 (1783303.2)	414399 (82879.8)

Source:

http://mnregaweb4.nic.in/netnrega/all_lvl_details_dashboard_new.aspx

Note: Figures in parenthesis show the averages

on weekly basis and should be paid within 15 days. The worksite is ordinarily within a radius of 5 kms of the Village Panchayat and if the distance exceeds 5 kms, additional wage of 10% of existing wage rate is payable to meet the additional transportation and living expenses (websites of Rural Development & Panchayat Raj Department of Tamil Nadu).

Findings

1. It is found that the employment generation for SC/ST people in Tamil Nadu is less than the national level.
2. There is declining trend in the issue of job cards for SC/ST and non SC/ST in Tamil Nadu from the year 2012-13.
3. The average households completed 100 days of employment in Tamil Nadu during the past five years is less than 10 per cent (7.80 per cent).
4. There is considerable increment in the total job cards issued to non SC/ST in 2015-16.

Suggestions

1. The Government should take necessary steps to provide 100 days of employment to all the job card holders.
2. The coverage of people should be increased by creating proper awareness to the people about the programme.
3. The government should involve the States Scheduled Castes Development Corporation (SCDC) and Makkal Nala Paniyalargal to identify the BPL people and take necessary steps to include the non – included people.

Even though SC /ST people are economically weaker section of the society, the MGNREGA brought some positive changes in the conditions of the people. If the government organised the beneficiaries into small groups like self help group, the government can bring a lot of changes in the economic as well as social status of SC/ST people in Tamil Nadu. If the government organised the SC/ST beneficiaries as a group and through the group, it can provide and implement various schemes to the welfare of the SC/ST people. Moreover, though the aim of MGNREGA is to provide 100 days of employment, the number of days of employment to SC/ST people can be increased.

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Tamil Nadu Integrated Child Development Services

Tamil Nadu is different from other Indian states. In India's federal structure, it is possible for an individual state to have priorities somewhat different from the center. Combating child hunger and malnutrition became political priorities in Tamil Nadu well before judicial intervention triggered responses at the center. Today virtually any child between the ages of 2 and 15 years is eligible for a daily hot feeding takes place outside the home. In ICDS centers ('anganwadis') for children under six, and at school for older children. Other vulnerable groups like pregnant and nursing women, the destitute and pensioners are also covered. In addition, a range of complementary services are available for children under six and pregnant and nursing women through the ICDS,

In Particular, well managed ICDS center produce school – ready six –year olds with relatively well developed social and cognitive skills that contribute to better education later on. They also contribute to social equity through common dining, especially in rural India's caste – class conscious context.

Around 1.5 million young children and women benefit every day. An impressive physical infrastructure is in place as well as extensive staff. Over time the government of Tamil Nadu (Go TN) successfully leveraged the massive net –work of centers created under different schemes with varying objectives and priorities (the noon meal programme, the Tamil Nadu Integrated Nutrition Project (TINP) and (ICDS), and consolidated staff, infra structure and administrative capacity to focus on nutrition security Nutrition has come to occupy a permanent place on the state's political agenda, with de facto child rights to food having become operational .

Evolution Of Direct Nutrition Investments

Evolution from hunger to nutrition: Tamil Nadu has a long history of direct nutrition investments through provision of food to children outside the home. This started with the aim of combating "classroom hunger" for school children but over the years it become integrated with the larger goal of addressing malnutrition and promoting overall child development (Rajivan 2004) School. Meals through public contribution were introduced in 1956, and soon evolved into joint public private funding. Donor assistances was introduced in 1961 helping to expand coverage.

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In parallel, with financial support from the central government, ICDS was introduced in 1976 on a small scale (in Just three blocks), covering children under six for the first time and combining supplementary nutrition with other child development service. Shortly after ICDS began in 1980, the TINP was introduced on a pilot basis another block, with funding and technical support from the world bank.

Second – Generation Issue:

It is not as if Tamil Nadu's ICDS does not face problems. The network of ICDS centers face second – generation issues, such as poor access in remote locations, staff motivation and training issue, and limited participation of local bodies and communities. In recent years, a trend towards private nurseries has created a further mismatch between demand and supply in some locations.

Moreover, in spite of a trend reduction in malnutrition observed among programme participants, malnutrition in the state has proved to be persistent, according to the second national family health survey (NFHS II), over 36 per cent of children under three in Tamil Nadu are underweight and one – third are stunted further, 23 per cent new – born are categorized as low birth weight (below 2.5 kg at birth) New batches of underweight babies further add to the probability of malnourishment in future. Adding other correlates, including social and lifestyle –related factors which are prevalent among the better off sections of the population as well, reasons for policy concern continue.

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An Economic Analysis of the Migrant Workers with Special Reference to Thanjavur District, Tamil Nadu

Agriculture is the main source of occupation in India; a major portion of rural population depends on agriculture. It may be seen that cultivators, small, marginal farmers, agricultural labor, landless labor etc. have greatly reduced their purchasing power due to seasonal jobs and frequent occurrence of natural calamities and working in unorganized sector.

There are different set of factors responsible for migrant laborers. Broadly it can be economic factors, like job or better jobs and lending money social factors, like poverty, indebtedness, monsoon failure and business failure, personal factors, like pursuing of higher studies or for getting access to better educational, medical and health facilities and sometimes natural calamities high density of population, exploitation, and the problems of loneliness and feeling of insecurity. These helpless unemployed labor as they leave their village home and join to swell the already over populated areas viz., urban and cities. (Vijay korra, 2011). The seasonal and disguised nature of employment is acting disincentive for labor force to continue to stay of the staying areas. As a result, there in large scale endues of farmer from Thanjavur district to neighboring state of Kerala. In Tamil Nadu agriculture is the backbone and in recent years North-East natural rain falls are also very low-level. Cauvery Delta Zone Tamil nude states have Deficit water use in agriculture.

In Tamilnadu people migrate for employment opportunity to different places. The people are highly moving also to other countries.

2. Objectives

1. To analyses the socio-economic characteristics of migrant workers in the study region.
2. To explore the effects of migration in the households of the migrant works in the study region.

3. Methodology

The present study is based on primary and secondary data. The primary data have been collected from the migrant respondents in the Thanjavur District by using a well structured interview schedule method. Regarding secondary data, they have been collected from census report 2011 provisional. They are related to the agricultural laborers who migrated to other areas viz., interdistrict migration, interstate migration and international migration.

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Randomly 20 samples have been selected from each village. In total 80 per block and totally 320 respondents from all the four blocks have been selected for further analysis. Here, it is important to note that temporarily migrate alone have been taken for this study. Further, though more number of respondents migrated at the interdistrict, interstate and international levels, the migrants who are available at the time of interview are taken for consideration.

Income Before and After Migration

The hypothesis is that the migrant economic factors have greater influence on income of migrant it is tested using paired t test.

Orathanadu block

The very purpose of migration is to achieve increase in the income of the migrants. Hence to examine the validity of this statement, the data regarding the same have been collected from the migrants. This is alone separately for each block is taken for study to this purpose. To examine whether the income has increased after the migration, the data before and after have been collected to examine whether the income has increased after the migration. The null hypothesis to be tested is given as,

H₀: There is no significant difference in the average income of the migrants before and after migration

- To test the validity of the null hypothesis, the parametric test namely students' t test for paired observation is carried out. The reason for using the paired test is that the incomes before migration and after are likely to be correlated.
- It is seen from the table that the computed 't' value is $t = 0.70.803$ with a corresponding p value $p=0$. Since P value is less than 0.05, the null hypothesis is rejected, so the income on the average before and after migration differs significantly, and the mean value before migration is 18732.5.
- But after migration it is 64575.0, hence, migration has contributed to the increase in the income of the migrants. The average income before migration is 18732.5 and it is 64575.0 after migration.

Thanjavur block

The same data have been collected from the sample of migrants of Thanjavur block. The same null hypothesis H_0 is tested using the 't' test for paired observations.

It is observed that the calculated, t value is $t = 81.026$ with a corresponding p value $p=0.00$. Hence the null hypothesis H_0 is rejected and it implies that there is a significant difference in the income before and after migration. The average income before migration is 18535.0 and it is 64835.0 after the migration. Hence, the average income has increased significantly after migration.

It is observed that the t statistic value is $t=39.332$ with a corresponding $p=0$. Hence, the null hypothesis is rejected and it implies that there is a significant difference

between the mean. Hence migration has improved the income of the respondents, and it can be seen that the mean income prior to migration was Rs. 18910.0 and it is Rs. 63950 after.

It is seen that the computed value of the 't' statistic is $t=24.479$ with a corresponding $p=0$. Hence the null hypothesis of equal means of income before migration and after is rejected. Hence the migration helps the earning of the migrants and also the mean income after migration is Rs. 63830.0 as against the income before which is on the average equal of Rs. 18535. Hence, in this block also the migration has produced an appreciable increase.

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Agricultural Diversification in India: Potential and Perspects

Indian agriculture is at cross roads and the path of development is not smooth. The agricultural sector is facing a serious problem like unemployment and poverty. Through, the food grains production has been more than comfortable and even reached embarrassingly high levels, but yet the people in rural areas are moaning under the pressure of poverty and unemployment. Diversification is an integral part of the process structural transformation of an economy. In India, the economy is diversifying at the macro-level with the secondary and tertiary sectors becoming progressively more important in terms of contribution to nation income as well as in disposition of the workforce. Within agriculture, some of the sub-sector like animal husbandry, forestry and fisheries progressively occupy a more significant place compared to crop production. And within the crop mix the so-called 'superior cereals' progress faster compared to the 'inferior cereals'. These developments are fairly common. However, the factor prompting diversification and the speed with which the changes occur vary different situation. (Vyas 1996).

However, the overall growth rate of the economy at 5.8 per cent since the early 1990s and projected growth rates of above 8 per cent for the next few years has deflected attention from declining growth rates in agricultural output and rural employment.

Objectives

1. To revealed the WTO Agreement on Agriculture and its Impacts
2. To find out Indicators of Indian Agriculture.
3. To examine the Prospects of Diversification in India
3. To suggest policies to increase the agricultural development in India.

Implications of Diversification

Several benefits of agricultural diversification are visualized in recent years. In the short-run these are.

- Shifting consumption pattern,
- Improving food Security,
- Increasing income,

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- Stabilizing income over seasons,
- Generating employment opportunities
- Alleviating poverty,
- Improving productivity of scarce resources.
- Promoting Export
- Improving environment tally sustainable farming system through conservation and enhancement of natural resources.

Diversification of agriculture can meet the challenges and opportunities evolved during the phases of economic reform if we place before us the wider objective of rural diversification and consider agricultural diversification as a part of the process of structural transformation of our country. The Indian agriculture is gradually diversifying in favor of high-value food commodities, and the production in particular of fruits, vegetables, milk, meat poultry and fish has increased remarkably during the last two decades. Such a shift is the result of rising income of consumers, changing consumption patterns and growing urbanization. The consumption patterns are fast changing in favor of high-value food commodities with rising per capita income, and changing tastes and preference of consumers. This shift in consumption patterns is not only observed in the urban areas and high income strata but in rural areas and poor income group also. This diversification has been found to be occurring much faster in the urban and peri-urban than near urban areas and hinterlands.

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Impact of Alcoholism in Tamil Nadu Economy

More than one in two alcoholics consume liquor on a daily basis; two-thirds of women feel their families have become poorer due to their drunkard husbands; and there is a rise in number of patients admitted to government hospitals for alcohol-related ailments. These are some of the findings of a survey to map the socio-economic effects of consumption in Tamil Nadu, which were released by two activists-cum-researchers of SattaPanchayatIyakkam (SPI). Jayaram Venkatesan, a post-graduate in Electrical Engineering, now working with marginal farmers, conducted the survey in 15 villages and towns across five districts viz., Cuddalore,

Tiruchirapalli, Kanchipuram, Dindigul and Chennai. In all, 644 men and 573 women were interviewed by Venkatesan and Ajaykumar Thannirratnam, a PhD in Physics, of Maqsool Trust. "As much as 52 per cent of women said their spouses had been drinking for the last 10 years, while 83 per cent said frequency of drinking had increased during the decade," the research said. Extrapolating the findings of the survey to Tamil Nadu, the researchers said there were 1.32 crore alcoholics in the State, of whom 70 lakh take to the bottle everyday. The average expenditure of alcoholics on liquor per month was stated as ₹4,312, which has shot up to ₹6,552 in case of daily drinkers.

Using these figures, and adding wage loss due to alcoholism and costs on healthcare, the duo calculated that ₹67,444 crore per year was lost due to alcoholism in the State, which pales in comparison to ₹25,000 crore the State earned as revenue from its sale of liquor. The data shows that 70 per cent of alcoholics live within one kilometer of a Tasmac outlet. A higher percentage of men who drink everyday subject their families to physical violence as compared to those who abstain.

Data obtained from government hospitals through RTI queries on admissions due to alcohol related health reasons showed an increasing trend from 2000 onwards, with a steep increase from 2011 onwards. Significantly, 95 per cent of women and 89 per cent of the men interviewed for the survey said that Tasmac shops should be closed down. For a different set of questions, 42 per cent of respondents said the government's first priority should be closure of Tasmac, as compared to 38 per cent who voted for education.

Equity is a big issue in alcohol taxation, says Sebastian. "Asking a daily-wage worker to pay 600 per cent tax on his drink is cruel."

The government claim that by charging more for liquor, the poor will be dissuaded from drinking is absurd. "No matter what the price is, the habitual drinker will buy his drink. Only, the quantity of food on his children's table will shrink." Every hike in the

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price of alcohol leads to a reduction in the household income of the poor, a cut in the nutritional level of children and denial of healthcare to the sick, contends Sebastian. His solution: supply subsidised alcohol through the public distribution system to drinkers living below the poverty line. This would also reduce consumption of alcohol.

Alcoholism: A Social Problem

Alcoholism is widely viewed as a major social problem due to its diverse effects that not only impact on an individual drinker, but also on the society as a whole. This is particularly because the damaging effects of alcoholism are directly linked to many social evils which may affect individuals otherwise not related to the drinker. According to Wells and Graham (34), the society normally pays a heavy price for alcoholism in the form of traffic accidents, family or domestic problems, health issues and medical expenses and interpersonal violence.

One of the major social consequences of alcoholism is its potential negative impacts on the family. Studies suggest that alcoholism is behind a significantly high percentage of the instances of domestic violence including physical or verbal abuse of spouses or children, and is responsible for the break up of many marriages. For example, intoxicated events can have lasting consequences in the family through domestic violence. In addition, money spent on buying alcohol particularly by heavy drinkers may divert scant economic resources that could have otherwise been used for the benefit of the family. It is also worth noting that children living in the family with an alcoholic normally have higher rates of depression, lower grades and frequently feel socially isolated.

Another important damaging effect of alcoholism to the society is related to its link with higher rates of violent crime and conflicts in neighborhoods. Generally, the consumption of alcohol particularly at higher levels is widely considered to be a significant risk factor for violence and crime.

Recent statistics indicates that the offenders in a majority of violent crimes are more likely to be under the influence of alcohol than any other drug. Lastly, there is also a clear connection between alcohol abuse and a majority of automobile accidents. This is particularly attributed to the diverse negative effects of alcohol on poor judgment of individuals. For example, as a depressant, alcohol usually slows down the brain and the body's responses. On the other hand, intoxicated individuals also have an increased tendency to take risks. Combined, the two factors significantly increase the likelihood of accidents on our roads.

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Problems and Prospects of Women Self Help Groups in India

Introduction

The first Prime Minister of India Pandit Jawahar Lal Nehru has rightly pointed out that, to awake the people it is the women who should be awakened first. Once she is on the move the family moves... the nation moves". There is a need for changing the mindset towards women so as to give equal rights as enshrined in the constitution. SHG is the small group formed by the women members (normally 20 members) residing in a particular locality, possessing the core skill, capacity of producing a product individually or in groups and have started business venture of their own with the support of the government agencies. Government of India through state governments are developing SHGs consisting of women members who are interested in taking up entrepreneurship to set up their own business ventures jointly as a group. The group containing members are identified through Magalir Mandrams of the rural areas by the government where the members are from families which are in below poverty line, not much educated and unemployed but young and energetic who are interested in becoming entrepreneurs. Government wants to help these groups during initial period of the business to overcome the teething problems and provides support and training ultimately to function independently as a successful business venture.

Objectives of the scheme:

1. To raise the income level of the destitute women.
2. To develop entrepreneurial culture among women.
3. To create employment potential by encouraging self employed concept.
4. To utilize the available resources more efficiently without wasting in transportation and storage.
5. To raise the supply of the products at the lower cost to the consumers of the local area by minimizing the over need cost and distribution cost which is very high in MNC's products.
6. To exhibit the technical and managerial skills of the women entrepreneurs.
7. It promotes economic improvement and raising resources for development and freedom from exploitation.

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8. Periodical meeting of members is held for solving their problems (economic and social) and they collect fixed savings of the members.

Major problems of women SHGs:

Women as compared to men have always been delicate and therefore they have to face many problems when they come out of the house to work with men. Women in developed economy do not face the problems which are faced by the Indian women. Despite many achievements, women get trifled by many difficulties. Some being common for both male and female and some are the curse only to the women.

- As women in India have to work amidst social taboos, restrictions etc., they are not supported much to undertake entrepreneurship by their family members.
- Women lack self confidence and always feel that they may not be successful and hence hesitate to take risks.
- Women Always feel that she is 'women' and less efficient than men and hesitates to take risks. She has to play a dual role if she is employed or engaged in work. She has to strive hard to balance her family life with care hence feels better to be housewife.
- Though women may be educated and have qualified knowledge, she lacks practical knowledge and hence hesitates to establish her own venture.
- Women entrepreneurs lack property in their own name and hence banks and financial institutions may hesitate to finance women based projects.
- Women SHG lack knowledge of availability of raw materials, finance facilities and government help and subsidy etc; they lack knowledge of advanced technology also and hence cannot widen their markets.
- Loan facilities, though extended by banks and other financial intermediaries, quite often there is delay in getting the loan sanctions and receiving the disbursement of such facilities.
- Most of the Indian families treat female child as a curse. There is biasness in case of promoting education and business opportunities for a girl. Although a girl is well in studies, she is not given an opportunity for higher studies.

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Problems of Working Women – A Study

The women are worshiped as Shakti but their livings are deplorable. They are underdog of the society. Women are called as silent majority pace makers of development. Women are producers, farmers, workers, in the households and beyond. Their work has been primarily invisible and non-market in nature. Since time immemorial the women folk have been continuously exploited. This exploitation goes unchallenged even today. House-wives, widows, divorcees abandoned women and others have all been treated as bonded laborers. This is due to lack of awareness, illiteracy, timidity and social inhibition and lack of independent source of income etc., Their position can be improved through proper education conferment of property rights, involvement in decision making process, active engagement in law enforcement etc., In short political and economic empowerment in the need of the hour.

Objectives

- * To study Socio-economic political status of Rural and Urban Working Women in general.
- * To find out the problem faced by working women in the working place.
- * To examine the relationship between women and Economic development.

Challenges And Problems Of Working Women

Women want to prove themselves on all fronts and be perfect at work as well as home. Her tasks and challenges have increased and hardened multifold now when she is super multi-tasking, juggling between career travelling kitchen, kids, husband, house, society, personal health, passion and desires. A women faces numerous challenges and problems everyday and be every second minute. Here a simplistic summary of what working women has to face in her daily life, the challenges and the problems;

• **Discrimination at Work.** Discrimination starts at the very level of recruitment and interview, where recruiters/interviewers see women incompetent for challenging roles and ask questions like whether you would be able to continue after marriage.

Valuing Women's Work: Women have been traditionally seen as caring for the home and family, as well as nurturing and looking after babies. They are expected to do certain jobs that require such skills. Although qualities such as caring and nurturing are valued by all, these are only connected with domestic work. When women do work in jobs outside the home, they are also paid less. Not just in Namakkal district but across the India. Women often paid less than men for the same type of job.

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Gender Divide:

JOB	Daily wages in Rs. For men	Daily wages in Rs. For women
Ploughing	212	123
Sowing	185	148
Harvesting	179	149
Well- digging	254	145
Unskilled	150	110
Non-Agricultural work	179	135

	No. of Respondents	Percentage (%)
Depression	0	0
Mental pressure	25	33
Gender discrimination	0	0
Sexual Harassment	0	0
Others	50	67

Source: Primary data (sample survey)

According to the above information women in general feel that people respect them in the work place.

The result of the study showed that different age group of working women in Namakkal district, they have different kinds of problems and challenges and different categories as married, single, divorcee, single parent, separated, are different issues at state in the workplace. The status of women has undergone considerable change. Though Indian women are for more independent and aware of their legal rights, such as right to work equal treatment property and maintenance, a majority of women remain unaware of their rights. Though the government is taking adequate steps to solve the problems of women, the people in the society should come forward in extending their helping hands to co-ordinate and co-operate with women in diminishing their problems. Policies and legal mechanisms alone cannot help in curbing the problems faced by women at work-place-the overall altitude and acceptance level of the people of needs to change.

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A Study on the Fluctuating Trends in Tapioca Prices in Tamil Nadu

The economic viability of the tapioca crop ultimately depends upon its marketing efficiency. It is often stated that at the farm level the producer is a price taker. Marketing is one of the manifold problems which have direct bearing upon the prosperity of the cultivator. There is no proper organization for scientific testing of the starch content of tubers or fixation of a support price by the government as in the case of sugarcane. The middlemen / broker system had always monopolized the marketing operations. There was no organised system of marketing that could be made use of by the producers. Most of the producers depend upon broker's who controlled the entire tapioca tubers. As a result prices were arbitrarily fixed by forcing the producer to sell their products since they had no other alternative. Added to this, in certain cases, the farmers are also cheated by the brokers in the matter of weighment of the tubers. In most cases, the price is known by the producers from these brokers only. The bargaining power interpreted as capacity to influence price was absent for the tapioca growers.

Prices for tuber fluctuated on daily basis. Volatility in prices created uncertainty in marketing. Price of farm produce fluctuates in different seasons in year, and from year to year. Tapioca is no exception to these phenomena. Though tapioca can be cultivated all through the year, the bulk of this crop is harvested during August to January. Knowledge of price behaviour pattern helps the farmer to plan sales to his best advantage.

The oscillatory movement in economic time series, especially the seasonal variation with fixed period and the business cycle with a variable period and amplitude are estimated by the statistical methods namely Fourier analysis and Periodogram analysis.

Data Sources:

The monthly prices (in Rupees) of tapioca (100 kilogram) in Tamilnadu State as well as Salem center for a period from 1972-1973 through 2001-2002 are collected from the Statistical Abstract of Tamilnadu from various issues. The Tamil Nadu State tapioca average prices are calculated from the average of Salem center tapioca prices and Nagercoil tapioca prices obtained from the Directorate of Economics and Statistics, Chennai.

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Results and Discussion:

i) Fourier Analysis of Tapioca Prices for Salem Center

Fourier coefficients and squared amplitude of tapioca prices for Salem centre are shown. The co-efficient of A_p is positive during the assumed cycle of 3, 4 and 6 monthly periods as against -0.69 during the bimonthly cycle. The coefficient is high during the three monthly cycle period. The square of amplitude obtained through the above mentioned formula is 0.48 during the two monthly cycles, 2.04 for the three monthly cycle, 1.39 for four monthly and 0.06 for six monthly periods assumption. The highest value of the square of amplitude is noticed in the assumed cycle of three months indicating it as the best month period around which the cycle fluctuates greatly. Thus we can conclude that the highest variation in price for tapioca occurs at an interval of three months.

K value of Periodogram analysis of tapioca prices for Salem center is shown. The Period gram analysis of tapioca prices for Salem center reveals that the mean square amplitude is increasing as the assumption of the monthly of cycles increases from 2 months to 3, 4 and 6 months. However the coefficient K increases from 0.07 in 2 months cycle to a maximum of 0.19 during the three months cycle but declines to 0.09 in the four months cycle. Thus, it is confirmed that the three months cycle is the best cycle around which the prices of tapioca fluctuate highly in Salem center.

Fourier analysis of tapioca prices in Tamilnadu is presented. The coefficient of A_p is positive during the assumed cycle of 4 months (0.86) as against -0.08 during the two months cycle and -0.19 but in the three months cycle, it continues to remain negative during the 6 months cycle. The coefficient B_p is high during the four monthly cycle periods. The square of amplitude obtained through the above mentioned formula is 0.01 during the two months cycle assumption and 0.04 during 3 months cycle assumption, 1.47 during four months and 0.02 during 6 months cycle periods assumption. The highest value of the square of amplitude is noticed in the assumed cycle of four months indicating it as the best month period around which the price cycle fluctuates highly. Thus we can conclude that the highest variation in price in Tamilnadu occurs at an interval of four months.

K value of tapioca prices in Tamilnadu is shown. The mean square amplitude value has an increasing trend as the assumption of number of cycles increases from 2 months cycle onwards. However, the co-efficient K increases from 0.001 in 2 month cycle to a maximum of 0.067 during the four month cycle. Thus, it is confirmed that four months cycle is the best cycle around which the prices of tapioca fluctuate highly.

The Statistical tools based in these analyses have helped to confirm that tapioca price in three months cycles show higher fluctuating trend in Salem center. More or less same trend is also shown in Tamilnadu State. From this it is found that tapioca price at Salem is the determining factor for the State level prices under review. If the

prices could be stabilised through co-operative marketing facilities, such recession in price could be avoided for tapioca. Therefore, it is suggested that this crop must be brought under co-operative fold, as in the case of sago factories.

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Peer Reviewed Journal

Child Labour- A Great Challenge to India

Every child performs some amount of economic activity of varied degree and pattern inside or outside the household. The child population which participates in work either paid or unpaid. In today's situation people's standard of living need to be raised only through earning. Apart from family situation the child wants to earn money without knowing to his family in order to fulfill his needs and wants. Child labour is the practice of engaging children in economic activity, on part-time or full-time basis. Contrary to the notion that it is better when all members of a family, irrespective of age, work and earn money, child labour actually makes poverty worse. The more children are forced to work, the fewer opportunities are there for adults to earn a living. By driving down adult wages and depriving children of education, child labour results in poverty passing down from generation to generation. According to the International Labour Organisation (ILO) "Born to parents who themselves were uneducated child workers, many child workers are forced to continue a tradition that leaves them chained to a life of poverty" (ILO, United States Policies to Address Child Labour Globally, 2010). That is why child labour is a very complicated development issue, affecting human society all over the world.

Objective

- To picture the current scenario of the prevailing Child labour in India.

Data and Methods

The data for this analysis have been obtained from the Census of India, 2011, and Children in India, 2012, A Statistical Appraisal, Ministry of Statistics and Programme Implementation, Government of India.

The percentage of Child working population to the child population in the age group of 5-14 years for each state in India have been calculated and analysed.

The percentage of working children in the age group of 5-14 years for India has been calculated as 1.7 percent. The highest percentage working children has been recorded in Andhra Pradesh. It can also be inferred from the table that the states like, Gujarat, Karnataka, Maharashtra, Meghalaya, Nagaland, Sikkim, Daman & Diu and Goa recorded a higher percentage of working child. Population ranges from 3.1 to 2.1 percent. More than one fifth (20.6 percent) of the total working child population has been reported in Uttar Pradesh. It is also inferred that more than 43 percent of the total working child population have reported from the BIMARU states of India (Bihar, Madhya Pradesh, Rajasthan and Uttar Pradesh). Nearly 52 percent of the working

child population is reported in the EAG States in India(Rajasthan, Bihar, Uttarkhand, Odhisha, Chattisgarh, Madhya Pradesh, Jharkhand, Uttar Pradesh and Assam). Hence, more programmes relating to compulsory education of children, reduction of Unemployment and poverty should be introduced and implemented to curb the problem of child labour in Indian states.

Child labour denies the child of his basic right to education. No education means unskilled jobs and exploitative wages. This leads to the creation of an unskilled labour force which causes early physical decay, economic insecurity, low quality of life and ultimately high poverty. Thus child labour creates a vicious circle poverty, unemployment, underemployment and low wages. It is therefore a duty on the part of each member of society to protect the children from each and every kind of damaging effect.

The role of information gathering and dissemination of raising public awareness of the evils of child labour and in exposing the sectors of activities where it is prevalent should not be under-estimated. Slogans should be posted in public places where the people often came together. eg (Send children to classes. Not to wash glasses. Education is our birth right. Make anti child labour your fight. For a Better Nation, Stop Child Exploitation, etc.). Each and every member of society should aware of consequences of child labour. Moreover the prime duty of the government is it should strictly take necessary steps to protect the children from the unacceptable conditions wherever it exist, because today's child population going to be the tomorrow's productive population. The government's monetary and fiscal policies should be framed to eradicate poverty in order to minimize the child labour ratio, protect the children and protect future human resource. Hence, more programmes relating to compulsory education of children, reduction of Unemployment and poverty should be introduced and implemented to curb the problem of child labour in Indian states.

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Health Status of Ageing People in Tamilnadu & India

Good health is an important pre-requisite for socio - economic development of a country. "Health for all" was the national goal set by the policy makers more two decades back. Since then, some concerted effects have been made towards planning and increasing the Government outlay for improving the health status of the ageing persons. However, even after 60 years of independence, the social sector has not been receiving the necessary allocation of funds (India Health Report 2003). Therefore, health care has to go a long way to accomplish the needs of millions:

Population ageing is one of the most important global phenomena in the present century. Countries with a large population like India have a large number of people now aged 60 years or more. The population over the age of 60 years has tripled in last 50 years in India and will relentlessly increase in the near future. According to census 2001, older people were 7.7% of the total population, which increased to 8.14% in census 2011. The projections for population over 60 years in next four censuses are: 133.32 million (2021), 178.59 (2031), 236.01 million (2041) and 300.96 million (2051). The increases in the elderly population are the result of changing fertility and mortality regimes over the last 40-50 years. Chronic morbidities and disabilities among older persons are likely to result in economic shock (Crystal et al., 2000), financial dependency (Pal, 2004), lack of autonomy, reduced social contact and loneliness. When asked to rate their health status as nearly 70 per cent of older persons reported well and more than 25% are poor. A slightly higher share of older women than men reported their health to be "poor". The relative disadvantage among older women in terms of health appears particularly acute among older widows (Irudaya Rajan and Sreerupa, 2008).

Health Status of the Elderly

The need for health care increases with age as people above 65 years spend on average 1.5 times on healthcare compared to those in the 60-64 age category (Mahal et al, 2002). The expenditure on health care is expected to be high for the elderly because of chronic diseases. The elderly have little recourse to insurance as insurance generally covers in-patient hospital expenditure (Sharawat and Rao, 2011). The elderly in India suffer from cardio-vascular illnesses, circulatory diseases, cancer, arthritis, hypertension, osteoporosis, communicable diseases, high blood pressure, kidney prob-

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lems, vision problems, diabetes, rheumatism and digestive disorders (Kumari, 2001; Jha et al., 2006). In India, mental health deficits are not acknowledged as health needs. Elderly require home care mainly because of illness - related confinement (Aliyar and Rajan, 2008).

The elderly suffer from whooping cough, ulcer, problems of joint, hypertension, heart disease, urinary problem, diabetes and cancer. Of the various disease above mentioned, the elderly are mostly affected due to heart diseases, urinary problem, hypertension, diabetes and cancer. The elderly people of rural and urban faces various health issues and the problem are sever in urban as compared to rural area. That is, 164 persons out of 1000 are affected due to heart diseases while it is 80 for rural area. The same trend could be noticed in all the diseases mentioned but as an exemption, ulcer is high in rural areas as compared to urban. The same trend available in Tamilnadu.

For elderly awareness and utilization of social security schemes are important. A significant proportion of the elderly are aware of social security schemes such as the Indira Gandhi National Old Age Pension Scheme (IGNOAPS) and the Indira Gandhi National Widow Pension Scheme (IGNWPS), while awareness of the Annapurna Scheme is rather limited (40%). More than 70 per cent of the elderly are aware of the IGNOAPS and the IGNWPS.

he awareness level is about 10 per cent higher among men than women for the IGNOAPS and the Annapurna schemes. Although the elderly belonging to BPL households are the main target for these social security schemes, slightly more elderly in non-BPL households than elderly in BPL households are aware of all three schemes. More PAGE xxiv than 85 per cent of the elderly in Himachal Pradesh, Kerala, Punjab, and Odisha are aware of the IGNOAPS, while awareness is lowest in West Bengal at only 58 per cent. The utilisation of all three schemes is abysmally low among the target group of those belonging to BPL households. Only around 18 per cent of elderly belonging to BPL households are beneficiaries of IGNOAPS, while only 3.5 per cent utilise the Annapurna scheme and a quarter of elderly widowed women utilise the IGNWPS. It should be noted that substantial wrong targeting of the scheme is apparent with up to 9 per cent of non-BPL cardholders benefiting from the IGNOAPS and 15 per cent from the IGNWPS. Awareness of concessions and benefits is also found to be poor. Around 40 per cent of the elderly are aware of concessions in train tickets or bus reservations, 20 per cent each know about the preferences given for phone connections and higher interest rates on small savings in banks and post office, 13 per cent are aware of income tax benefits and about 30 per cent are aware of the Mahatma Gandhi National Rural Employment Guarantee Scheme. Utilisation of these benefits is very low, with about 9 per cent of elderly availing of concessions in train or bus reservations and negligible proportions utilising the other programmes. Only 14 per cent of the elderly are aware of RSBY and a mere seven per cent of BPL households have registered under the scheme. It was also found that around four per cent of the elderly belonging to non-BPL households had been registered under the scheme. The

National Policy on Older Persons was formulated by the Ministry of Social Justice and Empowerment and adopted in 1999, which the UN marked as the “International Year of Older Persons”. The policy stipulates the extension of government support for financial security, health care, shelter, welfare and other needs of older persons; the provision of protection against abuse and exploitation; opportunities to develop the potential of older persons; and services to improve their quality of life.

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Higher Education in India and Tamilnadu

A sound higher education sector plays an important role in economic growth and development of a nation. Higher education, in terms of its relevance and importance, enjoys a significant position in the education system as it equips people with appropriate knowledge and skills to be gainfully employed. India has one of the largest systems of higher education in the world offering facility of education and training in almost all aspects of human creativity and intellectual endeavor. In the context of current demographic structure of India where the majority of population is below the age of 25 years, the role of higher education is critical.

Education in India has, for long considered and valued as a sacred mission of charity enjoyed upon by scriptures. Due to several historic forces and changes, it has gradually been transformed in to a service to society for its development and welfare. Education in the present globalizing world is governed by the rules of the market. It carries a price which is very largely determined by the market economy based on competition and survival of the fittest.

As on today we have more than 300 universities, institutions of higher learning and deemed universities, out of which 95 deemed to be universities, 13 institutions of national importance, 19 central universities, 203 state universities, 5 institutions established under state legislation act and about 16,885 colleges including 203 autonomous colleges. Education system has increased fourteen fold in terms of the number of universities and thirty three fold in terms of the number of colleges, in comparison to the number at the time of independence.

At the formal system of the education in universities and colleges was 99.53 lakh – 12.97 lakh (13.3%) in university departments and 86.57 lakh (86.97%) in affiliated colleges and 4.37 lakh teaching faculty employed making India's system of higher education the second largest in the world.

On behalf of GOI already there are several schemes operating which are offered by various regulatory bodies concerned with higher education such as travel grants, seminars grants, research grants ect. These schemes support bilateral exchange of academic staff from India to foreign countries. There are also similar programmes offered by UNESCO, UNICEF, UNDP, French, German, Canadian, etc., embassies and common wealth and such other organizations. All these are aimed at bilateral transaction and aimed at quality improvement.

UGC provides financial Assistance to universities and colleges for establishment of computer centers and up-gradation/augmentation of computer facilities in the centre in order to use computer in research and training. 130 universities have been pro-

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vided grants for setting up computer centers. 135 training programmes were approved for training teachers in the use of computer. Each programme covers 15 colleges. Computer assistance to college development council of 64 universities has been provided.

The plan launched "*Operation Knowledge*" with a series of recommendations aimed at accelerating the spread of computers and IT use. Special financial schemes to make computers affordable to students and teachers were promised, along with a commitment that computers and the internet would be made available in every school, polytechnic, college, university and public hospital by 2003. All universities, engineering colleges, medical colleges and other institutions of higher learning, as well as research and development organizations, would be networked for distance education programmes to improve the quality of education. Virtual institutes would be set up in different parts of the country for distance education. Various initiatives to promote IT literacy were indicated, including a 'Teach the Teachers' programme. Connectivity is coming to universities, and distance education is making available new learning opportunities.

To protect the constitutional provisions with regard to access, equity and suitable policies have been formulated in the education sector. To equalize access, the policy of providing opportunities for higher education to all those who aspire to it has been enunciated by the centre. To serve this commitment, facilities have been massively expanded. Further to cater to the disadvantaged the reservation policy of reserving particular quota of seats for Sc/St, Backward class and Physically Challenged students in colleges and universities have been in operation for quite long. Reservation in employment, both in teaching as well as in administrative posts, is also one of the major components of this policy. Besides these, several other policy interventions have been made in various Five Year plans of the country and by the UGC to improve access, retention and better performance of the disadvantaged groups. These include:

- a. Reduction in fee charged at the time of admission;
- b. Scholarships and freeships;
- c. Book banks and book loan facility etc;
- d. Boarding and lodging facilities;
- e. Reservations of seats for SC/ST in general hostels, in addition to the provision for separate SC/ST, etc.;
- f. Boarding and lodging facilities are also provided for women and physically challenged;
- g. Relaxation in admission criteria i.e., such as lowering of minimum marks and increasing of maximum age; and
- h. Exemption in respect of duration of course, papers, marks etc.

Present Scenario of Higher Education in Tamilnadu

In the higher education scenario the Choice Based Credit System is introduced. A student becomes a beneficiary of higher education using the choice. There are 477 colleges and more than four lakh students in 2001. The students can choose a college where he can study. The number of students at UG and PG courses is only 40,000 in 1965. And the women have a higher compound annual growth rate of enrolment 7% than men 5% per year. Most of the new colleges are self-financing. Thus, the burden of financing higher education is on the parents and students. In spite of the increase in enrolment in higher education, only 6% of the population of the relevant age group is estimated to be enrolled in higher education.

Tamilnadu state for its part facilities the students to receive higher education through conducting also the evening colleges and distance and education programmers, it strives to offer quality education in every mode at the cheapest cost possible. There is a counseling mechanism by which youth are facilitated to make more rational choice with respect to their higher education. Both the government and the private sector judiciously enforce the capacity creation exercise. The students are motivated to pursue post-secondary education out of the love for a discipline. Flexible module-based curricula, facility to enter and exit the higher education system at any point in the time based on the individual's convenience, affordable uniform cost across the institutions and funding targeted at the individual level are all new features of the higher education.

The universities are required to concentrate on research, both fundamental and applied, relevant for industry, government and the society in general. They should constantly update the curricula to be followed by the affiliated colleges, function as an experimental ground for the new curricula as well as teaching methods, develop course material for web-based and other modes of distance education, and improve the quality of the teachers of affiliated institutions through training programmers and refresher courses.

The Tamilnadu universities should get equipped to compete globally as a provider of quality higher education in the current context of privatization and globalization. Sensing that the majority of students pursue higher education not for specializing in a field but as a general education even in technical and science education, the curriculum today contains more elective courses than compulsory courses.

Even within a major discipline, alternatives for specialization may be based on intended occupation. The colleges with experienced teachers and other library and infrastructural facilities and those not so endowed either are encouraged to form clusters among themselves to impart quality education. A wider choice for electives is made possible. Writing textbooks and reference books in Tamil for the UG courses is encouraged. Periodic updating mechanisms are provided to the teachers.

The teachers associations have to be fully involved administratively and functionally in these programmes of enhancing the quality of higher education. Research infrastructure in higher education institutions is to be strengthened. The laboratories at the universities and colleges are to be equipped to promote research culture among students and teachers. Networking of the research institutions in the state of Tamilnadu to avail themselves of the facilities already created is to be carried out. A directory of such institutes has to be developed and made available on-line.

Peer Reviewed Journal

A Study on Area, Production and Yield of Rice in Tamilnadu

The performance of the agricultural sector influences the growth of Indian economy. The growth of agricultural sector is still a critical factor in the overall performance of the Indian economy. In India the agricultural has been considered as the primary occupation with 52% of the working population engaged in this sector but not yet, this sector is organized in rational manner. In food grains production, UP, Punjab, M.P., Maharashtra, AP, West Bengal, Bihar have contributed nearly 65% of the production of food grains for the entire country. Tamil Nadu stands in the 10th rank among the states which contributes to food grain production around 5% of the national products. Therefore the study has selected in the aspect of total food grain (Rice) production in Tamil Nadu.

Objectives

- To study the trends in growth food grains of production (Rice) in Tamilnadu.

Year	Rice	Trend Values	Total Food Grains	Trend Values
1991-92	6596.3	6857.7	8245.3	7983.7
1992-93	6805.7	6778.6	8358.0	7939.9
1993-94	6749.8	6699.4	8257.5	7896.0
1994-95	7562.8	6620.3	9088.0	7852.1
1995-96	5290.0	6541.2	6405.3	7808.2
1996-97	5805.3	6462.1	6930.0	7764.4
1997-98	6893.7	6383.0	8103.8	7720.5
1998-99	8141.4	6303.9	9418.7	7676.6
1999-00	7532.1	6224.7	8968.8	7632.7
2000-01	7366.3	6145.6	8616.9	7588.8

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2001-02	6584.0	6066.5	7731.9	7545.0
2002-03	3577.1	5987.4	4442.1	7501.1
2003-04	3222.8	5908.3	4406.6	7457.2
2004-05	5062.2	5829.1	6175.8	7413.3
2005-06	5220.0	5750.0	6127.2	7369.5
2006-07	6610.6	5670.9	8263.0	7325.6
2007-08	5040.2	5591.8	6582.3	7281.7
2008-09	5182.7	5512.7	7102.3	7237.8
2009-10	5916.9	5433.6	8034.8	7193.9
2010-11	6139.4	5354.4	8313.6	7150.1
2011-12	6893.9	5275.3	9640.6	7106.2
2012-13	4399.5	5196.2	6294.1	7062.3

Trend Analysis For Production of Food Grains in Tamilnadu (Thousand Tonnes)

The table consists totally 22 years in 1991-92 to 2012-13. The food grains measured in Thousand Tonnes. The production of food grain and rice can be varied from year by year. It shows the fluctuating trend from 1991-92 to 2012-13. It is conclude the overall trend is shows the declining trend.

Total food grain (Rice) production in Tamil Nadu is facing down over the period of time. Because of many people shift from cultivation of food crops to commercial crops due to getting high income. So, that the Govt. should take necessary steps to cultivate more total food grains (Rice) in Tamil Nadu, that helps to increase the economy of Tamil Nadu.

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Problems and Prospect of Women Agricultural Labourers in Tamil Nadu

A woman as a care take of the members of the family attends to food requirements she looks after the health of all members of the family. Woman is also the first teacher. The training imparted by her to the child forms the basis of future skills formation among the work forces.

In agriculture she is engaged in seeding, planting, weeding, irrigating, processing harvesting and threshing operations in economic terms (Chauhan 2003) woman.

- (i) Quantitatively, supply labour force through her reproductive function.
- (ii) Qualitatively, improve productivity of workers through her proper care, at home.
- (iii) Supplement income of the family and thus helps in improving the standard of living and
- (iv) Help by contribution of savings.

Objectives of the study

- (i) To study status of women Agricultural labourers in Tamil Nadu.
- (ii) To study the problems of women agricultural labourers in Tamil Nadu.

In India Agricultural labourers were 55.21 percentage but in Tamil Nadu it is 41.61 percentage some times cultivators also high in all – India level that 24.01 percentage but it is in 13.24 percentage in more in Tamil Nadu but less in All – India level.

The percentage of female main workers to total female population under broad categories 1981 to 2011 census of India. In the year 1981 the female main workers were 13.99%. It increased to 25.5% in the year 2011. In the year 1981 the female agricultural labourers were 6.46% 2011. It increased to 41.1% in the year

Causes for poor conditions of Women Agricultural Labourers

(i) Low social status

Farm workers mostly belong to the depressed classes and they do not have the courage to assert their basic rights as they had been ill-treated for several generations by the zamindars and landed gentry.

(ii) Un organized

Agricultural workers are generally un educated and initerate and besides they are scattered over the entire rural sector of the country. As such they could not organize themselves and bargain for higher wages.

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(iii) Seasonal employment

Since their employment is only seasonal during agricultural activities they have to remain unemployed for most part of the year, which by itself reduced their capacity to bargain better wages.

Measures to improve the conditions of Women Agricultural Labourers

The magnitude of the agricultural labour problem is so great that to “leave out the problem is any scheme of agrarian reforms is to leave unattended a weeping wound”. In order to alleviate the sufferings of the agricultural labouring class, the following measures were attempted to be implemented.

- (a) minimum wages for agricultural labourers
- (b) Abolition of bonded labour
- (c) Rehabilitation of landless workers
- (d) Organization of labour co-operatives

Agricultural women labourers are playing vital role for the contributonal India growth the percentage of women agricultural labourers increased continuously the workers participation rate also increased continuously percentage to female workers in total female population also increased terminatary.

An Economic Study on Rural to Urban Migration with Special Reference to Tamil Nadu Economy

People have been migrating from place to place in search of jobs and employment opportunities and for better livelihood even crossing the international borders. And most often the migration takes place from less developed regions to the better developed regions. Better developed regions always attract and offer higher income, higher wages and better facilities to the migrants.

Since 1990's even Tamil Nadu has witnessed migration of workforce from rural to urban areas within the state." More people in Tamil Nadu have moved from rural to urban areas in the last 10 years compared to other states, according to the 2011 census data." ¹

Most of the time migration has takes place from agricultural sector jobs to urban jobs which have number of opportunities. In urban areas the new job opportunities and higher income help the migrants mitigate poverty and thus raise their standard of living. On the other side they also contribute to urban economy through their labour force. Since migration brings significant change in the economy of the state it is worth presenting this paper titled "An Economic study on rural to urban migration with special reference to Tamil Nadu Economy".

Objectives

This Paper mainly aims at finding and knowing some aspects of migration in Tamil Nadu-

1. Find the Economic causes of migration
2. Find the effect of migration
3. Find the significance of migration in national income
4. Find the intensity of migration.

Methodology

The present paper is written purely on the based on secondary data. Many research articles have been read, many cites have been visited and data have been retrieved and downloaded from different web sites. The data have been made use of to analyse and interpreted.

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Migration within Tamil Nadu

"Tamil Nadu is the second largest economy in India with a GSDP of Rs. 9,769 billion in 2014-15. Tamil Nadu is one of the most industrialized states of India. It is also most urbanized, accounting for 9.6% of urban population while only comprising 6% of India's total population according to the 2011 census."² Since it is highly industrialized state there is variety of job opportunities in the cities of Tamil Nadu state. It has opportunity not only for white collar and daily labour jobs but also for blue collar jobs. Blue collar jobs include working opportunities in factories, hotels, restaurants, workshops, bus service companies and car rental companies etc. There has been tremendous growth in different sectors in Tamil Nadu economy.

Job opportunity in different sectors in Tamil Nadu

"Tamil Nadu is an industrially developed state where the state government invests 51% of the total investments, followed by private Indian investor at 29.9% and foreign private investors at 14.9%."³ Different sectors of the economy in Tamil Nadu accommodate migrants who come seeking for jobs. Migrants are able to find jobs according to their skills and abilities.

Agriculture

Tamil Nadu is historically an agricultural state. At present it is India's second biggest producer of rice. It is the home to Dr. M. S. Swaminathan, known as the father of the Green Revolution in India. Some farmers have adopted modern and scientific method of cultivating crops. They choose crops which would give them better yield.

Change in employment Structure

The National Sample Survey (NSS) data shows that workforce in the primary sector has been falling since 1993-94. The share of secondary and tertiary sector has increased. The primary sector accounted for 57.9 per cent of total employment in 1983. This share fell to 40.5 per cent in 2004. During the same time the share of workforce in the manufacturing sector increased from 20.4 per cent to 28.2 per cent.

The data clearly indicated that there have been employment shift from agriculture to other sectors like secondary and tertiary sectors and this would not happen without migrating to the cities and towns. As a result there is rise in income of the people and thus rise in the living standard of the people.

Conclusion

Tamil Nadu has developed into an industrialized state and as a consequence large numbers of job opportunities have been created. In the villages there is less job opportunities, low wages, lack of basic amenities. All these are push factors which push people out of the rural habitat. In the urban areas there exist better job facilities, good salary, more income better medical and educational facilities which attract villagers and they migrate to cities. The outcome of migration is that income level of people

rise their standard of living increases, ability to purchase and save increases. They are able to educate their children in better schools. Migrants do contribute to the national income significantly as we have analysed employment shift in different sectors.

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Peer Reviewed Journal

A Study on Energy Resources –Supply and Demand Position in India Since 1991

Energy is a key input in economic growth there is a close link between the availability of energy and the future growth of a nation. However, in a developing country like India greater the availability of energy the more is its shortage. In spite of the increase in power generating capacity from 2000 MW in 1950 to 91,190 MW by the end of 2000, the peak shortage is expected to touch 30 per cent.

Energy is consumed in a variety of forms in India. Fuel wood, animal waste and agricultural residues are traditional sources of energy that continue to meet the bulk of energy requirement in rural India. These non-commercial fuels are gradually getting replaced by commercial fuels such as coal, lignite, petroleum products, natural gas and electricity. Commercial fuel accounts for 60 per cent of the total primary energy supply in India with the balance 40 per cent coming from non-commercial fuels. Of the total commercial energy produced in the form of power or electricity, 69% is from coal or thermal power, 25% is from hydel power, 2% is from nuclear power, 4% is from diesel and gas and less than 1% is from non-conventional sources like solar, wind, bio-gas, mini hydel etc. Petroleum and its products are the other large sources of energy.

Statement of the problem:

Climate change, renewable energy, energy efficiency, and the green economy are issues that are faced by everyone, including India. Many of today's global problems arise from the availability and use of natural resources, which depend on the size of the human population putting pressure on them. But population is more than just an external factor influencing energy consumption. Energy consumption patterns can also influence population growth through their effect on the desired number of births in a family and the relative benefits and costs of fertility. Energy is linked to urbanisation through its implications for land use, transportation, industry, construction, infrastructure, domestic appliances and products, biomass consumption, and gender. Energy strategies can be designed to improve the urban environment particularly for transport, industrialization, mitigation of heat island effects, and construction. Although energy devices (houses, vehicles, appliances) have become much more efficient in industrialized countries, the number and use of these devices have increased markedly. If appliances and their use (the material basis of lifestyles) are taken as determinants of energy consumption, then strategies can be devised based on reducing the number and use of energy-intensive appliances. Almost every industrialized country

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has poor and disadvantaged populations. But the energy aspects of poverty are radically different for industrialized and developing countries. Energy exacerbates poverty in industrialized countries for example, through the disconnection of energy services or the absence in cold countries of universal affordable warmth.

Objectives of the study:

1. To study the trend of energy demand position in India.
2. To study the trend of energy supply position in India.
3. To examine the relationship between energy consumption and Economic development.

Methodology:

This study pertains to energy resources-supply and demand position in India. The data were collected from secondary sources, namely records of Ministry of Power and Economic Appraisal published in various years by Government of India. The study covers a period seventeen years from 1997 to 2013.

The energy shortage was 34,175 MU in 1997-98 and in percentage term the shortage was 8.1 percent. The deficit in supply was at its peak in 2008-09 when it was 86,001 MU (11.1%) in 2012-2013. The deficit in energy supply continues to be a problem. Though the deficit has been hovering around 8 to 10 percent in seventeen years study period, in absolute term, the shortage has increased from 34,175 MU in 1997-98 to 57,236 MU in 2012-13. This shows increased demand for electricity and failure in the supply front to meet the demand.

Table No: 1

Trend in the energy supply and demand position during peak period in India:
(MU = Million Unit)

Year	Peak Demand (MW)	Peak Met (MW)	Peak Shortage (MW)	Peak Shortage (%)
1997-98	65435	58042	7393	11.3
1998-99	67905	58445	9460	13.9
1999-00	72669	63691	8978	12.4
2000-01	78037	67880	10157	13
2001-02	78441	69189	9252	11.8
2002-03	81492	71547	9945	12.2
2003-04	84574	75066	9508	11.2
2004-05	87906	77652	10254	11.7
2005-06	93255	81792	11463	12.3
2006-07	100715	86818	13897	13.8
2007-08	108866	90793	18073	16.6
2008-09	109809	96785	13024	11.9
2009-10	119166	104009	15157	12.7
2010-11	122287	110256	12031	9.8
2011-12	130006	116191	13815	10.6
2011-12*	127724	114233	13491	10.6
2012-13*#	135453	123294	12159	9.0

Sources: Ministry of Energy (Annual Report 2012-13)

Table1, presents the demand and supply position of electricity during the peak period. The table shows continuous shortage of electricity during the peak period. The shortage was 11.3 percent in 1997-98 and decreased to 9 percent 2012-13. Though the deficit has declined in percentage term, in absolute term the deficit has gone up from 7393 MW to 12,159 MW in the study period. This shows increased demand for electricity during the peak period and the problem in meeting the demand.

Findings and Suggestion:

1. The study finds that increase in energy requirement from 424505 MU and energy availability from 390330 MU in 1997-98 to 664492 MU and 607256 MU in 2012-13. Though there is increase in supply position in electricity, the increase in demand is more than that. Increased economic activities require more energy and therefore more project are needed to meet the increased demand.
2. The study finds that the trend of energy demand position in the peak period (MU) has increased from 65435 MU and peak met from 58042 MU in 1997-98 to 135453 MU and 123294 MU in 2012-13 respectively. Still there is problem in meeting energy demand during the peak period which is indicated by shortage of 9 percent in 2012-13.
3. The study finds the strong correlation between India's GDP and energy demand. If the shortage in energy demand is successfully met, then the growth of GDP will increase further.

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An Overview of Energy Challenges and Energy Reforms in India

Out of India's 28 states, the infamous BLACKOUT in July 2012 covered 19 plus the National Capital Territory of Delhi. Three interstate grids had failed: the northern, northeastern, and eastern. Two-thirds of those affected lived in four places: the National Capital Territory of Delhi, Uttar Pradesh, Bihar, and West Bengal.

Barring Gujarat and most of South Indian states all states were either partially or fully affected by 'Blackout'. The blackout shut down factories and office buildings, traffic lights and trains.

Objectives of the study:

- To examine the Energy Situation in India
- To understand Key players and Key policy initiative taken in energy sector.
- To analyse the need to have good Energy reforms in India
- To establish the link between Energy Production, Energy conservation and Economic development.

Methodology:

The present study is primarily based on secondary data, taken from the following web sites

- Central Electricity Authority, New Delhi,
- Ministry of Power, New Delhi
- Power Grid, New Delhi
- Various related Annul Reports and Project Reports.

Results and Discussions:

Key energy policies:

1. Integrated Energy Policy 2008 The Integrated Energy Policy (IEP) is the first comprehensive energy policy by the Indian government and oversees all energy sectors. The prime minister directed the Planning Commission to form an expert committee "to prepare an integrated energy policy linked with sustainable development that covers all sources of energy and addresses all aspects of energy use and supply including energy security, access and availability, affordability and pricing, as well as efficiency and environmental concerns"

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2. National Action Plan on Climate Change The National Action Plan on Climate Change

(NAPCC) was prepared under the guidance and direction of the Prime Minister's Council on Climate Change and released in 2008 to achieve "a sustainable development path that simultaneously advances economic and environmental objectives". The NAPCC has eight Missions to achieve these principles, two of which are directly energy related: the Jawaharlal Nehru National Solar Mission (JNNSM) and the National Mission for Enhanced Energy Efficiency (NMEEE). The JNNSM, implemented by the MNRE, is a supply-side effort aiming to significantly increase the share of solar energy in the total energy mix.

3. Electricity Act 2003:

This act created a consolidated policy framework for generation, transmission, distribution, trading and consumption of electricity based on market-based mechanisms. The main features of the act are fivefold. First, it encouraged more competition in the sector by unbundling SEBs into generation, transmission and distribution utilities. Second, thermal generation and captive generation were de-licensed. Third, non-discriminatory open access in transmission was granted to all generators to ensure fairness. Fourth, mandatory metering, stringent punishment of electricity theft and multi-year tariffs were introduced to curb financial losses of SEBs. The National Electricity Policy 2005 provided detailed initiatives and programmes to carry out the mandates of the Electricity Act 2003. It addressed issues including rural electrification, recovery of cost of services and targeted subsidies and energy conservation. The National Tariff Policy 2006 aimed to strengthen the financial viability of the sector and to attract investments. It guaranteed a 16% rate of return on investment from 2001 to 2004 and 14% return for 2004 onwards. The Multi-Year Tariff (MYT) framework created an important structural incentive aimed at minimising risks for utilities and consumers and reducing the systemic losses.

4. Ultra Mega Power Projects (UMPP) 2005

Launched in 2005 to accelerate power capacity expansion, UMPPs are coal-based power plant projects with over 4 000 MW capacity using supercritical technology and awarded through competitive tariff-based bidding (MOP, 2007b). They are inter-state power projects using either domestic coal from dedicated captive blocks, or imported coal for coastal projects. The most distinct aspect of UMPPs is that many statutory/administrative clearances are obtained prior to award of the project. A total of 16 UMPPs were envisaged, of which four were awarded so far and only Mundra unit, inter alia, has been commissioned. The first UMPP by Tata Power in Mundra, Gujarat, was awarded in 2007, leading to the commissioning of the first 800 MW sized supercritical unit in March 2012.

5. Rural Electrification Policy 2006

This Policy aimed to provide access to electricity to all households by 2009 (later revised to 2012) and reliable power supply at reasonable rates. The Rajiv Gandhi Grameen Vidyutikaran Yojana (RGGVY) was the key scheme launched in 2005. The 11th Five-Year Plan aimed to electrify 115 000 un-electrified villages and 23.4 million BPL households by 2012. A large portion of Indians without access to electricity fall under the BPL. Bihar, Jharkhand, Orissa and Uttar Pradesh, compose 76% of un-electrified villages. Over half of all BPL households reside in Andhra Pradesh, Bihar, Jharkhand, Orissa and West Bengal. As of the end of 2011, almost 91% of targeted villages and 77% of BPL households respectively had been electrified.

Conclusion:

India is undoubtedly and irrevocably integrated into the global energy market. It relies on significant amounts of energy from foreign sources and, as such, India is a price taker, not a price setter. India can reduce its vulnerability to energy price fluctuation through a flexible and competent energy market, but it cannot isolate itself from price volatility. At the same time, to expand its energy supply capacity to meet the rapidly growing energy demand of its people, India needs more investment.

A significant portion of the required investment must come from foreign investors, for whom it competes with other countries. This implies the necessity of integrating India's energy institutions and policies with global practices. Finally, energy challenges should come before political interests. As the father of India's nuclear energy, Dr. Bhabha, once put, "no power is as expensive as no power." A reliable and adequate supply of modern and clean energy is the prerequisite for India's continued economic development. Nothing would be more costly than the disruption of the national economy, which has so much potential to prosper, as well as the disruption of daily activities of the Indian citizens, who are ready to participate in another economic miracle.

A Study on Nutritional Status of Women and Children in Tamil Nadu

Nutrition plays a crucial role in human health and well-being. At the national level, despite higher economic growth, improvements in human development indicators like nutrition levels of the population have been unacceptably slow. A large number of Indian children are stunted. A substantial number of India children and women are underweight, anaemic and suffer from micronutrient deficiencies. Tamil Nadu has played a pioneering role in bringing about significant changes in the health and nutrition status of children under six years of age, pregnant women, lactating mothers and adolescent girls.

The Infant Mortality Rate (IMR) in Tamil Nadu is 22 deaths per 1000 live births. Although this is lower than the national average, almost three quarters of infant deaths in the state occur within 28 days of birth and 77 per cent of neonatal deaths occur within the first seven days of life (Early Neonatal Mortality).

Objectives of the Study:

- To capture the nuances of malnutrition among women and children nutritional status in Tamil Nadu.
- To assess the impact of ICDS on the nutritional status of women and children in Tamil Nadu.
- To suggest appropriate policies to promote the nutritional status of women and children in Tamil Nadu.

Methodology

The study is primarily based on secondary data. The information pertaining to Nutritional Status of Children in Tamil Nadu has been collected from the department of Health and Welfare, Government of Tamil Nadu, NFHS – 3 and ICDS.

Adult's Nutritional Status:

Adults in Tamil Nadu suffer from a dual burden of malnutrition; 28 percent of women and 27 percent of men are too thin, and 21 percent of women and 15 percent of men are overweight or obese. Only 51 percent of women and 58 percent of men are at a healthy weight for their height. Under nutrition is particularly serious in rural areas, in the lower wealth quintiles, and among teenagers. Overweight and obesity are most common in older adults, those in urban areas, the well-educated, and those in the highest wealth quintile. Because population groups that are less likely to be too thin are the same groups that are more likely to be overweight or obese, the percentage suffering from either of these two nutritional problems is fairly constant.

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Table 1 presents the various indicators Malnutrition Free State in Tamil Nadu during the selected periods. It shows that the low birth weight of babies was highly significant in 2000 (23 percent) and 20 percent in 2007. This has to be brought down to 15 percent in 2012 and 10 percent in 2020 respectively. Similarly the underweight among children below 3 years was very high in 2000 (36.7 percent) and in 2007 (30 percent). This should be reduced to 20 percent and 15 percent in 2012 and 2020 respectively. Similarly, stunting problem among the children below 3 years of living was very significant in 2000 (29.4 percent) and 25 percent in 2007. This has to be reduced to 20 percent and 15 percent during the periods 2012 and 2020 respectively. The state of Tamil Nadu has faced with many healthy related issues concerning the pregnant women. For instance, the problem of anemia present among pregnant women was 60 percent in 2000, 50 percent in 2007, and 40 percent in 2012 and this has to be reduced to 30 percent in 2020. The other related Indicators of Malnutrition Free State in Tamil Nadu has been given in the Table 2.

Table: 1
Indicators of Malnutrition Free State in Tamil Nadu

S.NO	INDICATORS	2000(%)	2007(%)	2012(%)	2020(%)
1	Low Birth Weight	23	20	15	10
2	Underweight among 0-3 years	36.7	30	20	15
3	Stunting among 0-3 years	29.4	25	20	15
4	Anemia in Adolescent girls	50-60	40	30	20
5	Anemia in 0-3 year Children	69	50	40	20
6	Anemia in Pregnant women	60	50	40	30
7	Average weight (kg) at 17-18 year boys	48.3	-	-	68.9
8	Average weight (kg) at 17-18 year girls	43.1	-	-	56.6
9	Average height (cm) at 17-18 year boys	162	-	-	176.8
10	Average height (cm) at 17-18 year girls	153.2	-	-	163.7
11	Body Mass Index < 18.5 women	38.2	-	-	<10
12	BMI < 18.5 men	35.5	-	-	<10
13	BMI > 25 women	8.9	-	-	-
14	BMI > 25 men	7.0	-	-	-

Source: National Human Development Report.

Conclusion:

The Nutrition and Health Education is primarily introduced about the need for increased nutrition based food intake and daily exercise for the children and women in particular. As per the NFHS – 3 reports about 33 percent of children are suffering from underweight in Tamil Nadu which is expected to be reduced to below 20 percent in 2015. The state of Tamil Nadu is on the path of achieving the MDG Target of reducing IMR below 20 in 2015. The study also reveals that the stunted and wasted children below 3 years of age are moderately placed with 25 percent and 22 percent respectively in 2012 at the state level.

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Environmental and Energy Consumption

Energy is the Prime mover of economic growth and is vital to the sustenance of a modern economy.

Given current trends transport energy use and CO₂ emissions are projected to increase by nearly 50% by 2030 and more than 80 % by 2050. The rapid urbanization in India has also resulted in a tremendous increase the number of motor vehicles. As a result of growing GDP, India's primary energy consumption is expected to increase by 70% in the next ten years.

Objectives

1. To determine the factors influencing the choice of customers regarding bikes
2. To find out income and consumption in study area

Methodology

The present study focuses on road transport where Hero Honda – Splendor, two-wheelers play a dominant role. The impact of energy use on transport volume, energy intensiveness of each mode and their environmental effects is discussed in the present study. The present study indicated that has taken place in the present in the transportation through two-wheeler of study area.

Research Design

Area of the Study

The present study was conducted at Namakkal urban area in Tamil Nadu. This town was purposefully selected, because high level of employment opportunities from four wheelers, egg production. Study area covered low level (Last 5th) of Two Wheeler registered District within Tamil Nadu.

Data Source

The present study gathering both primary and secondary source. Primary data is the first hand data, which are selected a fresh and thus happen to be original in character. Primary data was crucial to know various customers and past consumer views about bikes and to calculate the consuming petrol per month. Secondary data are those which has been collected by someone else and which already have been passed through statistical process. Its taken from internet, newspaper, magazines and company's web sites.

Sample Size

It gives from the current year registered (6600) two wheelers, current study was 1 per cent (66 Nos) reflect sampled. This study was carried in Namakkal.

Summery and Conclusion

- ❖ While buying a motorcycle, economy is the main consideration in form of maintenance cost, fuel efficiency.
- ❖ 58% of the respondent has bough their motorcycle more than 3 year.
- ❖ Half of the respondents income level between Rs.24000-Rs.100000
- ❖ 52% of the respondent working in private sector

Price and Mileage are the key factors which drives the customer to buy the particular bike. The institutional mechanisms to set vehicle emission and fuel quality standards differ in different regions. Besides ensuring vehicles and fuels meet set standards at all times, there are other actions that can reduce vehicle emissions.

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Organic and Conventional Farming Systems in Tamil Nadu- An Economic Analysis

Adverse effects of modern agricultural practices not only on the farm but also on the health of all living things and thus on the environment have been well documented all over the world.

By the middle of the 20th century, most of the components of modern agriculture, i.e. tractors and associated farm machineries, fertilizers and agrochemicals were in use on agricultural farms largely in the industrialized world. In this context following are the objectives.

Objectives

- To compare and contrast the economic viability of organic farming system with conventional farming.
- To estimate the magnitude of employment generation under organic farming compared to conventional ones.

Methodology

The present paper was conducted in Tamil Nadu. The state has been purposefully selected due to the availability of data base relating to organic farmers. Organic scientist publishes source in "Green Farm Dairy" and documents are preferred for "Dhalanmai Farmers Association" in Erode. Apart from this government of Tamil Nadu and NGO's has initiated several programmes to provide training in organic farming in Erode district have been selected for the present study as the concentration of organic growers is more in these district. Erode district were selected for primary data collection. These districts were purposefully selected because of the concentration of organic farmers in these districts. There are 30 organic farmers, located in Erode. The study covered all the 30 farmers practicing organic farming system. In order to make a comparative study a control group of 30 farmers practicing conventional agriculture were selected from the neighborhood of organic farms. The criteria for selection of these farmers are that they represent the same characters of organic farmers in terms of socio – economic background, geographical location and crops grown. Thus there are 60 farmers in both sample districts for the study area.

Cobb-douglas Production Function

Cobb-Douglas production function has been the most widely used model in many empirical studies. Therefore, this functional form is used in the present analysis. The following Stochastic Production Frontier is estimated.

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$$\ln Y_{it} = \beta_{0t} + \beta_{1t} \ln X_{1it} + \beta_{2t} \ln X_{2it} + \beta_{3t} \ln X_{3it} + \beta_{4t} \ln X_{4it} + V_{it} + U_i$$

X_{1it} = Value of farm power in rupees of i^{th} farm in the t^{th} period.

X_{2it} = Value of organic nutrients in rupees of i^{th} farm in the t^{th} period.

X_{3it} = Value of seed in rupees of i^{th} farm in the t^{th} period.

X_{4it} = Irrigation charges in rupees of i^{th} farm in the t^{th} period.

V = Random variable and Assumed to be independent and identically distributed (iid) as $N(0, \sigma_v^2)$ and independent of U_i random variables. U_i = is firm-specific technical efficiency related variable and non-negative, Defined by the truncation (at zero of $N(0, \sigma_u^2)$).

Results and Discussion

The livestock position, revealed that the number as well as the value of livestock owned by organic farmers was higher than of conventional farmers. The better livestock position of organic farmers may be attributed to their higher demand for manures and other livestock products. The major machinery consisted of bullock carts, electricity pumps, drip irrigation, sprayer. The major machinery position was also better both in terms of number and value, on organic and conventional sample farmers.

Economics of Organic and Conventional Agriculture

It is observed that the net returns from sugarcane cultivation in Erode district found to be higher from organic agriculture farms ₹ 21590 per acre compared to conventional agriculture farms 19005 per acre. Similarly gross returns were 57600 per acre from organic agriculture and 55200 per acre from conventional agriculture. Relatively higher cost cultivation in conventional agriculture is due to higher cost of chemical fertilizers and for implement and machineries charges. Average cost per acre in the production of turmeric under organic and conventional farming system, yield per acre, return from main product and return from by product, net returns per acre.

Cultivation of turmeric with organic farming system is costing 33630 per acre. This is 1203 per acre more than the cost of cultivation under conventional agriculture. The differences are mainly due to higher cost of organic nutrients and biological power. Cost of FYM, verm compost, green manure, salt, neem cake, ash and cow dung which are used under organic agriculture, is more, However, higher cost is compensated by higher yield and higher prices. Net return from organic farming is 2603 more per acre. Turmeric (*Curcuma longa*) is a very important spice in India, which produces nearly the whole world's crop and uses 80 per cent of it. Turmeric forms part of most Indian curry powders. It is a natural antiseptic. The spice is sometimes also called the 'Indian saffron' thanks to its brilliant yellow colour. Turmeric comes from the root of *curcuma longa*, a leafy plant of the ginger family. The plant is

an herbaceous perennial, 60-90 cm high, with a short stem and tufted leaf. The root, or rhizome, has a tough brown skin and bright orange flesh. In fresh state, the rootstock has an aromatic and spicy fragrance, which on drying gives way to a more medicinal aroma.

It is observed from table 1.4 that the Banana cultivation in Erode district under organic agriculture found to be marginally higher compared to the banana produced under conventional system. While gross returns from organic agriculture were 80100 per acre, the same from conventional agriculture was 81512 per acre, a difference of 1412 per acre. But net return was relatively high from organic agriculture 31913 per acre compared to conventional agriculture 32348 per acre. Because cost of cultivation was lower for organic farms 48187 per acre compared to conventional farms 49164 per acre.

Employment

Average employment generated per acre under organic and conventional farming systems and establishes the relationship between the type of farming systems and the employment generated. Statistical tools such as regression, co-efficient of variation and Z test were employed here. Average number of days of employment created per acre under organic and conventional agriculture and its variation for different crops is calculated and presented. Many micro level studies on then certain of employment in agriculture show that organic farming system argument more labor as compared with conventional-modern-farming system. As the empirical studies reveal this is mainly due to the fact that collection of local resources and application of the same for crop enables to absorb more biological labor power. Average employment and variation under organic and conventional agriculture in Erode district is studied.

The case of paddy, organic agriculture generated nearly 10 mandays more per acre in organic system as compared to conventional system. But the variation is two narrow for organic and conventional agriculture. But the mean difference is statistically significant at 1 per cent level of significance. The sugarcane variation level is low in both farming systems. In the case of sugarcane, employment generation under organic agriculture is around 12 mandays more per acre. The variation levels are nearly same and are low. The difference in average employment is statistically significant at 1 per cent level. Similarly banana farm under organic farming employed 120 mandays per acre and it was 92 days under conventional agriculture. The differences significant at 1 per cent level. The difference at 1 per cent level of all crops, sugarcane employment more labor days. Organic agriculture employed relatively more labor days in the sample households.

The study showed that ecological farming is an integrated system of farming and livestock. Organic farmers shall keep livestock for the supply of farm yield manure, though many are depending on outside sources of farm yield manure to supplement. Very few modern farmers own livestock. Majority of the ecological farmers

have invested on agriculture in the form of pump sets, tractors and other agricultural implements while very few of the modern farmers own these implements. Initiatives from the state, civil societies and scientists for promoting organic farming will improve this sector. Hence comprehensive and continuous efforts must be intimated on this right direction.

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A Study on The Chief Minister's Solar Powered Green House Scheme in Tamil Nadu

Housing is one of the basic human necessities. A house is not just a roof over four walls-it is an extension of human personality as Nehru called it. It is an abode where basic human interactions take place, where children grow and acquire the concepts of morality and decent citizenship. The present paper aims to study the features and working of the above scheme in Reddymangudi Village, Tiruchirappalli.

Objectives

- To find out the number of beneficiaries of the scheme in the study area.
- To find out the community mostly availed this scheme in the study area.
- To analyse the different types of construction materials supplied by the government under Chief Minister's Solar Powered Green House Scheme.
- To find out the various problems faced by the beneficiaries in the study area.

Methodology

This study is based on both primary and secondary data. Primary data is collected from 50 beneficiaries at random in Reddymangudi village. Secondary data is collected from the books, journals, published materials and websites. Percentage is used as a statistical tool to analyse the collected data.

Scope of the study

This study forms the basis for the government to undertake different projects with regard to find out the extent of homeless in every village in Tamilnadu and its sufficient amount needed for the upliftment of socially disadvantaged people with the basic facilities in the budget.

Area of the study

Reddymangudi village area is taken for this study. Reddymangudi village belongs to the Pullambadi Taluk in Tiruchirappalli District of Tamil Nadu State. It is located 31 kms away towards East from the District Head Quarters Tiruchirappalli. 324 kms away from the state capital Chennai.

Period of the study

This study covers the period of 3 years from 2011 to 2014. In this study area among Hindus 44% of the beneficiaries belong to schedule caste community fol-

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lowed by most among Christians 20% of the beneficiaries belong to schedule caste community followed by most backward community 8% and most backward community 6% in the study area. It is noted that in both the religion the schedule caste community has benefited more 64% out of this scheme as compared to other communities.

Table No: 1

Number of houses constructed under Chief Minister's Solar Powered Green House Scheme

S.No	Year	Number of houses constructed
1.	2011-2012	10
2.	2012-2013	24
3.	2013-2014	16
	Total	50

Source: Primary data

Table No:2

Year wise Total expenditure for house Construction by the government under CM's SPGHS

S.No	Year	Total Govt Expenditure for houses construction (in Rs.)	No. of House	Percentage
1.	2011-2012	1,800,000	10	17
2.	2012-2013	5,280,000	24	50
3.	2013-2014	3,520,000	16	33
	Total		50	100

Source: Primary data

The table No.2 shows the total expenditure for house construction by the government under Chief Minister's solar powered Green House Scheme. It is evident from the table that the total expenditure is high and it comes to 50% due to additional construction of houses during the year 2012-2013. And the total expenditure has increased nearly triple time that of expenditure in the 2011-2012. Only 33% of amount is spent in the year 2013-2014 due to shortage of funds in the government Gajana.

Findings

- More than 85% of the beneficiaries belong to the age group of 50-55 years.

- As compared to other communities, the schedule caste community has benefited more (64%) irrespective of religion under this scheme during the study period.
- In the year 2012-2013, 48% of the respondents are benefited under chief Minister's Solar Powered Green House Scheme which is greater than as compared to other years during the study period.
- In the year 2012 -2013, the Government's expenditure on house construction under chief Minister's Solar Powered Green House Scheme has been increased nearly triple time that of expenditure in the year 2011-2012..
- More than 75% of the beneficiaries annual income ranges between Rs.40,000 to 45,000.
- 70% of the beneficiaries spent Rs.10000 to Rs.20,000 for Purchasing Hard Broken Blue Granite metal during the study period.

Conclusion

To conclude the scheme in general is good but it should be properly implemented and efficiently managed without any corruption then only it will reach the really targeted groups. Last but not the least, it is the fact that mere planning is not enough but the implementation which counts for the success of this scheme.

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A Study on the Growth of Women Education in Tamil Nadu

The development of any nation depends on women participation. The role of women in house and the society is numerous and endless. Women constitute almost half the population. Government takes number of steps to rectify this gender discrimination. Considering education as one of the most important means to uplift them, many programmes and schemes have been initiated by both the central and state government. Due to the continued effort taken by these governments the trend has been changed. There was a tremendous improvement of women's condition in recent years. This is due to the availability of education opportunities to them especially higher education for women has assumed greater significance which ensures the economic growth of the country. Our economy grows and is sustained because of our intellectual resources.

Today Higher education has enabled the women to execute work on par with men. Educated women not only tend to promote the education of their children, but also can provide better guidance to them. More ever, educated women can also help in the reduction of infant mortality rate, Maternal mortality ratio which ensures healthy human resources of the country. Keeping this point in view an attempt is made to study the growth of women education in Tamil Nadu.

Objectives

- To study the trend of Sex ratio and female literacy rate in Tamil Nadu.
- To know the participation of female in higher education in Tamil Nadu.
- To study the reduction of infant Mortality rate and maternal mortality ratio.

Methodology

The present study is based on secondary data which have been collected from magazines, journals and web portals.

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Table No.1**Decadal growth rate of literacy rate in India and Tamil Nadu 1961-2011 (%)**

Literacy Rate in India				Literacy Rate in Tamil Nadu		
Year	Persons	Males	Females	Persons	Males	Females
1961	28.3	40.4	15.3	36.4	51.6	21.1
1971	34.5	45.9	22.0	45.4	59.5	30.9
1981	43.6	56.4	29.8	54.4	68.1	40.4
1991	52.2	64.1	39.3	62.7	73.1	51.3
2001	65.4	79.6	54.3	73.5	82.3	64.4
2011	73.0	80.9	64.6	80.1	86.8	73.4

Source: Secondary data

The above table No.1 shows that during the past five decades, the literacy rate in Tamil Nadu has doubled. The literacy rate for the State increased from 36.4 percent in 1961 to 80.1 percent during 2011. The rise in the literacy rate over the years could be attributed to better inputs in primary education. Similar trend was also noticed at all-India level. The literacy rate in Tamil Nadu (80.1) was comparatively better than the all India rate (73.0%) in 2011. Among the gender, the literacy rate of males was higher than the females in Tamil Nadu as well as at all-India. The literacy rate of males and females in Tamil Nadu was higher than that of all-India. It is interestingly to noted that in 2011 the female literacy rate in Tamil Nadu is more than the literacy rate of India in general.

Table No.2**Gross Enrolment ratio in Higher education of Tamil Nadu in 2011-2012**

India				Tamil Nadu		
Category	Males	Females	Total	Males	Females	Total
All Categories	21.6	18.9	20.4	41.1	35.2	38.2
Schedule Castes	15.4	13.5	14.5	28.7	25.6	27.1
Schedule Tribes	12.4	9.2	10.8	34.2	27.9	31.0

Source: Secondary data

The table No.2 shows that the Gross Enrolment Ratio of 18-23 age group in higher education was 38.2 percent in Tamil Nadu as against 20.4 percent at all-India during 2011-12. Among the major States, in respect of Gross Enrolment Ratio in

higher education, Tamil Nadu ranked first. Going by gender, the ratio among males at 41.1 percent was higher than females (35.2%) in Tamil Nadu. Among the social groups, the Gross Enrolment Ratio in higher education was higher in the case of STs (31%) as against SCs (27.1%). At the all-India the respective Gross Enrolment Ratio stood at 10.8 percent and 14.5 percent. In respect of all gender as well as social groupings Tamil Nadu stood first amongst major States the Gross Enrolment Ratio in higher education.

Table No.2(a)

**Enrolment of females various classification of Higher Education in
Tamil Nadu (2011-2012)**

Course	Males	Females	Total
Ph. D	4925	3070	7995
M. Phil	1847	2765	4612
Post-graduate	201662	187009	388671
Under-graduate	810432	764762	1575194
PG-Diploma	10079	4842	14921
Diploma	328172	64916	393088
Certificate	4741	7332	12073
Integrated	7982	3984	11966
Total	1369840	1038680	2408520

Source: Secondary data

The table No.2(a) reveals that nearly half of the enrolment in higher education are females in Tamil Nadu in the year 2011-12 .among higher education girls are mostly opted M.Phil and certificate courses in the year 2011-12.

Table No.3

Employment rate of women in Tamil Nadu

Year	% of women to total employment
2005	16.64.
2006	16.71
2007	10.28
2008	8.41
2009	7.29
2010	15.65
2011	16.21

Source: Secondary data

The women participation in literacy rate paved the way for their participation in employment which is shown in the table No.3. Education brings employment which in turn brings empowerment of women which is necessary for the development of the country.

Conclusion

Education is no doubt an important tool of human development. Human development plays very important role in improving standard of living of the people. By active involvement of central and Tamil Nadu state government in women's education, the enrollment of girls in schools has increased remarkably. Due to this, the literacy rate of women has increased however there is still a gap between male and female literacy rates. So steps must be taken severely to rectify the problems behind for low literacy rate which could ensure 100% female literacy rate in upcoming years.

Peer Reviewed Journal

Eradication of Poverty Through MGNREGA Scheme

Poverty is a social curse and a source of all sorts of social evils. In order to eradicate poverty and unemployment, the government of India taken number of measures in her five year plan. Recently, the government inextricably bound up with challenge of meeting the first millennium development goal of reducing poverty and unemployment through employment generation in rural India. So reduce poverty and to provide employment the government introduced National Rural Employment Guarantee Act in the year 2006 and later it renamed as Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA). The aim of the programme is to enhance the livelihood security of the people in rural areas by guaranteeing 100 days of wage employment to rural household volunteer to do unskilled manual work.

Objectives

- To compare MGNREGS in Tamil Nadu and India for reducing poverty.
- To find out the impacts of MGNREGS.

Table No.1
EMPLOYMENT SCENARIO IN INDIA UNDER MGNREGS

Year	No. of Districts	Employment Demanded Households	Employment provided households
2006-2007	200	21188894	21016099
2007-2008	330	34326563	33909132
2008-2009	615	45518907	45115358
2009-2010	619	52920154	52585999
2010-2011	619	55756087	54947068
2011-2012	635	50380213	49894603
2012-2013	636	50411455	48561267
2013-2014	644	51765569	47684864

Source: [www. Ministry of rural development.com](http://www.Ministry of rural development.com)

The table No.1 shows that the employment provided by MGNREGS in different districts in different phase from the year 2006 onwards.

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Table No. 2

EMPLOYMENT SCENARIO IN TAMILNADU UNDER MGNREGS

Year	Employment Demanded Households	Employment provided households
2006-2007	683481	683481
2007-2008	1418825	1418825
2008-2009	3256419	3256419
2009-2010	4004871	4004871
2010-2011	4969140	4969140
2011-2012	6376449	6344466
2012-2013	7105314	7061409
2013-2014	6275642	6239073
2014-2015	4950066	4913372

Source: [www. Ministry of rural development.com](http://www.Ministry of rural development.com)

The table No.2 shows the initial stage scheme was able to satisfy the employment demanded households. Afterwards the scheme was not able to satisfy the demand and provided less employment compare to the requirement.

Table No. 3

WOMEN WORK PARTICIPATION RATE IN INDIA AND TAMILNADU UNDER MGNREGS

Year	Total	Women	% Share in India	%Share in TN
2006-2007	9050.54	3697.01	40.65	81
2007-2008	14367.95	6109.1	42.63	82
2008-2009	21632.86	10357.32	47.87	79
2009-2010	28359.57	13640.51	48.16	83
2010-2011	25715.23	12274.21	47.72	83
2011-2012	21170.77	10197.24	48.17	83
2012-2013	21848	11388.51	52.13	84
2013-2014	21867.74	11554.6	52.84	84

Source: [www. Ministry of rural development.com](http://www.Ministry of rural development.com)

The table No.3 shows that the women work participation rate in Tamilnadu is greater than compare to India.

Table No. 4

**OVERVIEW OF BUDGET ALLOCATION, GDP AND EXPENDITURE OF
MGNREGS IN INDIA**

Year	Budget Allocation (Crore)	Percentage of GDP	MGNREGS Expenditure	Expenditure in Tamilnadu
2006-2007	11300	0.28	46.55	151.64
2007-2008	12000	0.26	41.71	516.42
2008-2009	30000	0.56	52.77	1005.15
2009-2010	39100	0.66	69.08	2294.08
2010-2011	40100	0.54	55.63	2294.08
2011-2012	40000	1.02	53.98	2932.52
2012-2013	33000	0.78	33.33	3109.91

Source: [www. Ministry of rural development.com](http://www.Ministry of rural development.com)

The table No.4 shows that the budget allocation, GDP and Expenditure of MGNREGS of India for different periods.

The table No.7 shows that the expenditure undertaken in MGNREGS for different years. The expenditure on wages, materials and administrative are steadily increasing from 2006 onwards.

Suggestions

- A well trained staff should be appointed at the Block level for effective implementation of the programme.
- MGNREGS activities should be undertaken during the off season of agriculture. So that both agriculturists and MGNREGS beneficiaries are benefited.
- There should be transparency in the administrative side.
- Delay in the payment should be avoided.
- Frequent inspection will be helpful for effective working of the scheme.

Conclusion

The study concludes that the MGNREG Scheme is not only satisfies its prime objectives like 100 days employment and generating income in the rural areas, It creates a positive impact on employment, wage and saving in the rural areas. So with the help of MGNREG Scheme the people in the rural area are able to earn for their

survival and to improve their standard of living. In spite of these advantages, the scheme will be helpful to earn income during off season because agriculture is only a seasonal occupation which provides employment only during on season. Thereby it reduced poverty by providing guaranteed employment and wage security to the rural poor.

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Total Factor Productivity of Processed Spices Products Industry in Tiruchirappalli District, Tamil Nadu

In this fast moving world, people have very less time to do a lot of work in their day-to-day life. In order to complete their works quickly, make use of ready-made processed spices products that save them a lot of time in doing a work, since it is less time consuming, saving energy, etc. Since the potential for market expansion of the processed spices products are vast, there are mushrooming of processed spices products firms in and around Tiruchirappalli, and the competition among them is very acute.

Unless the firms reduce cost of production, it will be very difficult to survive in the market. Across four p's viz: Product, Place, Price and Promotion available to tackle the competition, processed spices product firms preferred product and strategies to fight it out through product diversification (Product Innovation). With the above background, the study focuses on total factor productivity in processed spices products segment with reference to the following objective:

Objective

- To analyse the total factor productivity of processed spices products industry in Tiruchirappalli district, Tamil Nadu.

Hypothesis

The following hypothesis is formulated for testing:

- Processed spices products industry's Total Factor Productivity (TFP) growth is expected to be stable and better during the period of study.

Methodology

In order to understand the research problem, the relevant information has been collected from secondary sources. All the available data at the District Industry Centre (DIC), Trichy have been incorporated. The cross check has been made in order to check the validity of secondary data collection with 20 spices processing firms in the study region. By adopting the complete enumeration method, the data have been collected from all these firms. The study covers the period from 1990 to 2012. The collected data were classified into product group-wise over different years and the Solow's Index has been used.

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Solow Index

This index is based on the Cobb-Douglas Production Function. Under the assumption of constant returns to scale, autonomous Hicks-neutral technical progress and payments to factors according to their marginal product, the following equation is obtained.

$$\frac{\dot{A}}{A} = \frac{\dot{Y}}{Y} - \left((1-\beta) \frac{\dot{L}}{L} + \beta \frac{\dot{K}}{K} \right) \quad \dots\dots (1)$$

Where 'Y' denotes output, 'L' Labour, 'K' capital and 'β' the share of capital: 'Dot' stands for the time derivatives.

From equation (1) the discrete form is obtained as

$$\frac{\Delta A}{A} = \frac{\Delta Y}{Y} - \left((1-\beta) \frac{\dot{L}}{L} + \beta \frac{\dot{K}}{K} \right) \quad \dots\dots (2)$$

Once computation of "A/A is done for different years with the help of equation (2) the Solow index is obtained using the following identity (Taking A(i) as unity)

$$A(t+1) = A(t) \left(1 + \frac{\Delta A}{A} \right) \quad \dots\dots (3)$$

Solow index, being based on the Cobb-Douglas production assumes the elasticity of substitution to be unity. Although this appears quite restrictive this may not be a serious draw back. Under the assumption of competitive equilibrium the Solow index is equal to small changes in output and input (Metha, 1980).

Results and Discussion

Total Factor Productivity in Processed Spices Products Industry

Table 1 shows the detail of the Solow productivity index of the processed spices products industry in Tiruchirappalli district during 1990-2012. Capital intensity (K/L) which was 2.133 in 1990 has increased over the years and reached to 2.74 in the year 2012 thus recorded a rate of growth of 0.45 percent per annum. The mean K/L ratio for the industry was 2.415. Correspondingly output-labour ratio (O/L) which was 3.024 in 1990 has also increased over the years and reached to 4.872 in the year 2012 with 2.47 percent growth rate per annum. The mean O/L ratio for the industry

was 3.852. The growth rate of labour productivity was higher than capital intensity. Thus it is clear that this industry shall induct capital intensive investment.

TFP index has increased over the years. A better performance was recorded in 2005 which carry high productivity of 133.661 at the same time very poor performance has been recorded in 1997 which carry 89.110, after 2000 the total factor productivity of processed spices products industry is expected to the positive. The overall mean value of 110.421 has been recorded which highly positive trend in the period of analysis. The TFP index has recorded a growth rate of 1.84 percent. Based on this analysis, it is clear that the processed spices products industry was able to maintain a consistent and steady productivity performance during the period of study.

Table 1:
Total Factor Productivity of Processed Spices Products Industry in Tiruchirappalli District during 1990-2012

Year	O/L	K/L	$\Delta O/L$	$\Delta K/L$	$(\Delta O/L)/(O/L)$	$(\Delta K/L)/(K/L)$	$\beta^*(\Delta K/L)/(K/L)$	$\Delta A(t)/A(t)$	Solow's Index
1990	3.024	2.133	-	-	-	-	-	-	100
1991	3.075	2.138	0.051	0.005	0.017	0.003	0.002	0.015	101.447
1992	2.972	2.322	-0.103	0.184	-0.035	0.079	0.065	-0.099	91.374
1993	3.011	2.339	0.038	0.017	0.013	0.007	0.006	0.007	92.002
1994	3.062	2.383	0.052	0.044	0.017	0.019	0.015	0.002	92.170
1995	3.119	2.379	0.056	0.004	0.018	-0.002	-0.001	0.020	90.377
1996	3.181	2.363	0.063	0.016	0.020	-0.007	-0.005	0.025	92.640
1997	3.281	2.580	0.100	0.217	0.031	0.084	0.069	-0.038	89.110
1998	3.400	2.563	0.119	0.018	0.035	-0.007	-0.006	0.041	92.720
1999	3.574	2.553	0.175	0.010	0.049	-0.004	-0.003	0.052	97.757
2000	3.777	2.524	0.202	0.029	0.054	-0.011	-0.009	0.063	103.897
2001	4.007	2.470	0.230	0.054	0.058	-0.022	-0.018	0.076	111.737
2002	4.187	2.445	0.180	0.025	0.043	-0.010	-0.008	0.051	117.457
2003	4.368	2.377	0.182	0.068	0.042	-0.029	-0.023	0.065	125.085
2004	4.507	2.368	0.139	0.009	0.031	-0.004	-0.003	0.034	129.314
2005	4.355	2.185	-0.152	0.184	-0.035	-0.084	-0.069	0.034	133.661
2006	4.434	2.259	0.079	0.074	0.018	0.033	0.027	-0.009	132.462
2007	4.481	2.552	0.047	0.294	0.011	0.115	0.094	-0.083	121.422
2008	4.642	2.546	0.161	0.006	0.035	-0.002	-0.002	0.037	125.869
2009	4.441	2.272	-0.201	0.274	-0.045	-0.121	-0.099	0.053	132.568
2010	4.423	2.305	-0.018	0.033	-0.004	0.014	0.012	-0.012	130.481
2011	4.398	2.755	-0.025	0.449	-0.006	0.163	0.133	-0.139	112.365
2012	4.872	2.740	0.474	0.014	0.097	-0.005	-0.004	0.102	123.779
Mean	3.852	2.415							110.421
G.R (%)	2.47	0.45							1.84

Source: Compiled from the records of DIC, Trichy

Suggestions and Recommendations

1. Evidence show that K/L ratio has increased over the years but capital productivity remained stagnant. Steps have to be taken to improve capital productivity remained stagnant.
2. It is important to note that some products have shown negative productivity growth. Therefore, firms need to make concerted efforts for increasing the productivity of processed spices products especially the latest diversified spices products like paste and chutney items. This industry can withstand competition only by increasing productivity and reducing cost of production per unit of output.

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Small Scale Industry in Tamilnadu

Small-scale industries have been playing an important role for development of the Indian economy. These small-scale industries not only help to create employment opportunities, but also generate income, investment and savings in the economy. Further, these industries may also help in developing regional economy, promotion of export potential, promotional of market facilities, development of infra – structural facilities etc. Small-scale industries also help in eradicating poverty, unemployment problems. The opportunities through SMEs have been helping to provide employment opportunities to rural, urban masses, generating income, and raising the levels of living.

In India, small-scale industries (SSIs) occupy 12.3 million units, contribute to 40 per cent of industrial production and 35 per cent of their exports and provide employment to about 29.5 million people. The SSIs now produce more than 8000 products. By recognizing the importance of SSI units in the development of economy, the government has been continuously attempting to improve the availability of critical input to this sector and create appropriate infrastructural environment.

Objective of the study

1. To study on the performance of the SSI in Tamil Nadu.

Investments Table 1.2 Investments SMEs of in Tamil nadu

Year	Investments (in crores)
1999-00	3954.12
2000-01	4954.00
2001-02	6574.11
2002-03	7966.00
2003-04	9350.00
2004-05	10623.00
2005-06	11567.22
2006-07	12166.19
2007-08	12569.34
2008-09	13291.50
2009-10	19798.52
2010-11	22365.59

Source: Report of finance ministry of Tamil nadu-2009

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The investment made in the sector increased from Rs.12569.34 crores in 2007-08 to 22365.59 crores in 2010-11 resulting in a growth of 5.7%. Consequently the output from SME units has also increased from Rs.89781 crores in 2007-08 to Rs.94939.80 crores in 2008-09 registering a growth of 5.75 %

Employment

Table 1.3

Employment of SME in Tamil Nadu

Years	Employment (No)
1999-00	1745896
2000-01	1875946
2001-02	2014789
2002-03	2250900
2003-04	2451000
2004-05	2667200
2005-06	2902122
2006-07	3142335
2007-08	3142335
2008-09	3417832
2009-10	4638085
2010-11	4993996

Source : Publication of Tamil Nadu Statistical Department 2009

The employment provided by this sector has increased from 31.42 lakhs in 2007-08 to 49.93 in 2010-11 with a growth of 9.05 per cent. The continuous increase in the employment potential of SME is also noticed in the span of 10 years from 1999 to 2011.

Production**Table 1.4 Production of SME in TamilNadu**

year	Production (in crores)
1999-00	22368.00
2000-01	30541.01
2001-02	39688.57
2002-03	48675.00
2003-04	58432.00
2004-05	70987.00
2005-06	78261.66
2006-07	83904.80
2007-08	89781.00
2008-09	94939.80

Source: DCSME

Production of SME units in Tamil nadu is increased by 76.44% in ten years. In the year 2003-04 a maximum increase of 16.69% in production was noticed. In general it is found that there is a increasing trend in the production of SME sector in Tamil nadu.

Export of SME**Table 1.5****Export of SME Year in Tamil nadu**

Year	Export (in lakhs)
1999-00	149872
2000-01	151478
2001-02	169999
2002-03	184718
2003-04	198745
2004-05	201447
2005-06	222330
2006-07	231561
2007-08	247891
2008-09	256487

Source : Pert trust report 2009

The SME units in Tamil nadu are contributing their productions to exports in all India level significantly. In last ten years the SME units Tamil nadu contributed to export of commodities in appreciable scale. During 1999- 2009 the export performance of SMEs shows an increase of 55.95%, especially the export was increased from Rs. 149872 lakhs in 1999-2000 to Rs. 256487 lakhs in 2008-09. This shows that the SME sectors in Tamil nadu are highly successful in export performance. The maximum of 12.22% increase in the export performance was noticed in the year 2001-02 and a minimum of 1.07% was observed in the year 2000-02. The average percentage of increase in the production of SME sectors in Tamilnadu is 5.56%.

Conclusion

Small scale industries encompass vast scope activities like manufacturing, servicing, retailing, financing, construction, infrastructure etc. In view of the Government of India's ever increasing importance given to the small-scale industries in the national economy, more and small industries are to be set up in the years to come. Establishment of such industries in rural areas and small towns helps to check the influx of population into bigger towns. A rewarding feature of economic development in India has been the impressive growth of modern small scale industries. The small enterprises have by now established their competence to manufacture a wide variety of sophisticated goods in different product lines requiring a high degree of skill and precision

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Growth of Uzhavar Sandhais in Tamil Nadu



The concept of UzhavarSandhai was implemented in Tamil Nadu in massive scale. All UzhavarSandhais are maintained by Agricultural Marketing Department and manned by the staff of the Department of Agricultural Marketing and agri-business. The District Collector was the coordinator for running the UzhavarSanthai successfully in the Districts whereas in State as a whole, the scheme was implemented by the Director of Agricultural Marketing and Agribusiness. The farmers market was a successful marketing strategy to empower the farmers as the traders and to increase the price for their produce by avoiding the intermediaries. Farmers' Market was introduced in 1999 for direct selling of fruits and vegetables at a fair price by farmers to consumers without any intermediaries.

Objective

1. To examine the arrivals and prices of vegetables and fruits in Uzhavar Sandhais.

Methodology

The secondary data on arrivals and prices of vegetables and fruits, number of farmers in market, number of consumers arrival were collected from sources like Department of Agricultural Marketing and Agri Business, Handbook of UzhavarSandhai and Tamil Nadu State Agricultural Marketing Board (TNSAMB), Chennai. The perceptions of the data were analyzed with the help of Average Annual Growth Rate.

PERFORMANCE OF UZHAVAR SANTHAIS**Table- 1: Vegetable arrivals, value and No. of farmers and consumers benefited**

Sources- UzhavarSandhai Hand Book

Year	Farmers Arrivals(Lakhs)	Quantity of Vegetables and Fruits (MT)	Values of Vegetables and Fruits(Crores)	No of Consumers (Lakhs)
1999-2000	1.68	1.78	120.82	510.92
2000-2001	1.78	1.82	124.21	537.98
2001-2002	3.58	1.98	133.11	567.32
2002-2003	8.23	2.11	171.23	578.74
2003-2004	12.14	2.48	197.36	588.14
2004-2005	14.78	2.87	228.36	594.25
2005-2006	18.23	3.08	257.39	599.32
2006-2007	22.25	3.21	297.36	601.00
2007-2008	22.90	3.97	411.28	676.50
2008-2009	25.03	5.45	657.15	901.90
2009-2010	30.45	7.03	915.10	1214.40
2010-2011	33.65	8.35	1338.71	1511.05
2011-2012	35.82	8.86	1522.12	1717.02
2012-2013	37.45	9.45	1733.26	2022.36
2013-2014	39.32	10.36	1889.56	2442.52
AAGR	1.86	3.11	0.31	1.67

During the fifteen years period the vegetable arrivals had increased from 1.78 lakh tones to 10.36 lakh tones and the value of products sold through the farmers market have increased from 120.82 crores to 1889.56crores. The number of farmers and consumers benefited was also increased. The average annual growth rate was 1.86, 3.11, 0.31 and 1.67 per cent respectively.

The performance of the farmers markets can be assessed based on the arrivals, as on June, 2011 the arrival was presented in the following table. It was found that only four farmers markets were handling more than 70 tonnes per day. The maximum numbers of the farmers market handle 10 to 30 tonnes in 114 farmers markets. It should be considered that the 26 number of farmers markets handle only 3 to 5 tonnes which needs special attention.

Conclusion

UzhavarSandhais have more marketing effectiveness because government provides free place, weighing machine, free entry, cold storage, market information, preventing middle men, and other infrastructure and 95 per cent of share from consumer's price. Consumers satisfied with required quantity purchase, low price, quality, correct weight, fresh vegetables, and sufficient place and so on. Distance has positive and significant association with level of satisfaction. In the year 1999-2000, 103 Farmers' Markets were opened, 50 Farmers' Markets were created during 2007 and 25 Farmers' Markets were created in 2010. At present, 179 Farmers' markets are functioning in Tamil Nadu. During the fifteen years period the vegetable arrivals had increased from 1.78 lakh tones to 10.36 lakh tones and the value of products sold through the farmers market have increased from 120.82crores to 1889.56crores. The number of farmers and consumers benefited was also increased.

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Child Care Services in Tamil Nadu



Human resources constitute the *raison d'être* of economic development. The people of a country are its most valuable asset. The strength and prosperity of a nation lies in its people who are healthy, educated and economically self-reliant. With a higher population growth, India has a child population of 14 per cent of the global child population. Children of today play a vital role tomorrow in creating families, powering the workforce, and making the economy to function effectively. Thus, children are backbone of a nation and hence their health and their prosperity greatly influence the health of a nation. However, majority of children in India are underprivileged from birth. Early Childhood care and education can help the stage for life long development. Recent research in **neuro-sciences** has now established that around 80% of brain development takes place by the time a child is five years old. With the first three years seeing the maximum growth. Clearly, the environment and experiences during this early childhood years has a great deal to do with a Childs future development and growth.

The Problem of Child Malnutrition

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

The United Nations Organization, estimates, that 2.1 million Indian children die before reaching the age of 5 every year - 4 every minute - mostly from preventable illnesses such as diarrhea, typhoid, malaria, measles and pneumonia. Every day 1,000 Indian children die because of diarrhea alone.

Malnutrition in Tamil Nadu

In Tamil Nadu 44% of children are malnourished out of which 0.2% severely, 6.4% moderately, 37.4% mild malnourished. For implementing the policy for malnutrition free state, moderately and severely malnourished children in the age group of 6 months to 24 months, now getting complementary weaning food daily viz 50 gms and 100 gms respectively in the ananganwadi centers are given additional weaning food of 50 gms and 100 gms, once a week on take home ration basis. Eradication of malnutrition shall be made a people's movement through a state wide IEC campaign reaching all sections of society. Various steps such as opening of new ICDS projects, pur-

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chase of vessels, medicines, weighting scales for the anganwadi centers, civil works, scheme for adolescent girls and motivation to functionaries have been under taken.

Various Child Care and Nutrition Programmes in Tamilnadu

The Government of India and Tamilnadu have launched several Programs to coverage the growing rate of under nutrition children. They are included the Integrated Child Development Service Scheme(ICDS), Tamilnadu Integrated Nutrition Project(TINP)-I, Tamilnadu Integrated Nutrition Project(TINP)-II, World Bank-ICDS-III, National Program of Nutritional Support to Primary Education, National Children's Fund (NCF), National Plan of Action, United Children's Fund and National Rural Health Mission , etc.,

Integrated Child Development Services Scheme (ICDS) in Tamilnadu

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

Twelfth Five Year Plan and Nutrition Security in Tamil Nadu

The Twelfth Plan has "Nutrition Security" as an important goal. The vision is to make Tamil Nadu a "Malnutrition Free State". The mission is to provide a whole life cycle nutrition security programme, with a focus on nutrition for the pregnant and lactating mothers, infants, children and adolescent girls. To achieve the nutrition goals, the strategies are: (i) Universalisation of ICDS, (ii) Training ICDS functionaries for improving services delivery, (iii) Modernising Anganwadi Centres, (iv) Preventing anaemia and micronutrient deficiencies, and (v) Strengthening early childhood care and education.

Suggestions

- ICDS programme is expected to be implemented in close collaboration and support with the State Health Departments of the area. However, the study reveals that the co-ordination with health departments in this regard is not very strong.
- The implementation of the health component of ICDS viz., supplementary nutrition, Vitamin "A", immunization, health checkup, referral services, treatment for minor illness and non-formal health and nutrition education to women could be contrasted with inferior services received by the target population in non-ICDS areas.

- The supplementary food distribution scheme under ICDS for infants has a positive impact on improving the nutritional status of children in the ICDS areas. However it is seen that a considerable share of children who are not attending pre-school are not receiving supplementary food.
- The effect of pre-school education in enhancing the intellectual ability of children is clear from the study. Hence efforts should be taken to extend pre school facilities to all children in the pre-school age group.

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Peer Reviewed Journal

Inclusive Growth Through Vision 2023 in Tamil Nadu: An Overview



Introduction

Tamil Nadu Vision 2023 places substantial emphasis on inclusive growth by channeling considerable resources to the lowest income groups and ensuring that Tamil Nadu becomes poverty free. Being poverty free means no person in the state is deprived of any basic needs such as food, clothing and shelter and any resident of Tamil Nadu, who seeks employment, will be able to find gainful and productive employment commensurate to his/her capabilities.

With this background, this paper "Inclusive Growth through Vision 2023 in Tamil Nadu: An Over view" is focusing on the four dimensions, firstly, to recollect the Current Government (International, National and State) Perspective of Economic Development, Secondly, to understand poverty free State and gainful and productive employment through numerical support of labour force in Tamil Nadu, thirdly, relating work participation rate in Tamil Nadu and finally concludes with way forward for enhancing employment opportunity in Tamil Nadu.

Current Global, National and Tamil Nadu Perspective of Economic Development: At a Glance

The objectives of Millennium Development Goals were focusing on the eradicate extreme hunger and poverty, Achieve universal Primary education, Promote Gender equality and Empower Women, Reduce Child Mortality, Improve Maternal Health, Combat HIV/AIDS, Malaria and Other diseases, Ensure Environmental Sustainability, Develop a Global Partnership for Development.

As per this article writer perspective, current Central Government initiatives in India are Clean India, Make in India, Digital India.

Clean India thought explores the Environmental Economics- to get sustainable development in India; Make in India concept reveals the Financial Economics- to open up Investment avenues to get economic development, and Digital India exhibits Infrastructural Economics- to make digitally connected net work for faster growth and developmental process in the twenty first century.

The ten themes of vision 2023 in Tamil Nadu: Economic prosperity, Inclusive growth, Health for all, World class infrastructure, Healthy investment climate, Knowledge hub and Innovation capital of India, Creating conducive environment for human

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development, nurturing a rich heritage and preserving the ecology, Protecting against vulnerability, Improving the quality of institutions and governance.

The estimated labour force (15-59 years) went up by 1.19 percent per annum from 40.00 million in 2001 to 47.76 million in 2011. Consequently, its share in total population improved from 64.10 to 66.20 percent. Between these two Censuses, the total number of workers in the State increased by 1.18 percent annually from 27.88 million to 32.88 million. Share of the total members of workers in total labour force, however, had witnessed a decline from 69.70 percent to 68.84 percent, indicating that there was a reduction in the employment absorptive capacity of the economy or there was a preference to pursue higher education or both. As a result, the proportion of persons who are not working in the State increased from 30.30 percent to 31.16 percent. All the things considered, the rate of growth of labour force exceeds the rate of growth of work force besides the absolute numbers.

Table: 1 Work Participation Rate in Tamil Nadu and All-India:

Category	Tamil Nadu		All-India	
	2001	2011	2001	2011
WPR - By Demographic Segment (%)				
Rural	50.3	50.7	41.7	41.8
Urban	37.5	40.2	32.3	35.3
Overall	44.7	45.6	39.1	39.8
By Sex (%)				
Males	57.6	59.3	51.7	53.3
Females	31.5	31.8	25.6	25.5

Table: 1 reveal the work participation rate in Tamil Nadu and All-India. The working population in Tamil Nadu increased from 27.88 millions in 2001 Census to 32.88 millions in 2011 Census witnessing an annual compound growth rate of 1.18 percent. The Work Participation Rate (WPR) i.e., the proportion of workers to total population in Tamil Nadu edged up from 44.7 percent in 2001 to 45.6 percent in 2011. The ratio at the All India level during the corresponding period was lower at 39.1 percent and 39.8 percent respectively. Across the districts, the work participation rate was found to be the lowest at 36.3 percent in Kanniyakumari despite the fact that the district had the highest literacy level. It was the highest at 53.1 percent in Erode as per 2011 Census. This was the case irrespective of rural and urban segments. The work rural areas were higher than that of urban areas. However, with regard to the pace of increase, it was greater in urban than in rural areas. The work participation rate in rural

Tamil Nadu marginally increased from 50.3 percent in 2001 to a share of 50.7 percent in 2011, whereas it rose from 37.5 percent to 40.2 percent in urban respectively. Going by sex, the work participation rate in the case of males was significantly higher than that of females both in rural and urban areas. The pace of increase in WPR of males also was greater than that of females. The overall WPR of males increased from 31.5 percent in 2001 to 59.3 percent in 2011 in Tamil Nadu. The WPR of females improved from 31.5 percent to 31.8 percent. The WPR of males and females in Tamil Nadu at 59.3 and 31.8 percent in 2011 was higher than that of All India and 25.5 percent respectively. The WPR of males among the districts was the highest in Tiruppur (65.8%) and that of females in Perambalur (48.4%). The lower WPR for females than that of males does emphasize the need for more concerted efforts to ensure greater social empowerment of women to enable them to participate in productive economic activities.

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The Role of Watersheds in The Development of Rain-fed Areas of Tamilnadu



A watershed is a basin like a landform defined by high points and ridge lines that descent into lower elevations and stream valleys. A watershed carried water "shed", from the land after rainfalls and snowmelts. Drop by drop water is channelled in to soils, groundwater, creeks and streams making its way to rivers eventually into the sea. In other words, a watershed is a geo-hydrological unit or piece of land that drains at a common point. A watershed can be defined as a drainage basin or catchment area of a particular stream or river. Simply put, it refers to the area from where the water to a particular drainage system, live river or stream, comes from. Watershed development refers to the conservation, regeneration and the judicious use of all the resources-natural (land, water, plants and animals) and human – within a particular watershed. Watershed management tries to bring about the best possible balance in the environment between natural resources on the one side, and human and other living beings on the other.

Watershed Development Programmes in Tamil Nadu

Watershed development programmes are implemented in Tamil Nadu to increase the overall agricultural production and to improve the living conditions of the farmers depending on the rain fed lands. The programme is implemented in 80 blocks of 16 districts. The IWDP programme is being implemented in 96 blocks from the year 1993-94 in Tamil Nadu. To increase the overall agricultural production and improve the living conditions of the farmers depending on the rain-fed lands, the watershed development programs are being widely implemented in the state.

There are 19,331 micro-watersheds identified in the state of which, approximately 4,000 have already been treated. National Watershed Development Project for Rain-fed Areas (NWDPR) and Integrated Wasteland Development Programme (IWDP) are implemented through a watershed approach apart from the Comprehensive Watershed Development Projects implemented with assistance from DANIDA.

The DPAP is implemented with the prime objective of promoting the overall economic development of the watershed community through optimum utilization of natural resources, employment generation and restoring ecological balance. The program is implemented in 80 blocks of 16 districts which are Dharmapuri, Thoothukudi, Sivagangai, Ramanathapuram, Virudhunagar, Pudukottai, Tirunelveli, Salem, Namakkal, Coimbatore, Tiruvannamalai, Dindigul, Vellore, Tiruchirappalli, Perambalur and Karur.

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From 1999-2000 to 2006-07, the Government of India sanctioned 1,222 watersheds in seven batches at a total cost of Rs 3,367 million, for treating a total area of 0.61 Mha. The IWDP has been under implementation in Tamil Nadu since 1993-94 to develop non-forest wastelands on the principles of watershed development. This program is being implemented in 96 blocks of 24 districts, which are Coimbatore, Dharmapuri, Dindigul, Karur, Krishnagiri, Namakkal, Perambalur, Pudukkottai, Ramanathapuram, Salem, Sivagangai, Tiruvannamalai, Thoothukudi, Tiruchirappalli, Tirunelveli, Vellore, Erode, Theni, Madurai, Kancheepuram, Villupuram, Tiruvallur, Cuddalore and Virudhunagar. From 1999-2000 to 2006-07 the Government of India has sanctioned 910 watersheds at a total cost of Rs 2,622.039 million, for treating a total area of 0.457 Mha (GoTN 2009).

The other important watershed development program is the National Watershed Development Project for Rain-fed Area. (NWDPR). It is being implemented in the state from 1990-91. During the period from 2002-03 to 2007-08, an altogether 755 watersheds (0.290 Mha) with a total outlay of Rs 1,306.5 million have been treated.

In addition to these major watershed development programs, watershed programs assisted by the National Bank for Agriculture and Rural Development (NABARD) are being implemented. This covers 100 watersheds at a cost of Rs 600 million in 23 districts of the state Tamilnadu.

The watershed development activities generate significant positive externalities which have a bearing on improving agricultural production, productivity, and socio-economic status of the people who directly or indirectly depend on the watershed for their livelihoods. The environmental indicators include water level in the wells, changes in irrigated area, duration of water availability, water table of wells, surface water storage capacity, differences in number of wells, number of wells recharged/defunct, differences in irrigation intensity and Watershed Eco Index.

The impact assessment studies conducted various authorities from Tamilnadu imply that watershed development activities have generated significant positive impacts on the environment. One important objective of watershed development is in situ water and soil conservation and water resources development in the watershed village where the treatment activities helped in conservation and enhancement of water resources. Most of the studies report that water level in the wells increased leading to expansion in irrigated area in the watershed. Though many studies have not measured the actual increase in the water level in the wells, a few studies have made an attempt to do so.

Watershed development activities produced a significant positive impact on the water table, duration of water availability in the wells and pumping hours that resulted in an increased irrigated area and crop diversification.

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Peer Reviewed Journal

Tamil Nadu Economy: A Case Study on Agriculture



The State has taken all efforts to increase agricultural production, enhance productivity and explore the untapped potential. The Central Government also supplements the efforts of the State through implementation of Centrally Sponsored and Central Sector Schemes.

Development of wasteland/degraded land and improving rainfed farming is crucial towards attaining self sufficiency in crop production. Towards achieving this goal, various area and location specific programmes viz., Drought Prone Area Programme (DPAP), Integrated Wasteland Development Programme (IWDP), Integrated Watershed Management Programme (IWMP), National Watershed Development Project for Rainfed Areas (NWDPA) are being implemented in the State over a period of time on watershed basis with the participatory approach. During 2012-13, the total area treated under these programmes was 1.47 lakh hectares at a cost of Rs. 186.13 crores.

With a view to improve the yield rate and production of rice, System of Rice Intensification (SRI) is being implemented in the State. During 2012-13, it had adopted the whole village concept in 1,719 villages covering an area of 1.68 lakh hectares. During 2013-14, the scheme would be implemented in 2,000 villages covering an area of 1.90 lakh hectares.

To enhance the production of rice and pulses on mission mode approach, the National Food Security Mission (NFSM) is implemented since 2007-08. Under the scheme Rs.22.87 crores was spent during 2012-13 towards promotion of rice in five districts viz., Thiruvarur, Nagapattinam, Sivagangai, Pudukkottai and Ramanathapuram. Under this programme, it was contemplated to improve pulses production in all districts except Chennai and The Nilgiris. Various activities were taken up at a cost of Rs. 14.76 crores.

With the aim to increase productivity of oilseeds, pulses, oil palm and maize, the Integrated Scheme for Oilseeds, Pulses, Oil palm and Maize (ISOPOM) is implemented since 2004-05 with region specific strategies. From 2010-11 onwards, since pulses have been integrated with the NFSM, ISOPOM scheme was implemented only for oilseeds, oil palm and maize at a cost of Rs.18.51 crores during 2012-13.

Under National Mission on Micro Irrigation, instillation of sprinkler irrigation for sugarcane, cotton, maize, pulses, groundnut and horticultural crops is taken up. During 2012-13 this scheme has been implemented by Tamil Nadu Horticulture Development Agency (TANHODA) at a cost of Rs. 135.34 crores benefiting an area of

26,538 hectares. It has been proposed to cover 47,800 hectare at an outlay of Rs. 372.84 crores in 2013-14. Under the World Bank aided programme IAMWARM, crop demonstration, distribution of agricultural implements, farmers training and capacity building are being taken up at an outlay of Rs. 98.00 crore. The total expenditure incurred upto 2012-13 was Rs. 81.27 crores. With the success in achieving an increase of 30 – 50 percent in productivity due to adoption of high yielding/hybrid seeds, micro irrigation and fertigation in vegetables, turmeric, banana, precision farming is successfully implemented from 2008 onwards. During 2012-13, at 50 percent subsidy, it was implemented at a cost of Rs. 9.25 crore benefiting 4,961 hectares.

For promotion of horticulture in rainfed area, rainfed Area Development Programme (RADP) was implemented in 2,655 acres at a cost of Rs. 8.79 crores during 2012-13. Towards augmenting mechanization in agriculture under National Agricultural Development Programme (NADP) subsidy assistance to individual farmers for purchasing agricultural machinery so as to take up timely sowing, transplanting, weeding, plant protection and harvesting and to overcome the acute farm workers scarcity during 2012-13 total subsidy assistance of Rs. 73.45 crore was provided to the farmers for purchasing 41,328 machineries for agriculture purposes.

Suggestions

The following measures can be implemented for the growing demand for agricultural produce and to ensure food security

- For achieving a farm output growth of 5 percent, incremental productivity gains and technology diffusion are imperative.
- For nutritional security, special thrust is required for higher production and productivity level in pulses, oilseeds and fruits and vegetables.
- Sufficient public sector investment in agriculture sector is central to agricultural planning.
- Groundwater is still perceived as individual property and is exploited inequitably and without any consideration to sustainability. It leads to over exploitation. This needs to be properly regulated.
- Existing resource infrastructure is not being properly maintained resulting in under utilization of available resources. Maintenance of existing water bodies may be assigned top most priority. Local bodies as well as stakeholders should be involved in the process.
- Water Users Associations should be given statutory power to collect and retain a portion of water charges and maintain the distribution system in their jurisdiction.
- Farmers are to be educated enough to apply balanced application of fertilizers. It required appropriate price incentives.

- Cost-effective and productivity-enhancing System of Rice Intensification is to be implemented .
- Reforms in extension services are needed to ensure smooth transfer of agriculture technology and information to the farming communities.
- Exhaustion of yield potential of high yielding varieties in rice is to be overcome.
- Post harvest value addition is to be improved and upgraded with adequate public investment.
- Efficient markets with a dynamic supply chain is indispensable for the development of the agricultural sector.
- Awareness on crop insurance among the farmers may be enhanced.

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Performance of Foodgrains in Tamil Nadu - An Analysis

Production and supply of foodgrains are the responsibility of the primary sector, that is, the agricultural sector. The growth of Indian agriculture over the last few decades has helped the country to achieve food security at the National level.

Objectives

- 1) To estimate the average annual growth rate of area, production and productivity of cereals, pulses and foodgrains in Tamil Nadu
- 2) To analyze the performance of foodgrains in Tamil Nadu, and
- 3) To estimate and examine the performance of foodgrains before 2000-01 (Period I) and after 2001-02 (Period II)

The Methodology

The present study is based on secondary data collected from the Reports of the Government of Tamil Nadu. These Reports include Economic Appraisal of Tamil Nadu released by the Evaluation and Applied Research Department of Government of Tamil Nadu, Statistical Handbook of Tamil Nadu and Season and Crop Reports released by the Department of Economics and Statistics, Government of Tamil Nadu. The study covers a period of 23 years from 1990-91 to 2012-13.

Area, Production and Productivity of Cereals

In Tamil Nadu, 3038 thousand hectares were under the cultivation of cereals in 1990-91 shows a moderate growth of 5.73 percent in 1991-92. From 1998-99 to 2002-03, a continuous slowdown of a moderate magnitude in the area under cereals has been observed. Over the entire period, the growth rate of area under cereals is found to be high with 17.26 percent in 2004-05 and the deceleration was higher with 19.41 percent in 2002-03. Thus, the area under cereals has exhibited fluctuations. These fluctuations, both in acceleration as well as in deceleration, are moderate in some years and more pronounced in other years. During the initial years of the study period, the area under cereals has been higher compared to the terminal years of the study period. Over the entire study period that is from 1990-91 to 2012-13 the average annual growth rate of cereals has been worked out to be -1.26 percent.

The production of Cereals in Tamil Nadu reveals that in the year 2012-13, production declined by 44.87 percent over the previous year. However, production of cereals showed a remarkable turnaround in the year 2004-05 with a growth of 44.25 percent over the previous year. It is found that the production of cereals has exhibited

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a sharp decline and a quantum jump. These variation are close to 45 percent, be it acceleration or deceleration. In the present study period, a maximum production of cereals was recorded during 2011-12 with 9782 thousand tones. Over the study period, the production of cereals has registered an average annual growth rate of 1.34 percent per annum.

As far as productivity of cereals is concerned in the state of Tamil Nadu for the period from 1990-91 to 2012-13, an increase of 42.48 percent in the productivity of cereals has been obtained during 2006-07 and during 2012-13, productivity has exhibited a sharp decline by 34.37 percent. It can be inferred from the quantum jump in the level of productivity achieved in respect of cereals in Tamil Nadu that the decreasing availability of land can be better addressed by increasing the yield. A highest productivity of 3849 kilograms in hectare was obtained in the year 2011-12. During the study period, productivity of cereals recorded an average annual growth rate of 1.87 percent in Tamil Nadu.

Area, Production and Productivity of Pulses

The area under pulses from 1990-91 to 1995-96 exhibits a slowdown in growth rate. In 2001-02, the rate of change in the area under pulses is observed to be 237.44 percent. Area under pulses in Tamil Nadu shows fluctuations over the years. In the beginning years of the study period, area under pulses remains higher than in the terminal years. Over the entire study period, the area under pulses has grown at an average annual rate of 5.91 percent.

In Tamil Nadu, production of pulses remains 340 thousand tones during the initial period of the study. Except during the years 1991-92 and 2011-12, production of pulses slows down in other periods. Production of pulses exhibits an average annual growth rate of 1.1 percent during the entire study period. In the case of productivity of pulses, a higher productivity level of 554 kilograms in a hectare has been obtained in 2011-12. Productivity declined to a lower level of 303 kilograms in a hectare in 2007-08. During the entire study period, productivity of pulses has grown at an average rate of 2.17 percent per annum.

Area, Production and Productivity of Foodgrains

In Tamil Nadu, 3885 thousand hectares was under the cultivation of foodgrains during 1990-91 which increased to 3988 thousand hectares in the subsequent year, an increase of 2.65 percent. During 1993-94, the area under foodgrains remained 4027 thousand hectares. Compared to the terminal years of the study period, area under foodgrains was remarkably higher in the initial years. The rate of change has been worked out to be higher and positive in the year 2004-2005 and in the year 2002-2003, the rate of change has emerged negative with the highest magnitude of deceleration over the entire study period. From 1990-91 to 2012-13 area of foodgrains in Tamil Nadu has registered an average annual growth rate of -1.32 percent. In a study made

by Nilachala Acharya on the trend in the area under foodgrains in India from 1950-51 to 2012-13, a decline is observed.

It is observed that the production of foodgrains was of the order of 7476 thousand tones in 1990-91 which has registered a growth rate of 10.55 percent over the previous year. In the year 2004-05, the rate of change in the production foodgrains has been worked out to be 42.53 percent. In 2012-13, the rate of change in the production of foodgrains remained negative by 44.79 percent over the previous year. In the entire study period from 1990-91 to 2012-13, foodgrains production was highest during 2011-12 with 10152 thousand tones. The average annual growth rate of foodgrains production in Tamil Nadu in the study period was worked out to be 1.3 percent.

In Tamil Nadu, productivity of foodgrains exhibits fluctuation over the years. Yield was highest in 2011-12 with 3164 kilograms in a hectare. This productivity level is comparatively higher than that of India's achievement during the period from 1950-51 to 2013-14. Available statistics indicate that the maximum productivity India has achieved so far remain 2129 kilograms in a hectare. In 2006-7, productivity of foodgrains increased by 41.54 percent over the previous year. Similarly productivity declined by 33.09 percent over the previous year. During the entire study period that is from 1990-91 to 2012-13, the average annual productivity of foodgrains remained 2.19 percent.

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Agriculture Productivity and Development in Tamilnadu

Agriculture is the major occupation in Tamil Nadu. The total cultivated area in the State was 56.10 million hectares in 2007-08. The principal food crops include paddy, millets and pulses. Commercial crops include sugarcane, cotton, sunflower, coconut, cashew, chilies, gingili and groundnut. Plantation crops are tea, coffee, cardamom and rubber. Major forest produces are timber, sandalwood, pulp wood and fuel wood. Tamil Nadu occupies a premier position in the production and extensive application of bio-fertilizers. Efforts are on to improve farming technologies so as to increase yields in the low rainfall areas of the State.

Objective of agriculture sectors

- To know the rural economy and employment opportunity creation
- To understand our economic condition and utilization resources
- To know the new technologies to improve agricultural productivity
- To estimate future productivity in agriculture sector.
- To identify the growth of areas in new schemes implementation

Methodology

The present study is based on secondary data. The data has been collected from various reports & studies published in magazine, articles, research reports of Government official and other organizations & web portals.

Trends in agricultural productivity India

Land productivity was calculated as the ratio of value of output in agriculture per hectare of net area sown and labour productivity was calculated as the ratio of value of output per unit of the workforce in agriculture. To account for year-to-year moving fluctuations, growth rates were estimated from two-year moving averages of the data series. Land productivity increased consistently through the period with an average growth of 2.38% per annum. The growth was more or less equal in the 1990s and 2000s. The 1992-2001 decade registered an annual growth of 2.97% and it declined slightly to 2.50% in the 2001-2011. The labour productivity also increased,

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but not as much land productivity. The labor productivity growth attained during 1992-2011. (1.60%) was less than the growth realized in land productivity.

But unlike land productivity, where growth was almost equal in both the decades, labour productivity declined drastically from 2.78% during 1992-2001 to 1.44% during 2001-2-11. Such downward shift in labour productivity growth could be attributed to a significant increase in the labour force in the agricultural sector. For example, average growth in labour force, which was 0.10% per annum in the first decade, increase to 1.16% per annum in the second decade. While growth in the value of output in agriculture remained more or less stable in both the decades (2.88% and 2.61%, respectively), the increase in labour force growth pushed the labour productivity growth down in the late decade.

Though the magnitudes differed, land productivity grew in all the states between 1992-2011. The growth was highest in Bihar (5.92%), followed by Maharashtra (4.34%), and Madhya Pradesh (4.13%), while states such as Uttar Pradesh (1.89%), Kerala (1.54%), Punjab (1.32) and Assam (0.91%) Gujarat (6.41%) Jammu and Kashmir (5.58%) Maharashtra (4.50%) Madhya Pradesh (4.37%) and Andhra Pradesh (4.37%) attained substantially highest growth during 2001-2011, and Bihar (7.34%) grew more rapidly during 1992-2001. Contrary to land productivity, very few states achieved significant growth in labour productivity. They included Jammu and Kashmir (3.58%), Bihar (2.90%) Kerala (2.82%), and Maharashtra (2.14%). Uttar Pradesh, Rajasthan, Assam, Madhya Pradesh, and Odisha recorded negative growth rates during 1991-2001. While labour productivity grew faster in the later decade in Gujarat (6.06%) Jammu and Kashmir (5.72%) Andhra Pradesh (3.64%) and Haryana (3.38%) Kerala (4.71%) and Bihar (4.12%) registered higher labour productivity growth in decade.

Irrigated Areas

The net area irrigated by different sources during 05-06 was 2919545 ha as against 2637198 ha in 04-05 showing an increase of 282347 ha or 10.71% over the previous year. The net area irrigated during 05-06 constituted 55.7% of the net area sown in the state. Villupuram district is at the top with 243141 ha net area irrigated. However the highest percentage of the net area irrigated to the net area sown was recorded in Thiruvallur District with 96.3% followed by Kancheepuram District with 88.7% whereas the lowest percentage was recorded in The Nilgiris district with 0.9%.

Agricultural sector employs more than 50% of India's population and contributes to only 14% of the GDP. This indicates the drastic inequality in terms of earning when

compared to urban population who are mostly employed in either manufacturing or service sectors. With such high votes falling in this domain, no government can ignore their demands or solutions to their sufferings. Various governments in Centre and State have changed over the last 65 years without solving the crux of the problem faced by these farmers.

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Anemic Problem Among School Children A Case Study Tirupattur, Taluk Vellore District in Tamil Nadu



This study aims to determine the prevalence of child, moderate and severe anemia, associated factors of severe anemia as well as morphological types of anemia among children less than five years admitted at BMC Pediatric wards. (Encyclopedia)

Statement of the problem

Severe anemia is an important cause of morbidity and mortality in many parts of the world. The number is higher in India and Tirupattur town is not an exception where it has been associated with an increased risk of anemic postulates. In Tirupattur approximately 75 percentages of children lower than five years are suffering from anemia.

Anemia is responsible for 17.8 percentages of deaths in hospitalized children under five years of age. School children suffering from Anemia under five years of age group is to be estimated around 55 percentage in Tirupattur town. It was necessary to find out the cause of anemia in children admitted at Hospitals and also information regarding associated factors. Its real burden is not exactly known since it has never been studied at Tirupattur and its adjoining areas. At the same time mild and moderate anemia are known to be associated with long term and debilitating side effects but very little and sometimes no attention is given to them. Hence the researcher was much interested in knowing the facts related to the level of anemia among the school children and its related matters.

Objectives of the study

- ❖ To study the prevalence of anemia among school children in Tirupattur town.
- ❖ To determine the associated factors related to anemia among school children in the study area.
- ❖ To identify the problems among the affected children and provide possible suggestions to overcome those problems

Methodology

The study was conducted in Tirupattur town of Vellore district in Tamil Nadu. This district consists of 11 Taluk and 20 Blocks. Among the 11 Taluk, Tirupattur Taluk is one of the important area where more schools are functioning. It is also evident that many schooling going children travel from nearby villages and are prone

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to multiple psycho-somatic diseases and also much disposed to anemia. The data was collected by preparing a well-structured questionnaire and by applying the Convenience sampling technique the samples were arrived. A sample of 108 children was selected from school children studying in different schools located in Tirupattur town. The study is basically a primary data based study.

Table: 1 Diagnosis /symptoms of anemia

Symptoms	Frequency	Percentage
Vomit	4	3.7
Headache	12	11.1
Fatigue	68	63.0
Dehydration	24	22.2
Total	108	100.0

Source: Primary data

The above table predicts that almost 63.0 percent are suffering from fatigue and then 22.2 percent were diagnosed of with the symptoms dehydration. 11.1 percent of the respondents had headache and 3.7 percent had vomit as symptoms.

Table: 2 Types of diseases caused by anemia condition

Diseases affected due to Anemia	Frequency	Percentage
Jaundice	49	45.4
Typhoid	38	35.2
Skin diseases	21	19.4
Total	108	100.0

Source: Primary data

From the above table 4.19 it is clear from that (45.4%) of the respondents are affected by Jaundice due to anemia and (35.2%) of the respondents are affected by Typhoid diseases and (19.4%) of the respondents are affected with skin diseases. Majority are suffering from jaundice due to anemia.

In this study the researcher has made an attempt to study the level of anemia among the school children in and around Tirupattur town. After examining the school children affected with the low level of anemia in the study area it clearly states that the level of hemoglobin varies among Erencethe School between boys and girls. The lack of proper nutritious food, slackness of the parents, poor hygienic conditions, irregular intake of food are some of the major reasons for the prevalence of anemia among the school children in Tirupattur town of Vellore district. If proper care and awareness are created among the parents and to the public especially of the negative consequences due to the prevalence of anemia the rate of affected children due to anemia can be reduced to greater extent.

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School Education System As the Welfare Schemes of Government in Tamil Nadu: a Study



Education in every sense is one of the fundamental factors of development. No country can achieve sustainable economic development without substantial investment in human capital. Education provides one with the best opportunities of becoming successful in the modern society. In terms of knowledge, qualities, skills, attitudes, and capacities, education enables individuals to become conscious subjects of their growth and active responsible participants in a systematic process of building a new world order. Education enriches people's understanding of themselves and of the world. Education also acts an integrative force in society, imparting values that foster social position and national identity. Recognizing the importance of education, the State Government has placed an unprecedented focus on expansion of education, significantly improving the quality of education imparted and ensuring that educational opportunities are available to all segments of the society. Today, the Tamil Nadu state is a favorite haunt for students seeking higher education, especially professional education. According to the last census reports recorded in the year 2011, Tamil Nadu boasts of a literacy rate of 80.33 per cent which is a giant leap from 73.45 per cent recorded in the census of 2001.

Literacy Attainment and Literacy Rate

The State government has been straining every nerve to achieve the goal of Universalization of Education and Education for All for many decades. All these efforts have been bearing fruit in terms of enhanced literacy rate and educational accomplishment. During the past five decades, the literacy rate in Tamil Nadu had more than doubled. The literacy rate for the State increased from 36.4 percent in 1961 to 80.1 percent during 2011. The rise in the literacy rate over the years could be attributed to better inputs in primary education. Similar trend was also noticed at all-India level. The literacy rate in Tamil Nadu was comparatively better than the all India rate (73.0 per cent). However, the decadal gains in literacy rate in Tamil Nadu have slowed down in 2001 to 2011 decade which is a cause for concern. Further literacy rate in Tamil Nadu have been slower than the all India gains since 1981. This implies that the State cannot yet rest on its laurels in the area of education and literacy and sustained efforts are still required. Among the 15 major States, Tamil Nadu ranked third in respect of literacy rate, Kerala (93.91 per cent) and Maharashtra (82.91 per cent) occu-

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pied the first and second places respectively. Among the gender, the literacy rate of males was higher than the females in Tamil Nadu as well as at all- India. The literacy rate of males and females in Tamil Nadu was higher than that of all-India. The literacy gap between males and females and rural and urban was lower in Tamil Nadu as compared to all-India.

Secondary Education and its Enrollment

Secondary education serves as a bridge between elementary and higher education and prepares pupil between the age group of 14-18 for entry into higher education. The Governments both at the Centre and State are aiming at Universalization of Secondary Education. The impetus accorded to universalization of primary education in Tamil Nadu results in increased demand for expansion of secondary education. The Government of Tamil Nadu plays a catalytic role which is encouraging opening of new secondary schools, expansion of capacity of existing schools, up-gradation of upper primary schools in backward, un-served and underserved areas. The focus of the State is to make secondary education of good quality, available, accessible and affordable to all young students.

Higher Secondary

The total Enrollment of Higher Secondary Education in Tamil Nadu analyzed in table 1.

Table 1 The Enrollment of students in Higher Secondary Education of Tamil Nadu

Year	Boys	AGR	Girls	AGR	Total	AGR
2000	450214		448215		898429	
2001	482258	7.12	502258	12.06	984516	9.58
2002	504614	4.64	510615	1.66	1015229	3.12
2003	516853	2.43	536852	5.14	1053705	3.79
2004	531656	2.86	551655	2.76	1083311	2.81
2005	551378	3.71	600695	8.89	1152073	6.35
2006	597058	8.28	658453	9.62	1255511	8.98
2007	524170	-12.21	585565	-11.07	1109735	-11.61
2008	540980	3.21	627458	7.15	1168438	5.29
2009	543814	0.52	640418	2.07	1184232	1.35
2010	544765	0.17	641890	0.23	1186655	0.20
2011	546782	0.37	642378	0.08	1189160	0.21
2012	551435	0.85	645673	0.51	1197108	0.67
2013	557653	1.13	646768	0.17	1204421	0.61
2014	558964	0.24	647654	0.14	1206618	0.18

Source: Directorate of Education, 2014

The proportion of students enrolled in secondary classes (9th and 10th) to total enrolment was 57 percent and higher secondary classes (11th and 12th) 43 percent. On an average one school had 11 teachers. On an average one classroom in high and higher secondary schools accommodated 39 students in the State. At this level the

State was wellplaced as compared to all India (54) and as well as southern States – Andhra Pradesh (53),Karnataka (55) and Kerala (49). On an average the pupil-teacher ratio in high and highersecondary schools in the State was 31. It was the same at the all India. The transition ratefrom secondary to higher secondary was 89.29 percent and from higher secondary to furtherstudies 70.82. The total number of classrooms in the schools of secondary education was97,746 on an average one school had 8 classrooms. As high as 93 percent of theclassrooms in the secondary schools (9th and 10th) and 94 percent of the classrooms inhigher secondary schools were in good condition.

In this modern world, literacy rate is increasing gradually and education plays an important role for survival of students. Hence, Tamil Nadu Government by offering quality oriented items has enhanced the goodwill and increased the ever growing enrolment rate of students. Equipping every school with the necessary infrastructure and appointing trained computer teachers should be the next big step towards achieving equity and universality in computer education.

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An Economic Analysis of Migrant Workers in Brick Kiln Industry, Tamilnadu



This paper examines the an economic analysis of migrant workers in brick kiln industry Tamil Nadu as a case study to highlight the extreme vulnerability of circular migrants workers while stressing the diversity of circulation.

Unemployment is the major cause of economic development and it is too severe in the rural areas. Agriculture is also affected due to monsoon failure and various economic factors. The people migrate to various places for searching their livelihood and to clear all their debts. The present study emerges with all those above mentioned and the people migrate for to brick kiln industry for their survival and to overcome indebtedness. In brick kiln industry, both male and female are engage in works. Before starting the works in brick industry, majority of the workers get advance amount from the employers to clear all their debts. Thereafter, they start working in the brick industry and face various issues.

In order to overcome their debts in brick industry, they work beyond the usual work hours wherein they undermine the poor living arrangements provided. In particular, the female workers are highly affected due various health hazards and indebtedness rise as a vicious circle and trap them under bondage. The present study analyses the migrant workers of brick kiln industry in Tamil Nadu.

Brick kiln in Tamilnadu

In Tamil Nadu, there are nearly 3000 brick kilns employing around 3 lakhs workers. These workers migrate either within the district or state in order to earn their livelihood by working in brick kilns from December / January - July / September. They usually stay in their work places for 7 to 9 months every year. Around 3000 brick kilns are located in Tamilnadu state, TiruvallurKanchipuram, Thiruvannmalai, Villupuram, Cuddalore, Dindugal and Thirunalvelli and approximately 3 lakhs workers are employed in these brick kilns. The Studies indicates that more than 90% of the migrate workers in brick kilns inTamilnadu.

Objectives

1. To study the basis for migration and the purpose of selecting brick kiln industry in Tamilnadu.
2. To examine the working conditions and wage structure of the brick kiln workers.

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Economic condition

The economic conditions most of the workers of brick kilns are migrants and they belong to deprived community. Poverty is the major cause of brick kiln workers and their poor economic status forces them to work by eliminating other drawbacks of brick kiln industries such as poor environment and health hazards.

The Pull factors

The pull factor refers to those factors which attract the migrants to an area, such as, opportunities for better employment, higher wages, facilities, better working conditions and etc.

Working condition

Poverty is the major cause of brick kiln workers leads to advance loan from the employer and by a long tenures relationship, which turn as forced women workers. All categories of brick kiln workers said they work between 12 and 14 hours. The brick kiln workers has to work for 12 to 14 hours a day and they have to live in temporary sheds, which does not have proper drainage, toilet/bath rooms and ventilation. Even for drinking water they have to walk miles and the working conditions are very tough and they face various health

The workers of brick kilns are migrants and they belong to deprived community. Poverty is the major cause of brick kiln workers and their poor economic status forces them to work by eliminating other draw.

Wage status of workers

The wages are paid after weakly Sunday. In case of brick making or manager the wage are given to the family head. For example, brick making of 1000 Bricks, get for money Rs.400 Loaders/unloaders 10000 Bricks, get money Rs.500 ,Bullock driver and Tractor driver 10000 bricks arranged get for money Rs.600&650And final Firemen workers for get money Rs700. The brick kiln industry wage structure and get for money then following show Table.

Employment status	Weekly wages in
Molders of bricks	400/1000(bricks)
Loaders/un loaders	500/10000(bricks)
Bullock cart driver	600/10000(bricks)
Tractor driver	650/10000(bricks)
Firemen	700

Sources of field work & NGO Report

Poverty is the major cause of migrateworkers to various places for searching their livelihood and to clear all their debts. brick kiln workers that pushes them to migrate and work under poor working conditions. After entering into the brick kiln industries, the economic status of the workers does not change due to their poor economic background. To overcome the economic problems, advance amount from the employer makes them as bonded labour. As a result, the brick kiln workers fall into the trap of vicious circle of low wage, poor health and indebtedness and ultimately bondage.

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Sectoral Performance of Tamilnadu Economy: A Macro Analysis



Tamil Nadu has the second largest economy in India with a GSDP of Rs.9767 billion (US\$150 billion) in 2014–2015 when it grew at 14.34 per cent. Per capita GDP of Tamil Nadu was \$1,622 in the year 2010–2011, the sixth highest in India. As the most industrialized state of India, Tamil Nadu is also the most urbanized, accounting for 9.6 per cent of the urban population while only comprising 6 per cent of India's total population according to the 2011 census. Services contribute to 45 per cent of the economic activity in the state, followed by manufacturing at 34 per cent and agriculture at 21 per cent.

Government is the major investor in the state with 51 per cent of total investments, followed by private Indian investors at 29.9 per cent and foreign private investors at 14.9 per cent. Tamil Nadu has a network of about 113 industrial parks and estates offering developed plots with supporting infrastructure. It has been ranked first by the Economic Freedom Rankings for the States of India.

The Vision 2023, projects the sectorial composition of output to undergo some drastic changes – the share of primary sector will decline from 12.0 per cent to 7.0 per cent, while the share of services will go up from 57.0 per cent to 63.0 per cent and share of manufacturing from 20.0 per cent to 22.0 per cent between 2004-2005 and 2022-2023. In order to achieve this share of GSDP, the overall growth of the economy is expected to grow at 10.90 per cent per annum during the decadal period from 2012-2013 to 2022-2023. It predicts an annual growth rate of 5.10 per cent for primary sector, 13.80 per cent for manufacturing, 9.50 per cent for non-manufacturing and 11.10 per cent for services.

State Domestic Product in Three Sectors

The primary sector was able to rebound from the loss of production that occurred during the previous year due to adverse weather conditions. The growth of secondary sector at 9.45 percent during 2006-2007 had experienced a marginal pick-up from 37.86 per cent during 2009-2010. The steep and unprecedented decline of 10.20 per cent posted by the primary sector during 2012-2013 pulled down the

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Year	Primary		Secondary		Tertiary	
	Income	Growth rate	Income	Growth rate	Income	Growth rate
2005-06	24675		57126		106275	
2006-07	27793	12.64	62527	9.45	118982	11.96
2007-08	25899	-6.81	63936	2.25	128703	8.17
2008-09	25401	-1.92	64572	0.99	138506	7.62
2009-10	28777	13.29	89022	37.86	155740	12.44
2010-11	35279	22.59	105299	18.28	217736	39.81
2011-12	38728	9.78	130392	23.83	264118	21.30
2012-13	34777	-10.20	133078	2.06	280088	6.05
2013-14	37297	7.25	127159	-4.45	306162	9.31
2014-15	38042	2.00	138603	9.00	309223	1.00

Overall growth rate of the State economy during the year. The secondary and tertiary sectors that witnessed a decelerated growth of 2.06 per cent and 6.05 per cent respectively in 2012-2013 could not help to maintain the tempo of overall growth rate as in the year 2011-2012. By virtue of being the main contributor of economic growth, tertiary sector was capable of providing the necessary cushion to the economy.

Acceleration in economic growth is indispensable for various reasons. In recent years, the pace of economic growth is slowing down in all the three sectors – frequent occurrence of droughts on farm front wrecked havoc on the fortunes of agriculture. Manufacturing recession is visible both at all India and in the State. Tertiary sector which was the main spring of aggregate economic growth has been manifesting an insipid growth in recent couple of years which has incapacitated the tertiary sector to prop up the economy in the event of agriculture having not fared well. The economy has metamorphosed into tertiary's-led one from primary-producing one. Vast variations and discrepancies are noticed across the districts and sectors, as seen through the prism of district income and per capita real income. These angularities need to be ironed out.

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Indian Agricultural Labour – An Overview



The most distinguishing feature of the rural economy of India has been the growth in the number of agricultural workers, cultivators and agricultural labourers engaged in crop production. The phenomena of underemployment, under-development and surplus population are simultaneously manifested in the daily lives and living of the agricultural labourers. They usually get low wages, conditions of work put an excessive burden on them, and the employment which they get is extremely irregular. Agricultural workers constitute the most neglected class in Indian rural structure. Their income is low and employment irregular. Since, they possess no skill or training, they have no alternative employment opportunities either. Socially, a large number of agricultural workers belong to scheduled castes and scheduled tribes. Therefore, they are a suppressed class. They are not organized and they cannot fight for their rights. Because of all these reasons their economic lot has failed to improve even after four decades of planning.

Classification of Agricultural Labourers

Agricultural labourers can be divided into four categories:

1. Landless Labourers, who are attached to the land lords;
2. Landless labourers, who are personally independent, but who work exclusively for others;
3. Petty farmers with tiny bits of land who devote most of their time working for others and
4. Farmers who have economic holdings but who have one or more of their sons and dependants working for other prosperous farmers.

The first group of labourers has been more or less in the position of serfs or slaves; they are also known as bonded labourers.

Agricultural labourers can also be divided in the following manner:

1. Landless agricultural labourers
2. Very small cultivators whose main source of earnings due to their small and sub-marginal holdings is wage employment. Landless labourers in turn can be classified into two broad categories:
 1. Permanent Labourers attached to cultivating households.

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2. Casual Labourers. The second group can again be divided into three subgroups:

- (i) Cultivators
- (ii) Share croppers
- (iii) Lease holders.

Measures taken by the Government to Improve the Conditions of Agricultural Labourers:

The Government has shown awareness of the problems of agricultural workers and all plan documents have suggested ways and means to ameliorate the lot of these people. Measures adopted by the Government for ameliorating the economic conditions of Agricultural labourers are

- 1. Passing of minimum wage Act.
- 2. Abolition of Bonded Labourers.
- 3. Providing land to landless labourers
- 4. Provision of Housing cities to houseless
- 5. Special schemes for providing employment
 - i) Crash Scheme for Rural Employment (CSRE)
 - ii) Pilot Intensive Rural Employment Project (PIREP)
 - iii) Food for works programme (FWP)
 - iv) National Rural Employment Programme (NREP)
 - v) Rural Landless Employment Programme (RLEP)
- 6. Jawahar Rojgar Yojana (which come in with the merger of NREP and RLEGP)
- 7. Desert Development Programme
- 8. National Scheme of Training of Rural Youth for Self Employment (TRYSEM)
- 9. Development of Women and Children in Rural Areas (DWCRA)
- 10. Abolition of Bonded Labourer Act
- 11. Integrated Rural Development Programme (IRDP)

Suggestions for the Improvement of Agricultural Labours :

The following suggestions can be made for the improvement of the socio-economic position of the agricultural labourers:

- 1. Better implementation of legislative measures.
- 2. Improvement the bargaining position.
- 3. Resettlement of agricultural workers
- 4. Creating alternative sources of employment

5. Protection of women and child labourers
6. Public works programmes should be for longer period in year
7. Improving the working conditions
8. Regulation of hours of work
9. Improvements in Agricultural sector
10. Credit at cheaper rates of interest on easy terms of payment for undertaking subsidiary occupation.
11. Proper training for improving the skill of farm labourers
12. Cooperative farming

In order to guarantee sustainable agricultural development in the new millennium, rural workers and their families should have access to adequate working and living conditions, health and welfare. An adequate balance between agricultural growth and the protection of the environment is also crucial for the future of the world's food production and for its sustainability. Occupational health in agriculture must be integrated into a rural development policy with a well-defined strategy. Hence the government should take necessary policies and programmes to improve the conditions of agricultural labourers.

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Opportunities and Challenges of Rural Marketing in India



The rural market in Indian economy generates almost more than half of the country's income. With the technological innovations, infrastructure development and enrichment of human capital in rural areas, backed by policy support by the government recognizes agriculture as one of powerful growth engine. From the ancient period, as producer of primary products and also a consumer of manufacturing goods, rural marketing plays a vital role in all most all the business sector of India. The villages which are once insignificant dots on maps, are now getting the attention of worldwide marketing giants and media planners.

India's rural market is indeed a large one. The rural India offers a tremendous market potential. A mere one percent increase in India's rural income translates to amind-boggling Rs. 10000 Crore of buying power. Nearly two-thirds of all middle-income households in the country are in rural India. And close to half of India's buying potential lies in its villages. Thus for the country's marketers, small and big, rural reach is on the rise and is fast becoming their most important route to growth.

Objectives of the Study

- To know the characteristics of rural marketing in India
- To identify the significance of Rural Marketing in India
- To give suggestions for the development of Rural Marketing in India.]

Date Collection

The secondary data is collected from various Published & unpublished Journals, Articles available in various websites, popular Journals, Text Books etc.

Significance of Rural Marketing in India

Rural market is getting importance because of the saturation of urban market. So the marketers are looking for extending their product categories to an unexplored market i.e. the rural market. Rural India offers sustainable sales and profit for growth. Growth of rural market is possible due to green revolution and white revolution, which results into substantial wealth generation in rural area. In recent years, rural markets have acquired significance in the country like China and India as the overall growth of the economy has resulted into substantial increase purchasing power of rural communities. Due to green revolution in India, consumption pattern of rural people are changed.

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■ **Growing Population**

India's rural market is indeed a large one. It consists of more than 740 million Indians, forming 73% of the Indian Population in rural areas, according to Census 2001. The rate of increase of rural population is higher than that of urban population. There are more than 5,70,000 villages in India of varying sizes based on the number of persons living in different habitations. The number of rural households is in excess of 120 million and accounts for over 70% of total household in India.

■ **Market Size**

Approximately 75% of Indian's population resides around 6,38,365 villages of India spread over 32,00,000 Sq. kilometre 41% of Indian's middle class resides in rural areas. The Indian rural consumer lives in 6,00,000 villages across the country and they account for over 70% of population of the country. For several product categories, rural markets account for over 60% of the national demand.

■ **Higher purchasing capacity**

According to "NCAER" [National Council for Applied Economic Research], As per NCAER study there are many middle income and above households in the rural areas. As there are in the urban areas there are almost twice as many lower middle income households in rural areas as in the urban areas. Because of this purchasing power of rural people is on rise.

● **Market growth**

"Hariyali kissan bazar" was set up by sri ram consolidated limited to facilitates scale of agriculture inputs such as fertilizers, pesticides forming equipment, seeds etc. Shakti- though the state governments and NGO'S involved in microfinance women entrepreneurs in villages is identified to act as local distribution and sales point for HUL products.

Challenges and Problems of Rural marketing

Rural marketing has become the latest mantra of almost all corporates. The Indian market consists of both urban and rural households, where 72% of population belongs to rural areas. Hence no business concern can run the risk of neglecting the rural market, which is growing 5 times the growth-rate of urban part. Rural market has potentials untapped by many marketers. The rural market constitutes half of the total market for T.V. sets, fans, pressure cookers, bicycles, washing soap, blades, tea, coffee, salt and toothpowder, the rural market for FMCG products is growing much than the urban counterpart. The rural markets may be beguiling but it is facing many challenges and having its own problems. However, many problems remain in serving the rural markets which include several key points.

- Poor infrastructure facilities, which hamper the effective distribution of products and make the task of reaching the target consumer difficult.
- Traditional media is ineffective due to illiteracy and non availability.

- There is insufficient past research to prove some insight about consumer behavior.
- Disposable income is highly dependent on good monsoons and a rich harvest.
- Varying linguistic and socio-cultural norms compel the marketer to vary his marketing message for different parts of the same country.
- Role of women in buying process is still not independent of family constraints.
- Inadequate credit availability hampers the ability of rural retailers to carry stocks.

Suggestions for the Development of Rural Marketing in India

▪ **Develop New Products for the Rural Market**

Product redesign from the beginning can be done. Marginal changes to existing product will not work effectively. Product must work in hostile conditions in noise, dust and electricity blackouts etc.

▪ **Distribution Network**

It should be designed to reach highly dispersed rural markets as compared to highly dense urban markets. Efforts should be made to increase the distribution network (retail outlets) and make available the products to the rural market.

▪ **More Effective Communication**

There is a need to find out the appropriate media, which could reach the hearts of the rural masses. This is required as none of the media like television, print, radio etc has absolute reach to the rural masses.

▪ **Pricing**

Products can be priced to build up volume in the rural market, especially for smaller pack size SKUs. The degree to which governments have sought to address the issue of food prices varies considerably. At one extreme there are a limited number of countries that appear to have taken little or no action. But most countries have taken some measures, mostly of a social nature.

▪ **Marketing Research**

Marketing Research should be undertaken involving focus groups. Marketers should also build prototypes while strategizing for marketing. As the rural market develops in the next few years, more qualitative studies will be needed to understand the rural consumer, his lifestyle, aspirations and motivations.

Upgrading rural markets is one way to improve access to marketing opportunities. Rural market needs more intensive personal selling efforts compared to urban markets. Marketers need to understand the psyche of the rural consumers and then act accordingly. To effectively tap the rural market a brand must associate it with the same things the rural folks do. This can be done by utilizing the various rural folk media to reach them in their own language and in large numbers so that the brand can be associated with the myriad rituals, celebration, festivals, meals and other activities

where they assemble. Thus, looking at the challenges and opportunities which rural markets offer to the markets, it can be said that the future is very promising for those who can understand the dynamics of rural markets and exploit them to their best advantage.

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Peer Reviewed Journal

Economic Viability of Turmeric Production in Tamil Nadu



Of all the spices, Turmeric gains a prominent place as it is an essential ingredient in everyday culinary practice. It has been used since antiquity as a dye and condiment. It finds wide usage in the rituals of the Hindu religion. The name 'turmeric' is derived from the Latin word *terra merita* (meaning 'meritorious earth') referring to the colour of ground turmeric. The botanical name of turmeric is *Curcuma longa* and it belongs to the family Zingiberaceae and the commercial part is known as Rhizome (underground stem). Turmeric grows in light black, black clayey loams and red soils in irrigated and rain-fed conditions.

As turmeric is widely grown in large areas in India, the country has the distinction of being the largest producer, consumer and exporter of Turmeric. Taiwan, Thailand and other Southeast Asian countries are other exporters. Apart from India, it is cultivated in Pakistan, Malaysia, Myanmar, Vietnam, Thailand, Philippines, Japan, Korea, China, Sri Lanka, Nepal, East and West Africa, South Pacific Islands, Malagasy, Caribbean Islands and Central America.

Major importers are the Middle East and North African countries, Iran, Japan and Sri Lanka. These importing countries account for 75% of the turmeric world trade and mostly import from Asian producers. Indian turmeric fetches a premium price in the international market due to its superior quality. India accounts for about 80 per cent of world turmeric production and 60 per cent of world exports. The total yearly consumption of turmeric all over the world is approximately 40 lakh bags depending on the rates.

Turmeric Production in Tamil Nadu:

As per the recent Statistics, India has 1,85,320 hectares under turmeric cultivation with a total production of 792 lakh tonnes. Andhra Pradesh topped both in area and production. Andhra Pradesh contributes nearly 34 per cent of the area under turmeric. Tamil Nadu is second largest producer state with 33 lakh hectares and it produces 158.64 lakh tonnes of turmeric.

The following table shows the earnings from export of turmeric from 2005 - 2012.

TABLE: 1.1**Export Earnings from Turmeric**

Year	Volume (tonnes)	Value (crore)
2005-06	46,405	152.86
2006-07	51,712	165.75
2007-08	49,250	157.00
2008-09	52,500	248.57
2009-10	50,750	381.23
2010-11	49,250	702.85
2011-12	67,000	643.76

Source: Spices Board of India.

The above table shows the revenue earnings from the export of turmeric in India. In the year 2006-07, the revenue was 152.86 crore and from that it has registered a steady increase since then to 643.76 crore in the year 2011-12.

Significance of the study

India is the largest producer and exporter of spices in the world and it is called 'spice bowl of the world'. According to Bureau of Indian Standards (BIS), about 63 varieties of spices are being grown in our country. India occupies the top position in terms of the number of spices grown, the area of cultivation and the volume of spices produced. One among them is turmeric. India exports 17,500 million tonnes of turmeric and the export earning is 141.68 crores.

In India, Tamil Nadu stands second position next to Andhra Pradesh and turmeric is cultivated in 33 lakh hectares producing 158.64 lakh tonnes of turmeric. In the year 2013-2014, turmeric export was 50.750 tonnes. It provides direct and indirect employment opportunities to large number of people in the State and thus enhances their standard of living.

Objectives

1. To analyse the trend value of area, production and yield of turmeric in Tamil Nadu.
2. To suggest measures to improve the turmeric production.

Methodology

In Tamil Nadu, turmeric is cultivated in 0.76 million hectares with 4.62 million tonnes of production in the year 2013-14. The study was mainly based on the secondary data from various sources, which included Department of Agriculture and Cooperation (Horticulture Division), Spices Board of India and Annual Reports. A considerably longer period of 16 years has been taken (from 1997-98 to 2012-2013) for calculating trend value for area, production and yield.

TABLE: 1**Trend Value of Area, Production and Yield of Turmeric in Tamil Nadu**

S.No.	Year	Trend value of Area	Trend value of Production	Trend value of Yield
1	1997-98	-	-	-
2	1998-99	105	98	93
3	1999-00	108	103	95
4	2000-01	110	108	98
5	2001-02	112	113	100
6	2002-03	114	119	102
7	2003-04	116	124	105
8	2004-05	118	130	107
9	2005-06	120	136	109
10	2006-07	122	143	112
11	2007-08	124	149	115
12	2008-09	127	156	117
13	2009-10	129	164	120
14	2010-11	132	171	123
15	2011-12	134	179	126
16	2012-13	137	188	129

Source: Compiled by the Author

The above table shows that the trend values of area, production and yield have registered a steady increase during the study period. This increase shows the prevailing of a conducive atmosphere for turmeric cultivation which ultimately results in increase of exports, foreign exchange earnings and offers a potential market for turmeric.

From the analysis of trend value for area, production and yield it can be convincingly said that there is a definite growth in the production of turmeric in Tamil Nadu. Total area under turmeric has increased gradually over the past decade, and at the same time the production and yield has also gone up.

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Efficiency of Marketing ROR Fruits and Vegetables in Tamilnadu: An Overview



Introduction

The efficiency of marketing for fruits and vegetables in India has been of significant concern in the recent years. Poor efficiency in the marketing channels and inadequate marketing infrastructure are believed to be the cause of not only high and fluctuating consumer prices, but also too little of the consumer rupee reaching the farmer. Indian farmers typically depend heavily on middlemen particularly in fruits and vegetable marketing. The producers and the consumers often get a poor deal and the middlemen control the market, but do not add much value. There is also massive wastage, deterioration in quality as well as the frequent mismatch between demand and supply over time. In the light of these concerns, studies were taken-up at Ahmedabad, Kolkata and Delhi.

Fruits and vegetables typically constitute an essential part of the daily diet in India and they are in great demand round the year from most sections of the population. The commercial value of fruits and vegetables in terms of direct consumption, processing as well as trade has risen substantially in recent years. Their economic importance has also increased and high labor intensity in the production of most fruits and vegetables production also makes them important from the employment.

Fruit and Vegetable Economy

India now ranks first in the world in the combined production of fruits and vegetables. Out of 370 million tons of fruit production in the world, India accounts for 30 million tons. Of the 450 million tons of vegetables produced in the world, India produces as much as 59 million tons and so India's share in the world's vegetable market is 17 per cent. The horticultural crops in the country presently cover 13.6 million hectares of land, i.e. 7 per cent of the gross cropped area and contribute 18-20 per cent of the gross value of India's agricultural output. India is the largest producer of mango and banana in the world and has fifth position in the production of pineapple and sixth in the production of orange, tenth in the production of apple. Among major vegetables, India occupies the first position in cauliflower and brinjal production, second in onion, third in cabbage, and sixth in potato in the world. The diverse soil and climatic conditions in the country makes it possible to cultivate a wide variety of fruits and vegetables in various parts of the country.

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Major Findings And Suggestions

- The vegetable cultivation in the country today spread over 7 million hectares which accounts for about 3.14 percent of the gross cultivated area in the country. Gujarat, West Bengal and Tamil Nadu states together account for over 14 percent of the total area and 22 percent of total production of fruits in the country, the share of these states is over 25 percent in area and 28 percent in the production of vegetables in the country. While fruits accounted for 1.7 percent of the gross cultivated area in Gujarat and 1.4 percent in West Bengal, this was 3.54 percent in Tamil Nadu. The vegetables accounted for 12.2 percent of the Gross cultivated area in West Bengal, this was 3.2 percent in Tamil Nadu and 1.9 percent in Gujarat.
- Fruit and Vegetable Marketing of horticultural crops is quite complex and risky due to the perishable nature of the product, seasonal production and bulkiness.
- The market infrastructure is better developed for food grains, fruits and vegetable markets are not that well developed and markets are congested and unhygienic. The markets in many of the major cities in some states are not covered by market legislation and continue to function under civic body as well as private ownership.
- Some studies have shown that producers' share in consumers' rupee is comparatively lower for perishable crops. On the other hand the low share of consumers' rupee for potato growers in different parts of the country may be due to high margins of intermediaries. The producers' share has been also often variably during peak and lean seasons.
- In many locations for fresh fruits and vegetables regulated markets are the first destination. Growers send their produce daily to these markets for sale and traders and retailers buy them for the consumers. The effective implementation of regulatory measures, improved market infrastructure, and dissemination of market information that could not only improve the marketing of fruits and vegetables
- Regulated markets are the platform for both producers and buyers to represent their grievances and discuss matters of mutual interest. Market legislation in India covers almost all agricultural commodities. A large number of wholesale markets are yet to be brought under the purview of market legislation. Regulating markets are only the first step to improve the marketing efficiency.

Conclusion

It could be concluded from the above discussion that the Fruits and vegetables constitute an important part of the daily diet and are now in great demand round the year. At present the horticultural crops in the country cover 13.6 million hectares of land, i.e. 7 per cent of the gross cropped area and contribute to about 18-20 per cent of the gross value of agricultural output. India's share in World fruit production is very significant, the largest producer of mango and banana in the world and fifth position in the production of pineapple and sixth in the production of orange, tenth in

the production of apple. Similarly, the India's presence in the production of vegetables is also very significant. Among the production of major vegetables, India occupies the first position in cauliflower, second in onion, third in cabbage, and sixth in potato in the world. It is feared that low efficiency in the marketing channels accompanied with poor marketing infrastructure would not only lead to high and fluctuating consumer prices, but also only a small fraction of the consumer rupee reaching the producer farmer. It may also lead to deterioration in quality, frequent mismatch between demand and supply both spatially and over time resulting in highly fluctuating prices.

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Growth and Development of SHG's in Tamil Nadu



Introduction

In India, there has been a continuous attempt to attack poverty and to improve the economic conditions. It has a long history of solidarity initiatives for the betterment of local communities. In face the co-operative model of development paradigm has considerably transformed the socio economic status in the continent. The recent phenomena of SHGs as grass roots institutional framework are making a modest dent in the Indian Subcontinent. In the words of Pandit Jawaharlal Nehru, "to awaken the people, it is the women who should be awakened. Once she is on the move, the family moves, the nation moves".

Throughout the history of the world women had collectively struggled against the direct and the indirect barriers to their self development through social, political and economic participation'. By the end of the 19th century, women had begun to organize themselves, gradually, they had taken up a number of activities such as the education, their participation in decision making and so on. Now, women had joined together for their own development and for their employment in the form of self help groups which would benefit not only the individual women but also family and the community as whole

Self Help Groups in Tamilnadu

The Self Help Group movement which was started in a small way in Dharmapuri district has now grown into a mammoth movement covering all districts of the state targeting poor families and the marginalized sections of society. Tamilnadu Corporation of Development of Women Limited manages the following schemes.

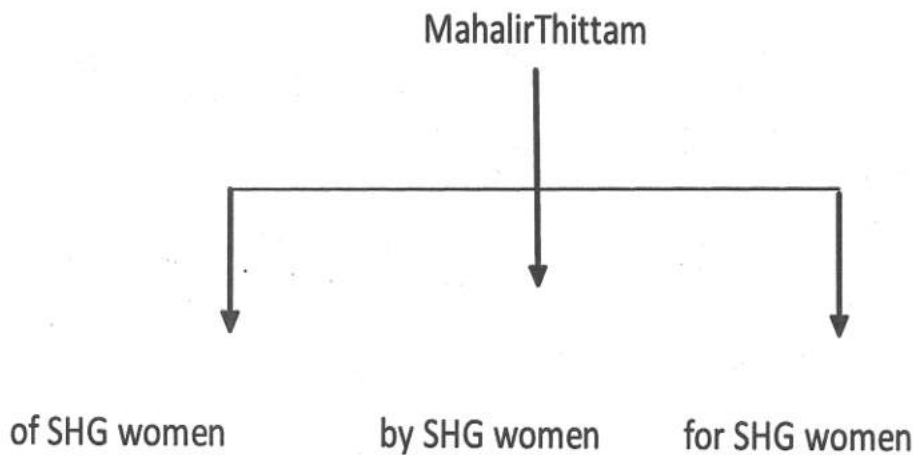
MahalirThittam

It is a project to socially and economically empower poor women in partnership with NGOs and banks. This scheme has been extended to all the districts and urban areas and city corporations also. It was launched with the State Government funding from 1997-98 vide G.O. Ms. No. 292 Social Welfare and NMP department date 4.12.1996 and was progressively introduced in all districts of the State.⁷

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Principles of MahalirThittam



MahalirThittam is a socio economic empowerment programme for women implemented by TNCDW Ltd. throughout the state for the overall upliftment of women. Women Self Help Groups were formed on the basis of motives like social and economic welfare, awareness of women's rights and duties, building leadership qualities, skill development and the like. TNCDW Ltd. which has been spearheading the SHG movement has brought out qualitative change in the lines of women through its definitive interventions. The programme is implemented in partnership with NGOs and community based organizations which are affiliated with TNCDW Ltd. after due process.

Vocational Training programmes

Poor women are trained in a trade and assisted in placement in a related job subsequently, in partnership with reputed training institutions.

Entrepreneurship Development Programme

It is organized to train women in the art of entrepreneurship and starting small enterprises, preferably those who are first generation entrepreneurs.

Women recreation centers

Women recreation centers are created for rural SHG members to meet together, interact and discuss their own problems, read newspapers and magazines etc.

Community resource centers or district level training cum marketing centers

These centers are created to impart skills or entrepreneurship development training to the SHG members and to provide internet browsing facilities to the downtrodden and SC and ST girls besides marketing the SHG produces.⁶

Conclusion

SHG has been oriented towards poverty alleviation lending to marginal clients with little profitability to micro finance institutions. The NABARD programme is to link the formal and informal sector with financial sector to serve the poor especially women at least feasible cost. The strategy of micro finance has been developed by NABARD through the vehicle of SHG.

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Peer Reviewed Journal

Rural Development In Tamil Nadu



Introduction

Rural development needs to complement urban development so that a balanced growth will be ensured and growth in each sector will be mutually reinforcing. Currently rural development is constrained by a slew of factors such as lack of adequate employment opportunities and consequential rural-to-urban migration, frequent occurrence of drought and resultant loss of agricultural output and income, growing erosion of cropped area due to faster pace of urbanization and industrialization, dwindling water resources and asymmetries and disparities in terms of economic and social indicators. Solution to these issues lie in the reinvigoration of the agricultural sector, generation of gainful employment, creation of sufficient infrastructure in rural areas, thrust on a broad based manufacturing sector and strengthening of social services in rural areas. During the Twelfth Plan (2012-2017), the State Government focused its attention on providing basic infrastructure facilities in all habitations, addressing the shelter requirements, creating an open defecation free and garbage free environment, bringing down rural poverty to below 10 percent, energizing street lights with solar energy and building up a conducive climate in schools for the upliftment of rural education, focusing on water security to all and increasing livelihood opportunities in rural areas.

Percapita State Budgetary Expenditure on Rural Development

The percapita state budgetary expenditure on Rural Development on an average works out to Rs.1,228 at the all India level during the year 2012- 13. In terms of percapita expenditure incurred on Rural Development Tamil Nadu occupied the first position among all the States. The percapita expenditure incurred towards Rural Development in Tamil Nadu at Rs.3,207 was the highest amongst the States. Among the States, it was the highest in Tamil Nadu (Rs.3,207) and lowest in Bihar (Rs.669).

Highlights of Major Schemes implemented in the State

Rural Development in the State is being addressed by creating sustainable livelihood opportunities, providing basic amenities, promoting sanitation, reducing poverty, conserving natural resources, minimizing the urban-rural divide and ensuring improvement in the quality of life of the people in rural areas. Towards achieving this, various State Government Schemes are being effectively implemented

Infrastructure Development:

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Provision of basic infrastructure facilities in villages is imperative for creating economic opportunities, spurring economic growth and attaining self reliance. Most of the villages lack basic infrastructure facilities which cramp the pace of economic growth. With a view to create new facilities that are a crying need and to fill the gaps in the existing facilities, various State and Central schemes are implemented.

Tamil Nadu Village Habitations Improvements Schemes (THAI)

With an aim to provide minimum basic infrastructure facilities to all the habitations with 'Habitation' as the unit of development, the State's flagship programme Tamil Nadu Habitation Improvement Scheme (THAI) is being implemented since 2011-12. During the two years 2011-12 and 2012-13, totally 96,552 works were taken up in 43,916 habitations spread over in 4270 village panchayats. Basic requirement works (water supply, street lights, roads, burial grounds and pathway to burial grounds) accounted for a higher share of 98 percent. During 2013-14, totally 49,403 works were taken up in 15,115 habitations spread over in 2500 village panchayats, of which 43,910 works were completed upto third week of March 2014 and the remaining 5493 works were at different stages of execution.

Rural Infrastructure Scheme (RIS)

Aiming to stabilize the assets created under Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS) and to maintain basic infrastructure facilities particularly roads, annually Rs.250 crore is being allotted for this purpose under State Finance Commission Grant. During the year 2011-12 of total sum allotted under the scheme, 60 percent was earmarked for upgradation of roads and 40 percent for stabilization of assets created under MGNREGS. During 2013-14 upto the end of March 2014, 2,834 stabilization works were taken up, of which only 9 works were completed.

Employment and Income

The rural mass depends heavily on farm and non-farm activities for earning their livelihood. If agriculture fails it has several negative implications on their income earning activities and their economic conditions.

Health and Nutrition

Food consumption is important to ensure health and nutritional security of people. Indicators of health and nutritional status of rural population are observed to be relatively very low compared to that of urban population. The ultimate effect of agricultural development is providing or improving the economic and social security to the rural population.

Rural Education

With a view to provide all infrastructure facilities viz., new buildings, kitchen sheds, water supply, toilets etc., and to repair and renovation of existing facilities and to create a conducive climate for upliftment of primary and middle education, the Comprehensive School Infrastructure Development Scheme is being implemented in the State since 2011-12.

Conclusion

Tamil Nadu is considered a success story in India. It has maintained stable economic growth while gradually implementing democratic reforms. Greater inclusiveness so that all Indians share in the benefits of economic growth would help ensure continued success and economic and social stability. This paper explains that the objective of agriculture and rural development. Economic inclusion and poverty reduction require support to small holder and family farmers who represent most of the poor in Tamil Nadu. At the same time, supporting those farmers and enhancing their productivity and their linkage to markets can lead to increased food production, improved food and nutrition security and rural development.

Quantitative and Qualitative Expansion of Higher Education is an imperative for the Economic Development of India.



The research paper presents the development and present scenario of higher education in India. Education is essential part of human enterprise, which makes him live better in the society. Without having quality education one cannot survive comfortably and cannot bring the necessary changes in society in order to make his life luxurious.

Quality education and quantity education will not come in our way on its own without proper educational leadership. Educational leadership plays a leading role to bring every advantageous effort in the field of education

A literate population is desirable in itself- because it increases the access to knowledge and the capacity to avail of opportunities. Higher level of education goes with higher skills and greater capacity to learn new skills and the level of education of a population affects its quality and productivity as workers. By shaping attitudes to marriage, contraception and health generally education also has a profound effect on demographic growth and the health status of population.

It is true that there is a broad correspondence between the level of overall economic development attained by a country on the one hand and the educational, health and housing status of its population on the other. In general, richer countries tend to have a higher level of literacy, lower mortality, better health and housing. Historically improvement in education and health in the presently developed countries took place concomitantly with the process of overall growth. The developed world understood much earlier the fact that individuals with higher education have an edge over their counterparts. They are the ones who always believed that any amount of investment in higher education was justifiable. It is therefore, imperative for developing countries too to give due importance to both the quantitative and qualitative expansion of higher education.

Even after significant expansion in the post-independence period, access to higher education in India continues to be poor and more so for the disadvantaged groups. The Indian higher education system is presently facing several challenges. The challenge of global competitiveness has been added to other demanding tasks such as access, equity, relevance, quality, privatization and internationalization in the face of a resource crunch. An attempt has also been made to discuss the trends in the financing of higher education and the required resources to meet the target of allocat-

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ing 6 per cent of the GDP to education. Driven by market opportunities and entrepreneurial zeal, many institutions are taking advantage of the lax regulatory environment to offer 'degrees' not approved by Indian authorities, and many institutions are functioning as pseudo non-profit organizations, developing sophisticated financial methods to siphon off the 'profits'. One of the fundamental weaknesses of the system is lack of transparency and recommendations have been made to mandate high standards of data disclosures by institutions on performance.

With this background, the present study has been carried out.

Objectives

The main objectives of the study are as follows:

1. To study the development and present scenario of higher Education in India.
2. To find out the expenditure pattern of Higher Education in India.
3. To suggest policy the recommendations to improve the Higher Education system.

Methodology

The research is based on mainly secondary data collected from various published and documented sources to examine the issues and challenges of India Higher Education System. The data had been collected and furnished from the official website of the HRD Ministry of India, University Grant Commission, recent economic surveys of India and other related research papers, books, newspapers and published work. Tables, charts and diagrams are used to represent the data in pictorial method for clarity.

Results and Discussion:

The Indian higher education system is the third largest in the world in terms of the number of institutions. India has 17,973 institutions of higher learning as compared to around 2,500 in China. The number of institutions in India is more than four times the total number of institutions both in the US and Europe. The Chinese higher education system is the largest in the world in terms of enrolment, which caters to nearly 23 million students followed by the US and India. However, the average size of an Indian higher education institution in terms of enrolment is much smaller (500-600) compared to that of Europe and US (3,000- 4,000) and China (8,000-9,000). It is estimated that even after having the largest number of higher education institutions, India needs at least 3,000 more universities each having the capacity to enroll not less than 10,000 students to meet the increasing demand for higher learning.

Public expenditure on higher education has increased from a modest level of Rs 171.5 million in 1950-51 to Rs 95,620 million in 2004-05 (budget estimates) by a whopping 550 times. It had a good start during the 1950s with a real growth rate of 7.5 percent per annum, had a golden period during the 1960s with a real growth rate of 11

per cent per annum but suffered a severe setback during the 1970s with the annual real growth rate declining to 3.4 per cent and recovered somewhat during the 1980s with the annual growth rate improving to 7.3 per cent. With budgets being tightened and other fiscal problems that both central and state governments are facing, the financing trends have not been favorable to higher education since the 1990s. The public expenditure on higher education increased from Rs 23,120 million in 1990-91 to 95,620 million in 2004-05 (BE) in current prices with an annual growth rate of 12.3 per cent.

It is a common practice that the priority accorded to education is gauged with the help of indicators like public allocation as a proportion of GNP and budget. It may be noted that India has committed to allocate 6 per cent of GNP to education long ago. The Education Commission (1964-66) undertook a comprehensive exercise to estimate resource requirements and recommended increasing the allocation of resources to education to at least 6 per cent of GNP by 1986. All subsequent policy pronouncements reiterated this recommendation. Unfortunately, the promise still remains a distant dream.

Policy Recommendations:

Our higher Education system has not been able to change its organizational structure and form. Nor has it been possible to maintain uniform standards of education or ensure that education imparted is relevant to our present needs. Under the circumstances, it is necessary that we need to implement the reforms the higher education system and also bring forth new factors of a production, namely knowledge, skills and technology which have the ability to unleash the productive frontiers of the economy in the most efficient and dynamic way. Besides, India should try to become "knowledge economy" to promote inclusive growth.

Although higher Education in India has expanded very rapidly in the last six decades after Independent yet it is not equally accessibly to all. Till today a large section of a population remains illiterate and large number of children does not get even primary education. This has not only excluded a large section of the population from contributing to the development of the country fully, but it has also prevented them from utilizing the benefits of whatever developments have taken place for the benefit of the people.

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A Study on The Economy of Kanchipuram District



Introduction

Kanchipuram is one of important and traditional Districts in Tamil Nadu. Out of 32 District in Tamil Nadu it occupies a place of pride on the ground of city of 1000 temples. This District is situated on the Northern East Coast of Tamil Nadu and is adjacent Bay of Bengal and Chennai city and is bounded in the west by Vellore and Thiruvannamalai District, in the north by Thiruvallur district and Chennai district, in the south by Villuppuram district in the east by Bay of Bengal. Kanchipuram generally experiences hot and humid climatic conditions throughout the year. Temperatures reach an average maximum of 37.5 °C (99.5 °F) between April and July, and an average minimum of 20.5 °C (68.9 °F) between December and February. The daytime heat during summer can be oppressive; temperatures can reach 43 °C (109 °F). Relative humidities of between 58% and 84% prevail throughout the year. The humidity reaches its peak during the morning and is lowest in the evening. Relative humidity is higher between November and January and is lowest throughout June.

The city receives an average of 1064 mm of rainfall annually, 68% of which falls during the northeast monsoon. Most of the precipitation occurs in the form of cyclonic storms caused by depressions in the Bay of Bengal during the northeast monsoon. The prevailing wind direction is south-westerly in the morning and south-easterly in the evening.

For administrative reasons, the district has been divided into four revenue divisions comprising of 11 taluks with 1137 revenue villages. For development reasons, it is divided into 13 development blocks with 648 village panchayats. The present paper analyses the economic condition and other socio cultural details Kanchipuram District.

Objective of the Study

The objective of present study is to find out the economy of the kanchipuram District in Tamil Nadu.

Method of Study

For the purpose analysing the economic conditions of the people of Kanchipuram District, the investigator collected the data from periodicals Journals, District collectorate and also web portals. The collected data were presented in tabular and in the descriptive form.

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Socio-economic Status of Kanchipuram District

Populaton 2011

In 2011, Kanchipuram hand population of 39,98,252 of which male and female were 20,12,958 and 19,85,242 and remaining 14,20,226 were females. Kanchipuram District. Population constituted 5.54 present of total Maharashtra population. In 2001 census, this figure for Kanchipuram District was at 4061 per cent of Maharashtra population.

Workers

The total main workers of Kanchipuram District were 8,92,700 persons forming 38.06% of total population in the District. Of this, 6,65,386 were male workers and 2,73,518 were female workers and 5,86,533 were from rural and 3,52,371 were form urban. In figure 1,62,140 were cultivators, 2,96212 are agriculture labourers, 39,571 are engaged in household industry and rest in other activities.

Literacy

A average literacy rate of Kanchipuram District in 2011 were 84.49 compared to 76.85 of 2001. Male and female literate rate were 89.89 and 79.02 respectively. For 2001 census, same figures stood at 84.73 and 68.79 in Kanchipuram District. Total literate in Kanchipuram District. Total literate literates in Kanchipuram District were 3,013,382 of which male and female were 1,611,461 and 1,401,921 respectively, but the District had 1,952,198 in 2001.

Rainfall

As far as the rainfall condition is concern the pre-monsoon rainfall is almost uniform throughout the district. The coastal talks get more rains rather than the interior regions. This district is mainly depending on the seasonal rains, the distress conditions prevail in the event of the failure of rains. Northeast and Southwest monsoon are the major donors with 54% and 36% contribution each to the total annual rainfall. The Normal rainfall is 1,213.3 mm and the actual rainfall is 1,133.0 mm per annum.

Agriculture

Agriculture is the main occupation of the people of the study area where 47% of the population are engaged in it. Paddy is the major crop cultivated in this district. Groundnuts, Sugarcane, Cereals @ Millets and Pulses are the other major crops. This total crop area is 1, 98,543 but, the net area shown 1, 60,090 hector.

Child Population 2011

In 2011 Census enumeration, data regarding child under 0-6 age were also collected for all districts including Kanchipuram. There were total 4, 31,574 children under age of 0-6 against

3, 37,259 of 2001 census. Of total 4, 31,574 male and female were 2, 20,341 and 2, 11,233 respectively. Child Sex Ratio as per census 2011 was 959 compared to 961 of census 2001. In 2011, Children under 0-6 formed 10.79 per cent of Kanchipuram District compared to 11.72 per cent of 2001. There was net change of -0.93 per cent in this compared to previous census of India.

Industries Center

One of the largest industrial areas of Tamil Nadu, Kanchipuram has the pride in being home to vital production bases of international industrial groups like, Ford, Hyundai, Saint Gobain as well as many export houses in and around the Madras Export Processing Zone. The reasons are not far to seek.

Proximity to the Chennai Urban Area

Proximity to an international airport and two sea ports at Chennai and Ennore Excellent connectivity through the world class East Coast Road and upcoming up-graded NH4 & 45.

Moderate Cost of India

Good industrial parks at Maraimalainagar, Alanthur, Irungattukottai, Sriperumbudur, Siruseri, Oragadam and Paranur reasonably good power quality with the North Madras Power Station and Kalpakkam Atomic Power Station located in and around the District. Availability of skilled and highly qualified manpower at Chennai and suburbs with IIT, Chennai and the Anna University at a stone's throw.

Conclusion

From the above analysis it is concluded that Kanchipuram District is a fast developing District in terms of Literacy, Health, Lifestyle and Economic Growth of people by way of industrial Growth of Special Economic Zones.

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Peer Reviewed Journal

**Regional Economics
(Karur & Nammakkal Dt.)**

Peer Reviewed Journal

A Case Study on Coconut Production in Vellore District, Tamil Nadu

Coconut is the very important tree which provides all required amenities for human life and diverse end-uses, grown in many states of India. Coconut palm is the benevolent provider of the basic needs of millions of people across the globe for their livelihood security. The tree of coconut is called as Kalpatara, because all the parts of it are useful in one form or the other.

Coconut (*Cocosnucifera*) plays a significant role in the agrarian economy of India. Apart from the importance of copra and coconut oil which is widely used in the manufacture of soaps, hair oil, cosmetics and other industrial products, its husk is a source of fiber which supports a sizable coir industry. The tender nut supplies coconut water, a popular thirst quencher of health and hygienic value. Virgin coconut oil, extracted from fresh coconut kernel without any chemical processes is abundant in vitamins, minerals and anti-oxidants, thus making it the mother of all oils.

It provides food and livelihood security and employment opportunities to a major segment of the rural population in India and many Asian and Pacific countries in the world.

Statement of the problem:

During summer season water is not sufficient and not fully supplied. The farmers Vellore district earn very low income for their produce. The cultivators are very much affected by frequent oscillation of fertilizer prices. Hence the farmers are not able to provide enough chemical fertilizer to the coconut cultivation which affects the yield and profit margin. The belated payments are used by the farmers for some other purpose such as consumption purpose repayment of old debt etc. some of the important problems are poor rainfall, higher cost of fertilizers, very low income and low price for their produce.

Objective:

- To analyze and compare the performance of coconut cultivation in terms of area, production, and productivity in Vellore district of Tamil Nadu.

Data:

The present study is based on secondary data, which was collected from the coconut development board in different years published by the Department of Economics and Statistics, Government of Tamil Nadu from 2004-05 to 2013-14. The collected data was analyzed with the help of Table and graphs and presented to explain the different dimensions of coconut cultivation.

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Methodology:

The present study made use of secondary data on area, production and productivity of coconut cultivated in Vellore district of Tamil Nadu. The performance of these crops in terms of area, production and yield are studied with the help of table and graphs.

Results and Discussion

Coconut Production In Vellore District 2004-05 To 2013-14

Years	Area (ha)	Production (lakh nuts)	Productivity (lakh/ha)
2004 – 2005	20928.00	1924.00	9194
2005 – 2006	23098.00	2765.00	11971
2006 – 2007	22569.00	2654.00	11760
2007 – 2008	22619.00	2172.00	9603
2008 – 2009	22416.00	1964.00	8762
2009 – 2010	22203.00	2274.00	10242
2010 – 2011	22292.00	2081.00	9336
2011 – 2012	22680.00	2985.00	13162
2012 – 2013	22720.00	1258.00	5537
2013 – 2014	21512.00	2338.00	10832
Average Production in the Year group(2004-14) :	22303.70	2240.00	10046

<http://www.coconutboard.gov.in/presentation/statistics/statistics.aspx>.

Suggestions:

- The following suggestions can be made for the improvement of the socio – economic conditions of the coconut cultivators.
- Coconut cultivators to take up systematic replanting and under planting to replace the old, senile, unproductive and diseases affected palms, using quality-planting materials for improving their palms productivity.
- By providing adequate funds at liberal terms for processing and storage facilities for coconut cultivators.
- Liberal subsidy may be given for rising of nurseries.
- Fertilizers and pesticides may be provided at subsidized rates.
- More oil mills may be opened in the co-operative sector as it is in the Kerala State.

A Growth of Namakkal Taluk Lorry Body Building Industry – An Over View



The pioneers who first started lorry body industry at Namakkal in 1940 were M/s. Mariappa Asari, Raju Asari and Ponnusamy Asari. In fact, the goodwill has slowly and steadily improved over the years such that Namakkal, Sankari and Tiruchengode being famous for lorry body building industry in the whole South India in general and TamilNadu in particular. In hectic growth and rapid development of the industry with special reference Namakkal District in TamilNadu is mainly due to the enterprising skills and ability of the pioneers.

First lorry body Building unit was started at Namakkal in 1940, at Tiruchengode in 1965 at Sankari 1968, at Vellore in 1970, at Kolathur in 1972, at Mettupalayam in 1975, at Madurai in 1982 at Karur in 1983 and at Tirunelveli in 1984.

A lorry body building workshop is selected by the chassis owner for various reasons. It may be due to the good will, experience, efficiency and promptness of delivery of the lorry body builders.

It may even depend on the personal relationship between the chassis owner and the body builder usually the front cabin of the lorry will be 7 feet and 2 inches, wood, mica sheets, plywood, iron and alloy sheets and angles are used to fabricate this unit.

Namakkal district is noted for Truck and Lorry external body building which dates back to 1956. Throughout India Tiruchengode is known for its Body Building industry for Trucks, Trailers, Tankers and Rig Unit. Finished trucks and Rig Units are even exported to foreign countries from Namakkal. Nearly 25000 people are employed either directly or indirectly in truck body building activity and about 300 units in Namakkal and 100 Units in Tiruchengode are engaged in this activity.

Poultry development has been rather phenomenal in the district of Namakkal. The district is also well known for its poultry and dairy industries, accounting for a bulk of supply of poultry products to neighboring industries. In fact, Namakkal produces about 65% of the egg output of Tamil Nadu

Transport

Transport is the major field of work in Namakkal; Large number of bulk carriers and Lorries run through all over India from Namakkal. In south India 80% bulk carriers operated from here, It covers Tamil Nadu, Puducherry, Andhra Pradesh, Karnataka,

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Goa, Kerala, Maharashtra and other states. A lot of lorry (truck) body building workshops are located in Namakkal. Egg production in this district is large, so transport facilities are good. It is the main centre for linking other districts via bus routes especially to the North side (Salem, Villupuram, Dharmapuri, Krishnagiri, Bangalore), East side (Tiruchirapalli, Thanjavur), South side (Karur, Dindugal, Madurai, Tiunelveli, Kanyakumari) and the West side (Erode, Coimbatore, Tirupur, Udhamandalam (Ooty)). The economy of the district was primarily agricultural, but as on today it has changed its occupation to Lorries, Educational Institutions,

Poultry Farms and real estate. So, Poultry, Lorry Transport and related businesses drive the economy of the town. Namakkal is famous for its Lorry body building industries and Poultry farms. It is India's 2nd biggest egg producing region (producing 3 crore eggs per day). A wide variety of crops are grown within the district. One of the main crop is Tapioca and due to that Namakkal is famous for Sago Factories (particularly Sellappampatty and Attur taluk around the place). Namakkal is noted for truck body building activity.

Truck body building is being carried out in Namakkal since 1956. Nationwide Namakkal is known for body building for truck, trailer, tanker and rig unit. Customers from other states also get the truck body building work done in Namakkal. Body built trucks and rig units are being exported to foreign countries from Namakkal. About 25000 people are employed directly and indirectly in truck body building activity in Namakkal District. About 500 units in Namakkal are engaged in this activity. Ashok Leyland's Driver Training Institute in Namakkal (right in the trucking heartland of Tamil Nadu) was the first of its kind and has served as a beacon to lead the way in the training of drivers. Easily accessible from Erode, Salem and Trichy, and spread over 25 acres, the campus includes a driving range with every conceivable road configuration.

A spacious building accommodates large classrooms, a library, a model room, a laboratory and a cafeteria with an open-air theatre attached. The roads come with electronic signals, signs, markings and streetlights for night driving – everything, in fact, that drivers will encounter on the highways. A number of poultry units are functioning in Namakkal District, hence about 1500 Poultry/Cattle Feed manufacturing units are also in existence. Mostly every poultry unit has put up their own feed manufacturing unit. A few units supply poultry feed to other units also.⁴

Next to Salem District, Tapioca is cultivated in Namakkal District in abundance. Using tapioca as raw material about 350 units are engaged in the production of Starch and Sago in Namakkal District. There is a good market for Sago and Sago products in North India.

Impacts of Agricultural Labour Migration in Namakkal Dist.



As per the 2011 census the total number of workers in Tamil Nadu was 32,884,681 of which 18,861,330 were in rural and 14,023,351 were in urban areas of the state.

The work participation rate in 2001 and 2011 census were at 44.7 percent and 45.6 percent.

Nature of Agricultural Labour Migration

It was true fact that labour migration is a boon as well as bane for developing countries like India. Agricultural workers constitute the most neglected class in Indian rural set up. Their earnings were low and they have irregular employment. Naturally agricultural labours having no skill or training, they have no alternative employment opportunities during the unemployment period in their locality. Majority of the agricultural labours are belongs to suppressed class. They are not organised hence they are not able to fight for their rights. Their economic lot has failed to improve even after six decades of planning. We can observe that almost all the farm labours managing a simple and poor life without any surplus income to meet all their needs in a period of crisis. It was noticed that most of the agricultural labours depends completely on their daily wages for their survival. Due to the seasonal unemployment character and unemployment man power in agricultural sector, the agricultural labours are migrated from agricultural sector to other sectors, migrated from their own locality to other areas to fetch employment for their survival.

These situations made me to make an analytical study. Hence the researcher aims to study the impacts of agricultural labour migration in a particular area. The researcher choose Namakkal district for the study because Namakkal is the district in which both agricultural sector and industrial sectors are considerably improving. Thanks to the holy river Cauvery and Thirumani Mutharu Namakkal district has improved in agricultural sector. Due large number of poultry farms and lorry body building units and textile industries these district also well improved in industrial sectors. In this district we can visible see the agricultural labour migration from rural areas of the district to urban areas of Namakkal districts.

In order to find out the reasons for the labour migration agricultural workers, a study was carried out among agricultural labourers in Namakkal district. 50 agricultural labours were randomly selected from various parts of the district.

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In order to ranking the causes for migration the various causes for migration was enlisted and opinion were collected from the respondents. According to the mean value of the causes, the causes are ranked.

Low Wages

The study found that all the agricultural labours performed to chose migration from agricultural sectors to other sectors due to the inadequate salary for a long period. From the cross verification it was noticed that the per day wage from agricultural sectors was very low with compare to the per day wage in the poultry, lorry body building works, textile works etc. These low wage leads to poor savings and commitments to meet family basic needs. In agriculture they are not getting continuous employment through the year, as it is offered in other sectors in Namakkal.

Unemployment

Unemployment is ranking second quoted reason for leaving from agricultural works. Unemployment and Underemployment are prevailing in agricultural sectors which lead to labour unrest. Due to the continuous unemployment the agricultural labours migrated.

Absence of Social Status

The third causes ranked by the respondents were absence of social status. Unemployment condition and poor earnings will affect the social status of the agricultural labours. They are not able to maintain a status life. Hence in order to improve their social status they move from agricultural sectors to other sectors which enable them to earn more and save more to improve their social and economic status.

Irregular Job and Poor Satisfaction

Next to absence of social status the nature of irregular job and poor satisfaction with the agricultural works push them to shift from agricultural works. It was noticed that industrial units and contract employment are providing continuous employment which attract the agricultural labours.

Lengthy working hours

Long hours of working in agricultural sectors during harvest and sowing periods made the farm labours to shifting. During these periods they are not paid any extra income for their tasks which was offered in other jobs. Hence this problem was one of the causes for migration.

Due to these reasons majority of the agricultural farmers shifted from agricultural sectors to the other sectors in Namakkal district. It leads to severe shortage of farm labour and it affect the agricultural production in the area. Hence it is a big challenge which is to be considering in a serious manner and to be solved immediately. By identifying the causes or the needs for what they shift, policy makers can suitably evolve strategies. In a way they are similar to industrial workers in their shifting pat-

tern. Of the reasons quoted poor salary, unemployment, and social status not available are prime considerations to jump out of agriculture. In additions lack of security, poor job satisfaction, lengthy working hours are often quoted valid reasons for the agricultural laborers to prefer other avenues. This crisis needs priority on the state level, for labour management to support agriculture sector properly.

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Peer Reviewed Journal

Women Entrepreneur: Residential Zone in Namakkal District



In India, the role of women in the economic activity of the nation was practically ignored. The increasing participation of women in the work-force, the multiple role of women as mothers, homemakers and paid workers and misunderstandings of the nature of unemployment among women, therefore, suggest the usefulness of redefining trends and relationships, in participation of women in corporate. The aim of the study is to attempt to identify the various reasons for enter in to business, and what are the problems faced by them also focused

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. 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 infrastructural 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. With these the present study tries to attempt various reasons, and various problems faced by women entrepreneurs especially in residential areas explored.

❖ To explore the various reasons and problems faced by women entrepreneurs in the residential zone area

The study is based on primary and secondary data. The primary data collected through interview schedule, the sample size was 56 respondents. The secondary data were collected from various journals, magazines and articles. Primary data were collected the owners of the beauty parlors in the study area. Convenient sampling technique was adopted. The tools like chi-square test, mean and simple percentages were used to analyze the data.

Study Area

The Town and Country Planning Department, Government of Tamil Nadu (2012) has classified zones in to, Residential Zone, Commercial Zone, Industrial Zone, Educational Zone, Public and Semi public Zone, and Agriculture Zone. The present study concentrated Residential zone only.

Result and Discussion

Self achievement is the first reason for motivational factor, followed by profit and money making are the second reasons, third reason training which they undergone. Fourthly social status come under and finally need to freedom to take own

decision respectively. The family circumstances due to unexpected incidents are also some of the factors which have led them to enter into business.

The first challenge of the respondent (37.5 percent) is the conflict between work and family. The next problem is social attitude and the constraints in which they have to live and work. Risk (27.7 percent) another problem affecting in the business. Investing money maintaining the operations and ploughing back money requires high risk taking attitude, courage and confidence. Another most important problems shortage of finance (12.5 percent) seems to be a problem of every entrepreneur; it is so immense in the case of beauticians. These entrepreneur always suffer from inadequate financial resources and worker capital. They are lacking access to external funds due to absence of the tangible security. Finally, material and other inputs (8.9 percent) find it difficult to procure the materials and other necessary inputs. Knowledge of alternative source of materials availability and high negotiation skills are the basic requirement to run business, getting the materials from different source with discount prices determine profit margin. Lack of knowledge of availability of materials and low level negotiations and bargaining skill are the factor, which affect their business.

Table 3 highlights the mean score of the problem in commencing and running the business. The problems in connecting the business are more intensive than the problems in running the business. This shows that once the business is started they put maximum effort for their success. In the present study 70 percent of the respondents are successfully running their business even though they are encountered by large number of problems.

The calculated value (18.3) is greater than the table value (3.84) hence the hypothesis rejected. It shows that positive correlation between educational level and success of business. Above table shows that have graduation are more successful than the higher secondary. It is one of the advantages to easily implement new technique in their business. Thence they are more successful.

The calculated value is 15.14 which is greater than table value 3.84. Hence the hypothesis is rejected. There is a positive relationship between family support and success of business. Out of 56 respondent 40 of them who had family support for their business succeeded while 7 of them did not succeeded because they have not got any support from their family.

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A Study on Production and Productivity of Coconut in Namakkal District

Coconut is grown in more than 93 countries of the world and Indonesia, Philippines, India are the major producing countries of the world. Coconut is grown in more than 18.95 lakh ha in the country with an estimated 16943 million nuts during 2010-11 with an average productivity of 8937 nuts per ha. Traditional areas of coconut in India are the states of Kerala, Tamilnadu, Karnataka, Andhra Pradesh, Orissa, Goa, West Bengal, Pondicherry, Maharashtra and Islands of Lakshadweep and Andaman and Nicobar. However, several states like Assam, Gujarat, Madhya Pradesh, Bihar, Tripura, Manipur, Nagaland and Arunachal Pradesh have emerged as non-traditional areas for the cultivation of coconut.

Objective

To Study the Area, Production and Productivity of Coconut in Namakkal District.

Methodology

Secondary data were collected from various issues of Coconut Development Board.

Table 1 State-wise Area, Production and Productivity of Coconut in India

(Area – '000' Hectare, Production – Million Nuts, Productivity – Nuts / Hectare)

State	Area	Production	Productivity
Andhra Pradesh	104.0	1125	10821
Assam	21.1	154.4	7317
Gujarat	12.6	100.0	7976
Goa	25.0	124.1	4964
Karnataka	357.8	1587.1	4436
Kerala	923.6	5539.3	5997
Maharashtra	16.7	206.3	12353
Tamil Nadu	335.1	3115.4	9297
All India	1893.2	12630.0	6671

Source: Coconut Development Board 2012-13

Table 2 Year-wise Area, Production and Productivity of Coconut in Namakkal District

Year	Area	Production	Productivity
2004-05	3841	447	11638
2005-06	5119	832	16254
2006-07	5108	660	12921
2007-08	5434	990	48219
2008-09	6082	940	15456
2009-10	623	1098	16579
2010-11	6854	1418	21311
2011-12	7466	1139	15256
2012-13	7460	837	11220
2013-14	7793	676	8675

Source: Coconut Development Board

In Namakkal district, there are a lot of uncultivable lands. The government can encourage the coconut growers to cultivate the coconut trees by explaining clearly about the production and marketing activities of coconut. The study about the production and productivity of coconut in Namakkal district of Tamilnadu showed that there is a remarkable growth in area, production and productivity of coconut. But the growth is not up to the requirement to earn sufficient revenue for the growers. It is possible to earn more revenue if the suggestions in the study are properly executed.

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Knowledge of Medicinal Plants by Tribal's of Bodamalai Hills in Namakkal District of Tamil Nadu



The value of medicinal plants to the mankind is very well proven. India is endowed with a rich wealth of medicinal plants. From earliest times mankind has used hundreds of medicinal plants in an attempt to cure diseases and relive physical sufferings. They derived this knowledge as a result of trial and error. Medicinal properties of plants have been even in the oldest "Rig Veda". Medicinal plants are becoming popular throughout the developed world, as people want to treat illness.

The use of traditional medicine and medicinal plants in most developing countries, as normative basis for the maintenance of good health, has been widely observed. Recently considerable attention has been paid to utilize eco-friendly and bio-friendly plant based product for the preservation and cure of different human diseases. It is documented that 80% of the world's population have faith in traditional medicine, particularly plant drug for their primary healthcare. The knowledge of medicinal plants has been accumulated in the course of many centuries based on the different medicinal such as Ayurveda, Unani, Siddha and Homeopathy in India. In recent years, the traditional medicine information on plant research has again received considerable interest. The tribes and villagers still continue to depend on medicinal plants and well known about the use of different species for different disease because tribal groups inhabit widely varying ecological and geo-climatic conditions (hilly, forest valley regions etc.) although these groups are homogeneous, culturally formed and have developed strong magic-religions health care system and they wish to survive with a livelihood of their own styl

It belongs to Euphorbiaceae. The vernacular name of *A. indicia* in Tamil is kuppaimeni, poonamayakki and its trade name is Indian Acalypha. It is a common herb growing up to 75cm tall with ovate leaves. Flowers are green, unisexual found in catkin inflorescence.

The paste obtained from the leaves of this plant is applied to burns. The Juice extracted from the leaves, mixed with lime and applied on skin to cure diseases caused by ringworms. Fresh juice of leaves mixed with oil and salt is used for Rheumatoid arthritis and cure scabies. Powdered leaves are used to cure bedsores and infected wounds. The active medicinal

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compounds like Acalyphine and Triacetoneamine are extracted from this plant. They contain cyanogenic glucoside and alkaloids.

It belongs to Rutaceae. The vernacular name of *A.marmelos* in tamil, is vilvam. Its trade name baer fruit. It is an aromatic tree growing 6 to 7.5 metres tall with ling branches. Bark is grey peeling type. Leaves are trifoliate or pentafoliate. Leaflets are ovate. Flowers are sweet scented with greenish white in colour and are borne on axillary panicles. Marmelosin, coumarin and triterpenoids are responsible for medicinal activity.

The unripe fruit is used to treat problems of stomach indigestion. It kills intestinal parasites. It is used also to cure chronic diarrhea and dysentery. It is used as a tonic for the betterment of heart and brain. It belongs to Vitaceae. The vernacular name of *C.quadrangularis* in tamil is as pirandai and its trade is 'Hadjor'-bone joiner. It is a common shrub with tendrils. Its stem is angular, winged and contracted at nodes. Leaves are simple, ovate or kidney shaped and thick leathery. Coiled tendrils are found opposite to the leaves. Steroids like prescene and tetracyclic triterpenoids are the active chemicals present in this plant.

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Study on Chief Minister Solar Powered Green House Scheme in Salem District



Government of Tamil Nadu launches a large number of development programmes to endorse poverty reduction in rural areas. The census 2011 covered 9.56 million houses were in rural areas. There were 23.6 percent of the households was thatch. In this manner, the state government initiates to construct the concrete houses for the rural poor and notably environmentally protect the houses namely "Chief Minister Solar Powered Green House Scheme (CMSPGHS)". It was started in 2011, to construct the houses measuring about 300 square feet at a unit cost of Rs. 1.80 lakh, in 2013, the unit cost was increased Rs. 2.10 lakh and it was fully funded by the state government of Tamil Nadu.

Each house consists of living rooms like bed room, kitchen, toilet and verandah apart from Rain Water Harvesting provision. Then each house is provided with 5 solar powered Compact Fluorescent Lamps (CFL) for each rooms and Rs. 30,000 for those solar powered lights. Each beneficiary is given the option to have an electric connection powered by TNEB, which will be metered. Out of the total allocation of 60,000 houses in a year, 29 percent are allotted to SC community i.e., 17,400 houses, 1 percent is allotted to ST community i.e., 600 houses and the remaining 70 percent are allotted to others percent, 42,000 houses.

Therefore, 3 percent of the District wise allocation should be exclusively reserved for differently abled persons (Government of Tamil Nadu, 2015)

This section was discussed about type of benefited under CMSPGHS, reasons for not benefited under CMSPGHS and overall level of CMSPGHS. The following table -1 discussed the type of benefited under CMSPGHS.

Table 1 Type of Benefited under CMSPGHS

Rank	Thalaisolai GP				
	1	2	3	4	CRI
Increase social status	2	1	-	-	4
Own house	1	2	-	-	5
Pucca house	-	-	3	-	9
Others*	-	-	-	3	12

Note: Others - safe house, convenient (5 rooms), solar powered*

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Sample beneficiaries observed that of CRI, 4 recorded the first rank to increase social status under CMSPGHS. Of CRI, 5 sample beneficiaries have said that have own house. Thirdly, CRI 9 shows that sample beneficiaries were pucca house and lastly sample households were preferred others at CRI 12. Notably, in the field level observation these beneficiaries were closely related to representatives like same community, associated with same political party, relation of representatives and another reasons they were ready to give bribe. The coming table – 2 highlighted that reasons for not benefited under CMSPGHS.

Table 2 Reasons for not Benefited under CMSPGHS

Rank	Thalaisolai GP				
	1	2	3	4	CRI
Bribe	2	-	-	-	2
Increase credit	-	2	-	-	4
Scarcity of land	-	-	2	-	6
Others*	-	-	-	2	8

Note: Others - shortage of cement, increased fund, poor quality of solar powered lights*

In the study area, the bribe was a major problem faced by the sample beneficiaries feel that reasons for not benefited under CMSPGHS like CRI 2 because of without giving money (bribe) the representatives were delay to select the beneficiaries, delay to give the cheque, deny the supply of cement, delay to solar power lights etc., for those who are not ready to give bribe for the president. Increase credit was given second reason for not benefited of the sample households at CRI 4. Thirdly the sample beneficiaries express that scarcity of land at CRI 6 and finally, sample beneficiaries displayed 8 CRI. The next table – 3 demonstrated that overall performance of CMSPGHS.

Table 3 Overall Performance of CMSPGHS (in percentages)

SI No.	Variables	Good	Moderate	Poor	Not
1	Representatives Approach	20	20	60	-
2	Officers Approach	-	40	60	-
3	Rooms	20	60	20	-
4	Solar Powered CFL*	-	20	60	20
5	Cement	-	-	60	40
6	Steel	-	20	60	20
7	Door and Windows	-	40	60	-
8	Rain Water Harvesting	20	80	-	-

Note: CFL - Compact Fluorescent Lamps

From the above table, majority of 80 percent of the sample beneficiaries were stated Rain Water Harvesting was moderate and 60 percent of the sample beneficiaries were expressed panchayat representatives approach was poor because they want bribe, importance gave to community and political party. The same situation continued from officer's approach (60 percent), solar powered CFL (60 percent), cement (60 percent), steel (60 percent) and door and windows (60 percent). Positively 60 percent of the sample beneficiaries feel that rooms were moderate.

From the analysis, it was clearly observed who were closely related to representatives like same community, associated with same political party, relation of representatives and another reasons they were ready to give bribe so; they were easily benefited under CMSPGHS. At the same time, who were not interest to giving the money (bribe) they were faced many problems by the representatives like delay to select the beneficiaries, delay to give the cheque, deny the supply of cement, delay to solar power lights etc. Notably, one of the major problems identified that lack of communication facilities like lack of mobile tower connections and lack of electricity supply. If remove that above all barriers, there is no any debut about CMSPGHS was to support rural poor in a sample villages and also however must be needed to properly implement at grassroots level to reach all the beneficiaries.

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Economic Valuation of Groundwater Quality in Amaravathi River Basin of Karur District, Tamil Nadu



Groundwater contamination and soil pollution have become recognized as important environmental problems over the past three decades. With the increasing sense of awareness about the environment and the recognition of the need for its protection, the study of solute transport related to groundwater contamination has become the focus of numerous researchers. Specifically, during the past three decades, research activities in this area have accelerated to revolutionary level. Different investigators have studied the solute transport from different perspectives.

Groundwater modeling is an established tool to study the aquifer response for a given input and output stress. Further, Ground water modeling helpsto evolve and select optimal groundwater management policy. In India pollution and over extraction are important component of the groundwater problem. Mass transport modeling in recent times helps to understand the migration behavior of pollutant in the saturated region. Mass transport results are in turn used to devise the remedial measures to clean the aquifer system.

The farmers of Amaravathi Ayacut had filed a writ petition in the High Court of Madras seeking compensation for damage caused to their crops, lands and the well water due to pollution by the textile bleaching and dyeing units in Karur. The Hon'ble Court directed the Loss of Ecology (Prevention and Payment of Compensation) Authority, which is a Central Government organization to assess the Loss to Ecology and Environment in the Amaravathi river basin.

The LOEA had carried out an extensive study on environmental and ecological impacts in the Amaravathi river basin by collecting groundwater samples in the affected areas and established its linkage to the damage. The survey covered a boundary of about 3 km width on both sides of the Amaravathi river. Based on the TDS values in the ground water, the areas were classified as Class I to V. In all the water samples, the dominant cationic species was sodium which confirms that chloride is in the form of NaCl which mainly comes from bleaching & dyeing units. The overall study concluded that in three villages the TDS was in the range of 3500 4900mg/L and majority of villages are in range of 1000 – 3500 mg/L. The problem is aggravated the farmers are severely making complaints and filed writ petitions. This is because of continuous increase of TDS level in the ground water.

Educational status of the households reported that the percentage of illiterates in the highly affected village was higher (26%) than that of moderately affected (22%) and 18 per cent in unaffected village. There was not much difference in literacy levels of both highly affected and moderately affected categories but lowest level of illiterates in unaffected village.

The land area possessed by the sample households classified into wet, dry, and garden lands. The average operational area of the sample households in the unaffected area was higher (2.09 ha) than the highly affected area (1.28 ha) and moderately area was (1.63 ha).

The agricultural land value in the affected villages declined considerably (10%) due to poor soil and water qualities while the land price had improved by 54 per cent in the unaffected areas. Since, after the one and half decade, the value of agricultural lands in the affected village was higher than the unaffected villages.

The Groundwater Wing of Tamil Nadu State Public Works Department monitors ground water quality in 8 locations of Amaravathi river basin of Karur district on half yearly basis, since 1972.

Desirable TDS level in drinking water as per IS 10500 : 1991 is 500 mg/L. TDS was found in the range of 630 - 4280 mg/L. All 13 locations exceeded the desirable limit of 500 mg/L. The highest value was recorded in a well at Kovilpalayam

Amaravathi River reveals that the surface water is polluted due to the effluent discharge. During summer there is no water flow in the river. The river acts as drainage for dyeing effluent and domestic sewage water.

The existing discharge from the CETPs with TDS of 10,000 mg/L continues, and then the TDS level in all the observation wells will be increased. The well located at Puliyurthe downstream side of Karur will reach the highest value of 8000 mg/L in the next fifteen years. The well located at Valayalkaranpudur about 7 Km downstream of Karur is marginally influenced with TDS level of 4000 mg/L. Whereas the well at Renganathanpettai is least influenced by the dyeing effluent discharge, because the river Cauvery is flowing at about 2 Km on northern side. Wet agricultural activities by using Cauvery water is going on.

From this research, it comes to understand that Visual MODFLOW can effectively be used for studying the pollutant migration in a river basin. Thus, the role of the water quality models in the field of groundwater quality and pollutant transport in subsurface studies is fully affirmed. It is also concluded that the discharge of untreated or partially treated effluent from the bleaching and dyeing in Karur area had severely affected the ground water quality. If this practice continues then there will be further deterioration of the groundwater quality. When there is no industrial discharge

into the river, there is an improvement in the quality over a period of 15 years. If the effluent is treated to 2100 mg/L and continues to discharge, there is no much improvement in the groundwater quality. Two decades before the farmers in the river basin cultivated three cycles of wet crops per year viz paddy, sugar cane, turmeric, banana, groundnut and obtained good yield. But now the situation is totally different. One wet crop per year is cultivated. Remaining period the land is kept vacant (or) cultivated with dry crops such as jowar and bajra, because the well water is not fit for cultivation. In some places the farmers have no option except lease out the land for brick kiln (or) convert the land for housing plots.

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A Study on Production and Marketing of Pineapple in Kolli Hills, Namakkal District, Tamilnadu



The Pineapple fruit is much liked and popular in all over the world. It belongs to Bromeliaceae family and the most economically significant plant. Pineapples are consumed or served fresh, cooked, juiced and can be preserved. It contributes to over 20% of the world production of tropical fruits. India's share in the world production is about 10.1 per cent in fruits.

1. To examine the trends in cost of pineapple cultivation from the stage of growing to the stage of production.
2. To study the mode of marketing of pineapple by the cultivators.
3. To find out the problems of pineapple production in the study area.

The schedule tribe respondents take the first order representation in the study, most backward caste group the second, schedule caste group the third, and backward caste group the last.

It could be noted that that the representation of marginal farmers occupies the first position, small farmers the second, medium farmers the third, and large farmers the last. The schedule tribe respondents take the first order representation in the study, most backward caste group the second, schedule caste group the third, and backward caste group the last.

It could be noted that that the representation of marginal farmers occupies the first position, small farmers the second, medium farmers the third, and large farmers the last.

The monthly income earning below Rs.5000 ranks the first order reporting among the respondents in the study area, monthly income earning in the range of Rs.5000-7500 the second, monthly income earning in the range of Rs.7500-10000 the third, monthly income earning capacity beyond Rs.12500 the fourth and earning in the range of Rs.10000-12500 the last. It could be noted that the representation of small family size group ranks the first order, medium family size group the second, and large family size group the last.

The thatched house ownership ranks the first order among the respondents in

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the study area, tiled house ownership the second, Terraced house ownership the third, partly tiled and terraced house ownership the fourth, and partly thatched and tiled house ownership the last.

The total cost of pineapple production is worked out to Rs. 118837 per acre during the period of one year. Among the cost components, cost of vermin composite and cost of tree species cultivation along the border of the orchard constitute major cost.

An average pineapple yield 7038 Kg per acre is observed in the study area. An average of Rs. 164552 is generated through pineapple orchard and among them Rs.140720 have been generated through marketing pineapple and the rest Rs. 23792 have been generated through marketing inter crops. It could be observed that inter village variation is observed in income generation through pineapple cultivation. Vadagurpatty village ranks the first position in income generation through pineapple cultivation, Thottikadu village the second, Kamanu village the third, Bellakadu village the fourth, Keeraikadu village the fifth and Ayyanpalayam village the last. The result of farm wise analysis reveals that Marginal farmers rank the first position in income generation through pineapple cultivation, small farmers the second, large farmers the third and medium farmers the last.

At the overall benefit cost ratio of pineapple cultivation is worked out to 1.38 including inter crop cultivation and 1.18 with pineapple cultivation alone. Among the chosen villages, the performance of Keeraikadu village is best with respect to economics of pineapple cultivation and it is last in the case of Thottikadu village.

The respondents have high level prospects in cultivation of pineapple with reference to less risk, free from grazing, no need of technical expertise, promote the rehabilitation of degraded sloppy lands, low maintenance cost, and perennial crop. The respondents have moderate level prospects in cultivation of pineapple with reference to sustainable farming, traditional medicine, suitable for gardening, incentives to small farms, quick turn over, and engagement of family labour. The respondents have low level prospects in cultivation of pineapple with reference to easy to market, proper utilization of waste lands, prevent soil erosion, and less investment.

The result of farm wise analysis revealed that the large farm group respondents rank the first position in their overall realization on prospects in production of pineapple, medium farm group respondents the second, small farm group respondents the third, and marginal farm group respondents the last.

Land Use and Cropping Pattern of Malayali Tribals of Kolli Hills in Namakkal District



The study area of Kolli hills is one of the very impressive hills of Tamil Nadu which is situated in Namakkal District. The residents of Kolli hills are popularly called as "Malayalees". 97 percent of the inhabitants of the Kolli hills have eked out their livelihood from agriculture and allied activities to augment their family income. Most of the people undertake allied activities like, collection of honey, collection of herbals, hunting wild animals, wood cutting, sheep rearing and working as labourers in the fields of others. Both women and children also participate in the income earning activities with their male family members. The hill tribes normally grow minimum numbers of fruit bearing trees like jack fruit, Mango, Orange, Pineapple, Guava, Lemon, Narathai, Grape, Plantain, etc. They also rear mulch animals like cow and buffalo.

The forest of Kolli Hills is very rich in timber. Most valuable trees like Sandalwood. Teak woods are found in the interior part of the forests. The total area of forest is 700.04 hectare. Different kinds of trees and various types of herbal plants are largely found in this area. It satisfies the timber needs and firewood needs of many people residing in and around Kolli hills. The preponderance of agriculture is highly realized among the tribals of Kolli hills.

Due to the absence of modern methods of cultivation and the continuous practice of traditional mode of operations, the development of agriculture is very poor. The prevailing practices and methods of cultivation are not conducive for development in the field of agriculture.

Land which constitutes a major source of livelihood for majority of the hill tribes occupies a very important place in their life. Hence the use of available land area has become a significant factor in deciding the socio-economic and political order of the day. The societal status of the hill tribes is measured in terms of the area of land possessed by them. The tribal people used land either as a source of livelihood or as a place to reside and to cultivate.

The Kolli hills tribes also engaged in activities like Bee-keeping, Sericulture, Horticulture, Mulch animal breeding, Sheep rearing, Poultry and beggary.

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Honey is being collected during the season-between March and May. The honey collection requires much preparation and foresight. Honey collection is a risky job because death does occur when the individual climbs on the tree. Some time the group of bees will sting the man more than once during the operation. The Kolli hills people hunt wild animals. Which do harm to their cattle. Nowadays hunting is also decreasing due to the reservation of forest by the forest department. But some people hunt wild pigs, dears, rabbits and other animals.

The absence of adequate irrigational facilities, ignorance of modern technology, poor cropping pattern and fertilizer input etc and also non-availability for agricultural incentives at times are the crucial factors for low production in the tribal holdings. The tribal lands are majority categorized as dry land and they cultivate their land for a particular season when the monsoon sets in but in some years even one time crop cultivation could not be undertaken due to the failure of monsoon.

Peer Reviewed Journal

Impact of Mgnregs on Rural People with Special Reference to Mettupalayam Village of Kinathukadavu Taluk



Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS) is an ambitious scheme providing employment to rural people of India, and enhances livelihood security of households in rural area. It gives assurance of employment to unskilled rural laborer for 100 days. With better implementation such type of scheme may be an effective weapon to fight against poverty. It also aims at transforming the rural areas by improving the socio-economic conditions of people..

1. To understand the Socio –Economic Status of Selected Respondents
2. To study the impact of MGNREGS scheme on the life of the respondents
3. To suggest suitable measures for its effective implementation.

Data were analyzed for age, educational status, community, marital status, nature of housing, different types of work, working hours, wages, monthly family income of the respondents, monthly expenditure of the family, saving and debt, before and after coming under the scheme. From majority of the workers are female. Highest number of female and male respondents belongs to the age group of 41-60 years ranging to 67 per cent and 49 per cent. Majority of the female and male respondents are married.

The Mahatma Gandhi National Rural Employment Guarantee Scheme benefited the SC/ST community (79%) in Mettupalayam village. Majority of the female and male workers are illiterates. Mahatma Gandhi National Rural Employment Guarantee Scheme workers have working one member in our family. The scheme reduced migration and child labour. Though there is no change in the housing status of selected respondents expenditure increased on food and clothing. They are able to purchase movable assets like cattle and two wheelers after getting work under the scheme. Saving was initiated and able to control debt.

The rural development generally refers to the process of improving the quality of life and economic welfare of people living in relatively isolated and sparsely populated areas. Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS) is considered as a “Silver Bullet” for eradicating rural poverty and unemployment, by way of generating demand for productive labour force in villages. It provides an alternative source of livelihood which will have an impact on reducing migration, restricting child labour, alleviating poverty, and making villages self-sustaining through

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productive assets creation such as road construction, cleaning up of water tanks, soil and water conservation work. present study shows that if the MGNREGS is undertaken on a scale and implemented well, it can reduce poverty at the bottom level as well as it can empower the poor in the short run. The multiplier analysis has demonstrated the positive impact of MGNREGS on incomes, education and economic upliftment in the study area. From the above analysis it is concluded that the performance of MGNREGA is not full satisfactory. The scheme could not ensure the 100 days job guarantee to the majority of the job card holders. Even we observed that the scheme fails in respect of providing employment avenues to the unemployed in a large scale.

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Women living with HIV in Namakkal Town of Tamil Nadu



India is estimated to have the third largest number of people with Human immunodeficiency Virus (HIV) in the world with a prevalence of 2.1 million and the WHO report on India has shown that of the HIV patients eligible for Anti retrovirus therapy (ART) only 50% were receiving ART treatment in 2012 which showed no improvement from the ART coverage in 2011(50%).

A systematic review analysis on 72 studies worldwide has reported a positive correlation of stigma in HIV patients with non adherence to treatment. Stigma has been described by Goffman as an attribute that is deeply discredit in" imposed by society that reduces someone' from a whole and usual person to a tainted, discounted one Stigma has numerous negative psychological, interpersonal, and societal consequences. Women are contradictorily expected to provide sexual services to men, at the same time be chaste and pure and take on the responsibility of preventing the disease.

Objective

To Study the living condition of HIV affected women in Namakkal District

Methods and Materials

This is a descriptive survey that identified and measured the stigma experience of HIV positive women. A purposive sample of 43 women living with HIV/AIDS, aged 20–50 years and residing in the town of Namakkal were selected to conduct the study.

The study was described to the women affiliated with these networks. Informed consent was obtained from all the women. Literate participants read the consent form themselves, while the interviewer read it out to those who were not literates. The interviewer administered the questionnaire as a face-to-face interview.

The Berger HIV Stigma Scale: A standardized scale was used to measure stigma. The scale is a 40 items scale rated along a 4 point Likert scale (Strongly Disagree, Disagree, Agree, and Strongly Agree). Stigma experienced by an HIV-positive person is measured across four domains of stigma - Personalized Stigma (18 items), Disclosure Concerns (10 items), Negative Self-Image(13 items) and Public Attitude (20 items). There is an overlap of few items across the domains giving a total of 40 items. The scores for each domain varies with the number of items in the domain (1 multiplied by number of items is the least score and 4 multiplied by number

is highest score). Least total score is 40 and highest total score is 160. The higher the score the greater is the stigma. The questions were translated into Tamil.

The mean age of the female respondents was 34 years and 85% were between 26 to 40 years. 97 % women were currently married while 3% women were widowed. Most of the respondents (75 %) were living in joint families. The group was predominantly literate, with 90% of the respondents having undergone primary to middle school education. Nearly 90% of the women were working. 90% of the women had children. All of them belonged to very low socioeconomic group. Mean score of stigma in all the four forms of stigma was above 60% of the highest score for each domain with highest score for disclosure followed by public attitude

This study was done to measure the stigma in women living with HIV in Namakkal Town of Tamil Nadu using the standardized Berger stigma scale. The overall mean stigma score was 105.7 ± 15.1929 which is similar to the overall score of $109.6 (\pm 16.2)$ in a Chennai based study done using the same scale. The present study has shown significant negative correlation of income with disclosure stigma and with public attitude concern stigma. A South African study done on risk factors associated with disclosure stigma reported that the odds of disclosing status for women with high income were 3.25 times higher when compared to women with lower income. Higher income and higher socio-economic status seems to reduce fear of abandonment by a partner and family, leading to increased rates of disclosure.

Public attitude stigma which is also higher in this study is probably stigma felt or perceived from other people living with HIV or from those associated with PLWHIV. Community discrimination on HIV patients plays an important role as shown by studies reporting public opinion on HIV patients stating that the public would not buy vegetables or fruits from an HIV/AIDS patient, a HIV/AIDS positive teacher should not be allowed to teach even though they may not be sick and that they (public) will not allow their children to play with a child infected with HIV/AIDS. Even though the results are correlating with other studies the sample size of this study should have been higher for better analysis and extrapolation. Participants were only women part of the network and do not include isolated women. Also the demographic data did not indicate the number of years the patients had HIV.

The 2012 -13 National Aids Control Organization (NACO) report says that one of the key priorities of the 4th NACP for 2012 -17 (National Aids Control Program) is reducing stigma and discrimination through Greater Involvement of People living with HIV (GIPA). To improve quality of life in PLWHIV especially women and to achieve good results and better outcomes, more focus should be on interventions reducing disclosure stigma and perceived public concern stigma along with education of Public against discrimination. Program evaluation should be done to assess stigma levels and the effect of the interventions in a larger scale.

A Study on Economic and Working Conmditions of Home Based Women Workers in Tiruppur District – Tamil Nadu



Home based work includes the persons working in unorganized sector irrespective of whether self-employed or in piece rate employment where their location of work being home at low income and at outside the social security net. Home based work is becoming an important part of the economic transformation process. Its growth is significantly linked to the globalization of industry and the continuous search for cheaper labour and more efficient means of production. In terms of numbers, about 23% of the non-agricultural workers are home-based. Among these home-based workers, nearly 38% undertook production under some form of production from an outside agency. An overwhelming 57% of the workforces of home-based workers are women. In India, amongst the self-employed home-based workers in the non-agricultural sector, 67% were women. Bulk of these worker producers live and work in 'on-the margin' survival conditions and do a variety of jobs for industry and trade, ranging from sewing garments, assembling electronic components to simple jobs of sorting, packaging and labeling goods. As a workforce, home-based workers have remained largely invisible. The working and living conditions of home-based worker is perhaps the most vulnerable. As Compared to other sections of the informal sector like street vendors and manual labourers, home-based workers often earn much less.

This is despite the fact that many home-based workers, particularly those in sectors like crafts and weaving may be very skilled. Due to the invisibility of their work, the contribution of home-based workers to the economy is ignored, and they are deprived of social benefits and workers' rights. Typically, home-based workers are dispersed, illiterate, un-represented and invisible both in the national data or programme. The Ministry of Labour, Government of India has adopted a broader definition and identified the basic criteria to define home-based workers for the purpose of the national policy framework as: Persons working in the unorganized sector irrespective of whether self-employed or in piece rate employment, Location of work being home, Low income, Outside the social security net. Due to lack of professional quality, educational and soft skills for quality production home based women workers operate mostly outside the formal economy and are exposed to various serious problems. Since home-based work is one of the neglected sectors of informal economy from the national economy, there is a lack of data and information on this subject

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Therefore the present study furnish necessary information about different aspects of home based workers so as to enable the concerned authorities of government of Tamil Nadu to initiate the process of the formulation of appropriate policies for the secured livelihood of home based women workers.

1. To find out the working condition of Home Based Women Workers
2. To analyze the economic condition of women working at home.
3. To offer suitable suggestions to improve economic and working condition

As there is a lack of data on number of home based women workers in Tiruppur district out of 13 blocks in Tiruppur districts, Gandhi Nagar block was selected randomly and 75 home based women workers were interviewed in this block. An interview schedule to elicit information on home based workers was administered among the households those who are involved in garment works. The data so collected were analyzed by using appropriate statistical tools like percentage and Chi-Square Test.

During the study of women home based workers, it was observed that they were working in very poor conditions; they were earning low wages, having no legal and social protection. The major themes that emerged from the study are presented in the following paragraphs. Based on the survey results and findings, the Researcher would like to offer the following suggestions.

- Implementation of minimum wages (same work same wage) for home-based women workers and regularization of their work. There is also a need to increase their wages according to the inflation rate.
- Registration of Home-Based Women Workers as "workers" and expansion of social security coverage like EOBI and other safety nets to include them as workers of formal labor sectors.
- Signing of ILO Convention or Home Work Convention and formulation of a national policy for home-based workers.
- Schools for girls and women must be put up and opened and their education in the area must be promoted. There is also a need to open skills training centers for women where they can learn various skills and how to increase their income. It helps them to improve economic and working conditions of home based women workers.

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A Study of Production And Export of Egg in Nammakal District: Tamilnadu



The Poultry Business in India is a very old practice and this food industry is one of the important contributors to the economy of rural and semi-urban India. India ranks seventeenth in the world poultry production index. Further, India is the fifth largest producer of eggs and ninth largest producer of poultry meat amongst all the countries. Indian Poultry Industry is 5,000 years old, since last four decades it began to witness remarkable growth from backyard to poultry industry. The organized sector of poultry industry is contributing nearly 70 per cent of the total output and the rest 30 per cent in the unorganized sector. The broiler industry is well dominated in southern states in our country with nearly 60-70 per cent total output coming from these states. The layer industry once again is represented more in southern states especially, Andhra Pradesh, Tamil Nadu and Maharashtra producing nearly 70 per cent of the country's egg production. India's 75 per cent of egg production consumed by the 25 per cent population living in urban, semi-urban areas. Presently more than 800 hatcheries are operating in the country. India has emerged as the only country in the developing world a self-reliant, technology driven industry, with capability to produce every essential input for successful poultry farming including indigenous genetic resource and breeding,

world class poultry vaccines and medicines, specific pathogen free eggs (SPF), farms and hatchery automation systems, pelleted feed, egg processing, poultry processing, nationwide network of disease diagnostic laboratories and facilities for entrepreneurial development and training in both private and public sectors.

There are many factors that can adversely affect egg production. Unraveling the cause of a sudden drop in egg production requires thorough investigation into the history of the flock. Egg production can be affected by such factors as feed consumption (quality and quantity), water intake, intensity and duration of light received, parasite infestation, disease, and numerous management and environmental factors. Following sharp declining in prices, egg farmers in Namakkal, which accounts for 20 per cent of country's production, is now seeing some price correction. Poultry farms in the Namakkal cluster in Southern Tamil Nadu produce around 3.08 crores eggs a day. About 40 per cent of the total eggs are consumed by the Kerala market and by schools in Tamil Nadu under the free meal programme. Around 45 lakh eggs are sup-

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plied a day for the Mid-day Meals scheme, according to sources. The other major market was Hyderabad. Every day around 30 lakh eggs are exported from Namakkal. The increase of demand in Hyderabad now has an impact in the price of eggs in Namakkal. If the demand is high in Hyderabad, the eggs from Namakkal could be transported there, which helps the distributors. The ban on fishing in the west coast of the country, such as in Kerala, has increased demand of eggs there and generally, during the rainy season the demands are high, which is the reason for the increase in prices. Given the current trend, the prices are expected to go up further in the coming days, which would help the poultry farmers who have been suffering in the past. Consumption is also good in Mumbai and Gujarat and this is reflecting in the increase of prices in the national level. Orders from all the three major consumers-Andhra Pradesh, Kerala and Tamil Nadu - dropped drastically, which in turn brought down the rates drastically earlier, says the Egg Producers Association representatives. Order from the Tamil Nadu Government was reduced due to the Election Code of Conduct on supplies for mid day meals.

The world poultry industry has grown consistently since 1940s. The growth in poultry industry has been based on strong consumer demand for products that are perceived as affordable, safe and healthy. Consumers in certain region of the world are willing to pay a higher retail price for more tasty chicken meat produced in less confined conditions. Similarly, the Indian Poultry Industry has got significant growth potential, given its existing low penetration levels, fast growing economy and favorable demographics with significant selling growth, the burgeoning mid and high income group and the increasing urbanization. The domestic economic scenario is robust in the wake of the cyclical upturn in industrial activity, which is currently being witnessed and now this auger well for a demand for poultry products in India. The production and marketing of poultry products in India expected to double the progress in the next four years. Production of both eggs and broiler chicken has been carried out in Namakkal District as part and parcel of agricultural work. The Namakkal Egg Co-ordination Committee acts an agent between the producers of eggs and marketing of eggs. There is no proper organization to ascertain as to the demand for and supply of eggs in a given period. The frequent fluctuations in the prices of the eggs affected the profitability of poultry farming.

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Performance of Karur Vysys Bank in Karur District



Karur Vysya Bank was started in the year 1916 in Karur, then a small textile town with a vast agricultural background, by two illustrious sons of the soil – Sri M.A. Venkatarama Chettiar and Sri Athi Krishna Chettiar. What started as a venture with a seed capital of Rs. 1.00 lakh has grown into a leading financial institution that offers a gamut of financial services to millions of its customers under one roof.

The economic development of a country is indicated by the per capital income of the people and the standard of living experienced by them. They depend upon the extent of economic growth, which will be indicated by the increase in the production of agricultural products, industrial products and the service sector, consisting of banking, insurance, transport, trade, etc. Thus, banking plays an important role in the economic development of the country.

Financial landmarks of the bank as on 31.03.2015:

- Total business of the bank was at Rs. 81381 cr. with total deposits at Rs. 44690 cr and total advances at Rs. 36691 cr.
- The Net Profit for FY14-15 was Rs. 464.28 cr.
- The net owned funds of the bank are Rs. 4246 cr. as on 31.03.2015.
- The capital adequacy ratio of the Bank stood at 14.62% (Basel III) which is well above the regulatory requirement of 9%. As per Basel II, CRAR works out to 14.63%.
- The Net NPA was at 0.78%.
- The bank has been earning profits since inception and has been declaring dividend uninterruptedly.
- The bank has declared 100% dividend since 2003-04. Between 2007-08 and 2010-11, the dividend was 120%. While for 2011-12 and 2012-13, dividend of 140%, 130% dividend was declared for 2013-14. and 2014-15

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Er. S.KErthivasan, Asst. Manager, Karur Vysya Bank, Sevvaipettai, Salem

Branch and ATM network:

The bank had a branch network of 629 and an ATM network of 1645 as on 31.03.2015.

Banking services

Several deposit and loan products, tailor-made to cater to the specific needs of customers NRE/FCNR deposits, remittance services and "KVB Gruhapraves" Home loans to NRIs Wide range of customized loan products to suit different industries under MSME clusters by way of its products like KVB MSME Pack, KVB Rice Plus, KVB Timber Plus, KVB Transport Plus, KVB Pharma Plus etc.

A wide range of retail products like home loans, car loans, mortgage loans and entire range of products and services for Corporate Banking and Forex business are offered by KVB.

Para banking services

All types of life insurance policies through a tie-up with M/s Birla Sun Life Insurance Company Ltd

All types of general insurance policies through a tie-up with M/s Bajaj Allianz General Insurance Company Ltd

Mutual Fund products of UTI, SBI MF, Reliance MF, Sundaram BNP Paribas MF, Birla Sun life MF, Franklin Templeton MF and LIC MF

The Bank is a Depository Participant through NSDL and opens demat accounts

ASBA facility

Off-line and on-line trading facility is available to the demat customers enabled through a tie-up with M/s Religare Securities Ltd and M/s IDBI Caps respectively

KVB is one of the authorized banks to open accounts under the New Pension Scheme

Accolades:

The performance of the bank has been consistently recognized by leading publications and other organizations. The Bank received the following awards during FY 2014-15.

Innovation Award for Implementation of RFID enabled Debit Card Program" from Master Card

- Best Bank Award for Business Intelligence Initiatives 2014 among Small Banks” from Institute for Development Research in Banking Technology (IDRBT). KVB has been recognized by IDRBT consecutively for the past six years
- National Payment Excellence Awards, 2014 for Excellent performance in Naational Financial Switch (NFS) ATM Network” - Runner up in Mid sized Banks category
- FE Best Banks Award Runner up in old Private Sector Banks category” for FY 2012-13 from Financial Express
- 6th Banking Excellence Awards 2014 - Second Best Bank of National Level under Private Sector” from The State Forum of Bankers’ Clubs (Kerala)
- MSME Banking Excellence Awards 2014 Best Tech Savvy Bank – Runner up” from The Chamber of Indian Micro, Small & Medium Enterprises
- EDGE 2014 Award for managing IT Security” from Information Week Magazine for the use of IT for maximizing business impact.

Peer Reviewed Journal

A Study on Employees Working Condition and Job Satisfaction at Arignar Anna Sugar Mill in Kurunkulam



The work environment has important bearing on the efficiency and satisfaction of the employees. A dimly lighted, poorly ventilated and crowded place of work hampers efficiency. The workers are forced to spend more energy to accomplish task which they can do with much lesser efforts in otherwise conditions, poor working condition have been founded to cause greater fatigue, negligence absenteeism, indiscipline and in subordination among the employees.

It is now increasingly realized that many work behaviors problems associated with productivity, morale, absenteeism, accidents, fatigue, etc., can be solved with increasing awareness of working in conditions, while under extreme conditions these may create problems of safety leading to poor performance.

Working conditions in the factory have a very whole some influence an efficiency, moral and industrial relations. More provision of financial incentives cannot result in higher labor efficiency as "The roots of bad factory morale are not always economics, although wages and security are obviously dominant motives to any workers with the responsibility at dependants. But even physical factors have an important influence in shaping the mental background of work.

- To study the employees satisfaction on working condition at Arignar Anna Sugar Mill.
- To indentify the job satisfaction level of the employees of Arignar Anna Sugar Mill.

It was found that 36 percent of employees are NMR, 28 percent of the employees are Mazthor, and 8 percent of employees are fireman, Boiler Attender, welder and rest of employees are Lab Assistants.

Fourteen out of 25 employees are aged above 50 years. The age also indicates their years of experience.

Nearly 40 percent of employees have experience of more than 30 years. Only 28 percent of the employees had an experience of 1-5 years.

The monthly income of the majority of the employees (72 %) above to Rs. 15000 and only 28 percent of them getting between Rs. 5000-15000 for month.

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Taking each facility separately, with regarding to leave facilities on an average 17 employees are sufficient and 7.2 employees feels in sufficient. Working condition on an average 23 employees are sufficient and 1.6 employees feels insufficient, welfare condition facilities average 11.6 employees are sufficient and 12.2 employees feels insufficient. Rest interval facilities on an fully satisfied. Safety measure facilities on an average 12.8 employee sufficient and 15.8 employees feel insufficient. It has been found that the job satisfaction level of 68 percent of the employees is good; 24 percent of the employees job satisfaction level is unsatisfactory and only 8 percent of the employees expressed a fair satisfaction. In short on an average employees are getting good job satisfaction.

Majority of the employees reveals that job satisfaction level is low. The employees do not get proper rest room and dining hall facilities. The atmosphere of the concern is untidy. NMR employees are getting permanent job and safety. Most of the employees are uneducated, so they feel to getting a pay bill in Tamil. They feel that the CCTV camera on the work spot (Mill) must. Building materials not safety. So get a iron fence for the surrounding, unsafely for the working place. Lift facility must available for the working spot.

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A Study on Buying Behaviour of Consumers Towards online Shopping in Namakkal District



The introduction and implementation of internet technologies has created new market for manufactures and services providers and also has provided new arena for innovative marketing strategies by the professionals. There are various reasons of shifting the customers buying patterns towards online retail shops. The facility of comparing your product with competitive products on the basis of price, colour, size and quality is one of the biggest benefits of online shopping. Moreover the product remains at its place even you purchase it. It looks hilarious but this is also one of the most significant reasons reported by the online shoppers. The other popular names for online shopping are virtual store, e-shop, web-shop, internet shop, web-store and online storefront etc. These days Mobile commerce or m-commerce is also one of the popular means of shopping. The facilities of various coupon and discount scheme are also fascinating the customers in online shopping. In our time, internet is acknowledged as noteworthy valuable communication channel taxing with the traditional ones, such as walkie-talkie, magazines, and small screen. From the past few years, on-line shopping is the prevalent way of doing dealings in the field of E-Business and is unquestionably going to be the future of shopping in the human race. The increasing consumer base, principally of youths, is playing a significant role in the online shopping. Through this means, the shopper can buy the product from wherever he wants. Because of wide communication network e-commerce has become the new mediator between the companies/manufactures and their customers.

The growth rate of India's e-commerce industry is fascinating. It was reported as 88% IN 2013 which is a clear contrast picture of the slower economic growth of India. The rising inflation rate in recent years has not slipped away the performance of online shopping industry in India. If one tries to identify the cause of this growth rate then it will not take many efforts to find the answer. The more innovative ways of online payment and increasing internet penetration has given a paradigm shift and push to this industry. The increase of internet technology in India has colossal potential. It will trim down the cost of product and service delivery and lengthen geographical boundaries in bringing buyers and sellers together. The boost in use of internet by the customers in younger age bracket in India has provided a promising outlook for online retailers. The majority of the companies are operating their on-line portals to put up for sale (of both products & services), to shrink marketing costs, and subsequently plummeting the prices of their products and services to continue their position in the future market.

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The study reveals that most of the customers are satisfied by online shopping, but the only hinder is that they are not fully secured. The customers also feel that it is very easy to purchase goods online rather than to move shop to shop. From the research it can be set that in today's fast moving world people don't have time travel to buy goods and other factors like distance, traffic make it even more difficult for a person to manually go to shops and buy goods and hence people have started using online shopping for purchasing. Government has to improve security laws related to online websites so that the online customers feel secured in case of debit card, credit card or online payments.

Peer Reviewed Journal

Aggregation of Problems faced by Poultry Farmers: A Study in Namakkal District



Poultry is an important concern of farming and it has greater economic importance among the consumption foods, since it is one of the leading commodities in consumption basket. Hence, the production performance of the poultry is of critical importance in improving the efficient use of resources. The profitability of an enterprise depends upon the efficient use of the resources in production. Further, the study of problems of Poultry would help the Poultry farmers in ensuring proper resources combinations to augment the poultry production, thereby increasing the profits. Hence, the present study is an attempt to analyses the cultivation of Egg and the amounts of problem faced by Poultry farmer in Namakkal District. The study aims to analyses "Aggregation of problems among Poultry farming: A Study on Namakkal District of Tamil Nadu" with the following objective to find out the association between kinds of farming and number of aggregated problems faced by the sample Poultry farmers. Hence, the problems particulars were obtained orally from the Poultry farmers and from the previous studies as such the accuracy was limited by their bias. The findings were applicable for the study area alone.

Methodology

The present study is descriptive in nature with qualitative and quantitative data relating to the number of aggregated problems faced by the Poultry farmers in the study area. The number of problems could be considered for its aggregation by considering the major problems of production from previous studies.

By using simple random sampling method, 50 poultry farms were selected from the study area. Primary data were collected through structured interview schedule. Mostly percentage analysis has been used to analyses the data. The correspondence analysis used to find out the relationship between kind of farming and amount of problems faced by the poultry farmers.

The variable namely type of farming and problems shows its each category frequency in relation to other category. While concerning the meat breeds farming had 9 respondents and 5 respondents felt two and 3 to 4 problems on the variable of problems faced by poultry farmers respectively. It inferred that among the total sample respondents majority of the poultry farmers felt two problems and majority of the problems faced Poultry farmers are in the category of laying breeds.

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The proportion of each column value across each row. For instance, there are 8 poultry farmers faced two problems out of all 17 respondents whose kind of farming is laying breeds; 8 are 47.1% of 17. The Mass value across the bottom is 23 represent 46.0% of the 50 respondents total sample.

The proportions of each row value down each column. For instance, two problems faced by 8 Poultry farmers and their kind of farming is laying breeds. Out of all 23 Poultry farmers who are faced two problems; 8 is 34.8% of 23. The Mass values down, right-most column represent 17 Poultry farmers faced two problems whose kind of farming is laying breeds represent 34.0% of the 50 farmer's total sample.

To know the relationship among the variables in two dimensions a summary table has been prepared. The level of first association of two variables such as kind of farming and problems faced by Poultry farmers. It has higher value when compared to the association of second dimension. In inertia value, .249 is the total amount of variance accounted for this analysis of two variables. So the first dimension occurs .071 is for second dimension in its total variance value and .071 is for second dimension. The chi square used to test the hypothesis that the inertia value is or is not different than zero.

The significance value is greater than 0.05 common values. So the total inertia value is significantly differing from the zero. Further .714 indicates that the proportion of inertia value of the first dimension to its total inertia value i.e., it is 71.4 per cent to the total inertia value. The standard values .157 depicts that the singular deviation value of the first dimension of two variables. Further the table shows that, there is negative moderate correlation between the dimensions of two variable by having the value as -.255.

It is concluded from the above analysis of the study that laying breeds poultry farmers are faced considerable amount of problems on farming when compared to other category of Poultry farmers in the study area. This could be improved due to the better efficient farm management favored by the appropriate technical awareness. This indicated that apart from efficient farm management monetary support, and predictive awareness also acts as crucial determinants of efficient farming.

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Empowerment of Rural Women Through Entrepreneurship- A Study with Special Reference to Namakkal District



But the world society trying to fly with one wing from the ancient days by denying the rightful place of the women. Viewed against almost all the indicators of development, women's are lagged behind to men. According to the 2011 census of India, women make an independent group constituting 48.49 % of the country's total population. If we look at the sex ratio, there are only 940 women against 1,000 men in India. Women's access to literacy and education is more limited. UNDP (2008) suggests that the workforce participation for women is half than for men in India. Women employment record shows that more women are still largely concentrated in agriculture as self employed and casual labor and are lesser-paid (Kanwaldeep and Anupama, 2013). There are evidences of higher rates of women working in informal and non-farm sector (MWCD Report, 2007).

It is clear now that women and society in general are in great need of self-introspection to overcome the downslide in human values and justice and empower women.

In creating employment opportunity for rural communities, entrepreneurship playing an eminent role providing self-employment for those who have started-up a business of their own and enhancing the economic status of the rural economy as well. Now women are also interested to establish their own business as professionally both in the urban and rural areas due to overcome poverty, generate family income and increasing Standard of living. In this regard Faleye (1999) argued that women's development is not nearly about reducing poverty by increasing productivity, but also about women's liberation and empowerment.

1. To know the role of Self Help Groups (SHG) in empowering women.
2. To study the socioeconomic background of the women entrepreneurs.
3. To identify the motivating factors for rural women to take up entrepreneurship
3. To assess the role of entrepreneurship in empowerment of rural women in terms of economic, social and psychological spheres.

The data for present study have been collected both from primary and secondary sources. Primary data was collected from the sample respondents through a structured schedule specially designed for the purpose. Personal interview method

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was used to get the required information with the aid of schedules. Secondary data was collected from various sources like District Industries Centre (Namakkal District), publications of Chief Planning Officer (Namakkal District), journals, periodicals, articles, books, reports, websites, etc.

Results and Discussion

There are ten socio-economic indicators like Age, Educational qualification, material status, caste, type of the family, size of the family, previous occupation of the respondents, respondents father's occupation, income, source of financial assistance were taken to understand the socio economic status of rural women entrepreneur,

From the research it is revealed that out of 40 sample respondents, a majority 29(72.5%) of sample respondents are found in the age group of 31-40. The survey revealed that out of 40 sample respondents, 21(52.5%) sample respondents had higher secondary education, 31(77.5%) of sample respondents are married, who involved in income-generating activity (micro-enterprises), 6(15.0%) respondents were widowed involved in micro-enterprises to lead an independent life.

The community wise classification of the sample respondents showed that, majority 24(60.0%) of them belong to OBC category,

The data reveals that out of 40 sample respondents, 27(67.5%) sample respondents are in nuclear family these respondents had family size of below 4 members, 15(37.5%) sample respondents were housewives before becoming entrepreneurs, 18(45.%) sample respondents were agricultural labor, the remaining sample respondents did some business before becoming an entrepreneur. 15(37.5%) of them were housewives did not having their own income.

The level annual income of the sample respondents before become an entrepreneur was between 5,000 to 25,000. 15 (37.5%) of them were did not have any source of their own income being an housewives. Majority 13 (32.5%) of them earned income between 5,000 to 10,000. It is evident from the table that majority of the sample respondents 27(67.5%) has a combination of debt and equity for the business. The main sources of outside funds are banks through SHGs, , family members and government agencies.

It is concluded that women have attained empowerment in economic, social and psychological spheres after starting the micro-enterprises, which a true reflection of women empowerment. After becoming an entrepreneur the savings of the rural women increased substantially. They are able to fulfill their sudden economic needs. So, the economic empowerment is attained after starting micro-enterprise. Similarly, the decision-making power in the family affairs is vested in the hands of the women entrepreneur, after their involvement in micro-enterprise, which is the indicator of social empowerment. The micro-enterprises have inculcated self-confidence among the women entrepreneurs which shows that they are psychologically empowered.

Micro enterprises develop and utilize entrepreneurial talent and potential of rural women below poverty line to meet the local needs. Survival and growth of these enterprises ensure better standards of living of all the participants and thereby their individual, family and social empowerment will be happy and joyful.

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An Economic Study of Coir Industry with Special Reference to Namakkal District



The coir industry has been developed both in private sector and cooperative sector. Under cooperative sector, there are 69 coir Industrial Cooperative Societies functioning for the benefit of 11,644 members with share capital of Rs.3.06 crores including Government share of Rs.2.62 crore. With a view to market the products of member Societies and to facilitate them to purchase required raw materials, an Apex institution called Tamil Nadu State Coir Cooperative Marketing Federation (TANCOFED) has been formed and is functioning at Chennai.

- 1) To examine the socio-economic conditions of workers in coir industries of Namakkal District.
- 2) To evaluate the working conditions coir industry workers in the study area.
- 3) To analyze the problems encountered by the coir workers Namakkal District.
- 4) To put forward some suggestions to overcome the problems of coir workers.

The present study includes both primary and secondary data. The required secondary data's were collected from journals, District Industrial Units (DIC) published thesis and websites. The primary data were collected by conducting personal interview with coir workers in District with the help of the interview schedule. Simple Random sampling method was adopted for collecting primary data for this study. The total sample size was fixed as 150. Data were obtained from 150 coir workers selected at random scattered over through Namakkal District. The entire study can be classified under three parts to fulfill the objectives of the present study, the first part is socio economic study .

The second part includes the health problems faced by the workers in this industry, the third part of the study includes common problem faced by the workers of the industry in the district. There socio-economic indicators like Age, Educational qualification, sex, material status, family system, nature of employment, working experience, types of work, daily wages, monthly income, monthly expenditure, savings and debt position were taken to understand the socio economic status of coir industry workers in the study area.,

From the research it is revealed that out of 150 sample respondents, a majority 83 (55.3%) of sample respondents are found in the age group of 40-50. The survey

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revealed that out of 150 sample respondents, 63(42.0%) sample respondents had middle school education, 58 (38.66%) of the sample respondents showed that majority i.e., 123 (82.0%) of the sample respondents were women. Among the 150 sample respondents 127 (84.6%) percent) were married, among these married 12 (8.0 %) of them were widowed. With regard to family system workers 112 (74.66 %) of them following the nuclear family system, and only 38 respondents (25.33%) following to the joint family system.

Among the 150 sample respondents 138 respondents (92.00% percent) are permanent worker and only 12 respondents were (8.00%) are temporary worker. 78(52.0%) of the respondents having more than 10 years of experience in this industry. It gave them perfection in their work. 98 (65.3%) of the respondents are directly engaged in coir making, 20(13.3%) respondents are engaging in collection of fibre, another 20(13.3%) respondents are engaging fiber bonthu work and only 12 respondents (8.0%) are engaging coir sales work.

The wages in the coir industry ranges from 100 to 200 Rs. per day. Among the 150 sample respondents 115 (76.6%) respondents were getting 150 to 200 Rs. wage per day. The income wise classification of the respondents showed that 108 (72.0%) respondents monthly income ranges from Rs.2000 – 4000.

Total consumptions expenditure done by the sample respondents per year were divided by twelve to get average monthly consumption expenditure. the classification of the sample respondents based on the consumption expenditure showed that majority i.e., majority 121 (80.6%) of the respondents average consumption spending per month ranges between 3000-4000. This led them to borrow some money to emergency needs. Majority 118 (78.6%) respondents borrowed loan from money lenders for higher interest rate, some borrowed loan be a member in self help groups. With regard to the savings the only 9(6.00%) respondents are having savings.

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The Challenges of Women Entrepreneurs in Namakkal District: A Micro Level Study



The inadequacy of entrepreneurship amongst women may be attributed to the absence of congenial and appropriate entrepreneurial climate and an industrial base. Considering human capital resource as the most vital aspect, the government of India has initiated entrepreneurial development programmes for women. These programmes do contribute social transformation since they absorb women in income generating activities either on full or part time basis. Thus the development of grassroots entrepreneurship among women is imperative for an economy envisaging active participation and contribution of women. It is an established fact that women entrepreneurs do not differ from men entrepreneurs either physiologically or psychologically. Then the question arises, where do Indian women suffer in comparison to men in respect to development of entrepreneurship? Women entrepreneurs require confidence, leadership and managerial skills for their accessibility to new markets. Entering into business as a woman offers the Omni-challenges of learning how to effectively operate the activities of such business while simultaneously attempting to meet all other expectations that are part of entrepreneurship. The worst of these challenges is malignant sexism, which ensures the complete economic manipulation, sexual exploitation, political marginalization and economic inequality of women. Emphasizing on this, women are groaning under unjust culture, beliefs and overbearing influence of a male dominated society especially in India where women are denied access to property and land ownership. Highlighting the categories of sexism that oppress women, the tragedy of the marginalization and dispossession of women in business.

The challenges faced by women entrepreneurs in starting and growing their businesses across different sectors. Financial related problems appear to be the most common to all the sectors, because the figures seem to be the highest among other challenges. The table shows a mean figure of 46.34, 72.82, 68.42 and 64.84 for agricultural, manufacturing, trade and service sectors respectively. Agriculture surprisingly revealed low response and reaction to finance variable. Here, (agro) family related problem was considered as highly significant. In order of prominence, nature of the business was cited moderately by all the sectors except service sector.

This was closely followed by sexual harassment cited in service and trade sectors (24.77 and 24.12) which are higher than the agricultural and manufacturing sectors (18.42 and 16.28). Sexual impediment was not regarded as a serious problem

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in manufacturing and agricultural sectors; the weight was however noticeable. The challenge of competition seems to be higher in the service sector (34.46) than in other sectors (24.21, 24.21 and 28.17) for agricultural, manufacturing and trade sector respectively. This is not surprising since a lot of women seem to be more in the service sector than in the other sectors.

The following were mentioned by some of the women interviewed as the major challenges they face in business; lack of finance and capital to run the business, lack of power supply, lack of good infrastructural facilities, bad government policy and governance, high competition from men, sexual harassment, lack of family support, lack of managerial skills, customers' complaints, inability to separate business from private life, stress and tension associated with business and unstable income.

They mentioned the following challenges to be likely associated with people that were pushed or forced into business; (i) lack of managerial skills (ii) lack of experience (iii) inefficiency (iv) stress and (v) customers dissatisfaction. While according to them, the challenges that can be associated with those that were pulled into business are (i) excessive wastes of resources (ii) high rate of labour turnover, (iii) over reliance on outside opinion (iv) in effectiveness in the use of materials and other resources. This was confirmed by a response from one respondent; personally, "I went into business because I lost my job and because I needed something urgently to do, I did not take time to get prepared, and as a result all the money I borrowed to start the business suddenly disappeared. If not for the mercy of God and for my husband, this business would have been a story today and I know a lot of women are having similar experience in their business".

It is observed from above discussion that the business operations of women entrepreneurs depend on the factors that motivated them into business and their business outcomes in terms of finance, marketing, personnel, production, research and development are functions of the factors that motivate them into the business. It was also revealed that women entrepreneurs for whom a balance between family and work was an important reason for leaving their position in an employment carried that priority to their own businesses.

The findings of the present study enabled to suggest some measures with respect to women entrepreneurs in Namakkal District.

- Now Government of India has realized that economic development is not possible without active participation of women. With the decade for women, Indian Government has taken a lead in providing more and more assistance to women entrepreneurs, so that more of them can be attracted to this field. The Government has provided an integrated scheme of assistance to women entrepreneurs for identification, selection, training, consultancy and escort services apart from loan facilities at concessional terms.

- NGOs and government should come forward with awareness programmes exclusively for young women, and make efforts to diffuse information on prospects of entrepreneurship among the less educated women.
- They should look out for realistic and adequate financial schemes being guaranteed on softer terms.
- Wide and extensive campaign should be done by these organizations, particularly for involving women in agricultural entrepreneurship.
- Support system should streamline and reorient their programmes and policies in a direction leading to higher job involvement, higher achievement motivation and lesser role conflict among women entrepreneurs. To make it possible active policy intervention for better infrastructure, adequate finance, better market facilities is a must.
- Less risky and small enterprises are suitable to larger section of women of India, particularly for India that should be taken into consideration at the time of organizing EDPs for women class.

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A Study on Constraints and Attitude of Women Entrepreneurs towards their Enterprises in Salem District of Tamil Nadu Economy



Resource management both human and non-human is a crucial factor in enterprising. The successful women entrepreneurs have to take into consideration the family circumstances and environment constraints in order to establish their hold in the fields of enterprise which they choose to enter. The Problems encountered by the women entrepreneurs are multidimensional. The perception towards the problem is enterprising. The mindset of the women entrepreneurs influence the women entrepreneurs to perceive the problems in enterprising. The profile of women entrepreneurs may influence more their mindset to perceive the problems in enterprising.

Objectives

The specific objectives of the study are:

1. To study the problems and constraints being faced by women in the course of starting and managing their enterprises.
2. To study the extent of fulfillment of expectation of women entrepreneurs with regard to various support agencies.
3. To study the entrepreneurial performances of women in business and to make the necessary recommendations.

Methodology

The present study is based on secondary data from published sources and primary data collected from women entrepreneurs in various blocks of Salem district of Tamil Nadu. The selection of the respondents were made through purposive samplings. Samplings were selected from Salem district. There are totally 11 taluks in Salem district. Four blocks Omalur, Mettur, Salem, and Vazhapadi have been focused on women entrepreneurs. The researcher has interviewed totally 150 respondents from four blocks each by taking 42 samples from Salem, 38 samples from Omalur, 30 samples from Mettur and 40 samples are from Vazhapadi.

The study shows that majority of the respondents 20 percent had problems relating government assistance, the remaining 17.3 percent had marketing and financial problems. Another 16.6 percent had socio-personal problems and 16 percent had personal problems and less than the 12.6 percent had production problems.

Mrs. T. Sasikala, Assistant Professor of Economics, Sir Sarada College for women (Autonomous), Salem.

Marketing Problems

Marketing is another very serious problem encountered by women entrepreneurs. Market competition has become much intensified due to the introduction of a wide variety of products posing a serious threat particularly to the survival of women entrepreneurs who depend on low level of technology. There is the problem of middlemen who corner a considerable amount of margin that should accrue to women entrepreneurs.

From the analysis it is clear that 19.3% of the respondents faced non-proactive attitude of marketing problems due to entrepreneur. 17.3 percent of the respondents did not have travelling mobility of the respondents. 15.3 percent of the respondents faced cut throat competition of the respondents.

Government Assistance

Both central and state Government is implementing various assistance schemes for promotion of women entrepreneurship. But in practice women entrepreneurs are facing many difficulties in obtaining various government assistance.

From the analysis it is clear that majority of the respondents 21.3% are facing unnecessary government interference and discrimination of women entrepreneurs in the society. 19.3% of the respondents had difficulty with large amount of paper formalities and ignorance of laws, and procedures and less than 18.6% of the respondents suffered harassment in government departments.

Financial Problems

Women entrepreneurs always suffer from inadequate financial resources and working capital. They generally do not have property on their names, to use that as collateral security for obtaining loans. Banks, financial institutions generally do not come forward to provide financial assistance to women borrowers on the ground of their less credit worthiness and more chances of business failures.

. From the analysis majority of the respondents 26.6% had problems with financial institutions get credit. 25.3% of the respondents had inability to provide security and margin money. 24.6% were unable to understand nitty-gritty of financial management and 23.3% had tight repayment of schedule.

Production Problems

Access to technology is very low for women entrepreneurs. Technological innovations can create new enterprises and transform or destroy existing ones. It is observed that due to lack of finance and information, they cannot have proper tools and equipments to improve the products. Extension services tend to be staffed predominantly by males, discouraging women entrepreneurs to understand the support system.

The study clearly explains that regarding the production problems, many of sample respondents 29.3% have inadequate availability of proper working area. 25.3% suffered from inability of advances in technology and 24% of them from high cost of technology and 21.3%, suffer from inadequate technical support.

Personal Problems

Efficient management of human resources is an important factor in determining the growth and prosperity of business enterprise. This is particularly true in case of small industry where the owners have to forge a close and more personal association with their employees.

The study shows that one of the problems cited was that labour does not prefer working under a lady boss 29.3%. Retention of labour was cited as another problem 26.6%. The negative attitude of labour force brought problems to 23.3% of the respondents. 20.6% of women entrepreneurs admitted that the lack of experience and self-confidence on their part to deal with personnel working in their organizations was a problem to them.

Findings Of The Study

- ❖ This study shows that the marketing problems, 19.3 percent of women entrepreneurs faced the indifferent attitude with other entrepreneurs and most of the women entrepreneurs, that is 17.3 percent of the respondents have lack of travelling mobility and lack the knowledge of how to market the product and whom to contact women entrepreneurs are also faced difficulties in collection of dues and suffered from inadequate sales promotion avenues.
- ❖ The study brings about the fact that nearly 22 percent of women entrepreneurs lack occupational mobility, self confidence and preference stability. 20.6 percent of women entrepreneurs faced the problem of dual duties in the occupational mobility.
- ❖ In financial problems, 26.6 percent of the women entrepreneurs faced the problem of reluctance by financial institutions to extend credit. This field survey reveals that most of the women entrepreneurs are not getting the required financial assistance.
- ❖ In production problems, most of the women entrepreneurs 29.3 percent faced the problem of inadequate availability of proper working area and 25.3 percent faced the problems of inability to keep up with advance technology.
- ❖ The study shows that nearly 29.3 percent of the women entrepreneurs faced the problem of hesitation of male labour to work, and inability retention of labour in respect of personal problems in the enterprises.

Suggestions for the Growth of Women Entrepreneurs

- Organize training programmes to develop professional competencies in managerial, leadership, marketing, financial, production process, profit planning, maintain-

ing books of accounts and other skills. This will encourage women to undertake business.

- International, National, Local trade fairs, Industrial exhibitions, seminars and conferences should be organized to help women to facilitate interaction with other women entrepreneurs.
- Women in business should be offered soft loans and subsidies for encouraging them into industrial activities. The financial institutions should provide more working capital assistance both for small scale venture and large scale ventures.

Women are entering into entrepreneurship even while facing socio-cultural, economic, technical, financial and managerial difficulties. Women entrepreneurship movement can gain momentum by providing encouragement, appropriate awareness, training, environment and support. This would definitely enhance their socio-economic status, a pre-requisite of women's empowerment.

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