



A STUDY ON FISHERWOMEN SELF HELP GROUPS IN TIRUNELVELI DISTRICT

Dr. M. Sulthana Barvin

Assistant Professor of Economics, Sadakathullah Appa College (Autonomous), Tirunelveli.

Abstract

The present study attempts to examine the socio-economic impact of the Fisherwomen SHGs on the beneficiaries. It examines how far the programme has helped in raising the incomes and levels of living of the rural poor women and in enabling them to cross the poverty line. The present study is from the standpoint of the Fisherwomen SHGs and their members. The National Bank for Agriculture and Rural Development (NABARD) had launched a number of programmes to improve the socio-economic status of women in all sectors with a focus on providing credit support through SHGs. The study is important for the field of rural development. The study would provide a framework for drawing suitable programmes for the upliftment of traditional fisherfolk with particular focus on fisherwomen.

The potential of the fisheries sector has not yet been utilized to the optimum level. The study has shown that women are the appropriate tool for implementing community and self development programmes. Formation of fisherwomen SHGs among the fisherfolk is seen to yield encouraging result. Steps should therefore be taken to adopt a proper financial plan that would hold the key for empowerment of women in coastal communities.

Key Words: *Concept, Economic Activities of the Fisherwomen, Financial Status of Fisherwomen after Joining SHGs and Reasons for the Success of Fisherwomen SHGs.*

Introduction

Fisheries are an important sector in India. It provides employment to millions of people and contributes to food security of the country. With a coastline of over 8,000 km, an Exclusive Economic Zone (EEZ) of over 2 million sq km, and with extensive freshwater resources, fisheries play a vital role. Presently, fisheries and aquaculture contribute 1.07 per cent to the national GDP, and 5.30 per cent to agriculture and allied activities. According to the CMFRI Census 2010, there are 3,288 marine fisherfolk population was about 4 million comprising in 9 maritime states and 2 union territories. The total marine fisherfolk population was about 4 million comprising in 864,550 families. Nearly 61% of the fishermen families were under BPL category. The average family size was 4.63 and the overall sex ratio was 928 female per 1000 males. Almost 58% of the fisherfolk were educated with different levels of education. About 38% marine fisherfolk were engaged in active fishing with 85% of them having full time engagement. About 63.6% of the fisherfolk were engaged in fishing and allied activities. Nearly 57% of the fisherfolk engaged in fish seed collection were females and 43% were males.

Women, who constitute approximately half of the India's population, play a vital role in the operation of the fisheries and their continuing growth as a component of the agriculture sector of the economy. The contributions of the fisherwomen penetrate every aspect of postharvest handling, preservation, processing and marketing of seafood products and provide an integral link between producers and consumers. Fisherwomen play a significant role in the pre and post – harvest operations in capture fisheries while their presence is conspicuous in all the stages of culture fisheries. Their role in household management is far higher than the women of other sectors. Majority of the labour force in the pre-processing and processing plants of shrimp are women. They occupy a very good proportion of the workforce in export oriented processing of cuttlefish, lobsters and finfish varieties.

In Tamilnadu, women engage themselves in seaweed collection in addition to the traditional jobs of fish curing, marketing, net making and prawn seed collection. Salt – pans are another major sector, which employs a lot of women in Tamilnadu, where the ration of women to men is 4:1.

The involvement of women in these activities generates supplemental income to support their families. Even though women are as efficient as men, earnings are not always the same. The wages for men and women are often different with men being paid at least 30 % more than that received by women. Microcredit for self help groups is fast emerging as a promising tool of promoting income generating enterprises for reaching the 'unreached' for credit delivery in rural areas, particularly the women who are often considered to have very low net worth for availing any credit facilities from the formal financial institutions, the banks. Microcredit is also considered as the vehicle for achieving empowerment of the women.

Concept of Self Help Groups

SHGs are a "small, economically homogeneous affinity groups of rural / urban poor, voluntarily formed to save and contribute to common fund to be lent to its members as per group decision and for working together for social and economic



uplift of their families and their communities". In recent times, Self Help Groups are emerging as an alternative mechanism to meet the urgent credit needs through later adjustment of their own savings in a regulated manner. Self – Help Groups are not a new concept in development. The traditional Indian society functions mainly on the basis of Self – Help and mutual help. In this background, the main objective of a self help group is to promote savings habit among poor and to provide small and short term loans to its members at lower interest to meet their necessities, consumption and income generation activities.

It is essential to know something about Self-Help Groups which would be accessible to the readers to perceive the study effectively. SHG is an income generating programme which is solely functioned by the people for themselves. This is a homogeneous gathering of various people which do not usually exceed more than 20-25 individuals who are welcomed to take part voluntarily in economic activity. This is also called as Voluntary Association as it promotes the social and economic condition democratically. The main purpose of the programme is to create helping tendency among the members of the groups by contributing to the common fund which would mitigate their urgent needs – assisting finance to the dropped out children's education, marriage, medical care, funerals and debt redemption. SHGs facilitate to utilize manpower and local natural resources; to scrutinize the rural economy; to induct habits of savings; to stimulate the desire of self-employment; to instill self confidence and self-reliance; to elevate the status of women through social awareness.

The SHG is a viable alternative to achieve the objectives of rural development and to get community participation in all rural development programmes. It is an organised set up to Provide microcredit to the rural women on the strength of the group savings without insisting on any collateral security for the purpose of encouraging them to enter in to entrepreneurial activities and for making them enterprising women. The National Bank for Agriculture and Rural Development (NABARD) had launched a number of programmes to improve the socio-economic status of women in all sectors with a focus on providing credit support through SHGs.

Review of Earlier Studies

Jayaraman (2000 and 2002) reported on the role and performance of fisherwomen SHGs in India. He found the fisherwomen SHGs performing well in availing microcredit, utilising it and repaying it in time. The microcredit programme implemented through SHGs contributed to the socio-economic welfare and empowerment of the fisherwomen. It also contributed to the eradication of usury and illicit liquor.

Raya.R.P and Rahendran.K (2010) in their article on micro finance for rural women – a study in Vellore District found micro finance activities improved the knowledge and awareness on balanced food and nutrition to a considerable level. Schemes of the study reported a significant relationship between the loan amount and improvement in awareness and capacity building and the conclusion is that the higher the loan amount the higher the capacity building of rural women.

Radhakrishnan.N (2013) has studied women empowerment in India – emerging issues. Today there is a greater awakening in women. Some of the women are at top level; the need of the hour is to provide an opportunity to women and put courage to correct the faults of male counter parts is great challenges of today. For this purpose both the role of the Government and NGO is very important. SHG have made the rural women to contribute for the socio economic progress of the country. Economic progress in any country whether developed or underdeveloped could be achieved through social development.

Objective of the Study

1. To study the socio-economic conditions of the fisherwomen SHGs.
2. To evaluate the financial performance of the SHGs.
3. To find the different economic activities under taken by members of the Fisherwomen Self Help Groups.
4. To study the conditions of the members of fisherwomen SHGs before and after the
5. Formation and functioning of SHGs.
6. To analyze the performance of the Fisherwomen self-help groups.

Scope of the Study

The study is important for the field of rural development. The study would provide a framework for drawing suitable programmes for the upliftment of traditional fisherfolk with particular focus on fisherwomen. The opportunities for the creation of supplementary sources of income would also be explored. This study would be highly useful to researchers in overcoming the problems of fisherwomen and in formulating strategies for the socio-economic development and empowerment of fisherfolk in Tirunelveli districts. The present study attempts to examine the socio-economic impact of the Fisherwomen SHGs on the beneficiaries. It examines how far the programme has helped in raising the incomes and levels of living of the rural poor women and in enabling them to cross the poverty line. The present study is from the standpoint of the Fisherwomen SHGs and their members.



Methodology

The study is based on both primary and secondary data. The primary data were collected through interview schedule. The secondary data were collected from books, journals, websites. The data were collected from 20 Self Help Groups and 350 members through interview schedule. The Simple random sampling has been adopted for the present study. The coastal district of Tirunelveli has seven fishing villages out of which Kootapuly and Uvari villages were purposively selected for the study. Average and percentage analysis was carried out to draw meaningful interpretation of the results.

Economic Activities of the Fisherwomen

S. No	Economic Activities	Before Joining SHGs		After Joining SHGs	
		No. of Members	Percentage	No. of Members	Percentage
1.	Traditional Economic Activities	12	3.4	51	14.6
2.	New Economic Activities	37	10.6	97	27.7

Source: Primary Data

Before formation of the SHGs in the coastal villages most of the fisherwomen remained housewives and their involvement in economic activities was very less. After the formation of the SHGs in coastal villages, fisherwomen enrolled themselves as members and their occupational status improved. Among the 350 sample fisherwomen, only 12 fisherwomen (3.4 %) were engaged in traditional economic activities like dry fish, fish retailing, cattle rearing, goat rearing, etc., and 37 fisherwomen (10.6 %) were engaged in new economic activities like Masala powder preparation, Washing and Cleaning powder preparation, Rasna juice preparation, Ragi flour preparation, Candle making, operating petty shop and co-operative store, etc. Before becoming members of the SHGs concerned. But, after enrolling themselves in SHGs, 51 fisherwomen (14.6 %) took up in traditional economic activities and 97 fisherwomen (27.7%) were engaged in new economic activities. Overall, 148 fisherwomen (about 42.3%) are involved in economic activities.

Financial Status of Fisherwomen after Joining SHG

S. No	Particulars	No. of Respondents	Percentage
1.	Always Good	152	43.4
2.	Good At Some Time	121	34.6
3.	No Significant Difference	54	15.4
4.	No	15	4.3
5.	Not At All	8	2.3
Total		350	100

Source: Primary Data

The main object of forming SHGs is to enrich the money circulation among the women especially in the rural folk. The opinion of the respondents with regard to the money circulation among them after joining SHGs is exhibited in this table. The statement "After joining the SHGs, member shave always money" is given to the respondents and their views were collected. 152 respondents i.e. 43.4 % of the fisherwomen replied that, they had always enough money. 121 respondents i.e. 34.6 % of the fisherwomen replied that, they had money only for a limited period. 54 respondents replied that, no significant level of cash level improvement was there after joining the SHGs. It is concluded that, the level of cash in hand of the respondents have considerably increased.

Level of Improvement

S. No	Levels	No. of Respondents	Percentage
1.	Low Level Of Improvement	24	6.9
2.	Moderate Improvement	280	80.0
3.	High Level Of Improvement	46	13.1
Total		350	100

Source: Primary Data

The table shows the level of improvement by the fisherwomen through SHGs. It has identified 21 factors, which are shown in the table and using 5 point scale to measure the improvement of the fisherwomen after joining the SHGs. The level of improvement is classified into three categories namely Low level, Moderate level and High level. 280 respondents i.e. 80 % got moderate level of improvement. 46 respondents got high level of improvement and only 24 respondents got low level improvement.



The present study used 21 factors namely education, self confidence, in dependability, income, bargaining power, child development, family health, employment, importance in the family, importance in the community, social security, savings habit, family planning practices, family empowerment, co-operation in the social processes, better relations and friends, awareness, income level increase , self employment opportunity, and improvement in personal health. The researcher used five point scale namely Highly improved, Just improved, No change, Not improved and Not at all improved and allotted points 5,4,3,2,and 1 respectively to measure the level of improvement in the numerical terms. It seemed that, SHGs play a vital role in fisherwomen empowerment. Despite the poor education level among the fisherwomen, they got a notable level of improvement through effective participation in the SHGs. It seemed that, SHGs play a vital role in women empowerment in the study area. Women got more importance in the society, because of their awareness and earning potential in all respect through the active participation in the SHGs.

Reasons for the Success of Fisherwomen SHGs in Tamilnadu

Our study covered 20 fisherwomen SHGs in the coastal district of Tirunelveli. In this district, fisherwomen SHG members are engaged in various economic activities. In our study we found the following reasons for the success of fisherwomen SHGs in the coastal villages:

- Close interaction among the members.
- Unity and collective efforts in their aims.
- Self confidence.
- Financial independence
- Personality development.
- Greater awareness about useful skills and various government programmes .
- Changed attitude for better living
- Greater participation in family decision making.
- Access financial support to strengthen their husband's occupation.

Women have become more articulate when they take active part in all economic, political and social activities. The above reasons are contributed to the success of fisherwomen SHGs in the coastal villages.

Conclusion

The potential of the fisheries sector has not yet been utilized to the optimum level. The present study has shown that women are the appropriate tool for implementing community and self development programmes. Formation of fisherwomen SHGs among the fisherfolk is seen to yield encouraging result. Steps should therefore be taken to adopt a proper financial plan that would hold the key for empowerment of women in coastal communities. This approach needs a co – ordinate effort by all the individuals' concerned optimum exploitation of fishery resources, which will lead to profitable employment. An important part of this effort is assistance from financial institutions. In the fishing villages fisherwomen SHGs are having awareness about value added fishery products and their preparation. The villages are getting alternative livelihood training programmes by both Government and NGOs. Now they need continuous encouragement and technical guidance from authorities concerned supported by regular monitoring.

References

1. Dehadrai, P. V. (2002) . Women at the centre stage for socio – economic change in fishing community, in: kohli Singh, M.P and Ratna, T. (Eds.), Women in fisheries. Indian Society of Fisheries Professionals, Mumbai. India. P 1 – 7.
2. GladisMary John (2008) “Women Empowerment through Self Help Groups”, Southern Economist March 1 2008.
3. Karl, M. (1995). Women and Empowerment: Participation and Decision Making.
4. Women and World Development Series. United Nations. New York, NY.
5. Krishna Srinath 1987. Role of women in small scale fisheries – A case study, Mar. Fish. Informser., T & E Ser., 72: 12 – 17.
6. Shyam. S. Salim, Bindu Antony, Geetha,R. And Ganesh Lumar. B (2011) Women wmpowerment and fisheries sector in Kerela. Central Marine Fisheries Research Institut, Cochin, p.165.

MICRO FINANCE AND POVERTY ERADICATION IN INDIA

Dr. M. Sulthana Barvin,
M.A., M.Phil., M.B.A., Ph.D.,
Assistant Professor of Economics,
Sadakathullah Appa College
(Autonomous), Tirunelveli

Abstract

The poverty eradication has been the primary concern of the State and its planners since long time. These poverty alleviation efforts through State driven credit supply schemes produced only sub optimal results. In order to get effective use of these programmes, sufficient arrangements shall be made for provision and delivery of credit to the rural poor. The failure of the formal credit institutions in meeting the credit requirements of rural poor has been the major reason for innovations in micro finance. The most complex problem in rural credit delivery system is serving small loans and making available the credit to the unreached and uncared so far, that too, an adequate amount at the right time with minimum documentation requirements. In this direction, a non – formal agency for credit supply to the poor, in the name of Self – Help Group (SHG) could emerge as a promising partner to the formal credit system. Thus, the SHGs formed as instruments for the socio – economic development of the rural people. It shows that access and efficient provision of microcredit can enable the poor to smooth their consumption, better manage their risks better, gradually build their assets, develop their micro enterprises, enhance their income earning capacity and enjoy an improved quality of life. Microfinance services can also contribute to the improvement of resource allocation, promotion of markets, and adoption of better technology; thus, Microfinance helps to promote economic growth and development.

Keywords: *poverty, rural poor, Self – Help Group, Microfinance, micro enterprises, NABARD*

Introduction

Microfinance is the provision of financial services to low-income clients, including consumers and the self-employed, who traditionally lack access to banking and related services. More broadly, it is a movement whose object is “a world in which as many poor and near-poor households as possible have permanent access to an appropriate range of high quality financial services, including not just credit but also savings, insurance, and fund transfers.” Those who promote microfinance generally believe that such access will help poor people out of poverty. Microfinance is considered as a tool for socio-economic development and can be clearly distinguished from charity. Families who are destitute or so poor they are unlikely to be able to generate the cash flow required to repay a loan, should be recipients of charity. Others are best served by financial institutions.

The microfinance industry in India emerged in the 1970's to provide poor with access to credit. It has become responsible to fulfil the small financial needs of the core poor of the society. This industry has broken the centuries old social customs of seclusion of people and highly successful in bringing them to the near main stream. To support that microfinance can be an important tool to fight poverty, the UN declared 2005 to be the international year of Micro Credit. The Noble committee also viewed that microfinance can help the people to break of poverty. Poverty alleviation is considered to be socially desirable goal in any developing country. The inclusive micro finance policy wherein the core poor have can easy access where the poor could access savings, credit, insurance and other services is making the core poor to come art of strong clutches of poverty hold.

MICRO FINANCE AND POVERTY ERADICATION IN INDIA

Micro Finance Approaches

Indian micro finance is dominated by two operational approaches viz, Self – Help

Groups (SHGs) and Micro Finance Institutions (MFIs) in addition to a few cooperative forms. The first approach is popularly known as SHG-Bank linkage model. This model is the dominant model, initiated by the NABARD through the SHG- Bank linkage programme in the early 1990s. Today the SHG model also links the informal groups of women to the mainstream system and it has the largest outreach to micro financial clients in the world.

The second approach also called financing through MFIs is the emerging model. This model emerged in the late 1990s to harness social and commercial funds available for open – lending to clients. Today there are over 1,000 Indian MFIs. These institutions assume the responsibility of making available much needed micro credit to the poor section of the society. Generally MFIs /NGOs take on the additional role of financial intermediaries. In areas where the formal banking system faces constraints, the NGO are encouraged to approach a suitable bank for bulk loan assistance.

Role of Microfinance in Poverty Eradication

Microfinance is about providing financial services to the poor who are not served by the conventional formal financial institutions - it is about extending the frontiers of financial service provision. The provision of such financial services requires innovative delivery channels and methodologies. The needs for financial services that allow people to both take advantage of opportunities and better management of their resources. Microfinance can be one effective tool amongst many for poverty alleviation. However, it should be used with caution -despite recent claims, the equation between microfinance and poverty alleviation is not straight-forward, because poverty is a complex phenomenon and many constraints that the poor in general have to cope with. We need to understand when and in what form microfinance is appropriate for the poorest; the delivery channel, methodology and products offered are all inter-linked and in turn affect the prospect and promise of poverty alleviation.

Access to formal banking services is difficult for the poor. The main problem the poor have to take when trying to acquire loans from formal financial institutions, is the demand for collateral asked by these institutions. In addition, the process of acquiring a loan entails many bureaucratic procedures, which lead to extra transaction costs for the poor. Formal financial institutions are not motivated to lend money to them. In general, formal financial institutions show a preference for urban over rural sectors, large-scale over small scale transactions, and non-agricultural over agricultural loans. Formal financial institutions have little incentives to lend to the rural poor for the following reasons.

- **Administrable Difficulties**

Small rural farmers often live geographically scattered, in areas with poor communication facilities, making loan administration difficult.

- **Systematic Risks**

Agricultural production is associated with some systemic risks, such as drought and floods, which is reflected in a high covariance of local incomes.

MICRO FINANCE AND POVERTY ERADICATION IN INDIA

- **Lack of Information**

The absence of standardized information, Standard lending tools, such as financial statements or credit histories, do not exist in these areas.

- **Repayment Problems**

The repayment of working capital may be required only once a year for example during the harvest season. On the other hand, access to informal loans is relatively easy, convenient, and available locally to low income households for the following reasons:-

Informal moneylenders use interlinked credit contracts to reduce default risk such as development of business relationship with the clients.

- a. Informal moneylenders have local information which helps them to appraise credit needs and credit worthiness of the client.
- b. Informal moneylenders are considering the needs and requirements of clients even for small amount of loan.
- c. Informal money lenders will profit from social sanctions such as those that may exist among members of a family. These sanctions may serve as a substitute for legal enforcement.
- d. Informal money lenders use specific incentives to stimulate repayment, such as repeat lending to borrowers who repay promptly, with gradually increasing loan size.

Despite the fact that many rural poor acquire their loans from the informal financial sector in rural areas of developing countries; the sector has some basic limitations. A common feature of many rural communities is that much of the local information does not flow freely; it tends to be segmented and circulates only within specific groups. Usually the informal credit market is based on local economies and is thus limited by local wealth constraints and the covariant risks of the local environment. Since most of the world's poor do not have access to basic financial services that would help them manage their assets and generate income. To overcome poverty, they need to be able to borrow, save, and invest, and to protect their families against adversity. Another shortcoming of the two financial sectors in developing countries is their inability to satisfy the credit needs of the poor that has led to the new development of microfinance. Microfinance is believed to be able to reduce the above-mentioned inadequacies of formal and informal financial institutions and is emerging as an important credit partner to the poor in the developing world.

Progress in Micro Finance

Credit lines to SHGs are critically limited, as they are based on a certain multiple of SHG member's savings accounts within banks. While the cumulative savings of SHGs could serve as a low- cost source of funds for on – lending, their potential is limited by the lack of aggregated savings across SHGs. Commercial equity investments are not available to for SHGs due to their informal status.

MFI-Banks Linkage Programme

Micro Finance Institutions (MFIs) act as an important conduit for extending financial services to the microfinance sector in the country by raising resources from Banks and other

MICRO FINANCE AND POVERTY ERADICATION IN INDIA

institutions and extending loans to individuals or members of SHGs/ JLGs. The MFIs have been allowed to mobilize resources through various ways including obtaining of bulk loans from Banks/ other Financial Institutions. Though most of the MFIs entered the microfinance arena only after the SHG-Bank linkage programme was well entrenched, business of these institutions grew at a much faster pace than the former. MFIs are more aggressive and innovative in reaching out to the rural poor with well-oiled distribution channels as compare to the formal banking system. Post Andhra crisis, the Reserve Bank of India has notified guidelines for the lending operations of MFIs based on the Malegam Committee recommendations. A new class of financial organisations named as NBFC–MFIs have been created subject to satisfying certain conditions regarding the capital to be employed, lending to members, cap on interest to be charged and margin to be retained, etc. The loans extended to the MFIs by banks qualify for priority sector category. RBI's upgraded regulations and guidelines on NBFC-MFIs and inclusion of loans to MFIs by banks under priority sector have resulted in phenomenal growth of MFIs during the last three years.

Table 1 Progress under MFI-Bank Linkage

(Amount Crore)

Particulars	2013-2014		2014-2015		2015-2016	
	No.MFIs	Amount	No.MFIs	Amount	No.MFIs	Amount
Loans disbursed by banks to MFIs	545	10282.49 (31.16%)	581	15190.13(47.73%)	647	20795.57 (36.90%)
Loans outstanding against MFIs as on 31 March	2422	16517.43 (14.50%)	4662	22500.46 (36.22%)	2020	25580.84 (13.69%)
Loan Outstanding as % of Fresh Loan		160.64		148.13		123.00

Source: NABARD Report 2015-2016

**Table 2 Progress under Microfinance - Savings of SHGs with Banks Region-Wise
Position as on 31 March 2016**

(Rs. In Crore)

Region	Commercial Banks		Regional Rural Banks		Co-operative Banks	
	No. of SHGs	Saving Amount	No. of SHGs	Saving Amount	No. of SHGs	Saving Amount
Northern Region	154137	26059.08	120455	11782.03	118883	7172.93
North Eastern Region	107737	7609.42	271305	9713.27	50781	1703.64
Eastern Region	694646	88910.82	553014	86688.88	452446	72752.08
Central Region	324838	51811.44	452386	29941.31	38429	2355.92
Western Region	476739	52221.90	155687	10159.21	385623	43322.75
Southern Region	2382014	676776.11	703964	100143.43	459918	90014.79
Total	4140111	903388.77	2256811	248428.13	1506080	217322.11

Source: NABARD Report 2015-2016

MICRO FINANCE AND POVERTY ERADICATION IN INDIA

**Table 3 Progress under Microfinance - Bank Loans Disbursed to SHGs
Agency-Wise Position During 2015-16**

(Rs. In Crore)

Name of the Agency	Loans disbursed to SHGs by Banks during the year		Out of Total - Under SGSY		Out of Total - Exclusive Women SHGs	
	No. of SHGs	Loan disbursed	No. of SHGs	Loans disbursed	No. of SHGs	Loans disbursed
Commercial Banks	1132281	2518497.23	511745	1137201.78	972524	2296692.09
Regional Rural Banks	470399	916492.88	271423	482639.00	456352	900746.18
Co-operative Banks	229643	293699.98	32364	58737.52	199795	243703.67
Total	1832323	3728690.09	815532	1678578.30	1628671	3441141.94

Weakness of Microfinance

Microfinance in India, has evolved significantly in the recent past both in concept and practice. Over the years micro finance has emerged as a firm basis for rural and developmental financing in India. There are certain weaknesses associated with micro finance. Traditionally, the formal sector banking institutions in India have been serving only the needs of the commercial sector and providing loans for middle and upper income groups. Similarly, for housing the HFIs have generally not evolved a lending product to serve the needs of the very low income group primarily because of the perceived risks of lending to this sector. Most of the existing microfinance institutions are facing problems regarding skilled labour which is not available for local level accounting. Drop out of trained staff is very high.

Suggestion

- It is very difficult to make illiterate poor to understand SHG. Groups formed may be not homogeneous. Therefore much attention should be given to the formation homogeneous SHGs.
- The stories of successful SHGs may be live telecasted.
- NABARD should show interest to motivate the bank people.
- Operating cost is still higher in some cases. So they should bring down.
- Government should promote more and more number of SHGs.
- Micro finance programme should no longer be a sub – programme of SGSY. It should rather be an independent economic programme. There is also a need to develop the capacity of SHGs.
- More innovation in the form of business facilitators and correspondents will be needed for banks to increase their outreach for banks to ensure financial inclusion.

Conclusion

Microcredit and microfinance have received extensive recognition as a strategy for poverty eradication and for economic empowerment. Microfinance is a way for fighting poverty, particularly in rural areas, where most of the world's poorest people live. Accessing small

MICRO FINANCE AND POVERTY ERADICATION IN INDIA

amounts of credit at reasonable interest rates give poor people an opportunity to set up their own small business. Many studies show that poor people are trustable, with higher repayment rates than conventional borrowers. When poor people have access to financial services, they can earn more, build their assets, and cushion themselves against external shocks. Poor households use microfinance to move from every day survival to planning for the future: they invest in better nutrition, housing, health, and education.

Most poor people cannot get good financial services that meet their needs because there are not enough strong institutions that provide such services. Strong institutions need to charge enough to cover their costs. Cost recovery is not an end in itself. Rather, it is the only way to reach scale and impact beyond the limited levels that donors can fund. In many cases, other tools will alleviate poverty better—for instance, small grants, employment and training programs, or infrastructure improvements. Where possible, such services should be coupled with building savings. It shows that access and efficient provision of microcredit can enable the poor to smooth their consumption, better manage their risks better, gradually build their assets, develop their micro enterprises, enhance their income earning capacity and enjoy an improved quality of life. Microfinance services can also contribute to the improvement of resource allocation, promotion of markets, and adoption of better technology; thus, Microfinance helps to promote economic growth and development

References

1. Anita Makker And Sharmila Kumari (2012), “ Self help Groups movement in India The way ahead to alleviate the poverty along with women empowerment”, International Referred Research Journal, February, Vol: III. pp 36- 37
2. Chandrashekar .T.C And Shivashankar. S. C (2009), “Microfinance for the extreme poor: a study”, Southern Economics, December 1, Volume 49, No: 4, Page 5 -8.
3. Ghorude, K.N (2009),. “Micro Finance for Financial Inclusion and Sustainable Rural Development”, Southern Economist Voi-48, No-1, May 1,2009
4. Holvoet N, 2005: ‘The Impact of Microfinance on Decision-Making Agency: Evidence from South India’, Development and Change, vol. 36 (1).
5. Littlefield E, Murduch J and Hashemi S, 2003: ‘Is Microfinance and Effective Strategy to Reach the Millennium Development Goals?’, Focus Note 24, CGAP, Washington, DC.
6. Dr. Nagayya. D. (2004), “Micro Finance for Self – Help Grops”, Kurukshetra, August.
7. Thalavai Pillai1. N and. Nadarajan S. (2010), “Impact of Microfinance – An Empirical Study on the Attitude of SHG Leaders in Kanyakumari District –

ISSN: 2347-7644

Sadakath

A Research Bulletin

(UGC APPROVED JOURNAL NO. 64130, INDEXED IN GOOGLE SCHOLAR)

Vol. VI

Special Issue 4

March 2019



Published by

Sadakathullah Appa College
(Autonomous)

(Reaccredited by NAAC at an 'A' Grade and ISO 9001:2015 Certified Institution)

Rahmath Nagar, Tirunelveli - 627 011



Sadakath: A Research Bulletin

ISSN: 2347 7644

Volume VI, Special Issue 4, March 2019

(UGC Reference No. 64130)

Editor

Dr. A. HAMIL,

Department of Commerce,
Sadakathullah Appa College (Autonomous),
Rahmath Nagar, Tirunelveli – 627 011. India.

Editorial Office:

Sadakath-A Research Bulletin
Publication Division,
Sadakathullah Appa College (Autonomous)
Rahmath Nagar,
Tirunelveli – 627 001, India.
Phone: 0462-2540763 Fax: 2540033
E-Mail: sadakahjournal@gmail.com.
Website: www.sadakath.ac.in

Subscription:

Special Issue 4 (Volume VI, March 2019)	:	₹ 600
Monthly Subscription	:	
India	:	
Institution	:	₹ 1000
Individual	:	₹ 500
Student	:	₹ 300
Overseas	:	\$ 25

S. No	Title	Page No.
32	A study on socio economic status of fishermen in Alanthalai Village - Tuticorin District <i>Dr. M. Esakkiammal</i>	185
33	Attitude of subscribers towards the new regulations of TRAI on DTH service <i>J. Mary Jenifer Sharmila and Dr. T. Jesi</i>	190
34	Evolution and impacts of e-commerce on Banking Sectors in India <i>Dr. A. Synthia Selvakumari</i>	196
35	Problems and challenges of Cashless Transaction (with special reference to Tirunelveli City) <i>K. Sivasankar and Dr. V. Ganapathisankarakrishnan</i>	202
36	Impact of Advertisements on Buying Behaviour of Youth towards Cosmetic Products <i>Dr. K. Buvaneswari</i>	207
37	A study on socio economic condition of refugees in Kanyakumari District <i>M. Sugin Raj</i>	212
38	An exploratory study on women's perception towards Boutique Shops in Palayamkottai <i>A. Benazir and Dr. M. Sulthana Barvin</i>	217
39	Micro Finance: A key to sustain Rural Women Empowerment <i>Dr. D. Janis Bibiyana and K. Jasmine Thangamani</i>	223
40	A study on customers perception towards e-banking services of Public Sector Banks in Sathankulam Taluk <i>Dr. R. Mercy Pavun Malar</i>	228
41	A conceptual study on 360-degree Performance Appraisal <i>R. Selvarujan and Dr. M. Mohamed Siddik</i>	235
42	A study on occupational stress among engineers of NLC India Limited, Neyveli <i>Dr. V. Mahalakshmi</i>	240
43	Factors influencing the adoption of mobile banking in Kanyakumari District <i>Dr. M. Subala</i>	248
44	A study on consumer behaviour towards Online Ticket booking In Indian Railways in Tirunelveli City <i>P.N. Mohamed Inzamam-Ul-Haq and Dr. M.N. Mohamed Abusali Sheik</i>	253
45	Impact of Amma Medicals on Retail Medical Stores in Tirunelveli City <i>S. Sam Santhosh and Dr. A. Hamil</i>	261

AN EXPLORATORY STUDY ON WOMEN'S PERCEPTION TOWARDS BOUTIQUE SHOPS IN PALAYAMKOTTAI

A. Benazir¹

Dr. M. Sulthana Barvin²

Abstract

Customer perception refers to the process by which a customer selects, organizes and interprets information to create a meaningful picture of a brand or a product. If a customer is satisfied that means that a product or service has met his expectations. Customer satisfaction is doubtlessly very important, and it leads to repeat purchases. This study focuses on women's perception towards boutique shops in Palayamkottai area. A boutique is a small store that sells stylish clothing, jewellery and other luxury goods. Boutiques remain a vital part of commercial world of fashion. This research work gives a broad framework of women's perception towards boutique shops in Palayamkottai area. The researcher covers five boutique shops in Palayamkottai. The study is a descriptive survey study. Primary data is collected through self-structured questionnaire. Well-structured questionnaire is distributed to 100 respondents and collected back only 96 questionnaires and among that 2 questionnaires were inadequate data. So the sample size is restricted to 94. Secondary data is collected from existing reports, books, journals & magazines and websites. The sample size of the study was 94 respondents and they were selected from Palayamkottai according to the convenience. Statistical tools like percentage analysis, weighted score, Garrett ranking method and chi square were used.

Keywords: Boutique shop, perception, factors influencing, physical facilities

Introduction

Customer perception refers to the process by which a customer selects, organizes and interprets information to create a meaningful picture of a brand or a product. If a customer is satisfied that means that a product or service has met his expectations. Customer satisfaction is doubtlessly very important, and it leads to repeat purchases. A loyal customer however is more than a customer who frequently purchases, and they truly prefer a product, brand or company over competitive offerings. This study focuses on women's perception towards boutique shops in Palayamkottai area. A boutique is a small store that sells stylish clothing, jewelry and other luxury goods. Boutiques remain a vital part of commercial world of fashion. This research work gives a broad framework of women's perception towards boutique shops in Palayamkottai area. The researcher covers five boutique shops in Palayamkottai namely Shivane's boutique, Shree fashion boutiques, Prabhas boutiques, Ria's boutique and Zarah's boutique. This study has been conducted in Palayamkottai covering all the areas with a sample of 94 respondents.

¹ Assistant Professor of Commerce, Sadakathullah Appa College, Tirunelveli.

² Assistant Professor of Economics, Sadakathullah Appa College, Tirunelveli.

Review of literature

Review of related literature is an important step in undertaking research. It helps in clarifying and defining the problem, stating objectives, formulating hypotheses, selecting appropriate design and methodology of research as well as interpreting the results in the light of the research work already undertaken. **Reham Abdelbaset Sanad (2016)** This paper aims to make a comprehensive review of factors affecting purchaser decision towards apparel. It is believed that textile product's visual and physical characteristics has a great impact on consumer buying decision.

Deepali Saluja (2016) This study shows that the age, gender, education and occupation do not have any impact on buying behaviour of consumers. Finally, the survey shows that Delhi consumers have positive attitude towards fashion apparel brands.

Objectives of the study

1. To understand the perception of women towards the boutique shops in Palayamkottai area
2. To identify the factors influencing the women towards the boutique shop
3. To find out the reasons for choosing a boutique shop
4. To analyse the customer perception towards service quality of boutique shop

Research design

- The study is a descriptive survey study.
- Primary data is collected through self-structured questionnaire. Well-structured questionnaire is distributed to 100 respondents and collected back only 96 questionnaires and among that 2 questionnaires were inadequate data. So, the sample size is restricted to 94.
- Secondary data is collected from existing reports, books, journals & magazines and websites.
- The sample size of the study was 94 respondents and they were selected from Palayamkottai according to the convenience.
- Statistical tools like percentage analysis, weighted score, Garrett ranking method and chi square were used.

Data presentation, analysis & interpretation

Table 1: Demographic Profile of the respondents

Variables	Particulars	Frequency	Percentage
Age	Below 20	10	11%
	21-30	16	19%
	31-40	21	22%
	41- 50	31	33%
	51 - 60	10	11%
	Above 60	04	04%
Educational Qualification	School level	30	32%
	College level	52	55%
	Others	12	13%

Variables	Particulars	Frequency	Percentage
Occupation	Student	20	21%
	Government employee	17	18%
	Private employee	24	26%
	Professional	14	15%
	Others	19	20%
Marital Status	Married	60	64%
	Unmarried	34	36%
Monthly income	Below ₹ 30,000	57	61%
	₹ 30,000- ₹ 50,000	24	25%
	above ₹ 50,000	13	14%
Nature of family	Joint family	29	31%
	Nuclear family	65	69%
Size of the family	upto 2 members	7	7%
	2-4 members	57	61%
	4-6 members	22	23%
	Above 6 members	8	9%

Source: Primary Data

Majority (33%) of our respondents are between the age group of 41-50 year; Majority (55%) of the respondents have completed college level; Majority (26%) of our respondents are private employees; Majority (64%) of the respondents are married; Majority (61%) of the respondents have the monthly income of below 30000; Majority (69 %) of the respondents live in the nuclear family and they have 2 -4 members in their family.

Table 2: Respondent's perception towards boutique shop

Variables	Particulars	Frequency	Percentage
Frequency of purchase	Two Week once	6	6%
	Monthly once	22	23%
	Once in Six months	17	18%
	Once in a year	25	27%
	Rarely	24	26%
Time spend for purchasing	Less than 1 hour	17	18%
	1 to 3 hours	41	44%
	More than 3 hours	36	38%
Buying preference	Online boutique	21	22%
	Boutique shop	42	45%
	Both	31	33%
Preference of dresses in boutique shop	Traditional wear	46	49%
	Modern wear	16	17%
	Both	32	34%
Amount spend on single purchase	₹ 1000	16	17%
	₹ 1001 to ₹ 5000	49	52%
	₹ 5000 to ₹ 10000	19	20%
	Above ₹ 10000	10	11%

Variables	Particulars	Frequency	Percentage
Perception towards physical facility	Interiors is appealing	30	32%
	Good image	20	21%
	Environmental consciousness	27	29%
	Good lightning	6	6%
	Locations	11	12%

Source: Primary Data

Majority of the respondents say that they purchase from boutique shop once in a year; Majority of the respondents says that they take 1 - 5 hours to purchase a dress; Majority of the respondents prefer to buy from boutique shop than online boutique and they prefer only traditional wear; Majority of the respondents spend nearly Rs1000 to Rs 5000 for a single purchase and Majority of the respondents say that interior is appealing in boutique shop.

Table 3: Respondents perception towards boutique shops

Likert scaling method is used to analyze the respondent's perception towards Boutique shop.

Statement	Strongly agree (5)	Agree (4)	Neutral (3)	Disagree (2)	Strongly Disagree (1)	Total score	Average Score	Rank
Prices are advantages	12 (60)	15 (60)	12 (36)	23 (46)	32 (32)	234	46.8	IV
Products are of high quality	32 (160)	23 (92)	12 (36)	12 (24)	15 (15)	327	65.4	I
Sales personnel is professional	15 (75)	20 (80)	14 (42)	17 (34)	28 (28)	259	51.8	III
Sales personnel is friendly	12 (60)	7 (28)	9 (27)	16 (32)	50 (50)	197	39.4	V
Products are trendy	21 (105)	20 (80)	9 (27)	17 (34)	27 (27)	273	54.6	II

Source: Primary Data

The above table 5.3 shows that majority of the respondents say that the products are of high quality and followed by the trendiness of the product and the professionalism of the sales personnel.

Factors influencing the respondents to prefer a boutique shop

Table 5: Calculation of Garrett Value

Rank	Percent position Value = $100 (R_{ij} - 0.5) / \text{No of rank}$	Garrett value
I	$100 (1 - 0.5) / 5 = 10$	75
II	$100 (2 - 0.5) / 5 = 30$	60
III	$100 (3 - 0.5) / 5 = 50$	50
IV	$100 (4 - 0.5) / 5 = 70$	39
V	$100 (5 - 0.5) / 5 = 90$	25

Source: Primary Data

Table 6: Garrett Ranking

Factors	Score	Average Score	Rank
Attractive advertisements	5108	54.34	IV
Friends and relatives	5452	58	III
Sales personnel	5906	62.82	I
Comfortability	5796	61.65	II
Publicity	4600	48.93	V

Source: Primary Data

Garrett ranking method is used to analyze the factors influencing the respondents towards Boutique shop. The above table 5.4b shows the majority of the respondents are influenced by sales personnel in Boutique shops followed by Comfortability and friends and relatives.

Hypothesis Testing

H₀ 1: There is no association between age and reason for preferring Boutique shop

Age	To look More attractive	To Impress others	To be the first one to introduce the new style	To get the value of money I spend	To get Knowledge About national/ International trend	Total
Below 20 years	3	1	4	2	0	10
21-30 years	0	6	10	2	0	18
31-40 years	5	3	4	8	1	21
41 - 50	8	2	5	10	6	31
51- 60	0	2	3	3	2	10
Above 60	1	0	2	1	0	4
Total	17	14	28	26	9	94

Particulars	Calculated value	Table value at 5%	df	H ₀ accepted/ rejected
Chi- square	36.702	31.4	20	Rejected

Since the calculated value (36.702) is more than the table value (31.4) the hypothesis is rejected. Therefore, there is association between age and their preference towards boutique shops.

H₀ 2: There is no association between frequency of purchase and satisfaction level.

Buying frequency	Excellent	Very good	Good	Satisfied	Total
15 days once	4	1	1	0	6
Monthly once	2	7	4	9	22
Six months once	4	6	5	2	17
Once in a year	3	6	4	12	25
rarely	5	3	10	6	24
Total	18	23	24	29	94

Particulars	Calculated value	Table value at 5%	df	H ₀ accepted/rejected
Chi- square	23.130	21.0	12	Rejected

Since the calculated value (23.130) is more than the table value (21.0) the hypothesis is rejected. Therefore, there is association between frequency of purchase and satisfaction level of the respondents.

Suggestions and Conclusion:

- Awareness must be created among customers so as to increase the purchasing idea in boutique shops.
- Collection of designs must be increased so as to increase a greater number of customers.
- The prices of cloths in boutique are very high when compared to ordinary textile shops.
- There are no collections for the 12 to 16 age group customers. Increasing the collections for those age group customers may result in increased number of sales in boutique

The age wise grouping of customers can be studied in this research. Shopping in boutique is totally different from shopping in ordinary textile shops. It is concluded that limited number of collections are only available in the boutique shops because of unique colors and collections. Most of the customers prefer boutique shops than online boutiques. This study concluded that there is association between age of the customers and their preference towards boutique shop. Further this type of studies can be conducted among men also. Most of the boutique shops are having good image, appealing interior and they are environmental conscious.

References:

- 1) K. Maran, J. Badrinarayanan and T. Praveen kumar (2017). A study on branded Apparels Customers Purchase Behaviour with reference to India, International Journal of Applied Business and Economic Research, Vol. 15.
- 2) Md. Mazedul Islam (2014) "A study on customer perceptions in buying decision towards branded Bangladeshi local Apparel Products". European Scientific Journal ISSN: 1857- 7881(print) e- ISSN 1857-7431 volume 10. NO.7
- 3) Syed Tabraz Hassan Bilal H Hurrah Amit Lanja April (2014). "A Study On Customer Perception Of Youth Towards Branded Fashion Apparels In Jalandhar City". ELK Asia Pacific Journals ISSN 0976-7193 (print) ISSN 2349-2317 (online) volume 5 No. 2.

**Studies in Indian Place Names (SIPN)
with ISSN 2394-3114**



Studies in Indian Place Names (SIPN) with ISSN 2394-3114 is UGC Care listed journal for research publication. SIPN considers review and research articles related to Social Science and Humanities: Arts and Humanities, Physical Education, Library Science, History, Anthropology, Management, Commerce, Home Science, Sociology, Hotel Management, Tourism, Mass Communication, Accounting, Education, Economics, Law, Philosophy, Finance, Political Science, Visual Arts, Performing Arts, English, Science: Engineering (All Branches), Psychology, and Architecture; Geography and Geology; Agricultural, Biological Sciences, Environmental Science, Ecology, Archaeology, Biodiversity and Conservation, Entomology, Health Science: Medicine and Dentistry, Nursing and Allied Health Science, Ayurveda. On behalf of Studies in Indian Place Names, I would like to extend my regard to all fellow researchers and scholars and wish prosperity in their field. Published by: The Place Names Society of India, TPNS India. Send papers for publication to editors@tpnsindia.org



An International Registered & Refereed Monthly Research Journal

**Studies in Indian
Place Names**



**UGC Approved Journal
UGC Care Journal**

**The Place Names Society of India
TPNS India**

Table of Content

S.NO	Title of Articles and Authors	Page No
1	A Study on Performance Appraisal of Indian Oil Corporation <i>Mr.R.Sankar & Dr.S.Sudalaiyandi</i>	1-7
2	A Study on Customer's Satisfaction Towards Mobile Banking Services offered by SBI in Tenkasi <i>Santhi .kb & Dr.Velayutham</i>	8-13
3	A Study on Customers Perception Towards Online Shopping with reference to Tirunelveli Corporation <i>Mrs.S.Kanagalakshmi & Dr.C.Poorna Pushkala</i>	14-19
4	Service Quality of Employees in Banking Industry: An Empirical Study in Madurai District <i>Dr. R. Arun Prasath & Dr. P. Meena Prabha</i>	20-22
5	Dimension of Customers' Opinion Towards Social Networking Sites Advertising: An Empirical Study <i>DR. T. Kayal Vizhi & Dr. R. Arun Prasath</i>	23-27
6	A Comparative Study on the Employee Satisfaction of Nationalized Banks and New Generation Banks <i>Dr.E.Joseph Rubert & Dr.Sunitha K K</i>	28-39
7	An Analytical Review of Educational Status of Slum Inhabitants:A Case of Surat City <i>Dr. Dhaval J. Pandya</i>	40-46
8	Green Marketing Practices in India <i>Dr. M.Veeralakshmi & Dr. B.Revathy</i>	47-56
9	Employer Branding – Employers' Attractiveness <i>Mrs. R. Meenakshi & Dr. B.Revathy</i>	57-67
10	Parenting Style of Adolescent Children in Slum – A Study <i>Sunder Arumugam</i>	68-75
11	Visualization of Animal World in R.Knarayan's A Tiger for Malgudi <i>V.Chandra & Dr.J.Dharageswari</i>	76-78
12	The Myth and Modernity in The Novels of Shashi Deshpande <i>T.Vijaya &Dr.J.Dharageswari</i>	79-82
13	Digital Marketing : A Versatile tool for Business Growth <i>Dr. H. Sajecna</i>	83-91
14	Educators' Awareness and Perception Towards Goods and Services Tax Implementation in India: A Study In Kochi, Kerala <i>Honey Cleetus & Dr.Anitha M.N</i>	92-102
15	A Study on Problems of Women Entrepreneur <i>Ms. M. Deepa & Dr. Ajitha Narendran</i>	103-111
16	Impact of Covid-19 on the Indian Banking Sector <i>Dr.S.C.N.Samuel Anbu Selvan &N. Vivek</i>	112-115
17	A Study on E-Business Integration with special reference to State Bank of India <i>Varsha.K.A & Archana M</i>	116-121
18	Cashless Banking Practices - A Study of Customers' Point of view in Chennai, Madurai and Coimbatore Cities. <i>Karenzo Jean & Dr. D. Ilangoan</i>	122-131
19	A Study on "Out- Of- Home Advertising" and It's Impact on Buying Behaviour of Customers- With Special Reference to Palayankottai Region <i>Dr. P. Geetha , Dr.A.Benazir & Dr. M. Sulthana Barvin</i>	132-140
20	A Study on Consumers Problems and Prospects of Organic Food Products in Special Reference to Palayankottai <i>Mr.Manivannan T & DR.A.Thangaraja</i>	141-151
21	Policy holders' awareness and factors influencing purchase decision towards health insurance in Trivandrum district <i>Anjana M J</i>	152-160
22	The Feminine Psyche in Gita Hariharan's <i>The Ghosts of Vasu Master</i> <i>Mrs. T. Ganga & Dr. J. G. Daresh</i>	161-165
23	Determinants of Customer Loyalty in Telecommunication Industry – A Literature Review <i>Dr. Lenin John</i>	166-171

**A STUDY ON "OUT- OF- HOME ADVERTISING" AND IT'S IMPACT ON BUYING
BEHAVIOUR OF CUSTOMERS- WITH SPECIAL REFERENCE TO
PALAYAMKOTTAI REGION**

Dr. P. Geetha

Assistant Professor of Commerce,
Sadakathulla Appa College, Tirunelveli.
Email id: geetham1998@gmail.com

Dr.A.Benazir

Assistant Professor of Commerce,
Sadakathullah Appa College, Tirunelveli
Email id: farookbenazir2002@gmail.com

Dr. M. Sulthana Barvin

Assistant Professor of Economics
Sadakathullah Appa College, Tirunelveli

ABSTRACT

Out-of-home (OOH) advertising or outdoor advertising is the advertising that reaches the consumers while they are at outside of their homes. Out-of-home media advertising is paying attention on marketing to consumers when they are "on the go" in public places. The purpose of this study is to discuss the effects and scope of outdoor advertisements which, by utilizing outdoor areas and social-spaces most commonly used by consumers, occupy an indispensable place with their size and visual impact and to measure the effectiveness of outdoor advertisements in influencing the purchasing behavior of consumers. The primary data is collected by developing a well structured questionnaire mainly taking into consideration the objectives of the study. The questionnaire is circulated among 125 respondents and 116 were collected back and 9 were found incomplete. So the sample size is restricted to 107. Simple random sampling method was adopted. While analyzing the primary data, statistical tools such as percentage analysis, Garrett ranking, weighted average method, chi square and t test techniques are used in this study. It is concluded that Outdoor advertisements are the only advertisement tools to which the consumers are exposed without paying any charge and which have a significant persuade on purchasing behavior of the consumers and their visual effectiveness.

KEY WORDS: Out of home advertising, reasons, awareness, perception, impact on buying behavior,

INTRODUCTION

Now a day's companies are by means of various customs to attract customers headed for their product. For this reason they are using advertising, publicity, personal selling etc. among all marketing tools that advertisers decide to attract customers towards their products or the services offered, most important is out of home advertising. This is because its impact is comparatively long lasting relative to other marketing tools. In the modern world, technology enables us to exercise a level of creativity in outdoor advertising that would have been impossible only a few years ago, and there are more types of Out Of Home Media (OOHM) available now than ever before. OOH advertising formats fall into six main categories: billboards, street, roads, highways, transit, and alternative. Out of home advertising industry plays an important role in determining the economy of any country. Outdoor advertising is a very cost efficient way of putting across ones product to the general people. The sales record in the outdoor advertising market is predicted to go up in the near future. OOH advertisement is no more limited to billboards. With consumerism on an extraordinary rise, and more and more brands bombarding the Indian market, outdoor advertisement is all set to smash the jumble of advertisement in conventional mediums and fill in the gaps left by the other media.

REVIEW OF LITERATURE

Mustafa Gulmez, Olgun kitapchi, Sukran karaca (2010) explains that people normally have optimistic opinions regarding outdoor advertisements. They assume that outdoor advertisements are more striking and imaginative when compared to other advertisement types and, their material size lends them an efficient visual impact.

Rizwana Iqbal, Sana Batool (2016) state in their study that billboards advertisement its rate to influence customers is higher relative to other media because it deliver information affordably, attract potential customer that all in turn enhances sales

Bianca, Simona, Alina Gabriela (2018), states that the we are living in a period of change, with new technology, social and demographic trends all pushing to modify our view of the world. Outdoor is a very visible medium that confers brands a presence on the street, in the reality of the consumer, but for this it must be renewed constantly. It costs nothing to the individuals, and it offers both value for time and money, by using dead time.

OBJECTIVES OF THE STUDY

- To study the reasons behind for watching out of home advertisement
- To understand awareness level among the respondents about out of home advertisement
- To find out the most preferable out of home advertising based on type of products
- To analyze the impact of out of home advertising in buying behavior of the respondents

SCOPE OF THE STUDY

Outdoor advertisement methods are cost effective ways to promote a brand or service because outdoor advertisement one time investment. Outdoor advertisements have better impact of the consumer buying behavior. The purpose of this study was to determine the influence of outdoor advertisements on consumers who are living in Palayamkottai region and to measure the effects on respondent's buying behavior. The research also attempted to specify the different characteristics of outdoor advertisements and its impact on customers' purchase behaviors. Further this study can be conducted any other metropolitan cities also.

LIMITATIONS OF THE STUDY

Every research has to face its limitations. Some are controllable and some are not controllable. The limitations of the study are as follows.

- The area of the study is restricted to Palayamkottai only
- It shall not cover any other domain except out of home advertising.
- Time available for the study is three month only ranging from Jan 2020 to March 2020.
- The sample size is restricted to 107.

RESEARCH DESIGN

This study is a descriptive survey based study. It is mainly based on primary data and secondary data. The primary data is collected by developing a well structured questionnaire mainly taking into consideration the objectives of the study. The questionnaire is circulated among 126 respondents and 116 were collected back and 9 were found incomplete. So the sample size is restricted to 107. Simple random sampling method was adopted for selecting the respondents. The secondary data is collected through books, manuals and websites.

TOOLS FOR ANALYSIS

The statistical tools help us to evaluate the problems under the study in a judicial manner. While analyzing the primary data, statistical tools such as percentage analysis, Garrett ranking, weighted average method, chi square and t test techniques are used in this study

DATA PRESENTATION, INTERPRETATION AND ANALYSIS

Table 1 : Demographic profile of the Respondents

Variables	Particulars	Respondents	Percentage
Gender	Male	70	65
	Female	37	35
Age	Below 20	4	04
	21 - 30 years	54	50
	31 - 40 years	22	21
	41 - 50 Years	16	15
	Above 50 years	11	10

Marital status	Married	65	61
	Unmarried	42	39
Educational Qualification	SSLC	17	16
	HSC	18	17
	UG	20	19
	PG	31	29
	Other Qualification	21	20
Occupation	Student	16	15
	Businessmen	25	23
	Profession	08	07
	Government employees	10	09
	Private employees	27	25
	Others	21	20
Monthly family income	Below -5,000	4	04
	5,001-10,000	26	24
	10,001-15,000	45	42
	15,001-20,000	08	07
	Above 20,000	24	22
Nature of family	Joint family	58	54
	Nuclear family	49	46
Exposure to out of home Advertising	All the times	56	52
	Sometimes	32	30
	Occasionally	19	18
	Never	0	0
Out of home ads results in change of attitude	Yes	67	62
	No	10	09
	May be	30	28

Purchased goods/ services under the influence of out of home advertisement	Yes	88	82
	No	19	18

Source:

Data collected through questionnaire

The above table explains that

- Majority (65%) of our respondents are male.
- Majority (50%) of our respondents are between the age group of 21 – 30 years.
- Majority (61%) of our respondents are married.
- Majority (29%) of our respondents have completed their UG degree.
- Majority (25%) of our respondents are private employees.
- Majority (42%) of our respondents have a monthly income of Rs 10000 to Rs 15000
- Majority (54%) of the respondents lives in joint family.
- Majority (52%) of our respondents say that they are exposed to out of home advertising all the time.
- Majority (62%) of the respondents say that out of home ads change their attitude.
- Majority (82%) of the respondent says that they purchase goods and services under the influence of out of home advertisement.

Table 2: Awareness among customers about out of home Advertising

Types of out of home advertising	Aware		Not aware	
	No of Respondents	% of Respondents	No of Respondents	% of respondents
Bill board advertising	60	56	47	44
Transit advertising	75	70	32	30
Digital advertising	96	89	11	11
Posters advertising	95	89	12	11
Banners advertising	98	92	09	08
Walls painting advertising	100	94	07	06

Source : Data collected through questionnaire

The above table explains about the respondent’s level of awareness about the out of home advertising. The result shows that majority of the respondents are aware about wall painting advertising, banner advertising, poster advertising and digital advertising than the bill board advertising and transit advertising.

Table 3: Reasons for watching out of home Advertising

Weighted average method is used to analyze the reasons to watch out of home advertising

Statement	Strongly agree (5)	Agree (4)	Neutral (3)	Disagree (2)	Strongly Disagree (1)	Total score	Avg Score	Rank
Visuals	225 (45)	172 (43)	21 (7)	18 (9)	3 (3)	439	4.1	I
Leisure travel	95 (19)	192 (48)	63 (21)	18 (9)	10 (10)	378	3.5	II
Effective design	65 (13)	108 (27)	93 (31)	34 (17)	19 (19)	319	2.98	V
Need based	45 (9)	96 (24)	81 (27)	54 (27)	20 (20)	296	2.8	VI
To get informed	85 (17)	116 (29)	63 (21)	44 (22)	18 (18)	326	3	IV
Color and contrast of the advertisement	115 (23)	128 (32)	75 (25)	24 (12)	15 (15)	357	3.3	III

Source: Data collected through questionnaire

From the above table it is inferred that majority of our respondents feel that they watch out of home advertising for its visual attractiveness followed by leisure travel and color and contrast of the out of home advertisement.

Table : 3 Most preferable out of home advertising based on type of products

Garrett ranking method is used to analyze the most preferable products among out of home advertising

FACTORS	SCORE	AVG. SCORE	RANK
Technology Products	5825	54.44	I
Furniture	5543	51.80	III
Education	5585	52.19	II
Food	5535	51.72	IV
Cosmetic and personnel care product	4685	43.78	VI
Health-Medical	4800	44.85	V

Source: Data collected through questionnaire

Above table :3 shows that six types of products are identified based on the reply from sample respondents and weighted average score is given. Technology product secured first rank , education secured second rank furniture product, secured third rank food product, secured fourth rank health and medical product secured fifth rank, cosmetic and personnel care product secured six rank.

Table no 4: Impact of out of home advertising in buying behavior of the respondents

S.NO	Particulars	Weighted Garrett score	Weighted average score	Rank
1.	Encourage purchase of a product	6258	58.48	I
2.	Cause immediate purchase	4545	42.47	VI
3.	Serve as a guide for product identification	5509	51.48	III
4.	Convince the consumer to purchase a product brand	5170	48.31	IV
5.	Promote interest in viewing the product	5745	53.69	II
6.	Damage the view of the place	4770	44.57	V

Source: Data collected through questionnaire

Above table : 4 shows the impact of out of home advertising. Majority of the respondents feel that out of home advertising encourages purchasing a product followed by promoting interest in viewing the product and serving as a guide for product identification.

HYPOTHESIS TESTING

H₀1: There is no association between the gender of respondents and the type of the outdoor advertisements they prefer to watch

Particulars	Calculated Value	Table value at 5%	Df	H ₀ accepted/ rejected
Chi- square	10.75	11.070	5	Accepted

Since the calculated value (10.75) is less than the table value (11.070) the hypothesis is accepted. Therefore there is no association between gender and the type of the outdoor advertisements they prefer to watch.

H₀2: There is no association between the monthly income and their purchase of product under the influence of out of home advertising

Particulars	Calculated Value	Table value at 5%	Df	H ₀ accepted/ rejected
Chi- square	4	9.488	4	Accepted

Since the calculated value (4) is less than the table value (9.488) therefore the hypothesis is accepted. Therefore there is no association between monthly income and their purchase of product under the influence of out of home advertising.

H₀3: There is no significant difference between genders in their perceptions towards out of home advertising

	n	mean	Std deviation	Variance	Df	Significance	t stat	t critical two tail
Male	70	3.8	.97	0.94	77	0.05	3.37	+/- 2.0025
Female	37	3.2	.92	0.84				

Since the t value (3.37) does not lies between -2.0025 and +2.0025 we reject the null hypothesis. Therefore there is significant difference between male and female in their perception towards out of home advertising.

SUGGESTIONS AND CONCLUSION

Consumer will see outdoors advertising almost every day, although these days, it is harder & harder to actually grab the attention of the average customer. To grab the attention of the customer the advertiser makes sure the following elements are taken into account.

- ❖ Adequate spacing between letters & words
- ❖ Use a combination of capital & balanced berceuse letters to improve readability.
- ❖ Use the appropriate color and balanced typeface.
- ❖ Ensure 24/7 readability (this may mean lighting the advertisement at night).

To conclude, we are living in the age of transform, with new know-how, social and demographic trends all approaching to alter our view of the humanity. Outdoor is a very noticeable intermediate that confers brands a presence on the street, in the reality of the consumer, but for this it must be renewed constantly. It costs nothing to the individuals, and it offers both standards for time and money. In this respect, outdoor is a most favorable medium for the recent consumer. Out of home advertising should be in accord with environment, and always tidy and planned. Despite the budget, time, and credibility limitations of this work, new research paths could be exploited, on how outdoor advertising could adapt to the culture and personality of each specific metropolis. Outdoor medium in terms of advertisement and communication are coming to a very important phase all over the world. Outdoor advertisements are the only advertisement tools to which the consumers are exposed without paying any charge. Out of home advertising have an important pressure on purchasing actions of the consumers and encourages the purchase of products.

REFERENCES

- [1] Rizwana Iqbal, Sana Batool (2016) "Impact Of Billboard Advertisement on Customer Buying Behavior: A Study on Islamia University Of Bahawalpur (Iub)", *International Interdisciplinary Journal of Scholarly Research (IJSR)* Vol. 2 No. 1, 2016 ISSN 2412-303X .
- [2] Bianc Simona, Alina Gabriela, Lucia ,(2018) "Consumer Acceptance of Outdoor Advertising: A Study of Three Cities" *Land Forces Academy Review*. Vol. XXIII, No 1(89), 2018.
- [3] Miss Tanjum Kamboj (2012) "Outdoor Advertisements: Attracts or Distracts A Study on Commuters While Travelling From Highways". *Research Expo International Multidisciplinary Research Journal*. Volume – II , Issue – III September – 2012 , ISSN : 2250 – 1630

SAVITRI MAHA PHULE PUNE UNIVERSITY

Home

UGC

Search

UGC-CARE List

UGC-CARE List

Top searched for "Social Sciences" Total Journals : 298

Study:

Sr.No.	Journal Title	Publisher	ISSN	E-ISSN	Action
187	Man and Society: A Journal of North-East Studies	Indian Council of Social Science Research, North Eastern Regional Centre	2219-4018	NA	View
257	Studies in Indian Place Names	The Place Names Society of India	2254-1114	NA	View

Showing 1 to 2 of 2 entries (Filtered from 298 total entries)

Previous Next

Savitribai Phule Pune University

Home

UGC

Search

UGC-CARE List

Journal Details	
Journal Title (in English Language)	Studies in Indian Place Names
Publication Language	English
Publisher	The Place Names Society of India
ISSN	2384-3814
E-ISSN	NA
Discipline	Social Science
Subject	Social Sciences (01)
Focus Subject	Geography, Planning and Development

**Studies in Indian Place Names (SIPN)
with ISSN 2394-3114**



Studies in Indian Place Names (SIPN) with ISSN 2394-3114 is UGC Care listed journal for research publication. SIPN considers review and research articles related to Social Science and Humanities; Arts and Humanities, Physical Education, Library Science, History, Anthropology, Management, Coconeros, Home Science, Sociology, Hotel Management, Tourism, Mass Communication, Accounting, Education, Economics, Law, Philosophy, Finance, Political Science, Visual Arts, Performing Arts, English, Science, Engineering (All Branches), Psychology, and Architecture, Geography and Geology, Agricultural, Biological Sciences, Environmental Science, Ecology, Archaeology, Biodiversity and Conservation, Entomology, Health Science, Medicine and Dentistry, Nursing and Allied Health Science, Ayurveda. On behalf of Studies in Indian Place Names, I would like to extend my regard to all fellow researchers and scholars and wish prosperity in their field. Published by: The Place Names Society of India, NPS India. Send papers for publication to editor@tpnsindia.org



An International Registered & Refereed Monthly Research Journal

**Studies in Indian
Place Names**



**UGC Approved Journal
UGC Care Journal**

**The Place Names Society of India
TPNS India**

25	Engaging in Active Life: An Analysis of Physical Activity Engagement of Athletes During The Nation's Lockdown Due To Covid-19 <i>Sandeep Sunny</i>	180-190
26	Work Place Interventions for Reducing Sitting Time at Sarvodaya Sahkari Bank, Surat <i>Desai Tarjani</i>	191-206
27	Quality in Hospital Services – The Need of the Hour. <i>Dr.V. Ramalekshi</i>	207-216
28	Regional Disparity and Local Economic Development in Kerala –An Analysis <i>Dr Thahira K.K</i>	217-225
29	Analysis of Phytoconstituents and antimicrobial activities of <i>Pogonatum microstomum</i> – a bryophyte(moss) <i>P. Pushba Bail, S. Sahaya Sathish, S. Senthil kumar, S. Alagendran, S. Bavya V. Thangarajan, S. Wellington Prabu and R. Kavitha</i>	226-231
30	Consumer Awareness on Procter and Gamble Products - A Study with Special Reference at Tirunelveli <i>Dr. P. Geetha, Dr. M. Sultana Barvin & Dr. A. Benazir</i>	232-242
31	Contemporary Perspective of Disaster Risk Management under a Pragmatic Approach Aiming Sustainable Development <i>Prayaga M.A</i>	243-257
32	Napier Museum – An Archive of Kerala Culture <i>Dr. Anand Lali Seena</i>	258-262
33	Jarasevanakendrams in Kerala: The New Mode of Serving the Public <i>Dr. Radhika B.C</i>	263-269
34	Origin and Development of the Art Form of Kathakali in the Social Milieu of Kerala <i>Ms. Thushara P.S</i>	270-281
35	Social Exclusion and Discrimination of Koraga Tribes of Kerala <i>Vijaya Kamari.K</i>	282-289
36	Reflections of Caste and Communal Consciousness in the Malayali Memorial of Modern Travancore (1891) <i>Dr. Shaji. A</i>	290-302
37	A Role and Activities of Farm Women in Food Security in Tiruchendur Block of Thoothukudi District <i>Dr.N.Nagalakshmi</i>	303-309
38	A Study on Employee Retention Strategy with Special Reference to Kairali Malayalam Communication Ltd. <i>S Vidya Devi</i>	310-318
39	Education in India : Issues & Remedies <i>Kadia Vaishika R & Dr. Dhaval J. Pandya</i>	319-327
40	Configuration Management in Aerospace Industry: A Review <i>Suresh Kumar C, Dr. Sanitha K K & Dr. Suresh Subramoniam</i>	328-336
41	A Study on Marketing Strategies and Challenges Faced by Pottery Artisans with Special Reference To Trivandrum District <i>Sreelekshmi S R</i>	337-345
42	Work Life Balance as the mediator between Antecedents to Job Outcomes that leads to Employee Well Being: A position Paper <i>Mrs. Tina Blossom Francis & Dr.Ebby Joseph Idicula</i>	346-358
43	Clutches of Care and Intricacies of Relationship in Chitra Banerjee Divakaruni's <i>Oleander Girl</i> <i>Vinothini M</i>	359-362
44	A Study on Customer's Perception of Mobile Banking in Madurai City <i>M. Narayanan & Dr. B. Raja</i>	363-369
45	Awareness and Effectiveness of Educational Schemes for Scheduled Tribes in Eastern Ghats of Tamilnadu <i>N.Sanjaigandhi & Dr.B.Revathy</i>	370-380
46	Impact of Organic Food on Human Health in Tirunelveli District <i>M. Arunkumar Victor & Dr. B. Revathy</i>	381-387
47	Motivational Needs of Women Employees in Unorganised Sector <i>Mrs Janat Jeya Kavitha, Dr.B.Revathy</i>	388-400
48	Perception and Practices of Consumer Protection Act in Southern Districts of Tamil Nadu <i>Mrs. T.Sangeetha Sudha & Dr.B.Revathy</i>	401-411
49	Status of Swachh Bharat Abhiyan in India <i>P.Suganya & Dr.B.Revathy</i>	412-422
50	Fisher Women Self Help Groups <i>S.Veniswari & Dr. B. Revathy</i>	423-428
51	Stress Management-A Conceptual Framework <i>Devi Sathya.V & Dr.B.Revathy</i>	430-437
52	A Study on Buyers' Attitude towards Buying Wedding Cards vis-à-vis E-cards with reference to Madurai city <i>Dr.M.Balaji</i>	438-444
53	Plight Of Women Workers In Unorganized Sector of Tenkasi District <i>Mrs.J.Satha & DR.V.Anandhavalli</i>	445-453

CONSUMER AWARENESS ON PROCTER AND GAMBLE PRODUCTS - A STUDY WITH SPECIAL REFERENCE AT TIRUNELVELI

Dr. P. Geetha

Assistant Professor of Commerce
Sadakathullah Appa College (Autonomous), Rahmath Nagar, Tirunelveli -11.

Dr. M. Sultana Barvin

Assistant Professor of Economics
Sadakathullah Appa College (Autonomous), Rahmath Nagar, Tirunelveli -11.

Dr. A. Benazir

Assistant Professor of Commerce
Sadakathullah Appa College (Autonomous), Rahmath Nagar, Tirunelveli -11

Abstract

Consumer awareness is important so that purchaser can take the accurate decision and make the exact choice. FMCG sector is a very important contributor to India's Gross Domestic Product. It has been contributing to the demand of lower and middle income groups in India. Consumer Awareness is an act of building positive thoughts that the buyer or consumer is conscious of the information about products, goods, services, and consumers' rights.

Keywords: Consumer Awareness , P&G , FMCG

1.1 INTRODUCTION

Consumer Awareness is an act of building positive thoughts that the buyer or consumer is conscious of the information about products, goods, services, and consumers rights. Consumer awareness is important so that purchaser can take the accurate decision and make the exact choice.

1.2 REVIEW OF LITERATURE

Surinder S. K. (2013) The author has studied the consumers' perception towards the fast moving consumer goods in rural markets. The data are collected with the aid of well prepared questionnaire from 1000 respondents among 40 villages in Haryana state. The results show that the rural buyers perceived that TV commercials followed by print advertisements and word of mouth plays a significant role for taking the decision to purchase these FMCGs and rural buyers perceived that social factors are no so strong that those may influence their decision to purchase these FMCGs.

Srivastava and Kumar (2013) analysed that FMCG sector is a vital contributor to India's Gross Domestic Product. It has been contributing to the demand of lower and middleincome groups in India. Over 73% of FMCG products are sold to middle class households in which over 52% is in rural India. Rural marketing has become the hottest marketing arena for most of the FMCG companies. The rural India market is enormous and the opportunities are unlimited. This research paper provides detailed analysis about the contribution of FMCG industry in growth of Indian rural market and aims to discuss about customer attitude towards better purchasing

decision for FMCG products in rural market with growing awareness and brand consciousness among people across various socio-economic classes in rural market.

1.3 OBJECTIVES

Below are the objectives of the present study

- To know the socio-economic profile of consumers purchasing Procter & Gamble products.
- To know the awareness and attitude of consumers on purchasing Procter & Gamble products.
- To know the satisfactory level of respondents on their purchase of Procter and Gamble products.
- To make finding based on the study and provide suitable suggestion to improve their purchase on fast moving consumers goods.

1.4 SCOPE OF THE STUDY

The study on “CONSUMER AWARENESS ON PROCTER AND GAMBLE PRODUCTS” covers the geographical area of Tirunelveli city. The main aim of the study is to find out the consumer awareness of Procter and Gamble product among the Tirunelveli people.

1.5 SAMPLE SIZE OF RESPONDENT

100 respondent of sample size

1.6 SAMPLING TECHNIQUE

Simple random sampling technique was used for collect the primary data.

1.7 AREA OF STUDY

Tirunelveli.

1.8 PERIOD OF STUDY

Period of study covers from December 2018 to March 2019.

1.9 METHOD OF DATA COLLECTION

1.9.1 Primary Data

The primary data collected through questionnaire administered to a sample of 100 consumers selected from Tirunelveli. The questionnaire was pre-designed and pre-tested before it was administered.

1.9.2 Secondary Data

Secondary data was collected through various publications of newspaper, magazines, books and magazines.

1.10 STATISTICAL TOOL USED

After data was collected a master table was prepared. Modern statistical tools are used a research work. Percentage, Liker’s 5 rating scale and Garrett ranking technique were used for analyzing the data.

1.11 LIMITATIONS OF THE STUDY

- ❖ The study is conducted only in Tirunelveli.

- ❖ The analysis made only with limited sample.
- ❖ The study aims at know the consumer awareness of P&G Product.
- ❖ Term duration for conducting research is very limited due to lack of time extensive research is not conducted.

1.12 DATA ANALYSIS AND INTERPRETATION

TABLE NO:1.1

DEMOGRAPHIC DETAILS OF SAMPLE RESPONDENTS

AGEWISE DISTRIBUTION OF SAMPLE RESPONDENTS			
S.No.	Age	No. of respondent	Percentage
1.	Below 20	52	52
2.	21 – 30	36	36
3.	31 – 40	8	8
4.	Above 41	4	4
	Total	100	100
GENDER WISE DISTRIBUTION OF SAMPLE RESPONDENTS			
S.No.	Gender	No. of Respondent	Percentage
1.	Male	22	22
2.	Female	78	78
	Total	100	100
OCCUPATION OF SAMPLE RESPONDENTS			
S.No	Occupation	No of Respondents	Percentage
1	Businessmen	13	13
2	Government Employees	16	16
3	Private Employees	31	31
4	Professionals	24	24
5	House Wives	7	7
6	Students	9	9
	Total	100	100
MONTHLY INCOME			

S.No	Monthly Income	No. of Respondents	Percentage
1.	Below Rs.10,000	22	22
2.	Rs.10,001 – Rs.20,000	25	25
3.	Rs.20,001 – Rs.30,000	18	18
4.	Rs.30,001 – Rs.40,000	16	16
5.	Above Rs.40,001	29	29
	Total	100	100

Source: Primary Data

Above table shows that the demographic profile of sample respondents ie their age, gender, occupation and their income of respondents at Tirunelveli. These factors are vitally influenced their purchase, therefore, those are taken for the study.

1.12.1 AWARENESS AND SOURCES OF AWARENESS

Knowing about the awareness of P&G brands is more important for the present study. Hence it is collected and presented in table no 1.2. People could know the information through media, friends and relatives. Internet and online advertising also play vital role for their choice on purchase.

TABLE 1.2.AWARENESS OF P&G PRODUCTS

S.No	Awareness of P&G Products	No of Respondent	Percentage
1	Aware	65	65
2	Not Aware	35	35
	Total	100	100

Source: Primary Data

The analysis shows that 65 percentage of the respondents are aware of P & G product while 35 percentage are not aware of it though they are attracted at its brand name.

TABLE 1.3.SOURCE OF INFORMATION

S.No	Source	No of Respondent	Percentage
1	Advertisement	27	27
2	Friends	40	40
3	Relatives	14	14
4	Internet	19	19
	Total	100	100

Source: Primary Data

The study says that 27 percentages of the respondents know about the product through Advertisements, 40 percentages of the respondents through Friends, 14 percentages of the respondents through Relatives and 19 percentages through Internet.

It is inferred that 40 percentages of the respondents know about the product through Friends.

TABLE 1.4.LOYALTY ON P&G PRODUCTS

S.No.	Regular customer	No. of Respondent	Percentage
1.	Regular purchasers	61	61
2.	Not regular purchasers	39	39
	Total	100	100

Source: Primary Data

The above table makes it very clear that 61 percentages of the respondents are the regular customer to P & G products and 39 percentages of the respondents are not.

It is inferred that 61 percentages of the respondents are the regular customers to P & G products.

1.12.2 CUSTOMERS' PREFERENCE

TABLE 1.5.PREFERENCE OF PROCTOR AND GAMBLE PRODUCTS

TYPE OF PRODUCTS PREFERRED			
S.No	Category	No. of Respondents	Percentage
1	Household care	26	26
2	Hygiene and Health care	44	44
3	Beauty Grooming& Hair care segments	30	30
	Total	100	100
BRAND PREFERENCE ON HYGIENE & HEALTH CARE PRODUCTS			
S.No	Preference on Hygiene & Health Care products	No. of Respondent	Percentage
1	Vicks	29	29
2	Whisper	24	24
3	Pampers	6	6
4	Oral-B	25	25
5	Ambipur	16	16
	Total	100	100
Brand preference on Hair Care Segment Products			
S.No	Products	No. of Respondent	Percentage
1	Pantene	33	33
2	Head & Shoulder	57	57
3	Wella	10	10
	Total	100	100
Brand Preference on Beauty Grooming Segment			
Sl.No	Products	No. of respondent	Percentage
1	Gillette	31	31
2	Olay	49	49

Total	100	100
-------	-----	-----

Source: Primary Data

The table no shows the preference of proctor and gamble products by the respondents. Vicks preference high in health care segments and followed by oral – B. Under hair care segments people preferred head and shoulders. In Beauty grooming, they preferred to buy Olay.

1.12.3 SATISFACTION ON P&G PRODUCTS

TABLE 1.6.SATISFACTION ON P&G PRODUCTS

S. No.	Variables	HS	S	N	D	HD	Weighted Scores	Weighted Mean Scores
1.	Satisfaction with the quality of products	120	144	54	20	12	350	3.50
2.	Satisfaction with availability of products	125	116	63	26	12	342	3.42
3.	Satisfaction with price	105	92	90	64	10	361	3.61
4.	Satisfaction on Opinions given by others on themselves	90	108	57	46	13	314	3.14
5.	Availability of Products	100	104	75	38	10	327	3.27
6.	Advertisement for P&G products	110	132	48	36	11	337	3.37
7.	Satisfaction on brands of P&G	120	108	78	32	12	350	3.50

Source: Primary Data

This analysis shows the satisfaction on proctor and gambles products and it weighted score and mean scores.

1.12.4 PREFERENCE ON VARIOUS BRANDS OF P&G PRODUCTS

Below table shows the choice of household care products and its ranks particularly on washing powder. Their preference on usage of various brands on Beauty grooming and health care segments.

TABLE 1.7.Choice of household care products

Sl.No	Household care products	Weighted Garrett Value	Weighted Average Garrett Value	Rank
1.	Tide	5574	55.74	II
2.	Gain	5103	51.03	III
3.	Ariel	6327	63.27	I
4.	Duracell	4739	47.39	IV
5	Mr. Clean	4576	45.76	V
6.	Dawn	4323	43.23	VI

Source: Computed from primary data

On the basis of Garret Ranking method choice on washing powder was ranked by respondents. First rank goes to Ariel, Second rank goes to Tide, Third rank goes to Gain, Fourth rank goes to Duracell, Fifth rank goes to Mr. Clean and Sixth rank goes to Dawn.

TABLE 1.8.CHOICE ON BEAUTY GROOMING PRODUCTS

Sl.No	Beauty Grooming products	Weighted Garrett Value	Weighted Average Garrett Value	Rank
1.	Gillette	4975	49.75	III
2.	Olay	5474	54.74	I
3.	Fusion	5020	50.20	II
4.	Wella	4822	48.22	IV

Source: Computed from primary data

Based on analysis it is clear that most preferable brand is Olay followed by Fusion. Least preference is wella.

TABLE 1.9.CHOICE OF HEALTH CARE SEGMENT

Sl.No	Health care segment	Weighted Garrett Value	Weighted Average Garrett Value	Rank
1.	Pampers	5102	51.02	IV
2.	Pantene	5483	53.83	III
3.	Crest	4990	49.90	V
4.	Oral – B	5756	57.56	II
5.	Head & Shoulder	5757	57.57	I
6.	Bounty	4522	45.22	VII
7.	Whisper	4984	49.84	VI

Source: Computed from primary data

Based on analysis it is clear that most preferable brand is Head&Shoulders followed by Oral - B. Pamper and whisper secured IV and VI rank. Least preference is Bounty.

1.12.5 INFLUENCING FACTORS

TABLE 1.10.FACTORS CONSIDERED AT THE TIME OF PURCHASE

Sl.No	Brand Image	Weighted Garrett Value	Weighted Average Garrett Value	Rank
1.	Price	5441	54.41	II
2.	Promotion	4878	48.78	V
3.	Package	4985	49.85	IV
4.	Brand name	5456	54.56	I
5.	Quality	5313	53.13	III
6.	Availability	4515	45.15	VI

Source: Computed from primary data

On the basis of Garret Ranking First rank goes to Brand Name , Second rank goes to Price, Third rank goes to Quality, Fourth rank goes to Package, Fifth rank goes to Promotion and sixth rank goes to Availability.

1.13 FINDINGS, SUGGESTION AND CONCLUSION

The findings and suggestions are discussed in a concise manner rather than descriptive form.

1.13.1 FINDINGS

- 52% of the respondents were below the age of 20 years.
- 78% of the respondents were Female.
- 41% of respondents are Under Graduate.
- 83% of respondents are Unmarried.
- 31% of respondents are Private Employee.
- 73% of the respondents belong to a nuclear family.
- 29% earn above Rs.40,000 per month.
- 65% of the respondents are aware of P & G product.
- 40% of the respondents came to know about the product through their Friends.
- 61% of the respondents are the regular customer of P & G products.
- 38% of the respondents used to spend between Rs.1001 – Rs.2000.
- 33% of the respondents are motivated to buy the products by celebrity.
- 68% of the respondents say they do not face any problems.
- 44% of the respondents prefer 'Hygiene and Health care' category.
- 67% of the respondents purchased in Super market.
- 29% of the respondents prefer Vicks.
- 57% of the respondents use Head & Shoulder.
- 49% of the respondents buy Olay.

- It is found that the respondents have ranked Brand Name as first, followed by price, Quality, Package, Promotion and Availability for the factors influencing on their purchase.

1.13.2 SUGGESTIONS


- Due to over usage of chemicals, many of the respondents say that they face side effect and some problem. Hence, usage of chemicals should be reduced as minimum or better to concentrate on introducing organic products.
- Despite constant advertising and publicity, consumers are still unaware of P&G products. The company can pay more attention towards advertisement on its company name.
- Consumers prefer best quality products at any price, so the company can introduce products under beauty & Grooming segment. Herbal ingredients can be highlighted more in beauty products as much as possible in other segments too.

REFERENCES

1. Srivastava, Preeti and Kumar, Raman, —A Study of Consumer Behaviour that Influences Purchase Decision of FMCG Products in Rural Markets of Uttar Pradesh, International Journal of Retailing and Rural Business Perspectives, Vol. 2, No. 3, 2013.
2. Surinder Singh Kundu. Customers' Perception towards the Fast Moving Consumer Goods in Rural Market: An Analysis, International Journal of Techno-Management Research. ISSN: 2321-3744, 2013; 1(2)

[Welcome to UGC, New Delhi, I...](#)
[Commission for Academic and I...](#)
[Search](#)
[Development/Website](#)
[Studies in Indian Place Names](#)

[ugc.munipune.ac.in/Apps/Alim/Write/Desc/knewarist/DispID=36/DispName=Social/250sciences](#)


SAVITRIBAI PHULE PUNE UNIVERSITY

[Home](#)
[UGC](#)
[Search](#)

UGC-CARE List

UGC-CARE List

You searched for "Social Sciences". Total Journals : 298


Search:

Sl.No.	Journal Title	Publisher	ISSN	E-ISSN	Action
107	Man and Society: A Journal of North-East Studies	Indian Council of Social Science Research, North Eastern Regional Centre	2225-4038	NA	View
250	Studies in Indian Place Names	The Place Names Society of India	2394-3114	NA	View

Showing 1 to 2 of 2 entries (Filtered from 298 total entries)

Previous Next

Copyright © 2020 Savitribai Phule Pune University. All rights reserved. | [Disclaimer](#)


11:04 AM
3/13/2020



SAVITRIBAI PHULE
PUNE UNIVERSITY

Home

UGC

Search

UGC-CARE List

Journal Details	
Journal Title (in English Language)	Studies in Indian Place Names
Publication Language	English
Publisher	The Place Names Society of India
ISSN	2304-3114
E-ISSN	NA
Discipline	Social Science
Subject	Social Sciences (all)
Focus Subject	Geography, Planning and Development

Copyright © 2020 Savitribai Phule Pune University. All rights reserved. | Disclaimer

**EXPORT OF AGRICULTURAL AND PROCESSED FOOD PRODUCTS FROM
V.O.CHIDAMBARANAR PORT, TUTICORIN, INDIA – AN ANALYTICAL STUDY****Dr. P. Geetha¹, Dr. M. Sulthana Barvin², Dr. A. Benazir³**^{1,3} Assistant Professor of Commerce, ²Assistant Professor of Economics,
Sadakathullah Appa College(Autonomous), RahmathNagar, Tirunelveli.Tamilnadu,India
sac.geetha.p@gmail.com, .msbarvin@gamil.com, farookbenazir2002@gmail.com**ABSTRACT**

Export development is seen as a determinant of import capacity, which, in turn, is a determinant of the level of household activity. The raise in revenue that comes directly from exports leads in time to a rise in demand for ample range of products and ultimately involves investment in facilities providing such products.

KEY WORDS: APEDA (AGRICULTURAL AND PROCESSED FOOD PRODUCTS), Export , V.O.C. Port.

INTRODUCTION

Export businesses are essential for economic development of any Nation. Apparently it increases foreign exchanges to nation. India as a developing economy our government is concentrating, helping and facilitating export businesses and exporters. Export plays a significant role in a country's growth and development process. The significance of export as one of the contributing factor in the development of any country has long been acknowledged by countless economists. The growth of exports sectors leads to the inflow of foreign direct investment, foreign loans and advance technology. Export activities is developed between the foreign countries which promotes strong political relations among dissimilar economies of the world. Therefore present study is taken on Export of agricultural and processed food products from V.O.Chidambaranar Port .

REVIEW OF LITERATURE

Shinoj P et al (2008)¹ examine the relative advantage of India in agricultural export vis-a-vis Asia in the post reform era. From 1991 to 2004, ten major agricultural produce group are measured. India has been able to maintain relative gain in commodities like cashew and oil meals, but tea, coffee, spices, marine goods have been negatively affected. Nageshwara et al (2009)², India is one among the top ten producers in the world for rice, buffalo milk, wheat, cow milk, fresh vegetables, sugar cane, potatoes, groundnut, pepper mint and buffalo meat.

OBJECTIVES OF THE STUDY

1. To make out quantity exported from the year 2014- 15 to 2018 -19 from Tuticorin port
2. To know about the value of agricultural and processed food products exported in Tuticorin port from the year 2014 -2015 to 2018 -19
3. To examine the products exported from Tuticorin port individually and totally for the study period
4. To find correlation between quantity exported and vale from 2016- 17 to 2018- 19.
5. To obtain findings based on analysis and make conclusions.

Period of study five years from 2014-15 to 2018-19.

RESEARCH METHODOLOGY

This is an analytical research, secondary data are collected from the website of Directorate General of Commercial Intelligence and Statistics (DGCI&S) .

TOOLS OF ANALYSIS

Simple Average, standard deviation, co – efficient of variation are used to do analyses for quantity exported. Correlation is used to study the relationship between quantity exported with its value.

DATA ANALYSIS AND INTERPRETATION

Finding about the quantity exported and its value in rupees is important for the present study. Therefore, analyzed and presented below.

APEDA PRODUCTS EXPORTS

Agricultural and processed goods exported from Tuticorin port from the year 2014 – 2015 to 2018-2019 are presented in below table no 1.

Table 1
INDIA EXPORT OF APEDA PRODUCTS IN TUTICORIN PORT

Sl. No.	Product	Quantity In Quintal					Total	CV
		18-19 yr	17-18 yr	16-17 yr	15-16yr	14-15yr		
1	Poultry Products	4653604.9	3760231	3732278	5388763	4775649	22310525.2	14.24
2	Cucumber and Gherkins(Prepd. & Presvd)	397572.6	425577.4	285170.2	267146.1	332073.5	1707539.75	18.05
3	Floriculture	44727.59	45576.94	47344.95	47949.68	33906.45	219505.61	11.69
4	Fresh Onions	524851.45	392888.6	336120.9	417814.9	350479.5	2022155.23	16.55
5	Other Fresh Vegetables	256482.65	343370.1	329705.9	396322.8	173857.5	1499738.98	25.76
6	Albumin(Eggs & Milk)	13495.5	13633	12258.75	8547.1	3972.5	51906.85	35.58
7	Mango Pulp	37836.63	69372.04	110541.3	96448.52	33924	348122.47	43.94
8	Processed Fruits, Juices & Nuts	139207.32	79334.51	21894.64	15913.99	4872.7	261223.16	96.78
9	Other Fresh Fruits	122529.46	114414.4	161895.5	139628.9	90556.6	629024.86	19.06
10	Cereal Preparations	30389.48	26343.93	22856	21990.24	21022.43	122602.08	14.03
11	Miscellaneous Preparations	50364.48	22282.46	21731.43	21303.14	20771.99	136453.5	42.31
12	Others (Betel Leaves & Nuts)	8853.84	7666.37	7386.41	7818.01	7290.07	39014.7	7.15
13	Processed Vegetables	24005.35	17931.15	24936.09	19509.54	20904.86	107286.99	12.35
14	Other Cereals	46377.17	36441.67	31750.21	26815.71	20619.98	162004.74	26.98
15	Pulses	24680.84	17915.57	32132.09	45296.43	23645.95	143670.88	32.84
16	Jaggery & Confectionery	9499.07	9478.93	6533.77	4958.27	6587.88	37057.92	24.21
17	Milled Products	30925.4	22514.47	13705.52	23933.87	49766.21	140845.47	42.99
18	Groundnuts	5838.93	3084.46	7044.86	10463.4	5297.2	31728.85	38.24
19	Fruits & Vegetables Seeds	805	536.41	3126.55	3294.33	1161.29	8923.58	66.23
20	Dairy Products	1694.14	1213.85	246.13	218.22	1530.07	4902.41	64.28
21	Buffalo Meat		0	280	280		560	70.71
22	Cocoa Products	240.63	45.38	24.18	8.84	20.48	339.51	128.37
23	Wheat	0.25	1325.45	640.04	0.5	0.8	1967.04	134.14
24	Processed Meat	307.46					307.46	
25	Fresh Mangoes	533.33	183.68	259.5	33.82	336.82	1347.15	61.47
26	Natural Honey	519.23	18.03	47.96	13.01	49.61	647.84	150.83
27	Casein	55					437.8	44.18
28	Alcoholic Beverages	10.63	7.2	20.23	31.41	78.7	148.17	87.55

Kala Sarovar
(UGC Care Group-I Journal)

		1.8			30		31.8	88.67
29	Fresh Grapes		0.5				0.5	0
30	Guargum	1577	340.15	215.05	41.3	83.64	2257.14	126.81
31	Basmati Rice	118115.46	246202.3	199507.2	129319.6	573976.1	1267120.62	65.89
32	Non Basmati Rice		2				2	0
33	Walnuts	6133.85	40839.16	59.04	10101	623903.8	681036.85	179.32
34	Maize	6551236.4	5698771	5409712	7104183	7176534		
	Total	31	31	29	31	29		
	Count	211330.21	183831.3	186541.8	229167.2	247466.7		
	Mean							
	Stdev	819733.2	663268.5	677441.2	948119.4	871549.3		
	CV	387.89211	360.8028	363.1579	413.7239	352.1885		

Source: Directorate General of Commercial Intelligence and Statistics Annual Export

From the table it is evident that, there are thirty four products are exported from Tuticorin port. Out of which walnuts of two quintal exported only in the 2017-18. Average score of the quantity exported during the study period are 211330.21, 183831.3, 186541.8, 229167.2 and 247466.7 for the year 2018-19, 2017-18, 2016-17, 2015-16 and 2014-15 respectively. Highest average is identified in the year 2014-15 and second highest standard deviation score than the other three years. Consistency in exports is found in the 2014-15 and an inconsistency export is evidenced in the year 2015-16.

Poultry product is exported more in quantity than other agricultural processed food products. Second highest quantity export is fresh onions. Last three place secured by fresh grapes, walnuts and guargum though these average score are 31.8, 2 and 0.5.

CORRELATION OF QUANTITY WITH ITS VALUE

Quantity exported with its value of three years from 2016-17 to 2018-19 is presented in the below table. Researcher analysed relationship of quantity and value of three years and give in Table no 2.

Table 2

Relationship of quantity and value of goods exported

Sl. No.	Product	18-19 yr		17-18		16-17	
		Quantity in quintal	Rs in Crore	Quantity in quintal	Rs in Crore	Quantity in quintal	Rs in Crore
1	Poultry Products	4653604.9	373.94	3760231	281.78	3732278	269.23
2	Cucumber and Gherkins(Prepd. & Presvd)	397572.6	262.15	425577.4	263.3	285170.2	161.99
3	Floriculture	44727.59	124.11	45576.94	109.52	47344.55	117.72
4	Fresh Onions	524851.45	104.34	392888.6	143.7	336120.9	57.07
5	Other Fresh Vegetables	256482.65	77.81	343370.1	104.05	329705.9	88.45
6	Albumin(Eggs & Milk)	13495.5	63.14	13633	52.45	12258.75	59.54
7	Mango Pulp	37836.63	16.15	69372.04	33.68	110541.3	55.53
8	Processed Fruits, Juices & Nuts	139207.32	78.75	79334.51	48.04	21894.64	19.39
9	Other Fresh Fruits	122529.46	44.58	114414.4	41.03	161895.5	55.56
10	Cereal Preparations	30389.48	38.85	26343.93	33.99	22856	35.03
11	Miscellaneous Preparations	50364.48	32.14	22282.46	28.56	21731.43	23.39
12	Others (Betel Leaves & Nuts)	8853.84	26.51	7666.37	21.06	7386.41	20.67
13	Processed Vegetables	24005.35	26.22	17931.15	18.2	24936.09	21.5

Kala Sarovar
(UGC Care Group-I Journal)

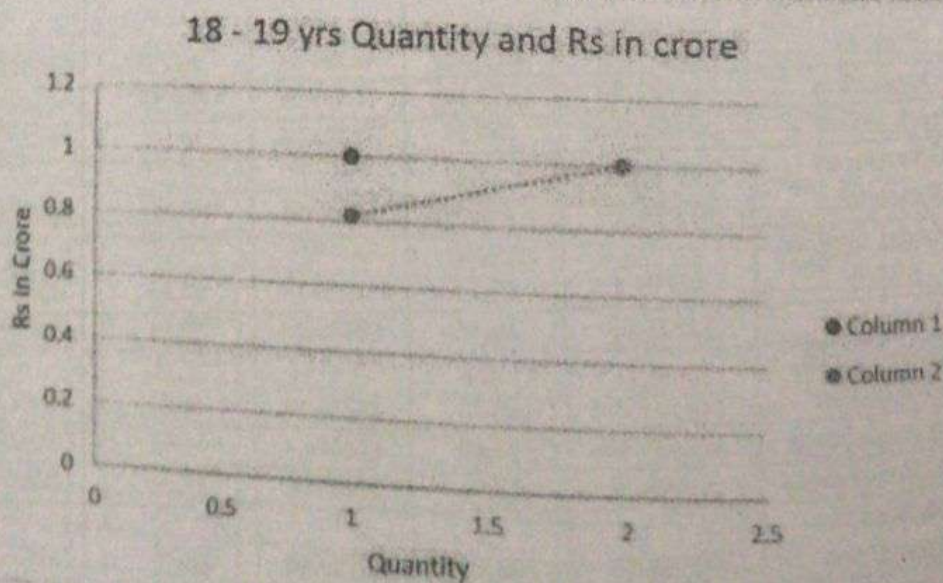
14	Other Cereals	46377.17	14.65	36441.67	11.87	31750.21	9.39
15	Pulses	24680.84	14.24	17915.57	8.21	32132.09	15.94
16	Jaggery & Confectionery	9499.07	9.87	9478.93	10.29	6533.77	8.16
17	Milled Products	30925.4	10.4	22514.47	7.38	13705.52	4.34
18	Groundnuts	5838.93	4.67	3084.46	2.44	7044.86	6.12
19	Fruits & Vegetables	805	4.93	536.41	3.27	3126.55	4.22
20	Seeds	1694.14	9.55	1213.85	5.81	246.13	0.92
21	Dairy Products			0	0	280	0.32
22	Buffalo Meat	240.63	0.47	45.38	0.54	24.18	0.23
23	Cocoa Products	0.25	0	1325.45	0.31	640.04	0.15
24	Wheat	307.46	0.59				
25	Processed Meat	533.33	0.56	183.68	0.15	259.5	0.23
26	Fresh Mangoes	519.23	1.27	18.03	0.06	47.96	0.1
27	Natural Honey	55	0.11				
28	Casein						
29	Alcoholic Beverages	10.63	0.01	7.2	0.02	20.23	0.03
30	Fresh Grapes	1.8	0.01				
31	Guargum			0.5	0		
32	Basmati Rice	1577	0.94	340.15	0.29	215.05	0.15
33	Non Basmati Rice	118115.46	51.33	246202.3	86.07	199507.2	74.02
34	Walnuts			2	0.01		
35	Maize	6133.85	0.81	40839.16	6.1	59.04	0.02
	Total	6551236.4	1393.1	5698771	1322.18	5409712	1109.41
	r	0.816941		0.731849		0.808146	

Source: Directorate General of Commercial Intelligence and Statistics Annual Export

Above table shows positive relationship between quantity exported and its value in V.o. chidambaranar port and its result are 0.81 in the year 2018 - 19, 0.73 in 2017 -18 and 0.8 in the year 2016 -17. Chart 1,2 and 3 explains the positive relationship of quantity and value of goods exported.

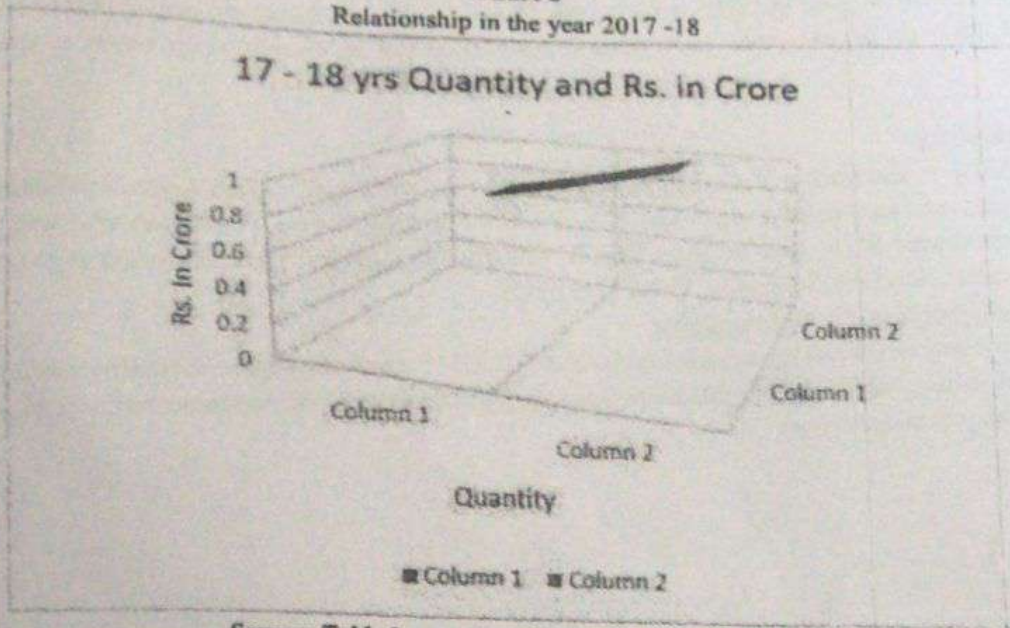
Chart 1

Relationship in the year 2018 -19



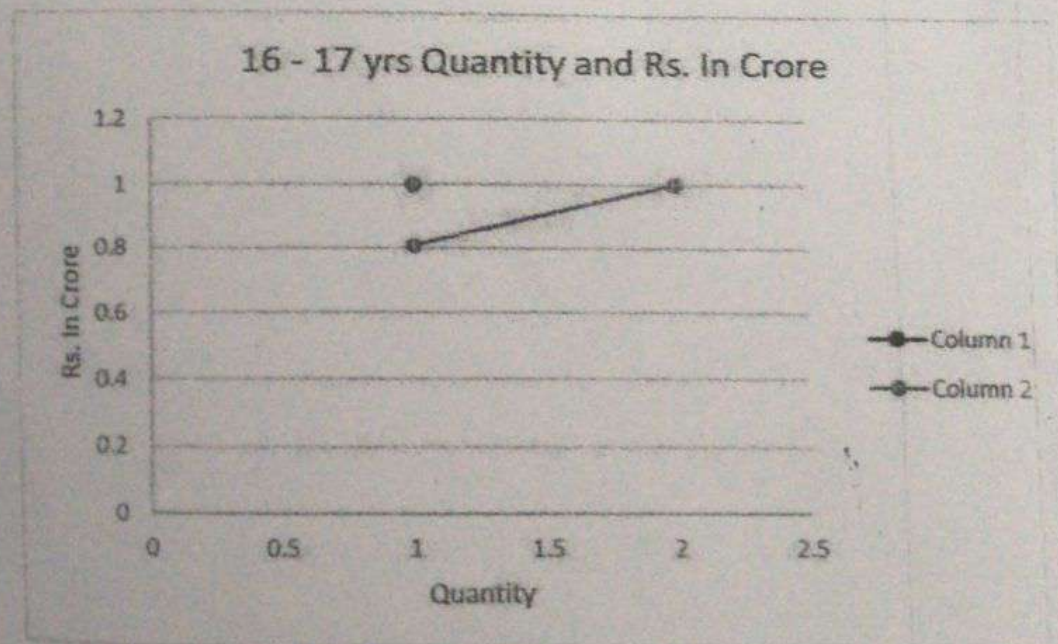
Source: Table 2 quantity and value for the year 2018 -19

Chart 2
Relationship in the year 2017 -18



Source: Table 2 quantity and value for the year 2017 -18

Chart 3
Relationship in the year 2016 -17



Source: Table 2 quantity and value for the year 2016 -17

FINDING OF THE STUDY

Average score of the quantity exported during the study period are 211330.21, 183831.3, 186541.8, 229167.2 and 247466.7 for the year 2018-19, 2017-18, 2016-17, 2015-16 and 2014-15 respectively. Poultry product is exported more in quantity than other agricultural processed food products. Second highest quantity export is fresh onions. Last three place secured by fresh grapes, walnuts and guar gum though these average score are 31.8, 2 and 0.5 positive relationship between quantity exported and its value in V.o. chidambaranar port and its result are 0.81 in the year 2018 - 19, 0.73 in 2017 -18 and 0.8 in the year 2016 -17.

CONCLUSION

Indian agricultural and processed food exports have a significant share in country's total exports. Therefore, Government has to take steps to boost it more and it is evidenced by our finance minister Mrs. Nirmala Sitharaman

WOMEN ENTREPRENEURSHIP DEVELOPMENT IN INDIA

M. Esakkiammal

Assistant Professor of Economics,

Sadukathullah Appa College (Autonomous), Tirunelveli

ABSTRACT: Developing countries like India, women entrepreneurship is of vital necessity to achieve rapid, all round and regionally and socially balances economic growth. In India, though women are playing key role in the society, but still their entrepreneurial ability has not been properly tapped due to the lower status of women in the society. The recent trends indicates that women entrepreneurs are sensitive to changing socio-economic conditions in the country. They are keen to take advantage of such positive changes. The present study has been an attempt to generate awareness and to understand meaning, an extensive literature review, socio economic information about India, at the end some major problems faced by Indian women entrepreneurs, and remedial measures.

Introduction

Generally speaking, entrepreneur refers to a person who establishes his own business or industrial undertaking with a view to making profit. An Entrepreneur is considered to be an originator of a business venture. He takes the role of an organizer in the process of production.

The word 'Entrepreneur' is derived from the French word 'Entreprendre' meaning to undertake.

Definition

Richard Cantillon says, "All persons engaged in economic activity are entrepreneurs". According to Collins Cobuild English Language Dictionary, 1987, "An entrepreneur is a person who sets up business deals in order to make a profit."

Concept of Women Entrepreneurs

Women entrepreneurs are the women or group of women who initiate, organize and operate business enterprise.

The Government of India has defined women entrepreneurs as "an enterprise owned and controlled by a women having a minimum financial interest of 51 per cent of the capital and giving at least 51 per cent of the employment generated in the enterprise to women."

Categories of women entrepreneurs

First Category

- Established in big cities
- Having higher level technical and professional qualifications
- Non-traditional items
- Good financial positions

Second Category

- Established in cities and towns
- Having sufficient education
- Both traditional and non-traditional items
- Undertaking women services-kindergarten, crèches, beauty parlors, health clinic etc.
- Third category
- Illiterate women
- Financially weak
- Involved in family business such as agriculture, horticulture, animal husbandry etc.
- Fisheries, agro-forestry, handloom, powerloom etc.

Successful women entrepreneurs in India

1. Indra Nooyi - CFO, PepsiCo
2. Naina Lal Kidwai - Group General Manager & Country Head - HSBC, India
3. Kiran Mazumdar Shaw - CMD, Biocon
4. Chanda Kochhar - MD & CEO - ICICI Bank
5. Indu Jain - Chairperson (former), Times Group
6. Simone Tata - Chairperson (Former), Lakme Chairperson (Present), Trent Limited
7. Neelam Dhawan - MD, HP-India
8. Sulajja Firodia Motwani - JMD - Kinetic Motors
9. Priya Paul - Chairperson, Apeejay Park Hotels
10. Mallika Srinivasan - Director, TAFE (Tractor and Farm Equipment)

Review of Literature

Vinze Dubhashi-Medha (1987) studied the socio-economic background and the factors contributed to entry into business of women entrepreneurs in Delhi. Corroborating with her findings, she highlighted the cultural aspects. It was harder for women to take 'calculated risks' as they were the custodians of society in the maintenance of cherished values, habits, and accepted norms of conduct.

Vijay Laxmi and Poonam Sharma (1980) found that the major problems encountered by the entrepreneurs were lack of knowledge about the procedure for taking loan and implementation of existing policies. The entrepreneurs were highly dissatisfied with the process of securing finance and the difficulty factor in acquiring loan was influential contacts, followed by the guarantee cover.

Women entrepreneurs in India

Women entrepreneurship in India has come a long way, but according to facts revealed by the Sixth Economic Census by the National Sample Survey Organization (NSSO), they still have a long way to go when it comes to matching the numbers with their male counterparts.

According to the data collected during the survey, only 14 percent of business establishments in the country are being run by female entrepreneurs. This means, out of the 70 million functional businesses, only 8.05 million of them have a female as a boss. The data collected

by the survey also revealed that most of these women run companies are small-scale and about 79 percent of them are self-financed.

The survey also talks about the reason behind this massive gender gap in the Indian entrepreneurship sector. According to it, India's poor numbers could be a result of the unequal inheritance rights for women prevalent in the country and the work restrictions that might be acting as a hurdle and limiting their access to startup capital and collateral.

Another interesting fact that the survey revealed was, that the Southern part of India was more habitable and warm towards women entrepreneurs as compared to the northern part. About 1.08 million of the female-headed companies have their base in Tamil Nadu, followed by Kerala with 0.91 million and Andhra Pradesh with 0.56 million. A major reason for this could be the favorable sex ratio pattern visible across almost most of the Southern India states.

Objectives

- To provide training in export marketing, quality control and standardization, laws, regulations procedures and systems for running small and medium enterprises.
- To study the socio-economic background among the women entrepreneurs.
- To provide greater access to latest technologies
- To effectively articulate the problems and constraint faced by women entrepreneurs.

Training

Shri shakthi Package for women entrepreneurs is a special scheme of State Bank of India to provide special training and concessions. Training for Rural Youth in self employment, Action Plan and several other schemes provide financial support, technical assistance and guidance to women entrepreneurs.

The Government of India has organized a number of workshops on Trade Related Entrepreneurship Assistance and development for the benefit of women entrepreneurs. It seeks to empower women in rural and semi urban areas through development of entrepreneurial skill, elimination of various constraints faced by them and through strengthening trade support network.

Federation of Societies of Women Entrepreneurs is engaged in promoting women entrepreneurship by

- (i) Providing marketing assistance
- (ii) Providing effective interaction with government officers and
- (iii) Evolving suitable guidelines from time to time for the promotion of entrepreneurship among women.

The National Research Development Corporation has set up a number of technology demonstration cum training centres to provide expertise and resource to women entrepreneurs in respect of new technology.

Socio Economic information about India

- There are over eight million women entrepreneurs in India, with Tamil Nadu having the highest share. The sixth economic census, released by ministry of statistics and program implementation, presents a worrisome picture of the status of women entrepreneurs in the country.
- The survey shows that women constitute only 13.76% of the total entrepreneurs, i.e., 2.1 million out of the 58.5 million entrepreneurs.
- These establishments in total, owned by females, provide employment to 13.45 million people.
- Another revelation is that out of these entrepreneurs, 2.76 million women (34.3% of the entrepreneurs) work in agriculture sector whereas 5.29 million females (65.7% of the total entrepreneurs) work in non-agricultural sectors.
- In the agriculture, livestock dominates (with a share of 31.6 %) among all other farming activities.
- Among the non-agricultural activities owned by women entrepreneurs, manufacturing and retail trade are dominant ones with corresponding percentages being 29.8% and 17.8% respectively.
- Out of the total establishments under women entrepreneurs, percentage share of various social and religious groups OBC: 40.60%, SC: 12.18%, ST: 6.97% and Others (40.25%): Hindus: 65.6%, Muslim: 12.84% and Christian: 5.2%.
- Among the states, the largest share in number of establishments under women entrepreneurship is of Tamil Nadu (13.51%) followed by Kerala (11.35%), Andhra Pradesh (10.56%), West Bengal (10.33%) and Maharashtra (8.25%).
- Average employment per establishment for women owned establishments is 1.67.

Problems of women entrepreneurs

No Independence

The primary problem of a woman entrepreneur is that of her being a woman. She is considered subordinate to male in all walks of life. The basic ingredients such as independence and authority required for a successful entrepreneur are not adequate for women for India.

Social attitude

Social attitudes are equally responsible for keeping women away from training and skill in rural areas, overbearing presence of elders restricts the young girls from venturing out and very strict boundaries are drawn around their mobility.

Low literacy level hinders women in carrying out their activity as entrepreneur. Female literacy percentage is 18.5% for India as a whole. Lack education handicaps their grasps of financial and marketing knowledge.

Risk bearing Capacity
The impact of losses which is a crucial factor in running an enterprise is low among women. A woman has to perform responsibilities towards family, society and work simultaneously.

Responsibility
The impact of losses are more severe on women since they lack sufficient social support. A serious conflict emerges between home and work resulting in high stress level.

Measures
In order to promote women entrepreneurship, the following measures have to be made at various levels of the economy.

- Vocational education
- Entrepreneurship motivation at school level.
- Accessibility to information
- Separate publication
- 100 percent finance
- Access to technology
- Simple formalities
- Women Cooperatives

Conclusion

The recent trend indicates that women entrepreneurs are sensitive to changing socio-economic conditions in the country. They are keen to take advantage of such positive changes. They want to prove their mettle in dual role of work at home and participation in entrepreneurial activities. It is expected that the negative attitude towards women entrepreneurs by the family and society will fall off in future.

References

Dhameja SK (2002), Women Entrepreneurs : Opportunities, performance, problems, Deep Publications (p) Ltd, New Delhi, p 11.

Shivalashetti AS and Hugar SS "Problem and prospects of Women Entrepreneurs in North Karnataka District: A case study" The Jafal Journal of Entrepreneurship Development Vol. 1v No. 2.

Vijay Lakshmi and Poonam Sharma, "Women Entrepreneurs and Finance", Social Welfare, May 2002, 49(2), pp. 19-24.



Management

AGRICULTURE: PROBLEMS AND SUGGESTIONS OF SATHANKULAM TALUK - TUTICORIN DISTRICT

Dr. M. Esakkiammal *¹

*¹ Assistant Professor of Economics Sadakathullah Appa College Tirunelveli, Tamilnadu, India.



Abstract

Agriculture is one of the most important pillars of the Indian economy. The contribution of agriculture and its allied sectors to India's GDP stood at 13.9% during 2013-14. More than half of the Indian population is dependent on agriculture for its subsistence. Since the beginning years of economic development, it has been one of the main drivers of growth of the economy as it supplies was a major source of raw materials to most of the manufacturers. This paper focuses on exploring the socio-economic status of farmer in Tuticorin District, to draw findings, suggestion and conclusion.

Keywords: Agriculture; Problems and Suggestions; Tuticorin District.

Cite This Article: Dr. M. Esakkiammal. (2018). "AGRICULTURE: PROBLEMS AND SUGGESTIONS OF SATHANKULAM TALUK - TUTICORIN DISTRICT." *International Journal of Research - Granthaalayah*, 6(6), 75-80.

1. Introduction

Agriculture is the very backbone of the economic system and is her premier national industry. About 70 percent of the population is dependent on it for their livelihood. If we add the number of people indirectly depending on agriculture, the proportion will rise to more than three-fourths. It supplies the people with food as well as raw materials for their industries. Agriculture are a study, self-reliant class of people who are the backbone of the state. With their fixed outlook and attitude, they exercise a great stabilizing influence in the social and political sphere.

But at the same time, the predominance of agriculture in Indian economy is also a serious drawback. With the increasing number of people engaged in agriculture, pressure of population on cultivated land resources, recurring droughts, irregular monsoons and insect plagues, have kept agricultural production low. This is one of the fundamental causes of Indian poverty and her economic instability.

Agriculture is mainly operated by agricultural labourers. So, the role of the agricultural labourers is pivotal in agricultural production. The agricultural labourers are not skilled as industrial workers, yet they are the backbone of agricultural and Indian economy.¹

2. Literature Review

Jens Larches analyzed the differences in agricultural scenario of east and west Uttar Pradesh in terms of 'semi-feudal stagnation and capitalist agrarian development', respectively, equating the former with the prevalence of strong oppressive structures. Rather, the post-independence land reforms have resulted in a split in the landowning class between the erstwhile thakur landlords and upcoming OBC peasantry, in east UP, thus providing space for the dalits to assert themselves in alliance with the OBCs, On the other hand, the capitalist development in west UP has maintained the monopoly of numerically stronger jets on landownership, thus negating any changes in rural social relations.

Mohanakumar explained that most of the relief packages to tackle the farm crisis do not cover agricultural labourers, who largely belong to scheduled castes and scheduled tribes. This article analyses the situation of agricultural laborers in the crisis-affected districts of Kerala - Wayanad, Idukki and Palakkad. It also reviews the performance of the welfare schemes for agricultural laborers which are implemented through the Agricultural Workers Welfare Fund Board.

2.1. Objective of the Present Study

- 1) To study socio-economic condition of the farmers in the Thoothukudi district
- 2) To draw findings, suggestion and conclusion.

2.2. Sources of Study

The data required for the study have been collected from both the primary and secondary sources. The primary data have been collected directly from Farmers by using Interview schedule. The secondary data have been collected from the published journal, books, magazines and websites.

2.3. Analysis and Interpretation

Analysis and interpretation are central steps in the research process. The aim of the analysis is to organize, classify and summarize the collected data so that they can be comprehended and interpreted to give answers to the questions that triggered the research. Interpretation is the search for the broader meaning of findings. Analysis is not fulfilled without interpretation; and interpretation cannot proceed without analysis. So, both are interdependent.

Table 1: Age Wise Classification

S. No.	Age	No. of Respondents	Percentage
1.	Below 30	8	16
2.	30-40	15	30
3.	40-50	17	34
4.	Above 50	10	20
	Total	50	100

Source: Primary Data

Table: 1 reveals that 16 per cent of the respondents are under the age group below 30 per cent of the respondents are under the age group of 30-40. 34 per cent of the respondents are under the age group of 40-50 and 20 per cent respondents belong to the age group of above 50.

Table 2: Sex Wise Classification

S. No.	Sex	No. of Respondents	Percentage
1.	Male	35	70
2.	Female	15	30
	Total	50	100

Source: Primary Data

Table: 2 shows that the sex level of the respondents in the study area. 70 per cent of the respondents are male and the remaining 30 per cent respondents are female.

Table 3: Educational Status

S. No.	Education	No. of Respondents	Percentage
1.	Illiterates	5	10
2.	Primary	20	40
3.	Middle	15	30
4.	Higher Secondary	10	20
	Total	50	100

Source: Primary Data

Among the 50 respondents, majority of the respondents have completed primary education.

Table 4: Nature of Family

S. No.	Nature of Family	No. of respondents	Percentage
1.	Joint family	30	60
2.	Nuclear family	20	40
	Total	50	100

Source: Primary Data

The family system of the respondents presented in table- 4 In the study area, 60 per cent of the respondents are belonging to the system of joint family. Only 40 per cent of the respondents are belonging to the nuclear family system.

Table 5: Size of the Family

S. No	Family Members	No. of Respondents	Percentage
1.	Below 4	6	12
2.	4-5	19	38
3.	Above 5	25	50
	Total	50	100

Source: Primary Data

The above table shows that 25 per cent of the farmers are having above 5 members in their family while 19 per cent of the respondents are having 4-5 members in their family and 6 per cent of the respondents are having below 3 members in their family.

Table 6: Level of Income (Per Year)

S. No.	Income (in Rs.)	No. of Respondents	Percentage
1.	Below 50,000	2	4
2.	50,000-1,00,000	17	34
3.	1,00,000-1,50,000	13	26
4.	1,50,000-2,00,000	12	24
5.	Above 2,00,000	6	12
	Total	50	100

Source: Primary Data

The above table-6 explains that 4 per cent of the respondents are having income below Rs.50, 000. 34 per cent of the respondent are having income between Rs.50,000 - Rs.1,00,000, 26 per cent of the respondent are having income between Rs.1,00,000-Rs.1,50,000, 24 per cent of the respondents are having income between Rs.1,50,000-Rs.2, 00,000. As well as the remaining 12 per cent of the respondents are having the income value above Rs.2, 00,000 per year.

Table 7: Indebtedness

S. No.	Particulars	No. of Respondents	Percentage
1.	Bank	15	30
2.	Chit funds	7	14
3.	Friends/Relatives	8	16
4.	Money lenders	9	18
5.	SHG	11	22
	Total	50	100

Source: Primary Data

From this table-7 it is clearly understood that the majority (30 per cent) of the respondents are getting loan from bank due to low interest rate.

Table 8: Problems

Problems	Options
Insufficient irrigation facilities:	X1
Problems of pests and diseases of crops:	X2
Lack of credit facility:	X3
Improper marketing	X4
Defective land tenure system	X5

Source: Primary Data

Calculation of weighted average method

Rank	Weight (W)	X1		X2		X3		X4		X5	
		X1	X1 W	X2	X2W	X3	X3 W	X4	X4 W	X5	X5 W
A	5	18	90	12	60	11	55	6	30	13	65
B	4	9	36	9	36	16	64	5	20	8	32
C	3	8	24	15	45	8	24	13	39	12	36
D	2	10	20	11	22	9	18	12	24	6	12
E	1	5	5	3	3	6	6	14	14	11	11
TOTAL		50	175	50	166	50	167	50	127	50	156
Average		3.5		3.32		3.34		2.54		3.12	
Rank		1		3		2		5		4	

3. Findings

- Study reveals that majority of the farmers are in their prime production age of 40- 50 years (i.e)37%
- The analysis shows that majority of the farmers are male (i.e) 70 per cent.
- Majority of the farmers have completed only primary education (i.e) 40 per cent.
- In this study area, 60 per cent of the farmers are belonging to the system of Joint family.
- This study reveals that 50 per cent of the people are having above five members in their family.
- The income wise classification of farmers shows that 34 per cent of the farmers are having income between Rs.50000- Rs.100000.
- Majority of the farmers have borrowed money from Bank (i.e) 30 per cent.
- Majority of the farmers are affected by insufficient irrigation facilities.

4. Suggestion

Adopting New Technologies

We have failed badly in adopting new technologies.

New Irrigation

Methods have come like drip irrigation, sprinkling irrigation. These methods have proved success in water scant areas. For cultivation of vegetable, this types of irrigation can be a game changer.

New Varieties

New varieties have of paddy have come which requires lesser amount of water, but still produces same yield.

Co-Operating Farming

All the farmers in particular area should form an association. This association can act as medium or platform for an exchange of ideas, planning, water sharing and other things. These members if co-ordinate together many things can be done at a time, which will save a lot of money and resource.

Uzhavar Sandai

The government should open one farmer's market in all urban cities, where farmers can sell their produce. Now these uzhavar Sandai are limited places and has not done any major contributions to farmers.

Flexible Loans

Government should come with dedicated funds to farmers. Where the interest rates should be minimal which farmer can bear in case of adversaries?

Proper Maintenance of Water Resources

All the water resources like dams, Lakes, Barrages and other things needs to be deslitted at regular intervals. This ensures maximum water storage.

5. Conclusion

To conclude that Agriculture is the most important occupation in the tucicorin district. Agriculture is basically the cultivation of plants for the production of food, fuel, fiber, medicines and many other things that have become a necessity for the mankind. Agriculture also involves the breeding animals. The development of agriculture turned to be a boon for the human civilization as it also gave way to their development.

References

- [1] Jain S.C. (1963). "PROBLEM AND POLICIES OF INDIAN AGRICULTURAL". Kitab Mahal, Allahabad.
- [2] S. Perumalsamy. "ECONOMIC DEVELOPMENT OF TAMILNADU" SPICES BOARD INDIA, Ministry of Commerce, Govt. of India.
- [3] FOODGRAIN WASTAGE NEEDS TO BE PLUGGED: INDIAN MERCHANTS' CHAMBER PANEL DISCUSSION - The Times of India.
- [4] Uppal J.S. (1983) "INDIA'S ECONOMIC PROBLEMS" Tata ME grew Hill Publishing Company Ltd, New Delhi.

*Corresponding author.

E-mail address: esakkiammal18@ gmail.com

6. An Economic Study of Land Utilization Pattern in Tirunelveli District

Dr. M. Esakkiammal

Assistant Professor of Economics, Sadakathullah Appa College, Tirunelveli.

Abstract

Land is the crucial natural resource for any development activity. Consequently, access to land and control over its uses were the prime sources of conflict within and between communities throughout human history. Land is a distinctly limited resource and one which is central to all human needs and activities. Land provides the base for three fourth of our food, all our timber and all our natural fibres. It provides the space for homes, stores, offices, factories, schools, hospitals and other facilities that make up cities, towns and villages. This paper mainly focused on land utilization pattern in Tirunelveli district.

Introduction

Land is a crucial natural resource for any development activity. Land is a distinctly limited resource and one which is central to all human needs and activities. Land provides the base for three - fourth of our food, all our timber and all our natural fibres. It provides the space for homes, stores, offices, factories, schools, hospitals and other facilities that make up cities, towns and villages. Land is an area of earth's surface, the characteristics of which embrace all reasonably stable or predictable cycle, attribute of the biosphere, the soil and underlying geology, the hydrology, the plant population and animal population, the results of past and present human activities, to the extent that these attributes exert a significant influence on present and future uses of the land by man. With land defined in the above way, land use becomes a very comprehensive concept.

Problem under Study

The problem of the present study is to bring out the salient changes in the land use pattern in Tirunelveli district. Hence the year wise changes in the land use pattern of Tirunelveli district from the subject matter of the present study.

Objectives of the Study

- To examine the pattern of land utilization in the district
- To study the extent of land available for cultivation

Basic Data for Study

Secondary data on land use pattern were obtained from district statistical office. The basic data on the classification of land for each year taken from Assistant Directorate of Statistics, Tirunelveli. The reference material have been collected from numerous sources and they include both published and unpublished reports.

Period of Study

The present study extends over about 9 years from 2009-10 to 2017-18.

Methodology

In order to review the different categories of land in Tirunelveli district and the changes that has occurred during 2009-10 to 2017-18. The average for each land classification has been worked in the present study.

Land use Pattern in Tirunelveli District

The land use pattern in the study area have been examined with the help of Net area sown, land for forest, Barren and uncultivated land, land put to non agricultural uses, current fallow, other fallow land, land under miscellaneous tree crops and groves not included in the net area sown, cultivable waste, permanent pastures and other grazing lands and area sown more than once.

Land utilization Pattern in Tirunelveli District (2009-10 to 2017-18)

(Area in Hectares)

Year	Net area sown	year to year change (in %)	Forest	year to year change (in %)	Barren and Uncultivated Land	year to year change (in %)	Land put to non agricultural uses	year to year change (in %)
2009-10	155964	-	127758	-	30725	-	103815	-
2010-11	145047	-6.99	127758	0	29682	-3.4	103117	-0.67
2011-12	155658	7.4	127758	0	29682	0	103136	0.02
2012-13	128052	-17.74	127758	0	29682	0	103136	0
2013-14	133501	4.26	127758	0	29682	0	103148	0.01
2014-15	165753	24.16	127758	0	30027	1.16	103168	0.02
2015-16	175087	5.63	127758	0	30027	0	103168	0
2016-17	135422	-22.65	127758	0	30027	0	103179	0.01
2017-18	158273	16.87	127758	0	30027	0	103183	3.88

Source : Assistant directorate of statistics. Tirunelveli District

Net Area Sown

One of the land utilization indicators included in the present study is net area sown. The year to year changes in the net area sown have been computed in each year with reference to the previous year.

The net area sown in the district is increasing from 155964 hec to 158273 hec in 2017-18. The higher year to year increase is noticed in the case of 2014-15.

Forest

Forest plays an important role in the Tirunelveli district. The development of forest resources is now essential for optimum land utilization. The present study has made an attempt to examine it with the help of relevant data from 2009-10 to 2017-18. The year to year change is computed by the land use in the forest for the current year to previous year. It is computed for all included years.

The forest is only 127758 hec from 2009-10 to 2017-18. There is no growth for forest during the study period.

Barren and Uncultivated Land

Barren and uncultivated lands like mountain, deserts, etc. The barren and uncultivated land is 30725 hec in 2009-10. After that it is constant from 2010-11 to 2013-14. There is a mild increase in the land utilized for barren and uncultivated land whereas the rate of increase is only 1.16%.

Land Put to Non- Agricultural Uses

This type of land use represents the land occupied by buildings, roads, railway tracks, factories, water bodies etc; and other land put to uses other than agriculture. The land put to non-agricultural uses are noticed as higher in 2014 - 15 to 2017-18 since its year to year increase from 0.01% to 3.88%.

Land utilization Pattern in Tirunelveli District (2009-10 to 2017-18)

(Area in Hectares)

Year	Current fallows	year to year change (in %)	Other fallows	year to year change (in %)	Land under miscellaneous crops and groves not included in the net area sown	year to year change (in %)	Cultivable waste	year to year change (in %)
2009-10	37594	-	166649	-	9032	-	38960	-
2010-11	43067	14.56	176941	6.18	8626	-4.5	36456	-6.43
2011-12	35525	-17.51	174126	-1.59	8595	-0.04	36214	-0.66
2012-13	58138	63.65	179921	3.33	8376	-2.55	35631	-1.61
2013-14	42064	-27.65	190778	6.03	8446	0.84	35319	-0.88
2014-15	19254	-54.23	180951	-5.15	8511	0.77	35272	-0.13
2015-16	17964	-6.7	172890	-4.45	8528	0.2	35272	0
2016-17	62065	245.5	168966	-2.27	8538	0.12	34720	-1.56
2017-18	31684	-48.95	176647	4.55	8656	1.38	34466	-0.73

Source : Assistant directorate of statistics, Tirunelveli District

Current Fallow

Current fallow area is part and parcel of the arable land. The need for leaving the land seems to arise when the soil is less fertile and soil exhausting crops are grown over it without much use of fertilizers. The current fallow in the district is declining from 37594 hec in 2009-10 to 31684 hec in 2017-18. The higher year to year increases are noticed in 2016-17 and 2012-13 and its year of year increases are 245.5 and 63.65 percent respectively. The higher year to year decreases are noticed in 2014-15 and 2017-18 since its decreases are -54.23 and -48.95 percent respectively.

Other Fallow Lands

All land which were taken up for cultivation for a period of not less than one year and more than five years. The year to year increase in other fallow land are noticed as higher in 2010-11 and 2017-18 since its year to year increases are 6.18 and 4.55 percent respectively.

Land under Miscellaneous Tree Crops and Groves Not Included in the Net Area Sown

All cultivable land which is not included under net area sown but is put to some agricultural uses. Land which are not included under orchards shall be classed under this category. The higher year of year increase is seen in 2017-18 and its year to year increase is 1.38%. The higher year of year decrease is seen in the case of 2010-11 and its year to year change is -4.5% respectively.

Cultivable Waste

Cultivable waste lands are definitely cultivable but are at present lying as waste on account of number of limitations. The limitations vary from one area to another. The cultivable waste in the district is declining from 38960 hec in 2009-10 to 34466 hec in 2017-18. The year of year change indicates there is a negative year to year change in all years except 2015-16. The higher year to year decrease is seen in the case of 2010-11 and 2012-13 and their year to year decrease are -6.43% and -1.61% respectively.

Land utilization Pattern in Tirunelveli District (2009-10 to 2017-18)

(Area in Hectares)

Year	Permanent pastures and other grazing lands	year to year change (in %)	Area sown more than once	year to year change (in %)
2009-10	5353	-	27355	-
2010-11	5156	-3.68	26108	-4.56
2011-12	5156	0	25267	-3.22
2012-13	5156	0	8932	-64.65
2013-14	5156	0	28643	220.68

2014-15	5156	0	28180	-1.62
2015-16	5156	0	31771	12.74
2016-17	5156	0	5656	-82.2
2017-18	5156	0	7293	28.94

Source : Assistant directorate of statistics. Tirunelveli District

Permanent Pastures and Other Grazing Lands

These cover all grazing lands, whether they are permanent pastures or not. The pasturing capacity of such land is generally poor and extremely variable with reference to situation and time of the year. The land under permanent pastures and other grazing land is constant 5156 hec from 2010-11 to 2017-18.

Area Sown More than Once

The crop is cultivated more than once in the area. The higher year to year increase in area sown more than once is seen in the year 220.68% whereas the higher year to year decrease is noticed in 2016-17 and its year to year decrease is -82.2%.

Conclusion

To conclude land use analysis is essential in Tirunelveli district. The significance of land use analysis has been realized by the scholars of concerned disciplines and Government so that proper use of land can enhance the food production, solve the problem of food shortage and provide shortage and provide food to half-fed millions of people of the country. The development of land use analysis is not recent in its origin but its practice is really recent. It gives a clear picture of the land to the planner for the determination of future use and analysis. The analysis reveals that though there are variations in Tirunelveli district of land under different categories, there is no spectacular change in land use pattern in Tirunelveli district.

References

- Choudary. B.N. "Land utilization in Subarnarkhs Basin, Classical Publishing Company", New Delhi, 1982.
- Jainendra Kumar "Land Use Analysis", Inter-India Publications, New Delhi, 1986.

A STUDY ON SOCIO ECONOMIC STATUS OF FISHERMEN IN ALANTHALAI VILLAGE - TUTICORIN DISTRICT

Dr. M. Esakkiammal¹

Abstract

'Fisheries' sector occupies a very important place in the socio-economic development of the country. The fish marketing problem faced by fishermen are very debatable topic in our country. This paper mainly focused on the socio-economic status of the fishermen in Alanthalai village of Tuticorin district. The most important problem faced by the fishermen are fuel expenses and marketing. These kinds of problems are occurring day by day in their routine life. So, the Government should be considering their issues and facilitate them to develop their social economic status.

Keywords: Fishermen, Socio-economic status, cod liver oil.

Introduction

Fisheries as a sector is one of the thrust areas in the overall Economic development of the State. Fishermen believe the sea as their god because through which they earn their living. They don't care for their life and they are ready to face any danger for the sake of their family members by risking their life. They have to undergo many difficulties like natural and social calamities which affect their life. Another important aspect is education. There is a lack of literate people because their economic condition.

Fish besides being important food came to be a major raw material for several industries. The manufacture of fish meal which is used as fuel for poultry and swine as a fertilizer. The production of oil for various kind ranging from cod liver oil to those used in soap making and the manufacture of margarine. Fish skin can be converted into fine leather.

Fishermen activities in Tuticorin District:

Marine, pearl and chunk fishing are famous in Tuticorin district. In this district there is the deep-sea fishing. This district has a lengthy coastline of about 140 km. There are 21107 fishermen are engaged in Fishery activities in Tuticorin District.

**Table No. 1 Number of Fishermen engaged in Fishery activities in
Tuticorin District 2016-17**

Sl. No.	Fishing Centers	No. of fishermen engaged
1	Vembar	791
2	Keela Vaippar	605
3	Sippikulam	257
4	Pattinamarudur	167
5	Taruvaikulam	1849
6	Vellapatti	359
7	T. Saveriyarpuram	533

¹ Assistant Professor of Economics, Sadakathullah Appa College (Autonomous),
Tirunelveli - 627 011.

Sl. No.	Fishing Centers	No. of fishermen engaged
186		679
8	Siluvapatti	835
9	Loorthamalpuram	7365
10	Thoothukudi North	
11	Thoothukudi South	178
12	Ratchanyapuram	150
13	Palayakayal	1500
14	Punnakayal	189
15	Kombudhurai (Kayalpattinam)	401
16	Singidurai (Kayalpattinam)	396
17	Veerapandianpattinam	624
18	Amali Nagar	782
19	Aalanthalai	313
20	Kulasekarapattanam	1191
21	Manapad	1380
22	Periyathalai	329
23	Periyasamypuram	234
24	Puthiya Thuraimugam	
	Total	21107

Source: Assistant Director of Fisheries, Thoothukudi, Statistical Handbook of Tuticorin 2016-17.

Table 1 exhibits that, number of fishermen are engaged in fishery activities is highest in Tuticorin North and lowest in Palayakayal.

Objectives

- To study about the number of people engaged in fishery activities in Tuticorin district.
- To know about the socio-economic status of the fishermen in the study area.
- To analyze the socio-economic problem of the respondents
- To give suggestions for improvement of fisheries.

Scope of the study

The present study is to cover the social economic status of the fishermen in Alanthalai village, Tuticorin district.

Sources of Data

The study is based on both primary and secondary data. Primary data is collected from the fishermen using questionnaire. Secondary data were obtained Websites, journals etc.

Statement of the problem

Fishermen are facing many problems due to changes in weather condition mainly from cyclone. Majority of the fishermen are living in poverty and they are socially and economically backward. Due to their poor economic condition, they couldn't concentrate on marketing activities. Marketing in Alanthalai is mostly under control of middlemen. Another important aspect is that fish is perishable commodity and hence the fishermen have to sell as quickly as possible.

Study area

Alanthalai is a small coastal village lying 6 km away in the southwest of Tiruchendur town. The primary occupation of in this village is fishing. The total population of in this village is about 2,759 and all are R.C. Christian Paravar. There are two fishermen's association of this place. (a) Jesu Raja Association (b) Sacred Heart of Jesus Association. These two association helps the fishermen in many ways. It provides many welfare schemes to the people.

Analysis and interpretation of data

Table 2: Age-wise classification

Sl. No.	Age	No. of respondents	Percentage
1	Below 20	9	18
2	20-40	12	24
3	40-60	20	40
4	Above 60	9	18
	Total	50	100

Source: Primary Data

The above table reveals that 18% of the respondents are under the age group of below 20. 24% of the fishermen are between the age group of 20-40. 40% of the fishermen are between the age group of 40-60. 18% of the respondents are above the age 60.

Table 3: Educational status

Sl. No.	Family Type	No. of respondents	Percentage
1	Illiterate	9	18
2	Primary	17	34
3	Secondary	13	26
4	Higher secondary	10	20
	Degree	5	10
	Total	50	100

Source: Primary Data

Table 3 shows that, 34% of the respondents are having primary education only, 26% of the respondents have completed secondary, 20% of the respondents have completed higher secondary, 18% of the respondents are illiterate and 10% of the respondents are degree holders.

Table 4: Membership in association

Sl. No.	Response	No. of respondents	Percentage
1	Yes	40	80
2	No	10	20
	Total	50	100

Source: Primary Data

Table 4 shows that, 80% of the respondents are involved in membership in association and 20% of the respondents are not members of association.

Table 5: Nature of Fishing

Sl. No.	Nature of Fishing	No. of respondents	Percentage
1	Catamaran	8	16
2	Fiber	42	84
	Total	50	100

Source: Primary Data

The Table 5 indicates that Most of the respondents (84%) are using fiber boat for fishing instead of catamaran.

Table 6: Reasons for fishing Occupation

Sl. No.	Reasons	Rank						Total
		I	II	III	IV	V	VI	
1	Hereditary	13	4	11	7	8	7	50
2	Economic necessity	8	9	12	5	6	10	50
3	More profit	9	10	10	9	11	1	50
4	Interest in work	11	7	3	11	9	9	50
5	Fishing for food	5	8	9	10	6	12	50
6	Nutritional fact	4	12	5	8	10	11	50

Source: Primary Data

Garrett Score were obtained below

Percent Position = $100 (R_{ij} - 0.5) / N_j$

R_{ij} = Rank given for ith item by the jth sample respondents.

N_j = Total rank given by the jth sample respondents

Table 7: Factors given Weightage for the reason for fishing occupation - Garrett Ranking

Sl. No.	Reasons	Garrett Score	Garrett Rank
1	Economic necessity	2626	II
2	Profit	2513	III
3	Hereditary	2707	I
4	Interest in work	2496	IV
5	Surviving for food	2333	V
6	Nutritional fact	2325	VI

Source: Primary Data

The above table -7 shows that the scores of factors given weightage for the reasons for fishing occupation. The Garrett scores are ranked according to their values. It is clear that the first rank is given to the hereditary.

Table -8 Problems faced by respondents

S. No.	Particulars	SA	A	N	DA	SDA	TOTAL	Mean Score	RANK
1	Damage of machine	20	12	7	6	5	50	3.72	IV
2	Maintenance for boat engines	16	19	8	4	3	50	3.82	III
3	Higher price of Diesel	19	13	15	2	1	50	3.94	II
4	Alteration of net	15	17	12	2	4	50	3.74	V
5	Marketing	22	17	8	1	2	50	4.12	I

Source: Primary Data

The above table clearly indicated that the highly inferred problems are marketing and higher price of diesel.

Findings

- Majority people are completed primary education only. Very few of them only completed their secondary and higher secondary. Encourage for their better life.
- 80% of the respondents are members in association.
- Fishermen spend more amount for fuel expenses. They also spend a money for repairing and depreciation charges for machinery.
- Most of the fishermen are using salai net. Fishermen's feel that salai net is more profitable.
- Majority of the fishermen sell their fish through the middlemen. Some fishermen sell their fish in the spot market.

Suggestions

- Government should facilitate separate place for direct marketing.
- Government should consider the rate of fuel amount and also subsidies for buying net.
- Government should give order to the bank to facilitate the loan to the fishermen to buying boat.
- Scholarship should be provided to initiate the fishermen's children to get education.

Conclusion

From this study, we come to the conclusion that though the fishermen catch a good number of fishing, they do not get sufficient income from fishing. Fishermen have to spend lot of money for buying fuel and they have to sell their fish through middlemen. For that they do not get much profit in fishing. There are two fishermen association in Alanthalai village. The main purpose of this association is to promote the fishing industry. Though the fishermen struggle and toil themselves in their day to day life, they are not able to come up economically in their life.

Reference

- 1) http://agritech.tnau.ac.in/fishery/pdf/fisheries_e_pn_2015_16.pdf
- 2) www.thoothukudi.nic.in
- 3) Assistant Director of Fisheries, Thoothukudi, Statistical Handbook of Tuticorin 2016-17.



ISSN: 2394-3114

**STUDIES IN INDIAN
PLACE NAMES**

UGC-CARE List Group - 1

Vol -40 Issue-50 March - 2020

**International Conference on
Global Economic Shift:
Modus Operandi for
Sustenance and Enhancement of
Business in India**

27th January 2020

**PG & Research Department of Commerce
ST.XAVIER'S COLLEGE
(AUTONOMOUS)**

(Recognized as "College with Potential for
excellence "by UGC)

(Re-accredited with "A++" grade at a
CGPA of 3.66 by NAAC)

PALAYAMKOTTAI - 627 002

TAMIL NADU

INDIA

Problems of Women in Unorganised Sector in Tirunelveli Schools

Dr. M. Esakkiammal¹, Dr. M. Syed Sulaiga Benazir²

¹Assistant Professor of Economics,
Sadakathullah Appa College, Tirunelveli

²Assistant Professor of Commerce,
Sadakathullah Appa College, Tirunelveli.

ABSTRACT

Women's are occupying first position in education. And in employment also they are retaining their first position. In general they are weak in physical. In present scenario, the women's are mostly worked in schools but they are not satisfied with their job because of some problems.

Keywords: Women, Problems, challenges.

1. INTRODUCTION

Women's are plays a vital role in unorganized sector especially in schools. In birth also the girls are silent in nature compared with boys. But in education they are in first position. And in employment also they are retaining their first position. In general they are weak in physical. But in knowledge oriented they are equal to men.

In schools most of the teachers are women's . Because they are tolerated and lovable persons. And also caring in children's. Women's plays an important role in schools even though they facing lot of problems. In this present study we identify the problems, challenges, and achievements.

STATEMENT OF THE PROBLEM

The role of women's in unorganized sector is most important aspects in the society. In this study, how the women's are survived in the schools and what are all the problems faced by them and identify their needs towards their job.

2. SCOPE OF THE STUDY

This study confined only women's in unorganized sectors in Tirunelveli schools. And it also analyzes the problems and challenges in working women's in Tirunelveli schools.

3. OBJECTIVES OF THE STUDY

- To identify the major problems faced by women's
- To analyze the challenges in working women's especially in schools.
- To gather the needs of working women's in Tirunelveli schools

SOURCES OF DATA

PRIMARY DATA

The primary data was collected by direct personal interview with the help of structured interview schedule.

RESULTS AND ANALYSIS

TABLE NO 1
AGE - WISE CLASSIFICATION

S. NO	AGE	NO. OF RESPONDENTS	PERCENTAGE TO TOTAL
1	20-30	18	30
2	30-40	20	33
3	40-50	12	20
4	Above -50	10	17
Total		60	100

Source: Primary Data

From above it is clear that Majority of the respondent's age group of 30-40.

TABLE NO 2
JOB CATEGORY

S. NO	JOB CATEGORY	NO. OF RESPONDENTS	PERCENTAGE TO TOTAL
1	Government Employee	20	33
2	Private Employee	40	67
Total		60	100

Source: Primary Data

The classification reveals that 67 percent of the respondents are private employee.

TABLE NO 3
MONTHLY INCOME

S. NO	MONTHLY INCOME	NO. OF RESPONDENTS	PERCENTAGE TO TOTAL
1	Below Rs.10000	10	17
2	Rs.10000 to Rs.20000	25	42
3	Rs. 20000 to Rs. 30000	17	28
4	Above Rs. 30000	8	13
Total		60	100

Source: Primary Data

It is clear from the above table out of 60 respondents; Most of the women's are getting their monthly income of Rs.10.000 to 20,000.

**TABLE NO 4
PROBLEMS**

S. NO	PROBLEMS	NO. OF RESPONDENTS	PERCENTAGE TO TOTAL
1	Stress	15	25
2	Discrimination	6	10
3	No job secure	10	17
4	Lack of family support	8	13
5	Insufficient maternity leave	12	20
6	Fear	9	15
	Total	60	100

Source: Primary Data

GARRETT SCORES

The Garrett ranks are calculated by using appropriate Garrett ranking formula.

**TABLE NO 5
PROBLEMS - GARETT RANKING**

S.NO	PROBLEMS	GARRETT SCORES	AVG. SCORE	GARRETT RANK
1	Stress	12780	79.88	I 3/6
2	Discrimination	10520	65.75	III
3	No job secure	11040	69	II
4	Lack of family support	6080	38	VI
5	Insufficient maternity leave	8000	50	IV
6	Fear	7040	44	V

Source: Computed Data

The above table shows that the Garret Scores of Problems of women's in unorganized sector. The Garrett scores are ranked according to their values. The first rank is given to stress, second rank is given to no job secure, third rank is given to discrimination, fourth rank is given to insufficient maternity leave, fifth rank is given to fear and sixth rank is given to lack of family support.

**TABLE NO 6
CHALLENGES**

S. NO	CHALLENGES	NO. OF RESPONDENTS	PERCENTAGE TO TOTAL
1	Gender Bias	18	30
2	Technological Advancement	12	20
3	Health Issues	20	33
4	Social traits	10	17
	Total	60	100

Source: Primary Data

It is clear from the above table out of 60 respondents, majority of the respondents challenge is health issues.

HYPOTHESIS

“There is no significant difference between Age and challenges”.

RESULT

The calculated value is 36.26, The table value is 7.815. Hence the hypothesis is rejected. So there is a significant difference between the age and challenges.

**TABLE NO 7
NEEDS**

S. NO	NEEDS	NO. OF RESPONDENTS	PERCENTAGE TO TOTAL
1	Salary Increment	12	20
2	Kids Centre	15	25
3	Institution mode of transport	16	27
4	Increase casual leave	17	28
	Total	60	100

Source: Primary Data

The above table: 7 shows that majority of the respondents needs are to increase the casual leave.

**TABLE NO 8
ACHIEVEMENTS**

S. NO	ACHIEVEMENTS	NO. OF RESPONDENTS	PERCENTAGE TO TOTAL
1	Good result	10	17
2	Increasing their qualification	20	33
3	Improving financial position	30	50
	Total	60	100

Source: Primary Data

It is clear that the above table shows that 33 percent of the respondents are improving their financial position.

FINDINGS

- Age wise classification of the respondents shows that, 20 percent of the respondents are in the age group of 30-40 years.
- 67 percent of the respondents are married women's.
- 42 percent of the respondents are graduates.
- 67 percent of the respondents are private employee.
- 42 percent of the respondents are going through by two wheeler.
- 42 percent of the customers are getting their monthly income of Rs. 10000-20,000.
- 25 percent of the respondents are problems are stress.
- 33 percent of the respondents are major challenge is health issues.
- 28 percent of the respondents needs are to increase the casual leaves for women's.
- 33 percent of the respondents are improving their financial position.

SUGGESTIONS

- Every private school teacher s expect more salary . So the management tries to increase their salary and give the increments periodically.
- In every schools, the institution must give a crèche facility.
- The management tries to reduce the work load of the teachers.
- Every management must motivate their teachers increasing the qualifications and good results.

4. CONCLUSION

In present scenario, the women's are mostly worked in schools but they are not satisfied with their job because of some problems. If the above mentioned suggestions are recovered by the management the women's are happily worked with their schools.