

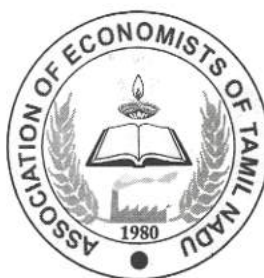
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- Capital Goods Sector in Tamil Nadu
- Social Capital and Development
- Comprehensive Study on Tamil Nadu Economy
- Regional Economy of the Districts
(Kanyakumari, Tirunelveli and Thoothukudi)



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Peer Reviewed Journal

AET CHAIRMAN'S MESSAGE

It is heartening to observe that the Department of Economics in several colleges in recent years conducts national and regional seminars, conferences, work-shops etc. I am happy to note that our AET members are invited to be the main speakers at such meetings. As and when the members of the Economics Department of a college approach us to conduct such meetings in collaboration with our AET, we wholeheartedly join them. We require of that college to fulfill two simple conditions: one, at least half of the number of the existing staff members of the department of Economics in that college must be Life Members of our AET and, two, the department should pay to our AET, a sum of Rs 5000.

It is our experience so far that we announce the venue and themes of our ensuing AET's Annual Conference during the General Body Meeting of an Annual Conference. We at Vellore Institute of Technology faced a problem – the problem of 'no college coming forward' to hold our Annual Conference. Dr T R Jeyaraaj of Annamalai University came forward to contact the authorities at Vivekananda College at Agastheeswaram, Kanniyakumari District. Thus did we land at the Department of Economics at Vivekananda College at Kanniyakumari for our AET's Annual Conference XXXV.

Our AET's objective is to offer assistance to scholars, both the young and the experienced, to present papers that merit attention of the concerned. In this Annual Conference we are able to personally witness a full and fruitful participation of the people concerned.

The themes suggested for presentation of papers by our scholars and teachers are:

01. Capital Goods Sector in Tamil Nadu
02. Social Capital and Development of Tamil Nadu
03. Tamil Nadu Economy
04. Regional Economics: Districts: Kanniyakumari, Thirunelveli and Thoothukkudi

Much is expected of the specialists largely found to be working in the Capital Goods Sector. None grudges them if they work with the objective to maximise their profit. But today an essential objective is that they should take care to provide goods and services that enhance the image of the ordinary in the society. A question that they should be asking themselves is concerning the benefits they share with the deprived members of the human society. Through our conducting this conference we get an opportunity to educate everyone concerned. Our conference should facilitate the persons concerned to experience a change of heart in those involved in the capital goods sector.

The third theme 'Tamil Nadu Economy' was included with a specific purpose, i.e., providing opportunities for our scholars and teachers to present papers on theme of their choice. Further, It serves our AET to choose the themes for discussion in annual conference conducted later.

I join others in congratulating the Department of Economics here on this noble venture and wish and pray that such endeavours occur quite often.

Rev. Dr. A.G. Leonard, S J

AET Executive Chairman

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Peer Reviewed Journal

PRESIDENTIAL ADDRESS
BY
Dr. G. Gnanasekaran
ECONOMIC POLICY LOGJAM : A MAJOR IMPEDIMENT OF SECTORAL
PERFORMANCE IN INDIA

Economic development is a process in which the structural changes are taking place continuously. The policy changes in all important spheres encompassing all macroeconomic activities are very much essential for achieving and sustaining an economy on a higher growth trajectory. The policy intervention and adroit policy changes enabled China to clock consistently 8-10 percent growth rate in the last decade. The policy changes effected in China by shedding its conservative protectionist policies to embrace the market friendly policies catapulted its economy to become the fastest developing economy in the world. The gravitational law of development says that the entrepreneurial and managerial capital will always flow downhill i.e., from affluent countries to the countries which are having conducive and congenial business environment. This business environment can be created only by appropriate policy changes and effective implementation of those policies. This realization began to find expression in the form of policy changes in July 1991. The rupee was devalued and there followed a package of reforms in economic policy aimed at dismantling what Jagdish Bhagwati has dubbed "machine for going backwards". It is also realized by the Indian authorities no one policy will trigger development. A comprehensive and consistent economic policies tailor made to suit the specific areas and issues are the pre-requisites for sectoral governance and their performance. The policy paralysis and logjam in the Indian administrative system is often touted as the major impediment of development. The slowing down the GDP growth rate, rupee volatility, overheating economy and higher current account deficit are the major bottlenecks of Indian economy. The immobilism that the country now faces starkly has been building for a long time and it reflects the kind of divided, fragmented more ideological society that we have become. There were divisions and stalemates before but now they are deeper and more intense the polarizations and fragmentations more pronounced, the sheer number of actors and interest greater and hence political paralysis larger. Economic logjam is a situation in which large number of economic policies, rules and regulations, procedural formalities floating in the economic stream tangled with each other so that further movement and progress in the various sectors is virtually impossible.

Policy Imbroglis:

The policy imbroglis are severely denting the hassle free functioning of the economy. This economic quagmire deeply entrenched in almost all sectors of the economy and it is pervasive in all the vital strategies pursued in mitigating the socio-economic ills of the Indian economy.

Indian economy is embroiled in the controversial FDI policy in retail sector, Re structuring of planning commission, failure to settle the agricultural issues in the WTO conferences ensuring of appropriate fuel linkages for various power projects (including few Ultra Mega Power Projects (UMPP) that are held up at various levels, environmental concerns, labour reforms, land acquisition, Retrospective tax laws, central devolution of resources, Inflation targeting, Food security, public distribution system and rationalizing the food and fertilizer and fuel subsidies. As a consequence, investment, employment asset and income creation have come to a grinding halt in the Indian economy. According to Centre for Monitoring Indian Economy (CMIE) as of 31st May 12 (2014) projects worth Rs 101 billion are stalled. There is a dire need

to revive the animal spirit in the country's economy. The provisions of GAAR and retrospective tax laws should be arranged to foster growth and to boost the investor's business sentiments.

Policy logjam in Agriculture

Agriculture continues to be the major source of livelihood for 60 percent of Indians even though its share in GDP has come down drastically recently. There is no conclusive policy and direction with regard to Genetically Modified Organism (GMOs). The Monsanto and Mayho - the seed giants virtually become monopolies in rice and cotton seeds market. The government effort to support the farmers in the agricultural subsidies at various WTO conclaves failed miserably. The IMF Chief Christna Lagarde recently warned India for not singing

the Free Trade Facilitation Agreement (FTFA). She cautioned that Indian economy's sovereign rights to protect vulnerable sections of the society through Public Distribution System (PDS) and the food security to the hungry will be adversely affected. The Seattle disaster to Bali stalemate had shown that the Indian government unable to solve the vexing issues. It is generally felt that the agrarian crisis which results in starvation and suicide deaths are due to political apathy and dearth of policy initiatives on the part of the government

Policy logjam in the Corporate Sector

Indian corporate sector is trapped in three vital issues Viz., a) Displacement verses Development b) Auction verses Allocation c) Looking at it verses looking through in taxation.

The government should have clear cut policy in acquiring the lands for industrialism. The Singur incident which involves the location and subsequent shifting of Nano car facility of Tata automobiles cannot be viewed as an isolated case. The issue of acquiring lands and the compensation package to the farmers displaced should be carefully formulated to protect the interests of the owners of the land. Many modernization and expansion programmes of international airports including Coimbatore airport encountering this structural bottleneck.

The controversy related to auction verses allocation of scarce resources like minerals and spectrum rights has not resolved amicably by the administrators. The recent auctioning of spectrum rights had not fetched the expected returns. The Supreme Court order of annulling all allocation of captive mines since had created a logjam which in turn made the country to import coal which hurts government finances and is key reason for widening current account deficit. There is a popular saying that Indians are sitting on the coal mines and still importing coal. The government's recent move to decontrol diesel rates and fix the price of natural gas to some extent cleared the logjam created in the price fixation policy of fossil fuels. The auction definitely fuels the price war and the highest bidder is setting the rights to use the resource and finally end up in higher prices for the consumers. The allocation desperately lower the prices and improves the intensity of use by consumers.

The Vodafone issue clearly proved that the retrospective laws will not stand before the wheels of justice. The IT authorities' tax demand of Rs.11000 crore from Vodafone was summarily rejected by Supreme Court. The court ruled that the tax authorities look at and not look through transaction. The transfer pricing policy of the Indian tax authorities is not legitimate and stated that the issue of shares at a premium by the Vodafone to its non-resident holding company does not gives rise to any income from an admitted international transaction. The recent tax dispute involving Nokia Chennai which employs 8000 people and about 30000 subcontractors shows the disquieting trend in the corporate india. The IT department says Nokia India and Nokia Corporation owe Rs. 21,153 crore as total tax liability including penalty for the seven year period 2006-2013. Nokia decided to suspend operation and leaving 8000 employees at lurch. The delay in the implementation Goods and services Tax and Direct Tax code complicated the

business taxation structure. In its Doing Business in India Report 2014, the World Bank ranked India at 134th place. The Department of Industrial policy and Promotion observed that at the moment firms make 33 tax payments in a year and spend 243 hours a year filing, preparing and paying taxes. The average time period taken for registration of business in India is 27 days but in many countries it consumes less than a day.

Chandra Kochhar, CEO and Managing Director of ICICI Bank observed that delay in claim settlements of private sector due to indecision putting strain and liquidity in the system. It is not only project under implementation, there are so many claims pending from private sector where money is not released creating huge liquidity strain in the system. Every decision today is subject to witch – hunting whether it is judiciary or media. Many corporate doyens expressed their inability to work in an atmosphere of uncertainty and road blocks. Standard and Poor (S&P) stated that India could lose investment grade rating due to political road blocks and economic policy making.

Deepak Parek pointed that lack of political will that was holding India back and investors can no longer be placated by talks of long term fundamentals. According to him policy logjam is self induced and self inflicted, lack of fiscal rectitude, uncompromising coalition partners inability to gain consensus on crucial legislations stalled reforms, corruption scandals and sense of apathy towards foreign investment.

The vested business interests influence public policy and governance. This elite group work towards their agendas in conjunction with those in authority. For instance the union petroleum ministry's decision to retain entire KG-D6 block clearly reveals the unholy alliance among political bigwigs and business tycoons. Government of India appointed Mukesh Ambani and Kumar Mangalam Birla to suggest the desirable reforms in education in 2000. The Ambani – Birla Committee strongly suggested that government of India should leave higher education altogether to private sector lock, stock and barrel without giving any firm rationale for such recommendations. This Stance can be seen as a pursuit of self interest by vested interests. Domestic political considerations purely for reasons of political posturing, and domestic political considerations are being served and less and less of policy goals. In this tug of war politics and policy there is any, some kind of lip service that is paid to the policy.

Policy Twists in the Flagship Programmes:

The policy twists in the implementation of flagship programmes cause uncertainty in the minds of people. The Mahatma Gandhi National Rural Employment Guarantee Scheme (MNREGS) the major programme for poverty eradication and employment generation in the rural areas has almost ground to a halt. The District Rural Development Agency (DRDA) of Coimbatore sought Rs.100.20 Cr to pay for estimated 60 lakh man days in Coimbatore 2014-2015, but only Rs.1.20 Cr has been allocated towards the administrative expenses such as paying wages and staff overseeing in MNREGS implementation.

Lopsided Inflation Computation

The RBI has been using only Consumer Price Index (CPI) ignoring the other three measures of inflation there are Wholesale Price Index (WPI), RBI's Non- Food Manufacturing Index (NFMFI) and Core-rate of inflation. WPI is an approximate measure of the rise in production cost. It is therefore crucially important for manufacturers. The NFMFI gauges the demand pull inflation exerted by excessive demand and it filter out the impact of weather and export policies. Crisil core rate of inflation is the most precise measure as it includes manufactured food items but excludes globally traded fuels and metals to filter out the impact of world commodity price changes. The RBI's policy of using CPI as a yard stick to measure and counter inflationary spirals in India hence have failed to make any dent on "inflation targeting". There are some positive measures adopted to change the policy paralysis in India. India is the odd man out from the emerging markets and BRICS economies that were being called the "Fragile Five" last year But the

stage for India changed quickly India is better prepared for shocks today than when US Fed's tapering started and more prepared than other emerging markets observed Paul A. Cashin IMF India mission chief. Now the government of India has allowed the oil companies to price their products according to their cost structures. The fuel pricing has been the so far the bug bear of Indian government. This scenario may totally change when the oil prices soar up in the international market. But the decontrol in the oil sector has removed the policy logjam experienced by the oil companies

The policy logjam if it is not wiped out completely may cause "investment famine". The government is quite aware of the perils of red tapism and the Prime Minister's clarion call of red tape to red carpet and First Develop India (FDI) are the important policy pronouncements which are really forward looking.

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PRESIDENTIAL ADDRESS

BY

Dr.S.M.Suriya Kumar,

IMPORTS OF INDIA, AT WHAT COST?

Revered Chief Guest Dr.Palani.G.Periyasmy, Chief Patron of the Conference and Chancellor of VIT University, Dr.G.Viswanathan, Executive Chairman, Association of Economists of Tamilnadu, Rev.Dr.A.G.Leonard, Dr. Anil Kumar Thakur, Secretary, Indian Economic Association, Dr.P.Jegadish Gandhi, Conference Secretary, Dr.P.Ganesan, Conference Co – Secretary, Dr.G.Gnanasekaran, Secretary of AET, Dr.D.Kumar, Treasurer of AET, dignitaries on the dais, renowned past presidents, the pillars of AET, dedicated members, research scholars, the organizers of the conference and guests, a very good morning to all. It is a memorable opportunity for me to stand before you to deliver the Presidential address of the conference. I am thankful to the members of the AET for honouring me with the post of President for the year 2013-14. I am the fortunate first former secretary of AET to have been chosen to be the President. I am also aware that the privilege has been given to me only as recognition for more than twenty five years of involvement in the activities of AET.

Nostalgia envelops me as I remember my academic, organizational and life experiences over the years in AET. Pardon me for sharing some of my reminiscences, of course briefly. Rev.Dr.M.Sebastian, our founder Chairman was an embodiment of meticulous care for the details, especially while scrutinizing every word that appeared in our journal, 'Peninsular Economist'. The travel with him and Dr.Jegadish Gandhi to New Delhi in November 1993 to attend the meeting of regional Economics associations organized by Dr.V.R.Panchamuki of IEA will always be cherished by me; while the turn of AET came, Fr.Sebastian gave me the opportunity to speak in the midst of eminent Economists academic and administrative luminaries of the Nation. Over the years listening to the distinguished elders of the fraternity, Dr.T.C.Mohan, Dr.S.Neelakantan, Dr.S.Varadarajan, Dr.C.Thangamuthu, Dr.V.Loganathan, Prof.L.W.Abdul Wadooth, Rev.Dr.P.P.George, Dr.Palani.G.Periasamy, Dr.R.Elango Dr.G.Velan, Dr.Arul Jeganatharaj, Dr.Victor Louis Anthuvan, Dr.U.Sankar, Dr.M.P.Gurusamy, Dr.Shanawaz Abdul Khader, Dr.N.Rajalakshmi, Dr.V.Dulasi Birunda Varatharajan, Dr.A.Arokiasamy, Dr.N.Durairaj, Dr.C.N.Chidambaranathan Dr.T.Govindarajan, and many others has enriched the subject knowledge of younger members like me. Besides their ample academic mentoring, they have taught us the basics of organizing conferences and seminars. Now it is the Economics departments of Colleges which lead all other faculties in successfully conducting academic programmes throughout in the state. We are grateful to Fr.Sebastian and all of them for their precepts and directions which have moulded us to be good teachers and researchers.

Rev.Dr.A.G.Leonard, our Executive Chairman is vivacious, exceptionally polite and motivates all of us to take part in AET activities with involvement for our own betterment; A true torch bearer leading us towards the grand vision of Fr.Sebastian indeed. At a personal level, his calm and reticent demeanor in dire situations has taught me the precious lesson of trying not to hurt anyone under any circumstances. Despite his responsibilities as a higher-ranking Jesuit Priest, he spends a lot of time for AET and joins us in our AET office at St.Joseph's College, Tiruchirappalli very frequently and visits many institutions in the state to participate in seminars especially to interact with our members, ignoring the strains of travel.

The second generation of the AET family including me has been endeavoring to tread on the path laid by the illustrious elders to hoist the AET flag higher in the changing times. My peers, Dr.G.Gnanasekaran, Dr.M.Ravichandran, Dr.ArulChellakumar, Dr.V.Mohanasundaram, Dr.S.Iyyam Pillai, Dr.R.Rajendran,

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Dr.Ponnammal Pandian Dr.Soundarapandian, Dr. R.Balasubramanian, Prof.Kamalraj Dr.V.Radha,Dr.N.Malathi,Dr.Renukadevi, Dr.N.Radha, Dr.Gowharjahn, Dr.Valliammai, Dr.Sriranganayaki&Dr.S.Ramakrishnamoorthy, Dr.K.Malathi(Ranipet),Dr.P.N.P. Mohamed Sahaputeen, Dr.Ramasamy(AVC), Dr.Lakshmanan, Dr.Dhanasekaran, Dr.N.Jeganathan, Dr.Ambikadevi, Dr.Geethabai, Dr.R.Jeyaraman and the many others have been contributing immensely with dedication and involvement. The everlasting camaraderie among them is the vital bonding material strengthening the activities of AET.

The efforts of Dr.V.Mohanasundaram in organizing workshops to hone up the research writing skills have helped many youngsters substantially to come out of their hesitation, publishing good articles in recent times. Dr.Mohanasundaram has also been sponsoring awards to the best papers presented in our conferences. Dr.N.Ramagopal, a voracious reader who breathes and lives Economics, is an inspiration to every one of us by his daily updates and a wide range of activities to promote the discipline of Economics. Dr.Ramgopal is instrumental in organizing intensive workshops on methodology through which a large number of our members have benefited. The poster exhibits organized by the dedicated team of faculty from Annamalai University with Dr.Ramgopal's creative inputs have instilled a sense of importance and confidence in large number of students of economics, scholars and teachers as well.

It is also satisfying to observe the involvement and academic progress of our younger brothers and sisters, Dr.D.Kumar, Dr.S.Rajendran, Dr.Narayanamurthy, Dr.T. Jeyaraaj, Dr.C.Muthuraja, Dr.C.Dhandapani, Prof.Elango, Dr.M.Raju, Dr.Albert Christopher Dhas, Dr.G.Ravi, Dr.E.Selvarajan,Dr.Ramu, Dr.N.Manimekalai,Dr.A.XavierSusairaj,,Dr.Natarajan, Dr.R.Naagaraj& Dr.A.Sangamithra, Dr.S.Chinnammai, Dr.Albin, Dr.N.Chitra, Dr.Latha,Dr.Kamar Jahan, Dr.K.Kaliamurthy, Dr.Maya, Dr.Stanly Joseph,Dr.G.Irudhayaraj, Dr.Sugirtha Rani & Prof. Vaidyanathan, Dr.Janagam, Dr.C.Sivamurugan, Dr.Saravanadurai, Dr.Rajendran(EVR), Dr.Gopalakrishnan, Dr.A.Arulraj Dr.Angappan, Dr.Karunakaran,Dr.S.Nehru, Dr.Shobha, Dr.Ganthimathi, Prof.Seetharaman, Dr.Loganathan and Dr.Shanmugasundaram(Velur) , Dr.Karthikeyan(AVCC), Dr.R.Palanivelu, Dr.V.Nachimuthu, Dr.Rajendran(GAC,Kumbakonam), Prof.R.Swaminathan, Dr.Annadurai, Dr.Prassanna, Dr.G.Senthilkumar, Dr.A.Asokan,Dr.S.Tamilarasan,Dr.Alli, Dr.Savitha and others besides their contribution to the growth of AET. I am also glad to see the good work of Muthu Kumar, our office co coordinator and the large number of research scholars in streamlining our activities, especially at the time of Conferences.

In case, I have forgotten to recognize the contributions of other dedicated members, please forgive me; it is because of the proverbial carelessness for which I am well known. I am conscious of their involvement in AET which is no less than that of the others.

Now it is time for sharing my thoughts on a crucial issue on hand; the imports of India. The increasing globalization of the economy is revealed by the share of external trade (both exports and imports) which was 28% of GDP in 2004-05 increased to 43% of GDP in 2011-12. Indian economy has travelled far away from the 1950s policy of avowed self reliance and the related emphasis on import substitution. Time and again it has been pointed out by leading economists including our Prime Minister Dr.Manmohan Singh that India has to come out its export hesitation to reap the benefits of the natural advantage of our exports potential. Now the relevance of self dependence is stressed with focus on expanding value added exports; comprehensive measures promoting exports and attracting capital flows are the order of the day.

World Trade:

Well, it is universally accepted that the most salient feature of the global economy today is the inevitable interdependence among nations of the world. Trade plays a pivotal role in connecting the national economies of the world. Trade is preferred to autarky as it enables consumers in every trading nation to obtain a more abundant, wider choice of goods and services probably at a price less than the domestic

price. In the present times, no nation could remain in trade isolation; China which followed a larger extent of autarchy since 1949 opened its economy after 1976 and has emerged as the major global manufacturing nation today. It is irrefutable that trade across the borders has accelerated economic growth in most nations today. Since the end of Second World War, the rate of growth in world trade is consistently surpassing the growth in world output. The share of trade in world GDP is also increasing; approximately one quarter of world output enters global market now, compared to around one tenth, fifty years back. A notable aspect is the phenomenal increase in the share of services in world trade which has ushered in the emerging era of knowledge economy.

While in the recent past, many newly independent nations including India focused on curtailing exports through import substitution to generate employment, income and to accelerate growth. However there is an increasing realization that to stabilize the domestic economy every nation big and small, traditional or industrialized, advanced or otherwise has to identify its strong sectors with export potential and strive to augment its exports. In the liberalized global economy, compliance to WTO stipulations needs to be adhered with reference to both exports and imports.

Review of Import Policy of India:

Foreign trade Policy of India also called the EXIM Policy till 2004 has undergone a remarkable change over the years. In the early days of independence, the strategy of our policy was to carefully spend the scarce foreign exchange for the essential requirements of national development. As already mentioned, self sufficiency and strong industrialization were the basic objectives. The dependence on other countries in the long run for the requirements of necessary goods was perceived to lead to political dependence on them. Way back in 1946, the National planning Committee set up by the Indian National Congress, while admitting the importance of international trade also noted that it was 'anxious to avoid being drawn into the whirlpool of economic imperialism'. Understandably our trade policy was synchronized on these lines after independence. A combination of tariff and non tariff controls were applied to provide protection to the domestic industries along with emphasis on import substitution. The oil price hikes of 1973 & 1976 caused acute pressure on our meager foreign exchange reserves; restrictive import measures were inevitable. Thanks to the onset of increased remittances from Indians working abroad which also began in the mid 70s, our foreign exchange reserves position improved. The first three year long term trade policy announced in 1985 and the next in 1988, while maintaining the stringent regime, increased the number of items under Open General License (OGL) for capital goods imports to more than thousand items. Moreover many intermediate goods were also included in OGL list.

The forty years of 'inward looking' trade policy contributed very little to the growth of external sector of India. It is widely construed that India hardly achieved the desired global presence with the restrictive trade policy and complacent industrial atmosphere; far from attaining any semblance of global competitiveness. Widening trade deficit besides continued current account deficit (CAD) and mounting external debt landed the nation in the Balance of Payment Crisis of 1991. The second three year trade policy (1988-91) was terminated in 1990 to facilitate a new policy (in accordance with change in the government) which further expanded the OGL list, introduced automatic licensing scheme, Star trading house status to major exporters to liberalise their imports etc,. It indicated a clear sign of the pursuance of the liberal policy framework, despite change in the government.

The radical policy changes of 1991 and the subsequent first five year EXIM policy announced in April 1992 ushered in a new trend in our external economy. The import licensing system underwent a total overhaul. Eximscripts, import replenishment, advance licenses to import by exporters, procedural simplification for import of capital goods, gradual decanalisation of imports, permission to domestic tariff area (DTA), reduction in the peak tariff from a high of 300 percent were the new initiatives. The negative list of import

items was pruned to include only 28 specific items and 70 other items. In July 1992 the Export Promotion Capital Goods (EPCG) scheme was further liberalized. In November 1993 duty free import of capital goods were allowed to exporters undertaking to export seven times the value of such imports.

The 1992-97 policy focused on technology upgradation, further access to essential raw materials, intermediaries and other components to increase production; enhancement of productivity and attaining international quality were the ultimate goals.

Since then, the April first week announcement of trade policy changes within the five year policy framework was keenly looked towards by both academicians, and traders. The policy changes in 1993-94 decanalised imports of Kerosene, LPG, certain categories of fertilizers; new EPCG scheme for the service sector permitting import of capital goods at 15% duty; the maximum import duties were reduced from 110% to 80%. The LERMS culminating in current account convertibility in March 1993, facilitated furtherance of external trade. The 1994-95 changes brought down the customs duty rate to 65%; duty under EPCG scheme was reduced from 15% to 10%; Special Import License (SIL) entitlement for exporters was increased.

The 1995-96 policy brought an interesting definition of consumer goods to encourage the importers; import of parts, spares and components of consumer durables was made free. The next year policy (1996-97) marked further decrease in both quantitative and qualitative reductions. In 1997-98, peak customs duty declined to 40%; duties on capital goods imports were reduced to 20%.

The second five year policy of 1997-2002 brought in many more liberal measures: 542 items in the restricted list were shifted to SIL and OGL lists; 60 items were moved from SIL to OGL category. In April 99 all Export Processing Zones became Special Economic zones. EPCG scheme of zero duty benefit extended to new sectors. Dairy items and vegetable oil were brought under OGL list. The changes in the policy of year 2000 included removal of quantitative reductions on 714 items. Duty free replenishment certificate scheme was widened to cover more than 5000 products. Again the peak tariff level was reduced to 35%. Relating to the reserved list of 837 items of Small Scale Industrial sector, 600 items were permitted to be freely imported. The left parties criticized that it was the end of SSIs and a slow death to agriculture.

In 2001, the commitment to remove 715 more items from quantitative restrictions was fulfilled much ahead of the timeline stipulated by world Trade organization. As a consequence only defense and health related items remain under quantitative restrictions. Duty exemption and EPCG scheme were extended to agriculture sector.

The 2002-07 Policy announced by the then commerce minister Maran gave exporters with a minimum level of Rs.5 Crores business also 'export house' status instead of the earlier level of 15 Crores; it ensured widening of import incentives as well to a larger number of exporters. Import of diamonds with zero customs duty was permitted.

Political changes made policy alterations leading to the newly named 'Foreign Trade Policy' unveiled for the period 2004-09. The policy outlined two basic objectives; doubling of our percentage share of global merchandize trade within 5 years and use of trade expansion as an effective instrument of economic growth and employment generation. While offering numerous additional incentives to promote exports, the policy reiterated the need for ensuring access to required imported raw materials, intermediate components and consumables. The thrust for export promotion was evident in designating chosen export clusters as 'towns of export excellence'; offering new import facilities and other incentives to SMEs with varying levels of star status (one star at Rs 15 Crores.....five star with Rs.5000 Crores); fast track clearance procedures etc.,.

The present 2009 -14 policy, announced in August 2009 attributed the decline in our exports after the financial crisis of 2008, to a contraction in demand in the traditional markets of our exports and the protectionist measures being adopted by some of the countries. On the employment front, the policy mentioned that 'studies have suggested' that nearly 14 million jobs were created directly or indirectly as a result of augmented exports in the last five years (2004-09).

The policy stresses on the need to encourage value addition in our manufactured exports and towards this end has stipulated a minimum 15% value addition on imported inputs under advance authorization scheme. The policy states that 'In this era of global competitiveness, there is an imperative need for Indian exporters to upgrade their technology and reduce their costs'. Accordingly, an important element of the Foreign Trade Policy is to help exporters in technological upgradation. It is sought to be achieved by promoting imports of capital goods for certain sectors under EPCG at zero percent duty.

Thus the import policy of India has undergone numerous changes over the last sixty years. Besides almost nil import restrictions it has been turned into a facilitating mechanism for our vigorous export orientation.

The Scenario Today:

The impressive growth of the economy at more than 9% GDP growth rate for three consecutive years (2005-08), the insignificant CAD of US\$15.7billion along with the peak foreign exchange reserves of \$309 billion and the comfortable BOP position of \$92billion(2007-08) gave confidence to our policy makers to liberalize imports further. But the situation has become hard in the last two years. There has been widening of trade deficit due to inconsistent growth in exports and increasing price of imports, decline in currency value, increase in overseas borrowing by major import entities and uncertain capital flows ultimately leading to high CAD. In the process, the BOP is also under strain despite the moderate capital inflows. The CAD widened to its highest ever level both in absolute terms as well as a proportion of GDP. The CAD in 2011-12 at US\$ 78.2 billion was 4.2 percent of GDP as compared with US\$ 48.1 billion or 2.8 per cent of GDP in 2010-11. The recent data shows that the CAD has increased to US\$ 88 billion at 4.8% of GDP in 2012-13.

The recent economic survey acknowledges the emerging issues in its statement, "The room to increase exports in the short run is limited, as they are dependent upon the recovery and growth of partner countries, especially in industrial economies. This may take time. The main focus has to be on curbing imports, mainly by making oil prices more market determined, and curbing imports of gold".

The Survey also contends that 'further-measures to ease the inflow of remittances and steps to diversify software exports could help reduce financing needs. Greater emphasis on FDI including opening up sectors further can help increase the quantum of safe financing. FII flows need to be targeted towards longer term rupee instruments so as to minimize the 'reversal' of capital during risk-off phases. Finally, external commercial borrowing needs to be monitored carefully so that entities without access to foreign exchange revenues do not leave significant exposures unhedged' (Economic Survey 2013).

Curiously, there is no mention in the survey of import controls but for the need to curb gold inflows.

Decline in rupee value in terms of US dollar seen in recent months is expected to improve growth in exports but also increase the cost of all imports including those meant for exports; the royalty of MNCs would also go up in rupee terms. SAIL is said to suffer a loss of Rs.125Crores for every one rupee decline in rupee value on its coal imports

The RBI data released on December 2, 2013 states that a decline in gold exports and turnaround in exports has helped narrow CAD sharply to \$5.2billion or 1.2% of GDP in July – September quarter of current fiscal. The information though brings comfort, the concern over long run stability in the trade front

remains; 'it will be hasty to conclude that the recent growth figures of the economy will at least maintain the tempo during the remaining months of the year'(C.R.L.Narasimhan,2013).

Gold Imports:

The place of gold in Indian society is a fascinating feature engulfing social, religious, cultural factors besides economic at household level. As the largest importer of gold, India imported an estimated 835 tonnes of gold, accounting for 30% of the record current account deficit (CAD) in 2012-13. At present gold imports are second only to POL imports. The spurt in gold imports since the beginning of the financial year urged the government to hike the tax on gold imports from 4% to 10% in value terms. The recent rules relating to the 20/80 ratio, requiring 20% of imported gold to be used for exports and the abolition of credit have ensured decline in gold in recent months(C.K. Venkataraman,2013). It is learnt that gold imports have fallen from 142 tonnes in April and 162 tonnes in May to 23.5 tonnes in October. It is also noted that gold imports were 47.75 tonnes in July; 3.38 tonnes in August and 11.16 tonnes in September, but more than trebled in October(festival season), compared to September. Thus it can't be interpreted that the gold imports are effectively controlled. The import of over \$50billion worth gold in a year exerts a substantial pressure on Balance of payments of the country.

Another emerging problem relates to the reported increase in smuggling of gold the last few months. Smuggling is essentially funded by dollars outside India. Thus it means that dollar which would otherwise come into India will not come in under the present regulations leading to a possible contraction in remittances. It is clear that import of gold into India can't be stopped in the near future. A realistic policy is regulation without unnecessarily hiking import cost of gold, which is at least 20% more than the world prices. It is suggested by experts that the authorities should issue a licence only to import a specific quantity of gold every month. Moreover, gold imports should also be streamlined and permitted only through nationalized banks. Now, the import of coins and bars are banned; but their sale is allowed. The possibility of gold options offering similar benefits of investment in their place is also suggested.

Resourceful management of the gold wealth of India for the benefit of the nation is the need of the hour. The non jewel gold holdings approximately valued at \$200-400billion with the people could be effectively mobilised to ease the stress on balance of payments. It is said that these precious resources be converted into buffer stock through a trustworthy gold deposit mechanism initiated by RBI; appropriate return to the depositors should be ensured. Thus the mobilized gold becomes equivalent to foreign exchange reserves conserved. Moreover as a consequence of the transfer of gold, the purchasing power of the people would also go up, contributing to favourable demand conditions in the economy. Banks should be allowed to transact gold deposits.

Trade with China:

China has become the major trading partner of India over the last few years. Imports from China accounted for \$175billion in 2012-13. India exports cotton, rubber, and iron ore to china and imports value added cloth, tyres and, steel from China! It is said that China dumps annually \$50-70b FMCG and semi durables in India. When such massive imports from China began 1990s, India had 248 cases of dumping against china in the following years. But such initiatives of safeguards have come down. Besides consumer goods sector China has entered India's capital goods sector also in a big way. It is mentioned that while China garners most of the orders for supplying super critical boilers, none of the Indian firms like BHEL get any orders at all. There are strong comments that the Indian markets are increasingly converted to suit China and in the process domestic production, employment and income across the sectors have been affected. It can't be denied that most cheap imports from China and other nations are absolutely not essential for India.

The argument that cheap imports benefit the consumers needs to be judged considering the negative impact on production besides the impact on balance of payments. There are no pure consumers who have no relationship to production. Rather the ability to consume depends upon income, which in turn depends upon employment and livelihood opportunities (C.P.Chandrasekar & Jayati Ghosh, 2009)

It is unfortunate that in the view of our policy makers our industrialization still depends mainly on imported technology and capital goods. In the past, outflow of royalty payments, technical fee had inflated cost of imports; the presumption that MNCs setting up subsidiaries would use India for world market production is ill founded. Reality has shown that their exports are far less than expected. Their true intention is making huge profits selling in the Indian domestic market.

It is also seen that Indian manufacturing sector is facing many hardships relating to infrastructure, provision of basic utilities, lack of institutional credit etc., our informal sector is the worst hit, forced to compete with global production. Imports are said to have replaced many standard mass consumption goods. The question of the level playing field arises in the midst of needless loss in employment ('A case for import controls' (Jayati Ghosh, 2013)

During a visit to India in late 70s, Norman Borlaug, the pioneer of Green Revolution said that India possessed natural advantage to be the 'Bread Basket of the World'. It is certainly pleasant to hear that India this year is likely to push Thailand to the second spot in the export of Rice and that we are also one of the major exporters of wheat. But cereals and cereal products imports are on the rise. Still we have to spend precious foreign exchange for the import of pulses and oilseeds, despite almost three decades of intensive missions (Jayati Ghosh, 2013). I remember a dire situation few years back wherein cheap imports of tapioca flour from east Asian nations almost destroyed the Sago industry of Tamilnadu; the state government had to plead with the Centre to increase the import duties to save the livelihood of thousands of workers and farmers. Recently a Government news release stated that we have a surplus of Wheat amounting to 2.4 Crore tonnes and export of 20 lakh tones were sanctioned in august 2013. But the exports have not taken place till November as our minimum export price is fixed at \$300/ton, while the export price of USA, Russia, Ukraine and France remain well below \$270 /ton (R.K.Narayanan, 2013). Considering the storage cost and the impending new arrivals, the delay is certainly expensive. Thus there is an impending need to swiftly bring in measures in our trade policy with regard the agricultural sector as well.

Conclusion:

The decisions on import policy has to be made considering the whole spectrum of our external economy namely, the external value of rupee, the foreign debt, volatility and composition of foreign capital, export potentials, inward and outward remittances, the direction and composition of trade, the indispensability of different kind of imports, the expectations of multinational corporations, the global economic trends and of course in line with the provisions of the international organisations.

At a level of \$ 400 billion foreign debt, the debt repayment and interest payments also need attention. It is stated that we require \$169billion to service debts before August 2014 (Prem Shankar Jha, 2013). For a nation which experienced miniscule trade surplus only in two years (1972-73: \$135million/Rs104 Crores; 1976-77: \$76million/Rs68Crores) in the last sixty five years, feeling comfortable with \$33 billion of life saving foreign remittances from Indian nationals toiling abroad and indeterminate software export earnings is but a mirage. There is a critical necessity for a long term vision in India's trade policy, especially with reference to imports.

Way back in 1860s, when free trade was the order of the day Abraham Lincoln, President of USA said, "I do not know much about the tariff, but I know this much, when we buy the manufactured goods

abroad we get the goods and the foreigner gets the money. When we buy the manufactured goods at home we get both goods and the money". Beveridge strongly commented, that "It has no merits; the only sensible words in it are the first eight words" (Beveridge, 1931). In my humble opinion, the basic tenet of Abraham Lincoln is not far from relevant in the context of India today.

The complexities of global economy today, I reckon, are different from the basic contention of P.T.Ellsworth: "It is only necessary to point out that in international trade goods pay for goods, and the international money moves only to perform the functions of adjusting disturbances to trade. Our money that is the money of our country, will not be useful to the foreigner unless he spends it in our country" (P.T.Ellsworth, 1936). In simple terms, the dollars India pays for its imports are not spent in India! Therefore, the implementation of acceptable measures of import control is inevitable, considering the long term economic stability of India.

What Prevents the Policy Makers?

On this occasion, I wish to also share some of my observations and views with reference to teaching Economics in the prevailing circumstances of knowledge economy.

It is a welcome trend to note the focus of younger members at research & publication besides successfully completing research projects at various levels. The new emphasis on preparing our students for NET, SLET etc., is heartening. Among our scholars and students also there is a notable change in updating themselves, renewed focus on research, attending conferences and looking for jobs beyond teaching.

However, unlike the fortunate days of the recent past, the situation today warrants considerable attention and concerted initiatives in our state, if not in the north or the east or the west of the nation. There has been a discussion in most of the gatherings of our fraternity on the dwindling number of students joining the courses especially at the post graduate level. It is also seen that in colleges located in smaller towns with few other institutions offering alternate courses, there has been quite a rush in admissions to Economics course at the under graduate level.

We are faced with two streams of students one set which needs sound understanding of the basics in the subject with appropriate life skills to plunge into the job market just after their under graduation for various reasons. The others, who continue beyond, require exhaustive exposure to the essence of the subject with strong analytical training to compete at the higher plane in research and specialized professions.

A conscientious reappraisal of our own knowledge skills and capabilities to suit the requirements of the students joining the discipline is the need of the day. Of course, there are compromises to be made in updating the syllabi, archaic examination pattern, dearth of staff, inadequacy of students, lack of co-ordination and encouragement, campus problems etc., We do need in depth discussions, reciprocal interaction and exchange of information on various issues, to evolve a sound framework for the future. In fine, we have to continue to equip ourselves with competencies to meet the dictates of the time.

The opportunity to shape the young minds to explore and reach new horizons is a precious one; the exhilaration of perpetual learning and knowledge sharing is indeed indisputable.

I thank you all for the patient listening. I feel blessed to speak in the midst of dignitaries, erudite elders and energetic younger members of the AET family. On behalf of all gathered here, I record my gratitude to the Chancellor Dr.G Viswanathan and all the members of the organizing Committee of the conference at VIT University for the meticulous arrangements and hospitality.

Thank you, Thank you and thank you one and all.

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Peer Reviewed Journal

**Capital Goods Sector
in Tamil Nadu**

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MECHANISATION OF CAPITAL GOODS SECTOR IN AGRICULTURAL SECTOR

Mechanisation of agriculture implies replacement of animal and human power by machinery wherever possible in agriculture (i) It mean application of mechanical power right from the sowing to the harvesting stage. (ii) It may also mean rationalisation of the application of science to the phases of agriculture production and also universal irrigation through advanced method. It can be adopted easily in a country where there is shortage labour and abundant supply of capital. It is believed that the benefits mechanisation could be reaped by farmers having large acreage and large scale mechanisation has taken place among big and rich farmers Punjab due to the advent of Green Revolution. The state agro-industrial development corporations and private manufactures are involved in transfer of technology. A major thrust is being planned for the up gradation and adoption of proven technology through front line demonstration during the eight plan period.

India is vast country with mixture of varieties and techniques in agricultural methods and technology. In such a situation, we cannot blindly advocate form mechanisation without taking into consideration about the realities prevailing in agriculture technology in our country. land augmenting techniques., In this method the usual traditional methods of farming implements will be used without mechanisation. Labour substituting techniques, In this method biological sources of energy will be dispensed with, human and animal labour will be discarded and instead machines like tractors threshers, harvester, combines, will be used. This is similar to what is being done in advanced western, countries. In this case, farm mechanisation will be undertaken on a full-fledged scale with modern methods of fertilisers, of course, this can be done by rich farmers having a large farm or in a cooperative farming. Indian cannot depend upon the first methods. As production cannot be increased adequately for the third can be brought about in stages so as to have the full-fledged fourth method .In some regions of Punjab, Haryana, Western UP and Delta regions of Tamilnadu and Andhra Pradesh the fourth methods is used.

For a proper analysis of the subject. It is necessary to have a prior understanding of the present position in respect of the use of implements in agriculture. The implements in used here one simple and old. It is only in a few places that modern. Machines one to be seen. By and large it is the human and animal power that are used for the performance of Agriculture operations.

The modern times machines suitable for small farms have been developed. In Japan, for instance these machines are being successfully made use of. The agriculture operations where it can be usefully done one for example. Preparation of seedbed, proper placement of seeds and fertilisers control of weeds protection of plants act During past five years plan, several measures have been initial by the government to increase the productivity of livestock, which has resulted in significant increase in the milk production to the level of 86.7 million tonnes at the end of 2002-2003 as compared to 17 million tonnes in 1950-51. This phenomenal success can be ascribed to operation flood project the large the largest integrated dairy development programme started in 1970 by the National Dairy development board. By march 2000, over 10.61 million farmer members.

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CAPITAL GOODS IN TAMILNADU

The paper studies and recommends the key priority areas of action for the capital goods sector. The capital goods sector is large and diverse sector comprising of many sub-sectors. Identification and a basic understanding of these sub-sectors is a pre-requisite for a skill gap study covering the entire sector. For this context, a suitable methodology has been developed to identify the following nine sub-sectors within the capital goods sector:

- i. Machine tools
- ii. Power and electrical equipments
- iii. Earthmoving, mining and construction equipment,
- iv. Material handling and lifting equipment
- v. Process & plant machinery
- vi. Light engineering goods
- vii. Textile machinery
- viii. Plastic, paper & rubber machinery
- ix. Agricultural machinery

Analysis of sub-sectors in terms of business segments, performance, key player etc helps understanding the ecosystems surrounding the respective subsectors.

The Government announced a new scheme for enhancing competitiveness of small and medium enterprises in the capital goods sector. Under the scheme has approved by the Cabinet, the first phase, will focus on development of specified technologies. Under phase-I, special centres for textile, machine tools and auto will be set up in Tamil Nadu, Bangalore, and a city in Punjab respectively. The outlay approved for phase-I was for two-and-a-half years. The Government will provide Rs 581.22 crore (80 per cent), while the remaining will be provided by the industry. The same mechanism will be applied for the entire scheme to be implemented over a period of time. The scheme will get maximum benefit as it has large number of small and medium enterprises followed by Tami Nadu. Capital goods refer to machineries used in the manufacturing process. The scheme seeks to indigenise large imports. Currently, capital goods import stand at Rs 1.15 lakh crore. The size of the capital goods industry is around Rs 3 lakh crore. More than 80 per cent of these units are small and medium enterprises and these units have limited capabilities to develop newer technologies because of their size. The scheme will not just develop technology, but also suggest ways to reduce cost of conversion by providing common facilities such as testing, development and industrial area. The scheme will enable setting up of five centres of excellence in association with IITs, one integrated industrial infrastructure facilities, two common engineering facility centres, a test and certification centre for earthmoving and construction machines and technology acquisition fund programme, in the State concerned.

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OPPORTUNITIES AND CHALLENGES OF FOREIGN DIRECT INVESTMENT ON RETAIL SECTOR IN INDIA

Retail has caught lot of attention in the past one decade. Retail has been one of the growth areas in the global economy. It has witnessed a high growth rate in the developed countries, while for the emerging countries it is on exponential growth. India is the 'second most attractive retail destination' globally among thirty emergent markets (Kearney, 2011). The changing economic scenario of the country has increased the purchasing power of the people. Hence, in terms of purchasing power parity (PPP), India is ranked 4th largest economy after USA, China and Japan (Kearney, 2012).

Objectives of the Study

1. To study the opportunities of FDI in Indian Retail Sector.
2. To study the emerging challenges of FDI in Indian Retail Sector

Research Methodology

This study is descriptive in nature. The study is based on secondary data which has been taken from case studies, books, journals, newspapers and online databases and websites.

Challenges of Foreign Direct investment on Retail Sector

1. Economies of scale

The global players have economies of scale and are perfect in cost cutting and providing the consumer the best at lowest price which still is a major challenge for Indian retail firms. The way they perform their process itself builds an entry barrier for other new firms.

2. Brand name

They bring with them world class products which have high quality and a highly valued brand name. The domestic brands don't have that charm and attracting power as of global brands.

3. Technology

Global players are highly advanced in technology. The tools, equipments, kind of warehouses they use, their way of performing processes are highly advanced and cannot be compared with those used by Indian retail firms, which in turn provides better services and better quality products even in categories like perishable food etc.

4. Attract skilled employees

The work culture of global players is quite different from those of Indian players. They believe in earning profits by cutting costs as much as possible and at the same time are conscious towards career of their employees.

5. Better infrastructure

Better storage facilities, better transportation medium and high investment can pose another threat to Indian retail firms which can hardly match the capabilities of giants on their own.

6. Small retail spaces

Most of the retail outlets in India have retail space which is less than 500 sq feet area (Sikri and Wadhwa, 2012). The foreign retailers will look for space in and around city centers to open their stores

and malls. In many large cities, there has been a shortage of spaces particularly in prime locations. This will increase the price of real estate manifold (Nath, 2013).

7. Real estate problem

Most of the organized retail players have to pay increased amount of their revenues towards the rent of retail space. The rate of stamp duties in transfer of property is also very high and varies across the country which again leads to increase in real estate price (Makol and Rajput, 2012).

8. Problem with supply chain

Indian retail players face a problem of poor supply chain (Jain and Godha, 2012). Since Indian retail is still majorly dominated by unorganized market there are problems like poor storage situations, lack of cold storage for certain types of cold storage, lack of investment capability for storage infrastructure, etc (Sikri and Wadhwa, 2012).

9. Consumption diversity

India is a culturally and socially diversified country where consumption of people varies according to the region. Hence, manufacturers have to segment and cater their products accordingly (Sikri and Wadhwa, 2012).

10. Lack of work force

There is deficiency of well trained and groomed work force which is again a key problem in Indian retail. Hence, retailers have problem of finding trained work force (Handa and Grover, 2012).

FDI in the retail sector would not only lead to a substantial surge in the country's GDP and overall economic development, but would also help in integrating the Indian retail market with that of the global retail market in addition to providing not just employment but a better paying employment, which the unorganized sector have undoubtedly failed to provide to the masses employed in them.

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**Social Capital and
Development**

Peer Reviewed Journal

Peer Reviewed Journal

SOCIAL CAPITAL TO STRENGTHEN HEALTH POLICY AND HEALTH SYSTEM IN TAMIL NADU IN INDIA

This paper is an attempt to design a model for building social capital for development and analyses the current scenario of social capital building developed over the course of interventions specially focused on Safe Motherhood and Reproductive Health. Using relevant literature, it explores the nature of social capital and suggests why undertaking such a process can enhance health policy and programmes, advocacy and governance for the improvement of health policy and health system in Tamil Nadu in India.

Objectives:

1. To identify the effective indicators of social capital to strengthen health system.
2. To find out the factors which are more effective to strengthen and to support appropriate community participation health strategies and policies.

Delivery of effective and safe health services to those who need them, when and where they need them; a health workforce responsive to the needs and expectations of individuals and families, which is fair and efficient at achieving the best health outcomes possible within the confines of available resources and circumstances. A well-functioning health information system that ensures reliable health data is collected, analyzed, disseminated and used; Essential medical products, vaccines and technologies are available to all, and are safe, efficacious and cost-effective; A health financing system that raises adequate funds for health and protects people from financial hardship due to poor health; and Leadership and governance processes resulting in strategic policy frameworks that provide effective oversight, regulation, coalition-building and accountability for health.

At present, Tamil Nadu scores reasonably well on social indicators vis-a-vis most states of India. This can be seen particularly in the case of Human Development Indicators, in which Tamil Nadu has made considerable further progress during the past decade. Vision 2023 seeks an ambitious goal for key parameters such as, crude birth and death rates, MMR, IMR and Under 5MR, where, the performance of the state will be ranked as the best in the country. Essentially, Vision 2023 envisages Tamil Nadu to become not only the best State in India in terms of social indicators, but also reach the levels attained by developed countries in human development by ensuring universal access to health facilities. (Vision Tamil Nadu 2023). The role of government is crucial for addressing these challenges and achieving health equity. The Ministry of Health and Family Welfare (MOHFW) plays a key role in guiding India's public health system.

Contribution to health of a population derives from systems outside the formal health care system, and this potential of intersectoral contributions to the health of communities is increasingly recognized worldwide. Thus, the role of government in influencing population health is not limited within the health sector but also by various sectors outside the health systems.

Despite extensive knowledge and benefits of a network and social capital approach, critical use and analysis of its application remains limited within healthcare systems. Social determinants of health and

economic issues must be dealt with a consensus on ethical principles – universalism, justice, dignity, security and human rights. This approach will be of valuable service to humanity in realizing the dream of Right to Health. The ultimate yardstick for success would be if every Indian mother, from a remote hamlet in Tamil Nadu to the capital city Delhi, experiences the change. It is true that a lot has been achieved in the past. The milestones in the history of reproductive health that have had a telling effect on millions of lives – launch of

Expanded Program of Immunisation in 1974, Primary Health Care enunciated at Alma Ata in 1978, eradication of Smallpox in 1979, launch of polio eradication in 1988. It was a glorious past, but the future of a healthy India lies in mainstreaming the public health agenda in the framework of sustainable development. The ultimate goal of great nation would be one where the rural and urban divide has reduced to a thin line, with adequate access to clean energy and safe water, where the best of health care is available to all, where the governance is responsive, transparent and corruption free, where poverty and illiteracy have been eradicated and crimes against women and children are removed – a healthy nation that is one of the best places to live in. Primary health care renewal “requires fundamental changes to the organization and delivery of health care services” and knowledge development and dissemination are key components in system renewal

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ROLE OF THE PANCHAYATI RAJ INSTITUTIONS IN RURAL DEVELOPMENT PROGRAMMES

In this paper the thrust has been given on the income generation of the rural population under the vicinity of Panchayati Raj System.

Rural Development Programmes

NREP: National Rural Employment Programme was launched in October, 1980 as a centrally sponsored scheme on 50:50 sharing basis between centre and states.

JPRGY: The Jai Prakash Rozgar Guarantee Yojana has been launched in 2002 to provide employment guarantee to the unemployed in the most distressed districts of the country.

RLEGP: Rural Landless Employment Guarantee Programme was launched on 15th August, 1983 to generate additional employment in rural areas particularly for the rural landless workers.

JRY: Jawahar Rozgar Yojna was launched in April, 1989. It is pre-eminently a wage employment programme. Under the scheme, it is expected that at least one member of each poor family would be provided with employment for 50 to 100 days in a year.

JGSY The Jawahar Gram Samridhhi Yojana is the restructured form of Jawahar Rozgar Yojna. This scheme is in operation from 1999. It is implemented only at the village level to create village infrastructure and generates employment opportunities to alleviate poverty.

Antyodaya Programme: Antyodaya means the welfare of a person standing at the end of the queue. In other words, the programme is oriented to uplift the poorest of the poor in the countryside.

DPAP: The Drought-Prone Area Programme was launched for drought prone areas reducing the severity of the impact of drought, stabilising the income of the weaker sections of the rural community and.

DWCRA: The major thrust of DWCRA is to improve the socio-economic status of rural women through the creation of income-generating activities in a district on a self-sustaining basis.

EAS: The Employment Assurance Scheme was launched in 1983 and expanded in phases to cover the whole country in 1996. It aims at providing 100 days of employment to two members of a rural family in a year.

SGSY: The Swarnajayanti Gram Swarozgar Yojana was launched in April 1999. This programme is instrumental in the setting up of a large number of industries through bank credit and subsidy.

Rural Housing Scheme: Indira Awas Yojana was launched by the government in 1985. Under this scheme house is given free of cost to SC/ST families and free bonded labourers. Though, with the launching of five year plans in India, concerted efforts were made but, the record of the progress is not upto the expectation.

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WOMEN ENTREPRENEURS IN INDIA

Objectives

1. To study the concept of women Entrepreneurship in India.
2. To analyze the Present Scenario of Women owned SMEs in India.
3. To highlight the problems faced by Women owned SMEs.
4. To examine Schemes and initiatives taken by the Government for Women owned SMEs.

Methodology

The paper is descriptive in nature. The data used in the paper is mainly from the secondary sources. The data has been collected from secondary sources like research papers, books, articles, Annual Reports of Government, Economic Surveys and MSME Census Report.

There is male dominance in ownership of MSMEs. However Female enterprises contribute 13.72 percent in the MSME Sector. The table below shows the percentage of female enterprise in SMEs in India. It is evident from the table that the Percentage of Rural female SMEs (15.27%) is more than the urban areas (12.45%).

Table 1

Area wise Distribution of Female Enterprises

Sl.No	Particulars	Female	Male
1	Rural	15.27	84.73
2	Urban	12.45	87.55
3	All	13.72	86.28

Source: MSMEs Census Report Fourth (2007-08)

Table 2

Sector Wise Distribution of Female Enterprises

Sl.No	Particulars	Female	Male
1	Micro	14.19	85.81
2	Small	5.06	94.94
3	Medium	4.21	95.79
4	ALL	13.72	86.28

Source: MSMEs Census Report Fourth (2007-08)

Table 2 depicts the sector wise distribution of female Enterprises in micro, small and medium scale enterprises. Micro enterprises are the major contributor in case of female enterprises which account for 14.19%. Whereas in case of medium enterprises it account for 4.21% where as small enterprises contribute to 5.06%. The overall contribution is 13.72% by female enterprises as against 86.28% by male enterprises.

Training of Women Entrepreneurs

The industrial policies of the government announced from time to time, have laid considerable emphasis on promotion of women entrepreneurship, particularly among first generation women entrepreneurs, through various training and support services.

Package For Promotional of Women Entrepreneurs

In March 2007, the Government has announced a comprehensive Package for the Promotion of Micro and Small Enterprises, which comprises several proposals and schemes having direct impact on the promotion and development of the micro and small enterprises. These, inter alias, include credit and fiscal support, cluster-based development, infrastructure, technology and marketing support.

At this juncture, effective steps are needed to provide entrepreneurial awareness, orientation and skill development programs to women. The unexplored talents of young women can be identified, trained and used for various types of industries to increase the productivity in the industrial sector.

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A STUDY ON SOCIAL CAPITAL AND ECONOMIC DEVELOPMENT

In the 1990s the concept of social capital defined here as the norms and networks that enable people to act collectively enjoyed a remarkable rise to prominence across all the social science disciplines. The authors trace the evolution of social capital research as it pertains to economic development and identify four distinct approaches the research has taken: communitarian, networks, institutional, and synergy. The evidence suggests that of the four, the synergy view, with its emphasis on incorporating different levels and dimensions of social capital and its recognition of the positive and negative outcomes that social capital can generate, has the greatest empirical support and lends itself best to comprehensive and coherent policy prescriptions.

The World Bank defines social capital as the institutions, relationships and norms that shape the quality and quantity of a society's social interactions. Social capital is a multi-faceted concept that implies emotional attachments to relatives and friends as well as interactions between people. Existing studies of transport and its impact on the rural poor in developing countries focus largely on its role in the process of economic growth, by increasing the productive capacity and market accessibility of small-scale farmers through investment in infrastructure and transport services.

The concept that underlies social capital has a much longer history; thinkers exploring the relation between associational life and democracy were using similar concepts regularly by the 19th century, drawing on the work of earlier writers such as James Madison (*The Federalist Papers*) and Alexis de Tocqueville (*Democracy in America*) to integrate concepts of social cohesion and connectedness into the pluralist tradition in American political science. John Dewey may have made the first direct mainstream use of "social capital" in *The School and Society* in 1899, though he did not offer a definition.

Social relationships that link individuals to others may be institutionalized if the linkages are created through joint membership in formal organizations. This kind of formal social individuals can hardly become members. In the extreme case, individuals can create new organizations, but the overwhelming numbers of memberships are the result of individuals joining pre-existing organizations. These organizations are not distributed evenly across communities, especially in developing societies. While we can expect systematic differences between individuals who join and do not join organizations, these differences are irrelevant when the organizations are not available to join. So we can expect that where formal organizations are relatively rare, memberships depend more on the characteristics of an individual's immediate context than on the characteristics of the individuals themselves. Informal social networks do not have this same dependency on existing institutions. Who one knows is, to be sure, a product of who is available to know. Not many Americans know a Hindu priest; nor do many Indians know a Jewish rabbi. But given a broad distribution of most roles across society, linkages to these roles depend more on the characteristics of the individual than on the characteristics of an individual's immediate context. Contacts with high status or powerful social roles especially depend on the status of the individuals themselves.

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EDUCATION IN INDIA – AN EFFECTIVE TOOL OF SOCIAL CAPITAL

This paper attempts to study the trends and significance of education as an effective tool of social capita in India. Social Sector is an important sector of the Indian economy and includes those components which play an important role in the contribution of human resource development. Any improvement in the education sector may bring about little growth but it performs a vital role for economic development. The emergence of social sector which consists of sub-sectors namely, education, primary health and medical care, water supply and is so crucial for the economic development of any nation. The social development provides the scope for overall economic development.

The central government expenditure on social sector as a percentage of total expenditure reduced from 12.61 per cent in 2010-11 to 11.43 per cent and 11.83 per cent in 2013-14(revised estimates – RE). Total central government expenditure on social sector which includes rural development and the Pradhan Mantri Gram Sadak Yojana reduced from 18.00 per cent in 2010-11 to 15.79 per cent in 2011-12 and 15.12 per cent in 2012-13 (RE) (Economic Survey, 2013-14)

Overview of Education as a Source of Social Capital

The recent research indicates that social capital is not only a critical input for education but also one of its valuable by-products (Heyneman 1998). The importance of education for the development of an economy must not be underestimated because education is an effective instrument which can largely inculcate national and cultural values among people and liberate people of false prejudice and ignorance. It provides them required knowledge, technique, skill and information and enables them to know their rights and duties towards their family, their society and towards their motherland at large. Education expands their vision and outlook, provokes the spirit of healthy competition and a desire to advance for the achievements of their consciousness regenerating truth, and thereby capability to fight ignorance, injustice, corruption, violence, disparity and communalism, the greatest hazards to the progress of the nation. Education is therefore a means to motivate the consciousness of the people against malpractices such as injustice, violence and disparity, etc., It may be concluded that education is considered as the most influential tool of social change in India. It is a vehicle through which the aspirations of community at large can be mobilized. It can only be regarded as a cooperative force in bringing about social changes which are determined by the forces possessing more pervasive power in society. What we do at present juncture is that the education system in India is to be overhauled through proper framework of legislation and implementation in full letter and spirit so that social capital is sine qua non for economic development.

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SOCIAL CAPITAL AND RURAL WOMEN ENTREPRENEURSHIP

This present study mainly focuses on Social Capital and Rural Women entrepreneurship through Self Help Groups. The data were collected from the sample of 55 members of 4 SHGs located within the study area Rasipuram Taluk of Namakkal district in Tamil Nadu.

Objective

To assess poverty reduction through women entrepreneurship.

Methodology

The study covered primary and secondary sources. The primary data were collected from the sample of 55 members of 4 SHGs located within the study area Rasipuram Taluk of Namakkal district in Tamil Nadu. Primary data were collected by employing a structured interview schedule. Besides this, participative observation, and direct personal discussions were conducted with the members of various SHGs, in order to get a clearer picture of the real situation.

The table below shows that the socio-economic background of the sample household. Hindu religion rather than others. Similarly, when we discuss about the social status, more than (81.8 per cent) belongs to Hindu religion. Along with the general detail of the households, the Age of the respondents more than half of the members (74.5 percent)

Table No.1

Socio Economic Background

Variables	No. of respondents
Religion	
Hindu	45 (81.8)
Age	
21 –40(Years)	41 (74.5)
Educational level	
Primary	36 (65.4)
Marital status	
Married	43 (78.1)
Size of family	
Up to 5	38 (69.09)
Monthly income(Rs.)	
4000-6000	40 (72.7)

Source: primary

A. Saranya, Research Scholar, Department of Economics, Periyar University, Salem.

Note: Above table highlighted only maximum percentage among the factors of the respondents were under the age group of 40 years. The educational attainment was collected in years of schooling and less than half of the (65.4 percent) of the respondents had primary level of educational. From the respondents more than (78.1 percent) were married. Along with these general details of the households, the size of family also analysed. The result shows that the about 50 percent of the households had minimum 4 or 5 members like the average size of the Indian family system.

This study is significant because it is one of the few which explores women's formation of social capital. Through the SHG the women empowerment increasing in the study area by making them financially strong, as well as it helped them to save some amount of money and invest it in further development. They need strong capacity building and training in functional areas such as finance, literacy skills, marketing, production and managerial skills to reduce the poverty.

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EARNINGS AND EDUCATION IN THANJAVUR TOWN

Education is considered to be key factor in the development of human capital. The concept of human capital denotes that the people of the country are considered as an asset for the country. Human capital refers to stock of competences, knowledge, skill of an individual or Human Capital can also be defined as the ability of an individual to generate income by having certain set of skills or knowledge. Human capital can be developed through various ways like education, on the job training, health etc.,

Objectives

- To know the age-earning profile of the respondents.
- There is no association between education and income of the individual.

Methodology

The study is based on primary data collected from 50 respondents from Thanjavur town. 5 categories of respondents have been collected namely Illiterate, Primary, Secondary, Higher Secondary and Collegiate excluding Technical and Professional. From each category 10 respondents were taken making the total sample size 50. The collected data were tabulated for lucid understanding and to verify the hypothesis simple statistical tools like Average, Chi-Square test were employed.

Educational Qualification and Entry Age- Cross Tabulation

Count	Entry Age					Total
	> 10	10-20	20-30	30-40	<40	
Illiterate	0	7	2	0	1	10
Primary	2	3	3	1	1	10
Secondary	0	6	4	0	0	10
Higher secondary	0	5	5	0	0	10
College	0	0	6	4	0	10
Total	2	21	20	5	2	50

Source: Field Survey

Above table shows the cross tabulation between entry age in the labour market and educational qualification of the respondents. It shows that 70 percent of illiterate have entered the labour market in the age group between 10-20 years, 80 percent of primary holder entered the job market in the age group between 10-30 years, 100 percent of the collegiate respondents entered the labour market after the age of 20 years. So it can be concluded that respondents with low educational status enter the labour market at an earlier age and respondents with high education status enter the market at a later age.

Average Income for Various Educational Levels

Educational Qualification	Average Income (RS)
Illiterate	73000
Primary	80000
Secondary	68600
Higher Secondary	87900
Collegiate	99250

Above table clearly signifies the significance of education which is reflected through their average earnings. The average income of collegiate respondents is Rs 99250 which is 35 percent greater from the average income of illiterate. It could be concluded that higher the education greater will be the private economic returns lower the educational status lower will be the private economic returns.

Hypothesis Testing

There is no association between Education and Income. Since the calculated value (28.281) is greater than the table value (21.026), hypothesis gets rejected and it is concluded that there is an association between Education and Income.

Chi-Square Tests			
	Value	df	Asymp.Sig.(2 sided)
Pearson Chi-Square	28.281 ^a	12	.005
Likelihood Ratio	29.518	12	.003
Linear-by-Linear Association	1.630	1	.202
N of Valid Cases	49		

It is concluded that there an association between education and earnings and lower educational status people enters the labour market at an earlier age than the high educational status people.

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SOCIAL CAPITAL AND DEVELOPMENT PARADIGMS: AN OVERVIEW

This is a research based paper developed and this topic spells practical utility for the social scientists to know for the sake of being able to develop social capital in a better and effective manner to attain real sustainable growth of the country.

This paper at the outset defines social capital relating it to the development process of a nation. In doing so, it explains various dimensions of social capital. This paper then attempts to establish reasons as to how the concept of social capital is today related to the concept of political economy & public policy to run the development agenda of a country. The study then traces out paradigms of social capital and suggests how best such components be developed to add value to human capital which ultimately helps to attain a higher human development index. This study will attempt to categorically point out how social capital affects development of a country. The study proposes to make recommendations for developing social capital and conclude with case showing how development of social capital affected development of human capital in India.

Measuring Social Capital

Social capital has been measured in a number of innovative ways, though for a number of reasons obtaining a single "true" measure is probably not possible, or perhaps even not desirable. **First**, the most comprehensive definitions of social capital are multidimensional, incorporating different levels and units of analysis. **Second**, any attempt to measure the properties of inherently ambiguous concepts such as "community", "network" and "organization" is correspondingly problematic. **Third**, few long-standing surveys were designed to measure "social capital", leaving contemporary researchers to compile indexes from a range of approximate items, such as measures of trust in government, voting trends, memberships in civic organizations, hours spent volunteering. New surveys currently being tested will hopefully produce more direct and accurate indicators.

This paper offers following recommendations based on the intense research on the subject done by the author and by making analytical study of various researches done around the world:

- . It is critical to invest in the organizational capacity of the poor and support the building bridges across communities and social groups. The latter is especially significant since many crucial decisions affecting the poor are not made at the local level.
- . For development interventions in all sectors and at all levels, social institutional analysis should be used extensively to correctly identify the stakeholders and their interrelations.
- . A social capital perspective lends its voice to those calling for information disclosure policies at all levels to encourage informed and enlightened citizenship and to fix accountability of both private & public sectors who purport to serve public good.
- . Theories of economic development stress the importance of money and machinery, for building healthy and skilled workforce and technology. However, development and growth specialists are uncovering the importance of social cohesion for societies to prosper economically and for development to be sustainable..
- . Recent research indicates that social capital is not only a critical input for education but also one of its valuable byproducts (**Heyneman 1998**). In addition to strengthening the human capital needed for economic development, social development and state accountability, education fosters social capital-rich networks.
- . Development interventions should be viewed through a social capital lens and assessment of their impact should embrace the effects of the interventions on the social capital of poor communities. Social dimensions of development should be always at the core of development policy.

SOCIAL CAPITAL AND DEVELOPMENT

Social Capital is an asset like any other asset that needs to be invested judiciously, nurtured carefully and utilized methodically. The core idea regarding Social Capital, shared by social scientists, is that, there is value in social networking.

Social Capital helps combat social disorders in the crime ridden modern day society. Early studies on Social Capital have tried to analyze as to what extent this phenomenon can be used as a resource for public good. In contrast, Bourdieu (1983) in "The Forms of Capital", distinguishing economic, cultural and social capitals, says that, Social Capital is the aggregate of potential and actual resources linked to a durable network of institutionalized relationships. Speaking on the negative aspects of Social Capital Bourdieu (ibid), points out that the wealthy and the powerful use "Old Boys Network" and other forms of Social Capital to maximize their own advantages, their children's and their social groups'.

Though there is no widely held view on the measuring of Social Capital, quantitative measuring has proven somewhat complicated. In measuring political Social Capital the sum of society's membership of its groups is commonly taken.

Those groups with a higher membership contribute more to the amount of capital than groups with lower membership. It should also be noted that many groups such as communities with low membership may still add up to be significant.

Social Capital and Women

Women in India have an almost 50% stake by way of numbers. Their increased advent towards elections and the ballot boxes is mainly due to education, employment, civil skills and time. Recent research on Social Capital now shows that the explanation for the enhancement of women's participation and women power is that Social Capital offers a wealth of resources and networks that facilitate political engagement. Social Capital is readily available no matter what type comprises the community. Social Capital helps override more traditional queues such as education, employment and civil skills for political engagement. There are unique ways in which women organize themselves. These differences from men make Social Capital more personable and impressionable to women and thereby create a stronger presence with regard to political engagement.

Effects of Social Capital on Health

Social Capital through its networks and communities offers a protective quality on health. Social Capital affects health risk behavior because those individuals who are embedded in a network or community that is rich in support, social trust, information and norms have the capacity to come by resources that help achieve health goals. Social Capital encourages social trust and membership and these factors play a significant role in discouraging individuals from engaging in risky health behaviors such as smoking and binge drinking (Bolin et al 2003).

Social Capital as a modern entity has evolved from a small circle exerting influence within a given radius to civil society which can encompass the entire world. The accumulation, preservation and discreet usage of Social Capital is in the collective hands of individuals and groups, who with a sane and sensible frame of mind can utilize this asset to their best advantage or misuse it to social disadvantage.

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SOCIAL CAPITAL AND RURAL DEVELOPMENT IN TAMIL NADU: ROLE OF SELF HELP GROUP IN DEVELOPMENT

Rural development is concerned with economic growth, social justice and improvement in the living standard of the rural people by providing adequate and quality social services and minimum basic needs. Although SHGs' primary activities are thrift and credit, nowadays they have become involved in natural resource management, development work, literacy, participation in local body governance, common property resource management, and so on. Moreover, there are a considerable number of SHGs that have taken up group enterprises thereby generating income. With this regard, social capital should be a critical factor for successful SHG activities, because social capital is a requisite for collective action, applicable for an individual and for a group. SHGs are a viable alternative to achieve the objectives of rural development. SHG placed a pivotal role in social transformation and social economic betterment of rural women. Unlike city levels, where scope for employment is abundant, Tamil Nadu is a drought prone area where people cannot depend purely on agriculture all through the year. Moreover Tamil Nadu is based on its agro-economic climate conditions. Banks in association with NGOs give training to SHG members in all these activities. The government of Tamil Nadu encourages the SHG activities and marketing of their products.

According to NABARD [2010], as of March 2010 there were nearly 7.0 million SHGs in India, representing 97 million members, who have taken loans from banks under its linkage program. This does not include SHGs that have not borrowed. The "SHG-Bank Linkage Program" since its inception has been predominant in the south Indian states of Andhra Pradesh, Tamil Nadu, Kerala, and Karnataka. These states accounted for 76% of the SHG credits linked during the financial year 2009–10. Tamil Nadu is one of the most active states for delivering bank loans through the SHGs.

Objectives

To analyzed to micro-credit with bank linkages of Self Help Groups and rural development in Tamil Nadu

Methodology

The methodology adopted in the study is historical and analytical. The technique structured re-determined the present study is based on the secondary data, collected from various records, reports & studies published in magazine, research reports of Government officials and other organizations & Web portals.

Social Capital in SHGs

Although this study does not attempt to measure the level of social capital fostered in SHGs, this section provides some evidence of social capital in SHGs. One way to classify social capital is based on its function: bonding social capital and bridging social capital, according to Narayan (1999). The former works within groups to facilitate cooperation and/or collective action among members, while the latter improves the access to the outside, such as markets, NGOs, and government. The local bodies and the government departments have started identifying SHGs as their partners in the community development programs. The partnership relation extends support to execute the development programs. Sometimes SHGs act as a pressure group to make certain genuine demands from the state. Evidence presented above clearly suggests that bonding as well as bridging social capital has been fostered within SHGs relative to the case of non-SHG, the impact of social capital on the villagers' welfare.

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SHGs in Tamil Nadu

Multifold activities of SHGs have paved the way for improving village economy. Creating avenues for skill development, including leadership qualities and enabling economic independence are major functions of the "Mahalir Thittam" a project of Tamil Nadu Corporation for Development of Women Ltd., (TNCDW) which aimed at empowerment of women. Tamil Nadu doing well on the SHG front has resulted in the boasting of more than 3.78 lakhs of SHGs with a membership of 60.63 lakhs women as on 30.11.2008. This includes 2.61 lakhs of SHGs directly covered by the Tamil Nadu Corporation for Development of Women Ltd., through the successful fostering of savings habit and promptness in loan repayment.

Correlation Analysis

Variables	Groups Formed In Numbers	Savings (Rs. in lakhs)
Groups Formed In Numbers	-	.361 (.046)
Savings (Rs. in lakhs)	.361 (.046)	-
Total Districts	31	31

The above tables clearly explain the correlation between Group Formed in numbers and Savings capacity for 31 districts in Tamil Nadu. It clearly shows that the correlation between group formed and savings was 36.1 percent which is positively correlated and it was statistically significance at 5 percent level. Hence it shows that only 36.1 percent of the values correlated between group formed and savings remain ($100 - 36.1 = 63.9$) of the values are correlated with variables, which will not explained in the table.

Conclusion

The self help group is important in re-strengthening and bringing together of the human race. We may conclude that the economic activities of Self Help Group are quite successful, the development of social and human Capital through micro enterprise development to work towards poverty alleviation. It was in this context that there emerged a rapid rise of surplus money in the hands of rural residents except for the poorest, which started to be saved in various forms, one of which was the savings in the Rural Development in Tamil Nadu is marching well ahead of times. The scenario in the rural areas is fast changing wherein poor people are getting guarantee of minimum employment and women folks are endowed with social and economic empowerment with their participation in Self Help Group (SHG). A rural economy with all-inclusive growth is fast emerging in the State.

Reference:

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Chittaranjan Mishra, (2005), "SHGs in the Unorganized Garments Sector-A Case Study of Madurai" *Kurukshetra*, Vol:53 No.9, Pp.43-47.

A LITERATURE BACKGROUND ON SOCIAL CAPITAL AND HUMAN CAPITAL

This study deals with the formation of social capital through development of human capital that is created from productive consumption. Human capital accumulation results from productive consumption and an increase in social capital are driven by the existence of human capital. The optimal growth rate of consumption is derived and it is shown that both human capital and social capital accumulation affect the equilibrium growth rate. This paper also presents some empirical evidence on social capital and economic growth.

Literature Background

This paper addresses one of the issues that still remain open in the literature: the channels and mechanisms through which social factors affect macroeconomic performance. Recently, economists become more and more interested in the role of social culture/behaviour as an explanation for why some regions/countries are rich and others remain poor (Putnam et al. 1993). Several studies have investigated the impact of social culture, which includes social structure based on trustworthiness, norms, regulation, cooperation and networks. All these lead to develop a new concept - social capital (Bourdieu 1980, 1986; Coleman 1988, 1990; Putnam 1993, 2000; Fukuyama 1995). Putnam (2000) introduces the idea of social capital in terms of relations or interdependence between individuals: 'social capital refers to connections among individuals – social networks and the norms of reciprocity and trustworthiness that arise from them.' 'Social capital may be defined operationally as resources embedded in social networks and accessed and used by actors for actions' (Lin 2001).

So, the concept of social capital has two important components: (i) it represents resources embedded in social relations rather than individuals, and (ii) access and use of such resources reside with actors. Thus, social capital creates a common platform in which individuals can use membership and networks to secure benefits. Social capital is the shared knowledge, understanding, norms, rules and expectations about patterns of interactions that groups of individuals bring to a recurrent activity (Ostrom 2000). Thus, social capital can be considered as the stock of active connections among individuals - the trust, mutual understanding, and shared values and behaviours that bind the members of human networks and make possible cooperative action (Cohen and Prusak 2001). Social capital is usually understood as referring to the values and norms prevailing within the community, to the networks that are based on those values and norms, and to the social trust that evolves through those common values and networks. Actually, social capital is a broad term containing the social norms and networks that generate shared understandings, trust and reciprocity, which underpin co-operation and collective action for mutual benefits that helps to improve efficiency of the society. Social capital allows individuals to resolve collective problems more easily and individuals often might be better off if they cooperate, with everybody doing her/his own work. Social capital (at individual level) also refers to a system of interpersonal networks (Dasgupta 2002), which enhances cooperation and collaboration that also helps to create the economic opportunities.

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Considering social capital as a productive factor Heller 1996, Ostrom 2000 and Rose 2000 point out that social capital contributes to economic growth by facilitating collaboration between individual interests towards the achievement of increased output. Several studies (Bertrand and Mullainathan (2000), Beugelsdijk and Smulders (2004), Bjornskov (2006), Glaeser et al. (2000), Alesina and Ferrara (2002), Miguel (2003), Knack et al. (1997), Sobel (2002), Tau (2003), Temple and Johnson (1998), etc.) have discussed about the features of social capital and its contribution to economic growth.

Following Steger (2002) consumption is used partly for the development of human capital in terms of education and health that increases the productivity of labour that has positive contribution to the output growth, which is revealed, on macroeconomic level. The literature on finding education externalities has been revived in recent years, partly in the light of the new fashionable idea of social capital. According to Fukuyama, 'the area where government have the greatest direct ability to generate social capital is education'. Thus, social capital forms in the creation of human capital through schooling, which has been considered here as productive consumption. Education contributes to economic growth not only by building human capital but by instilling common norms and regulations that increase social cohesion (Gradstein and Justman 2000) also. There is considerable evidence that communities with a good stock of social capital are more likely to be benefited from higher educational achievement, better health in terms of life expectancy, and better economic performance. Thus, trustworthy and cooperative society helps faster economic growth.

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A CONCEPTUAL STUDY ON SOCIAL CAPITAL

The present paper attempts to understand the role of social capital in the context of development programmes. The paper is composed of two parts. First part deals with meaning and relevance of social capital in the broader context of development interventions. Second part deals with concept of social capital.

Conceptual Frameworks

One of the earliest pioneers in the study of social capital is Lyda Judson Hanifan (*The Community Center*, 1920) who argued that “social capital refers to those tangible assets [that] count for most in the daily lives of people: namely goodwill, fellowship, sympathy, and social intercourse among the individuals and families who make up a social unit”. Others include Jane Jacobs (*The Life and Death of Great American Cities*, 1961), Pierre Bourdieu and Jean-Claude Passeron (*Reproduction in Education, Society and Culture*, 1970), and Glenn Loury (*A Dynamic Theory of Racial Income Differences*, 1977). In the past 10-15 years, Robert Putnam and James Coleman are credited with bringing the term “social capital” to prominence. Putnam viewed social capital as a set of horizontal associations between people which foster cooperation for the mutual benefit of the community. Coleman later expanded this narrow definition to include vertical relationships characterized by a hierarchical structure and unequal power distribution. He also suggested that social capital could even yield useless or harmful affects for society as a whole. A third – and even broader – concept of social capital developed which encompassed formalized institutional relationships and structures such as government, the political regime, rule of law and the court system. In *Institutions, Institutional Change and Economic Performance*, Douglass North contends that it is institutional change at this magnitude that shapes the way societies evolve over time. With a particular focus on human cooperation, he argues that historically, “the evolution of institutions that create a hospitable environment for cooperative solutions to complex exchange provides for economic growth.”

An historical perspective was also taken by Mancur Olson in *The Rise and Decline of Nations*, but one that examines the declining rates of economic growth and stagnation. Olson believed that if a society enjoys political stability for a long period of time, it is more likely to develop strong special-interest groups that in turn decrease the efficiency of a society from an economic standpoint. Robert Bates sought to advance North’s perspective in “Institutions as Investments,” by exploring the interaction between the search for capital and the reforms that states undertake to restructure their economies in order to enhance their standing in international capital markets. Pierre Bourdieu brought forth the idea that capital can be converted from one form into another. In “The Forms of Capital,” he differentiates between economic, cultural, and social forms of capital, and illustrates how they are distinguished from one another according to how easily they are transmitted. Bourdieu contends that this conversion process is used by individuals and social groups to ensure the reproduction of capital. The role of social capital in development was addressed by Ismail Serageldin in “Sustainability as Opportunity and the Problem of Social Capital” in terms of its contribution to sustainability. In “The Missing Link”, Christiaan Grootaert examines the subject by distinguishing between micro- and macro-level institutions. He and Serageldin later take an integrating view of these various approaches by combining several of these concepts and focusing on their complementarity. In “Government Action, Social Capital and Development,” Peter Evans examines a

variety of new ideas about how and under what conditions civic society and public institutions can jointly become more effective catalysts for development. Similarly, Hernando de Soto's study of the informal economy in Peru outlines a "path" where the key to transforming a country lies in the transformation of legal institutions.

Another "bottom-up" conceptualization of social capital is championed by Mark Granovetter, who argues that economic transactions are embedded in social relations. This concept of embeddedness, as he describes in "Economic Action and Social Structure", focuses on how personal relationships and networks of connections generate trust and discourage malfeasance in economic life. Michael Woolcock also constructs a framework where embeddedness is a primary factor, but one that makes a distinction between the micro-level and the macro-level. In his essay, "Social Capital and Economic Development: Towards a Theoretical Synthesis and Policy Framework," Woolcock illustrates specific combinations of different types of social capital at both levels that help determine whether the costs and benefits have developmental or destructive purposes.

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BUILDING SOC TO MITIGATE RURAL-URBAN MIGRATION RELATED PROBLEMS: A THEORETICAL APPROACH

Migration is a process where people move from one place to another for some reasons like personal, social, environmental or geographical. It is sought for a better living not only as a last resort by the poor, but also by the already comfortable to maintain or to improve socio-economic welfare. Its impact on individuals and society is multidimensional.

Migrations can be classified into different types based on their nature, origin or purpose. This paper focuses on rural-urban migration, as all types are not equal, and views it differently in association with the Social Overhead Capital (SOC).

Rural-urban Migration in India

The rural-urban migrations especially which are involuntary or forced upon the migrants by human negligence, the negligence of creating sufficient SOC in villages is a point of indignation. This is one of the important external pressures on the rural-urban migration, though it is not the only cause.

The unrestrained trade liberalization and modernisation, without a corresponding emphasis on the rural sector and traditional skill, often endangers the livelihoods of farmers and rural workers and put their lives in great jeopardy. Although the rural poor have an amazing capability to survive with hunger and poverty there is a limit beyond which the suffering cannot be endured. The negligence or displaced emphasis and the survival need results in rural-urban migration. It has been a universal feature in developing countries that the rural-urban migration constantly grows as the people search for better employment opportunities and living standard.

Social Overhead Capital

The SOC, in wider sense, comprises three categories: natural capital, social infrastructure, and institutional capital. These categories are neither exhaustive nor exclusive; they just point out the nature of functions performed by them. *Natural capital* consists of the environment and natural resources, including the earth's atmosphere. *Social infrastructure* represents roads, bridges, public transportation systems, electricity, and other public utilities. *Institutional capital* includes hospitals, educational institutions, judicial and police systems, public administrative services, financial and monetary institutions, and cultural capital. The natural capital is provided by the nature and the next two parts of SOC, namely social infrastructure and institutional capital are usually mentioned together as infrastructure, social infrastructure or SOC in economic literature, is the subject matter of this paper and this is artificial not nature made.

It is "social" because these goods or infrastructures are *available to anybody and to everybody in the society*. Therefore these resources are not personal assets and no single person owns them. They are "public goods" because they are common as well as they are non-rivalrous and non-excludable in nature and inherently possess externalities. Their necessity and broad availability demands their provision by a public authority, the government. SOC in principle is not appropriated by individual members of the

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society but rather is held as common property to be managed by the government; without, however, ruling out private ownership arrangements.

SOC is a Remedy to the Problem.

The SOC provides the basic physical structure and facilities for the economy through which various factors of production interact with one another in order to increase production. The importance of SOC is evidenced by the proportion of investible resources allocated to the creation of SOC in the development planning of low-income countries of the world. . Hirschman says that the SOC “without which primary, secondary and tertiary production activities cannot function”. He maintains that “investments in strategically selected industries or sectors of the economy will lead to new investment opportunities and so pave the way to further economic development”.

In this line of argument, the strategic area of investment in rural India would be education and health. As Myrdal says the national development programme will be futile if the population is largely illiterate and sick. According to Denison investment in Education and health is a very important source of economic growth. His study shows that investing in education enhances the stock of human capital which contributes to the economic development of a nation. The investment in SOC in rural areas will work as a catalyst in arresting the rural-urban migration by providing job and earning opportunities. It also improves the earning capacity of rural-urban migrants at the destination.

Therefore the investing and building SOC in villages will augment economic development and that in turn will minimise the rural urban migration and improve the standard of life in rural areas.

As India lives in rural areas there is a greater need to take every effort to make the rural lives comfortable and lucrative. Migration of labourers from rural to urban areas is a reflection of our misplaced development policies. Rosenstein-Rodan says that a high initial investment in SOC must either precede or be available to pave the way for additional and directly productive investments. Often investment has been biased towards the capital-intensive urban sector, despite the fact that majority of India resides in villages. Therefore creating SOC in villages is more urgent as it will benefit many.

POSITIVE SOCIAL CAPITAL – A POTENTIAL KEY AND NEW DEVELOPMENT “PARADIGM”

In developing and transitional regions, it is observed by researchers that countries with similar endowments of natural, physical, and human capital achieving very different levels of economic success. This paradox has led scholars on a search for deeper and more meaningful explanations about what holds people and societies together in order to foster economic development. Over time, scholars have constructed various frameworks for understanding the social aspects of this phenomenon and currently refer to as “Social Capital”. This paper is an attempt to discuss the forms, sources of social capital, cause and effect of social capital, and its dimensions.

Social capital refers to the institutions, relationships, and norms that shape the quality and quantity of a society’s social interactions. Social cohesion is essential for societies to prosper economically and for development to be sustainable. Social contacts affect the productivity of individuals and groups just like how physical capital or human capital will do. Social networks can increase productivity by reducing the costs of doing business. Social capital facilitates coordination and cooperation.

There are two types of social capital viz., structural and cognitive. Structural social capital facilitates information sharing, and collective action and decision making through established roles, social networks and other social structures supplemented by rules, procedures, and precedents. As such, it is a relatively objective and externally observable construct. Cognitive social capital refers to shared norms, values, trust, attitudes, and beliefs. It is therefore a more subjective and intangible concept.

Enabling Social and Political Environment

Social capital includes the social and political environment that shapes social structure and enables norms to develop. This analysis extends the importance of social capital to the most formalized institutional relationships and structures, such as government, the political regime, the rule of law, the court system, and civil and political liberties.

Cause and Effect

Social capital can be both cause and effect, so that its use can also generate effects that further increase its future availability. Successful deployment of social capital for the purposes of improved economic or social infrastructure (for example, fighting bush fires or floods) is likely to also improve the existing stock of social capital. Social capital in that sense is iterative in its effect. It is concluded that social capital along with human and physical capital will lead the economy for sustainable economic development. Social capital eventually lead to the creation of human capital for the future generation. Human capital, a private resource, could be accessed through what the previous generation accumulated through social capital. Social capital as participation in two types of social networks: first, closed networks of family and friends, and, second, open networks that bridge different communities.

Dimensions of Social Capital

Groups and Networks: Organizational support and network activities are crucial for bridging and linking social capital. Engagements of people to organize themselves and mobilize resources to solve problems of common interest are some of the outputs from groups and networks that enhance or build upon social capital. The effectiveness of groups and networks and the extent to which they can help disseminate information, reduce opportunistic behavior and facilitate collective decision-making depends upon many aspects of these groups, reflecting their structure, their membership and the way they function.

It is concluded that despite very wide range of promising results, social capital has a multitude of measurable consequences. Research can be done to develop accurate indicators for measuring social capital.

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A STUDY ON NATIONAL RURAL HEALTH MISSION (NRHM) FUNCTIONING IN INDIA

The National Rural Health Mission (NRHM) was launched by the Hon'ble Prime Minister on 12th April 2005, to provide accessible, affordable and quality health care to the rural population, especially the vulnerable groups. The key features in order to achieve the goals of the Mission include making the public health delivery system fully functional and accountable to the community, human resources management, community involvement, decentralization, rigorous monitoring & evaluation against standards, convergence of the health and related programmes from village level upwards, innovations and flexible financing and also interventions for improving the health indicators.

Objectives of the Study

1. To analyze the fund allocation and utilization under NRHM in India.
2. To study the components wise fund allocation and utilization under NRHM in India.
3. To give suggestions for the policy making for the efficient functioning of NRHM in India.

The present paper has been prepared by using secondary data collected from, journals, newspapers, reports, working papers and websites. Also information has been referred from data published by Department of NRHM in India.

NRHM also aims to increase public health expenditure by 10% annually during the mission period and the states are expected to contribute 15% of the outlay annually towards health. Following the submission of state PIP, the National Program Co-ordination Committee (NPCC) approves the same and funds are released for the upcoming financial year. The funds are transferred to the State Health Society in four components and additionally, the society will receive the state's share of 15% of the total outlay. The funds are generally released to states in 3 or 4 trenches upon submission of Utilization Certificate and other documents.

Table 1: Fund Allocations, Released and Expenditure under NRHM in India

(Amount in Rs. Crore)

Year	Allocation	Released	Expenditure
2005-06	4633.39	4433.75	3204.17
2006-07	6997.05	5774.32	4518.71
2007-08	9023.34	8508.85	7010.07
2008-09	10192.24	9625.10	10565.1
2009-10	11581.28	11470.21	13228.97
2010-11	12923.33	12923.33	16112.74
2011-12	14263.61	14604.95	15475.79
2012-13	17030.68	14935.21	16944.26

Source: NRHM.nic.in MIS Report 2013.

The table 1 shows that Fund Allocations, Released and Expenditure under NRHM in India. In 2005-06 Rs. 4633.39 crore was allocated for the programme and Rs. 4433.75 crore released by government but expenditure amount is only Rs. 3204.17 crore. Upto 2007-08 expenditure was less than the released fund, but after 2008-09 allocation and released fund increased with decreasing rate but expenditure incurred was seen more than allocation and released fund up to 2011-12. In the year 2012-13 allocation is Rs. 17030.68 crore and released fund is Rs. 14935.21 crore but expenditure is Rs. 16944.26 crore. After the implementation of this programme, GOI has given more importance to increasing Health care infrastructure facilities, RCH flexi pool and NRHM flexi pool and that's why expenditure was seen more than allocation and released fund.

Findings of the study

After the implementation of NRHM programme, health care status has very impressive record. Health care indicator IMR declined from 62 to 42 and MMR declined from 301 to 178 in 2011. Fund allocation under NRHM of GOI provides impressive amount in 2005-06 with Rs 4433.99 crore allocated. It has increased to Rs. 17030.68 crore in 2012-13. And released fund has also increased from Rs 4433.75 cores to Rs 14935.21 crore in the same period. But expenditure is very satisfied. It has increased to Rs 3204.17 crore to Rs 16944.26 crore in the same period. Further the share is more than the amount allocated and released in the recent years. One more important point is to find out component-wise expenditure. GOI has spent more than 88 per cent on RCH flexi pool, NRHM flexi pool and Infrastructure maintenance and very less amount is spent on IPPI and NDCP.

NRHM functionaries can also help the states improving their governance by them constant feedback on the efficacy of their social and economic programmes. Government plans to double the expenditure in the healthcare sector from a little over 1 per cent to 2.5 percent of the GDP during the 12th Five Year Plan. The healthcare expenditure in the US is 16% of the GDP, while France and Belgium spend 11% of the GDP, followed by Switzerland, Canada, Germany and Austria with a health budget of 10 to 11% of the GDP. According to D&B's forecasts, total government expenditure on health is expected to inch up to 2.2% of GDP in FY20, as against 1.3% (BE) of GDP in FY12

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SOCIAL CAPITAL AND TRIBAL WOMEN

In the tribal society it is observed that there is relatively less social discrimination owing to gender and tribal women are empowered in their own traditional way. An economic activity and the contribution by women in the family income promote capacity building and more importantly creates an identity for them. The economic activity undertaken by tribal women are mainly traditional in nature rooted in the tribal way of life like animal husbandry which may include House Dairy, Goatery, Piggery, Duckery, Sheep Rearing or activity like Bubai Rope making, sal leaf Plates making etc.

Society of Tribal Women for Development

The Indigenous women have formed an organization called Society of Tribal Women for Development (STWFD) is a registered tribal women organization under Society Registration Act, 1860. STWFD is the women oriented organization to capacitate the tribal women for self-development collectively fights against women human rights violation and socio economic empowerment of our sisters. Major Activities undertaken by the organisation:

- 1) To get involved in the revival of the rights of the tribal people especially in the areas of comprehensive empowerment of tribal women.
- 2) To ensure zero exploitation, physical beating, sexual harassment, rape, denial of health facilities etc to tribal migrants (Girls/Boys).
- 3) Undertaken socio economic research study on 'Tribal women migration and deprivation', study was financially sponsored by the Government of India.
- 4) RESCUE CUM REHABILITATION & TRAINING CENTER (RRTC) was implemented to provide timely help to single tribal girls/women who have been migrated and were found in difficult circumstances.

Village Tribal Women Resource Centre (VTWRC)

Village Tribal Women Resource Centre (VTWRCs) will be set up three resources centre in 3 district of Surguja and Jaspur (Chhattisgarh) and Simdega in district of Jharkhand where from the tribal women/girls migrating in large numbers. The single tribal women/girls to train in different type of skill development vocational guidance and training set up under the Skill Development Initiative (SDI) in NCR of Delhi. It aims at:

- Community building among tribal people.
- Women empowerment & Awareness generation programmes.
- Conducted Small Group Discussions.
- Identified leaders who can lead their issues.
- Rescued tribal women victims and extended training.
- Prepared different project proposals.

Self-Help Group (SHG)

Self-help groups, also known as mutual help, mutual aid, or support groups, are groups of people who provide mutual support for each other. In a self-help group, the members share a common problem, often a common disease or addiction. Their mutual goal is to help each other to deal with, if possible to heal or to recover from, this problem.

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Objectives of SHGs:

Basically the SHGs are economic organisation. Small funds are raised for day today needs. The saving groups when transformed to earning groups not only increase the productivity of women but the credibility also.

Doors are wide open to women to understand and gain knowledge about Banking, Gram Panchayats, ZillaParishad, Law and Judiciary etc.

As economical solutions are available, the family structure is maintained.

SHG is a good way to stop the exploitation of consumers.

Broadening of view is a major gain. The ascending order of family, group, village, Tahsil, Zilla, Zone, State, Nation, World, makes the vision global.

Development of self-confidence is achieved.

A common platform is available for a dialogue and sharing of views.

Strong kinship ties were developed among diverse classes including the landless tribal women, which formed the major labour force for this technology. An exploration of the nature/types of networks developed as a result of social capital build-up revealed that there are substantial differences in networks of men and women, particularly in respect of composition-men belong to more formal networks reflecting their employment/occupation status, while women have more informal networks, which are centred on family and kin. Improvements in household food security, drudgery reduction, and employment opportunities for women have significantly improved with the build-up of social capital and introduction of technology, and their decision-making capacity increased.

AN EXPLORATION OF COLLECTIVE ACTION AND SOCIAL CAPITAL

Human development flourishes when people are engaged on co-operative, mutually respectful and eliminate inequalities of income and wealth and concentration of economic power in few hands. According to Gupta (2009), the norms of co-operation, reciprocity, faith and community involvement which are the components of social capital contributed to provide access to the resources. Five Dimensions of social capital are : **Groups and networks** - collections of individuals that promote and protect personal relationships which improve welfare; **Trust and Solidarity** – elements of interpersonal behavior which fosters greater cohesion; **Collective Action and Cooperation** - ability of people to work together toward resolving communal issues ; **Social Cohesion and Inclusion** -mitigates the risk of conflict and promotes equitable access to benefits of development by enhancing participation of the marginalized; and **Information and Communication** - breaks down negative social capital and also enables positive social capital by improving access to information. These dimensions capture both the structural and cognitive forms of social capital.

Against this underpinnings, the present study has been divided into six sections and with this first section, the second section brings earlier studies, the third section highlights the resorts for research, the fourth section sources the social capital, the fifth section analysis the case study and final section finds conclusion.

Sources of Social Capital

- Families: As the main source of economic and social welfare for its members, the family is the first building block in the generation of social capital for the larger society.
- Communities: Social interactions among neighbors, friends and groups generate social capital and the ability to work together for a common good.
- Civil Society: Social capital is crucial to the success of any non-governmental organization because it provides opportunities for participation and gives voice to those who may be locked out of more formal avenues to affect change.
- Public Sector: The public sector, i.e., the state and its institutions, is central to the functioning and welfare of any society.
- Ethnicity: Ethnic relations come up frequently in discussions of social capital. Whether it is immigration, microenterprise development, tribal nepotism or racial conflict, ethnic ties are a clear example of how actors who share common values and culture can band together for mutual benefit.

Collective Action Ushers Rural Development

With the onset of Rochdale Pioneers, almost all the cooperatives in the world has embraced the cooperative principles and spectacular growth could be seen in the home country or Rochdale of the Great Britain and in some of its colonial territories, the continent of Europe, the Communist countries and Japan and Germany are show-

ing remarkable progress in the world of the cooperative movement both in the agricultural and industrial sectors (Chengappa, 1972). In India, the cooperative societies act was enacted in 1904, and since its inception there is an enormous growth in the development of cooperative spectrums. India has the largest cooperative societies in the world, which has its more than 600000 lakhs cooperative societies and Tamil Nadu has prominent place. Similar to cooperative institutional and ideological framework, JLG's operate at village level with social network. JLG's are formed by small and marginal farmers who have less than five acres of land.

A cross section of the stake holders revealed that JLG's would reach more rapidly to take care of the local requirements. It is one of the successful innovative strategies which would amplify the farming community. Social Capital is a concept that has significant implications for enhancing the quality, effectiveness and sustainability of World Bank operations, particularly those that are based on community action. JLGs have positive role to play in the domain of holistic development for the resource poor farmers. Despite cooperatives played a major role in ushering credit needs it is experiencing poor success in many parts of the country obviously for known reasons. However, now JLGs experiences show that members are keen to avail credit for not only crop cultivation but also for purchasing dairy animals and starting other petty farm based business.

SOCIAL CAPITAL IS A KEY INGREDIENT IN THE QUEST TO ACHIEVE SUSTAINABLE ECONOMIC DEVELOPEMNT DURING THREAT

Social capital is about networks, norms, and social trust that facilitate coordination and cooperation for mutual benefit. Social capital has a lot of benefits for the development of the society. If the level of social capital is high in the country, communities are economically more successful, socially more stable, more creative, healthier, safer and happier. Strong social capital brought with it a number of benefits, including more robust mental health outcomes and greater access to logistical and financial resources for survivor.

Objectives of the Study

1. To identify the perceptions of the respondents in relation to the social capital during threat.
2. To offer suggestions to improve the effectiveness regarding social capital.

Methodology

The researcher begins by exploring the basic intuition behind the idea of social capital and its manifestations in everyday life. The researchers then present a definition of social capital, introduce its significance for understanding development outcomes.

The researcher adopts random sampling method and the sample of 50 respondents from Thanjavur town only. Convenience sampling technique (non- probability sampling) was used for the survey. Both primary and secondary data were used. Secondary data were collected through publications, websites etc. Primary data were collected from the respondents through interview schedule for the finding out the perception of the respondents regarding social capital.

The interview schedule was divided in to two sets First set comprise of the profile of the respondents and the second set reveals the perception and the ideas about the social capital used during the threat.

Firstly the profile of the respondents was studies. It was inferred that 55 per cent of the respondents belonged to male category and the remaining 45 per cent of the respondents belonged to female category. In case of occupation 80 per cent belong to private employees and the 20 per cent belong to public employees.

And the second set of analysis revealed the availability of information regarding the perception about the social capital. Among the respondents 23 per cent of the respondents for strongly agree and 30.83 per cent of the respondents for agree and 25.83 per cent of the respondents for moderate and 11.67 per cent and 12.5 per cent of the strongly disagree. Therefore it was concluded that 30.83 per cent of the respondents agree with using of social capital during threat periods.

Findings:

Out of 50 respondents 55 per cent are male and 45 per cent are female.

Most of the respondents belong to private employees.

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Respondent's attitude

30.83 per cent of the respondents having agree to use the social capital during the threat periods.

The number of companies that not only finance social interest projects, but also encourage their executives and staff to offer their skills for the improvement of the community, has significantly expanded in recent years. This concept of corporate social responsibility has grown from a new vision that entrepreneurs hold of their role and place in society.

This mobilisation of the most varied of actors, from the ordinary citizen to the entrepreneur, from NGOs to churches, temples and from unions to professional associations, increases resources and stimulates innovative solutions. Such initiatives are becoming more and more two-way streets – they are channelling not only generosity and donations, but also opening up to new experiences, and providing learning opportunities as well as the pleasure of feeling useful to a community

Social capital would be used in a truthful way without any corruption takes place during threat.

Conclusion

This process, in turn, makes the adoption of participatory methodologies more feasible for the management of social policies. These methodologies include people's active involvement and participation in the identification of local needs and assets in order to better match external inputs to internal community resources. Such an approach also requires strong investment in the training of public and private actors for programme management, as well as the establishment of flexible and efficient mechanisms for monitoring and evaluation.

The research revealed that the mind set of the people is to help the society during the threat period prevailing in the town. But the challenge is how to mobilise and invest this social capital with efficiency and scale.

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‘SABLA’ AS A SOCIAL CAPITAL FOR ADOLESCENT GIRLS

This study has tried to find out the how far the SABLA (Rajiv Gandhi Scheme for Empowerment of Adolescent Girls (RGSEAG)), has been playing as a social capital for the physical and mental development of AGs.

Objectives

- To analyse the socio-economic background of adolescent girls; and
- To find out the impact of RGSEAG on self awareness among rural adolescent girls.

Methodology

The study is subject to adolescent girls aged between 15 to 18 years. This study is based on primary data. The primary data was collected through interview schedule method. This study was covered in Karukkapatty, Thathapillaiyur, Tharamangalam and Amaragundhi villages of Omalur block. Totally 160 samples were selected randomly. From each village 40 girls have been selected and pre-tested interview schedule was used to receive the necessary information. With the help of received information, data analysis was made based on the framed objectives. To analyse the data, the simple statistical tools viz., percent has been used.

Results and Discussion

Table 1 shows that about 60 percent of the adolescent girls were in the age group of 17 and 18 years. More than half of the respondent belongs to most backward community (MBC), which represents Salem economy. With respect to educational attainment, more than half of the (55 percent) respondents had attained higher secondary level of education. Along with this, an attempt has been made on size of the household, it shows that

Table - 1

Socio-economic status (SES)

Variables	Frequency
Age in years (17 & 18)	96 (60)
Social status (MBC)	84 (52.5)
Educational attainment (Higher secondary)	88 (55)
Household size (> 5 members)	104 (65)
Income of the household (Less than Rs.4000/month)	88 (55)
Total	160 (100)

Source: Primary data (Note: Figures in parentheses are percent)

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nearly two third (65 percent) of the sample households had more than 5 members. While talking about the economic background, income of the households also received from the respondents. Half (55 percent) of the sample households earned less than Rs.4000/month. The core objective of this study is on the impact of "SABLA" on AGs. The following analysis provides the required information to the same.

Awareness of Adolescents on RGSEAGs

It is one of the important components of the scheme. Unless the myths, misconceptions and customs which go against the girl child are changes, it will be difficult to improve the nutritional, health, economic and social status of the girls. To achieve this, involvement of panchayats in improving the awareness level of the community would be desirable. Sensitization programmes for the parents, adolescents, community may be take up under IEC by involving NGOs/CBOs/Civil Society Organisations/PRIs. This may also be taken up in Kishori Diwas in a focused and concerted way.

Table -2

Type of awareness

Variables	Frequency
Age in years (17 & 18)	96 (60)
Social status (MBC)	84 (52.5)
Educational attainment (Higher secondary)	88 (55)
Household size (> 5 members)	104 (65)
Income of the household (Less than Rs.4000/month)	88 (55)
Total	160 (100)

Source: Primary data (Note: Figures in parentheses are percent)

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Table -2

Type of awareness

Type of awareness	Before	After
Nutrition	100 (62.5)	144 (90.0)
Bank, Post Office, PHC	80 (50.0)	144 (80.0)
Education	88 (55.0)	144 (80.0)
Social economic development	44 (27.5)	132 (82.5)

Source: Primary data (Note: Figures in parentheses are percent)

The above table depicts the type of awareness among AGs before and after joining of the scheme. AGs are aware more about nutrition, bank, post office, PHC, education and social economic development after joining the scheme. In this scheme AGs are given awareness regarding challans usage, need of bank activities, uses of PHCs, nutrition and health etc.

From this study, it may be concluded that the "SABLA" scheme provides the basic information about health, nutrition and sanitation to AGs.

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A STUDY ON SOCIAL CAPITAL AND HEALTH

Social capital has its roots in the work of sociologists such as Durkheim; however, its acceptance as a concept which has the potential to further articulate the relationship between health and its broader determinants stems from the work of Pierre Bourdieu, James Coleman and Robert Putnam.

Social Capital and Health — A Mixed Blessing

Although high levels of social capital may be beneficial to community members, the impact may be felt differently by minorities. Generally, homogenous societies that often score highly on existing measures of social capital are sometimes characterised by an intolerance of 'deviant' behaviour, lack of autonomy and an unwritten demand for obedience to norms.

Social Capital and Health in the Developing World

Social capital, conceptualized as an individual characteristic, can contribute to the field of health promotion by adding new knowledge on how social network interventions may best be designed to meet the needs of the target group. The distinction of different forms of social capital, i.e. bonding, bridging, and linking, can be useful in mapping the kinds of networks that are available and health-enhancing (or damaging) and for whom. Further, social capital can advance social network interventions by acknowledging the risk for unequal distribution of investments and returns from social network involvement.

Over the past twenty years there has been significant progress made towards reaching the health-related Millennium Development Goals (MDGs). In the developing world, the under-five child mortality rate has declined by 35% (from 97 deaths per 1,000 live births in 1990 to 63 in 2010) and the maternal mortality ratio has declined by 45% (from 440 deaths per 100,000 live births in 1990 to 240 in 2010) (United Nations, 2012). Despite this progress, achievements have been unequally distributed, with a disproportionate number of maternal and child deaths still occurring in sub-Saharan Africa and South Asia. Furthermore, there are disparities within these two regions, as marginalized and vulnerable populations face an unequal burden of death and disease. The slow progress towards the health-related MDGs among the poorest populations has been attributed, in part, to ineffective programs that lack community involvement and participation (Rosato et al., 2008).

Social capital as a concept is still in its infancy. The construct offers a way of thinking about potentially important but difficult-to-quantify aspects of community that may be associated with health. The challenge is to determine whether it is causally associated with specific health outcomes, including psychiatric disorders. Despite its intuitive appeal, social capital has yet to be defined operationally, which has led to a burgeoning literature with a variety of related constructs. This is a major impediment to the development of a robust, empirical evidence base concerning the putative effects on different health outcomes. Better understanding of the impacts of the social world on health will be gained by adopting dimensional models of social capital in which various aspects of the social structure are reported rather than linear models, which lead to a tendency to label communities simply as 'high' or 'low' in social capital. Further research into the effects of social capital on mental health

requires more stringent conceptual clarity, operational definitions and validated contextual measures of communities that are not based exclusively on the aggregated characteristics of individual members. Exploration of social capital in mental health not only has intrinsic value but it may help to address some important, unresolved clinical and epidemiological questions. These include debates over the composition or context in explaining geographical and socioeconomic inequalities in mental health. Better understanding of the nature and determinants of social capital and its associations with physical and mental health might also help to resolve the debate between 'psychosocial' and 'neo-materialist' explanations for health inequalities. Social capital may yet prove to be an important mediating factor between a community, the collective attributes of its members and individual health.

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SOCIAL CAPITAL AND ECONOMIC DEVELOPMENT IN INDIA: AN EMPIRICAL ANALYSIS FROM 1990 TO 2014

Economic development is a multidimensional word which refers to persistence increase in the growth of GDP of a given country, changes in the living standard, increase in per capita income, life expectancy and so on.

This paper tries to capture the relationship between some of the prominent determinants of Social capital with the economic development in India over the period 1990 -2014.

Methodology:

This study adopts derived model as shown below:

$$D = F(x_1, x_2, x_3) \dots\dots\dots 1$$

Where;

D = Economic development

X_1 = Voters turnover

X_2 = Rate of incidence of crime rate among women and children

X_3 = Newspaper Readership

A multiple regression relationship was established as follows;

$$G = \beta_0 + \beta_1 x_1 - \beta_2 x_2 + \beta_3 x_3 + U_i \dots\dots\dots 2$$

Where by $\beta_0 \beta_1 \beta_2 \beta_3$ are parameter estimates.

The model were formulated and tested by multiple analyses. The F- value was calculated to determine the extent of relationship between the variable under consideration. The level at which the relationship were significance are also determined. The coefficient of determinant R^2 was equally obtained to confirm the explanatory capacity of the independence variables. The Durbin-Watson test carried out was to determine the extent of autocorrelation and to establish the possibility of absence of one variable. All these were presented as summary under the table below:

Data Analysis and Interpretation:

Table 1: Regression Analysis – Result:

Variable	Coefficient S.E		t-Statistic	Probabilit y
C	-7.79E+08	1.02E+09	-0.760937	0.5262
VT	21.54810	3.376606	6.381586	0.0237
INCRIN	-4214.907	3653.915	-1.153532	0.3679
NPC	9.105699	4.046394	2.250324	0.1533
R-squared	0.985112	Mean dependent var		5.03E+09
Adjusted R-squared	0.962780	S.D. dependent var		4.55E+09
S.E. of regression	8.77E+08	Akaike info criterion		44.25672
Sum squared resid	1.54E+18	Schwarz criterion		44.11790
Log likelihood	-128.7702	F-statistic		44.11244
Durbin-Watson stat	1.714221	Prob(F-statistic)		0.022249

Source: Eviews 7.0 S.E – Standard Error C- Constant, VT – Voter's turnout, INCRIN – Incidence of crime against women, NPC- Newspaper readership

From table 1.0 it can be seen that, from the estimated relationship between the economic development and other independent variables such as voters turnout, incidence of crime rate among women in India and newspaper readers is analysed at 5% (95% level of confidence) level of significance with F-statistic value of 44.11244. This indicates that the coefficients associated with the slope are statistically and jointly significant.

The Durbin-Watson statistic of 1.72 which is close to 2 reveals the presence of autocorrelation, which can be ignored even though it shows one or more explanatory variable is omitted in the model. Nevertheless the value closeness to 2 suggest that those variable omitted are not of significantly much important.

It was found that, the independent variables explain about 98.5% of the total variation in economic development to social capital as given by the value of R^2 of the regression estimate. This shows that, other variables contribute 1.5% of the remaining total variation in the development to national economy. These other variables may include among others: Time lag between governments respond toward public want, time between people having trust to a given government and their commitment to it, technology involved in other form of crimes, etc.

The foregoing result of the analysis shows that various factors contribute to the changes in social capital and which in turn determine the economic development. The government should improve its governance to gain more trust from its fellow citizens, which will in turn change the view of the younger generations towards the political system of the country that will gradually call for improvement in social capital in the country.

Secondly, the constant increase in the rate of crime against women and children and other illegal activities like smuggling, drug consumption needs to be curtailed using proper penalties by even rebuilding the penal codes

Thirdly, education should just not be a tool to get a job alone beyond that it should inculcate some essential intrinsic qualities in the people to differentiate them from animals and engraving in them with such qualities like better communication skills, capacity to differentiate what is right and wrong, ability to develop relationship with people around them and within their family members, concern for the society, sense of belongingness etc.

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RURAL POVERTY ALLEVIATION PROGRAMMES IN INDIA

Since independence the proportion of the population living in poverty has reduced substantially but their number remains high. Removal of poverty is one of the declared objectives of planning in India. The rural development is a pre-condition for balanced economic development. During the last 50 years of planning, the benefits of development have accrued only to a limited large and medium size of farms, whereas about 50 per cent of the population in rural areas lives in absolute poverty. India has secured many notable social and economic achievements in eradication of significant levels of poverty in rural areas. Since the majority of the population lives in rural India, poverty alleviation programmes have acquired special importance in rural areas and for these schemes alone the Government of India spends about Rs.9,000 crore annually.

Recent Rural Development Schemes in India

1. **Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS) :** This aims at enhancing the livelihood security of people in rural areas by guaranteeing hundred days of wage employment in a financial year to a rural household whose adult members volunteer to do unskilled manual work. (Budgetary allocation in 2012-13: INR 33,000 billion).
2. **National Rural Livelihoods Mission (NRLM):** The basic objective of the National Rural Livelihood Mission is to create efficient and effective institutional platforms of the rural poor that enable them to increase their household incomes through sustainable livelihood enhancements and improved access to financial services. It plans to cover 70 million households living below the poverty line (BPL) in rural India. (Budgetary allocation in 2012-13: INR 3,563 billion).
3. **Integrated Watershed Development Programme (IWDP):** The main objectives of the IWDP are to restore ecological balance in a watershed by harnessing, conserving and developing degraded natural resources such as soil, water and vegetative cover, and thereby, help provide sustainable livelihoods to the local people. (Budgetary allocation in 2012-13: INR 2,744 billion).
4. **Indira Awaas Yojana (IAY) :** This scheme provides financial grants to rural BPL families and the next of-kin of defence personnel killed in action for construction of houses and upgradation of existing unserviceable kutcha houses. (Budgetary allocation in 2012-13: INR 9,966 billion).
5. **National Rural Drinking Water Programme (NRDWP) :** The goal of this scheme is to provide adequate safe water for domestic uses on a sustainable basis. (Budgetary allocation in 2012-13: INR 10,500 billion).
6. **Nirmal Bharat Abhiyan (NBA) :** The Total Sanitation Campaign, now renamed as the Nirmal Bharat Abhiyan, assists Gram Panchayats to achieve comprehensive sanitation coverage. (Budgetary allocation in 2012-13: INR 3,500 billion).

Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) provides an alternative source of livelihood which will have an impact on reducing migration, restricting child labour, alleviating poverty, and making villages self-sustaining through productive assets creation such as road construction, cleaning up of water tanks, soil and water conservation work.

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SOCIAL CAPITAL AS A DEVICE FOR THE DEVELOPMENT OF WOMEN ENTREPRENEURS

This study is based on the premises that these non financial services play a very crucial role in development of entrepreneurial abilities among the underprivileged women. Microfinance programmes which focus on providing these non financial services through building social capital along with access to finance can have a desirable effect in promoting entrepreneurship among the underprivileged women.

This paper aims to study how the device social capital play in the economic development of women entrepreneurs in Pattukkottai, Thanjavur District.

Microfinance and Development of Women-Entrepreneurship:

The role of micro enterprises in the household economy in terms of reducing poverty, empowering women, generating employment is significant. The study also highlights the importance of nonfinancial services in efforts to help develop microenterprises and provides a framework for donors for the further development of policy and operations to support microenterprise development.

The economic contribution of women has been found to be related to her role and status in the society. Economic independence facilitates in bringing about sexual equality and increased income of women translates more directly into family well being. Therefore, enhancing income earning opportunities through the information of Self Help groups is a viable path way for empowerment of women.

Objectives of the study:

The main objective of this paper is to establish the relationship between 'social capital' created through microfinance programmes and the development of entrepreneurial abilities and to analyse the economic gains derived by the members after joining the Self-Help Group among the underprivileged women in India.

Research Methodology:

The study focuses on building theoretical links between developments of entrepreneurial abilities through microfinance programmes with the provision of financial services as well as social capital. It further uses the primary data analysis of 97 microfinance clients from four different executing organizations in Pattukkottai town (Thanjavur District), India. Also collect the secondary data from Newspaper, Journals, Periodicals, Government Publication, Annual reports, Bulletin and Internet

Socio-economic Profile of the Surveyed Microfinance Clients:

The study reveals that 66 percent of the clients viewed that more profit oriented business venture helps improve personal economic conditions. Hence, the majority of 60.8% strongly agreed regarding increase income through SHGs to increase their economic level. From these findings we can conclude that microfinance programmes have become successful in creating a social capital for its clients.

Loan received by the SHG members of the microfinance were classified into Agriculture, Business, Home and other various loans available and those who have used loans for productive purposes such as for setting up new business or for expansion of existing business. Hence, the majority 35.1% of the respondents received business loan and developing the business.

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The utilization of profit out of 97 respondents, 39.1% of the respondents expand their business under utilization of profit. 35.1% of the respondents get profit from household expenditure, and remaining 25.8% of the respondents purchase of new assets. Hence, the majority 39.1% of the respondents utilize the profit for expand their business and developing the business in economic status.

Suggestions and Recommendations:

All the group members should be encouraged to do business and the members should be properly trained to undertake more profitability business venture also quantity and quality of output must be taken care of by the members. Self-Help Groups may be motivated to take part in social awareness programmes.

Increase in knowledge and awareness levels on issues affecting the community such as women's health, nutrition, reproductive rights legal rights and literacy.

Microfinance programmes have become successful in creation of social capital and providing a platform for these women to exchange ideas and learn from each other and also seen that the level of personal entrepreneurial skills in terms of improvement is self confidence, self esteem and decision making abilities.

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APPLICATION OF LOGISTIC REGRESSION ANALYSIS ON ENROLMENT FOR HEALTH INSURANCE SCHEMES AMONG INDUSTRIAL WORKERS IN COIMBATORE

In this paper the determinants of enrolment for health insurance among informal industrial workers in Coimbatore is analysed. The current study explains the importance of educational status that plays an important role in enrolment of health insurance among informal industrial workers.

Methodology

(i) Area of the Study

The study was confined to Coimbatore of Tamil Nadu, the second largest city of the State. Coimbatore is one of the most industrialized cities in Tamil Nadu and is known as the textile capital of South India or the Manchester of the South.

(ii) Sampling Frame and Size

The study is based on survey research technique. The information on workers in the informal sector has been gathered from extensive survey of field investigation. As working labour informal sector of Coimbatore constitutes a heterogeneous group, stratified disproportionate sampling has been undertaken while collecting the sample workers. In order to get sufficiently large sample from both the selected industrial units under consideration, it was decided to get a sample of 10 per cent of the workers for the study, for which again **Systematic Sampling Method** was adopted (taking into consideration the number of workers in each selected industrial establishment). The researcher was able to contact 750 sample respondents only from whom detailed information was collected for the present study.

Determinants of Enrolment for Health Insurance

In the present study an attempt is made to find out the major factors that are likely to determine the respondents' enrolment of health insurance. For this purpose, the respondents' enrolment for health insurance has been considered as dependent variable, which is dichotomous in nature viz., if the respondent enrolled himself / herself for health insurance (a score of '1' is assigned) and he / she didn't enrolled for such insurance (a score of '0' is given). All the selected independent variables are categorised in nature. In such a condition, application of the logistic regression analysis is justifiable.

Greater awareness about the importance of health insurance and the demand for the health insurance would be higher among educated respondents, especially among those who go beyond secondary school and above and thereby, large number of such persons enrolled themselves for health insurance.

Another pertinent point to be noted here is that the likelihood of enrolling for health insurance is much lower among female respondents than among their male counterparts and also found to be statistically highly significant ($p < 0.001$). Another interesting point noted here is that the probability of respondents enrolling themselves for health insurance is observed to be reasonably lower among those who are working on contract basis ($OR = 1.1642$) as compared to those working on tempo-

rary basis and such net effect has turned out as highly significant ($p < 0.01$). On the other hand, such net effect is positive in the case of those who are permanent employees, but the finding lacks statistical significance. Finally, though the respondents who earn fairly higher income as well as who are stated to be satisfied with their salary / earnings are more inclined to enroll themselves for health insurance as compared to their respective counterparts, these results didn't turn out as statistically significant.

The findings clearly establish the fact that educational status of the respondents plays a vital role in respondents enrolling for health insurance. Greater awareness about the importance of health insurance and the demand for the health insurance would be higher among educated respondents. The escalating cost of medical treatment today is beyond the reach of a common man. In case of a medical emergency, cost of hospital room rent, the doctor's fees, medicines and related health services can work out to be a huge sum. In such times, health insurance provides the much needed financial relief. An investment in health insurance scheme would be a judicious decision. The health insurance scheme could either be a personal scheme or a group scheme sponsored by an employer.

Most of the respondents were of the opinion that government should come out with a clear cut policy, where the public can be made to contribute compulsorily to a health insurance scheme to ensure unnecessary out-of-pocket expenditures and also better utilization of their health care facilities.

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A STUDY ON ADVANCEMENT OF SOCIO-ECONOMIC DEVELOPMENT BY INVESTING IN MOTHER CHILD HEALTH IN THANJAVUR

The health status of the people is the wealth of a nation and nutrition is one of the most important pre-requisites for good health. Child malnutrition is a wide spread public health problem having international consequences because good nutrition is an essential determinant for their well-being. The nutrition of infants and young children are causing great concern among social scientists and planners these days, since child is the chief victim of interplay of nutritional, socio-economic and health factors that cause malnutrition. Health and nutrient investments may be particularly important forms of human capital investments for low-income populations, including those in developing countries.

Statement of the Problem:

A good place to start addressing the maternal and child health issues is to understand the magnitude of the problem that requires to be addressed. At the country level, India accounted for 19% (56,000 in numbers) of all global maternal deaths. In terms of child mortality, globally 76 lakh children died in 2010 before reaching their fifth birthday.

Objectives of the study

1. To find out the knowledge of mother related to nutrition of the respondent
2. To find out the mother health and cultural practice related to child health of the respondent

Research methodology

The researchers adopted descriptive design as the research aimed at describing the advancement of social-economic development by investing in mother child health. 50 respondents were selected through simple random sampling in Orathanadu Block of Thanjavur District. Both primary and secondary data used for this study. The primary data were collected by using a pre-tested interview schedule for. Secondary data were from published and unpublished sources including the reports of advancement of social-economic development by investing in mother child health.

Hypothesis

There is no significant association between age of the respondents and their knowledge of mother related to nutrition. It had been proved by chi-square test ($\chi^2 = 1.603$). The table value of χ^2 at 5 percent level for 2 d.f is 5.99. The calculated value of χ^2 is less than the table value and hence the null hypothesis is accepted and concludes that there is no significant association between the age of the respondents and their knowledge of mother related to nutrition.

There is no significant association between religion of the respondents and their mother health and cultural practice related to child health. It had been proved by chi-square test ($\chi^2 = 13.553$). The table value of χ^2 at 5 percent level for 2 d.f is 9.49. The calculated value of χ^2 is more than the table value and hence the null hypothesis is rejected and concludes that there is significant association between the religion of the respondents and their health and cultural practice related to child health.

Key findings:

Malnutrition:

Malnutrition, particularly chronic energy deficiency (CED) and anaemia, contribute to poor maternal health and nutrition outcomes for both mother and her infant. Severe anaemia increases the risk of

maternal mortality from postpartum haemorrhage and obstructed labour, which together account for over one-third of maternal deaths. The research data indicated that 20 (40%) of infant girls, 15 (30%) of infant boys and 10 (20%) of postpartum mother are anaemic. Poor maternal nutritional status often leads to poor nutrition for the child, beginning with low birth weight, which affects 5 (10%) of infants in Thanjavur.

Dietary supplements

The majority of child takes one or more dietary supplements either every day or occasionally. Today's dietary supplements include vitamins, minerals, herbals and botanicals, amino acids, enzymes, and many other products. Dietary supplements come in a variety of forms: traditional tablets, capsules, and powders, as well as drinks and energy bars. Popular supplements include vitamins D and E; minerals like calcium and iron; herbs such as echinacea and garlic; and specialty products like glucosamine, probiotics, and fish oils.

Mother's knowledge on breastfeeding and complementary feeding practices.

Only 6 (12%) of newborns were weighed within 3 days of delivery. Colostrums were given to almost 25 (50%) of babies, which is a remarkable achievement; however, 10 (20%) received pre lacteal foods. Less than one-half 9 (18%) of infants were breastfed within one hour of delivery; the percentage was higher in rural areas 30 (60%) than urban areas 20 (40%). About 10 (20%) of infants were breastfed after one day, and 10 (20%) between 1-24 hours of delivery. Only 30 (60%) of children aged <6 months were exclusively breastfed; there was no significant difference between rural and urban areas

Care of child during illness

About one third of children had ever had diarrhea and 4 (8%) had diarrhea in the last 15 days. Of these children with diarrhea, 6 (12%) were given oral rehydration solution (ORS), 8 (16%) salt-molasses or rice saline, 15 (30%) breast milk, 8 (16%) water, 4 (8%) some other liquid and 5 (10%) medicine.

Suggestion:

This study was conducted to know the problem faced by advancement of socio-economic development by investing in mother child health. There are various factors that affect the mother child health.

Counseling and knowledge should be given to the mother related to the nutrition of child health.

Co-operation of the family members may be solicited for enhancing the level of mother child health.

Family members should have good relationship with the mother and child otherwise it can reduce the level of mother child health.

Adequate awareness to be given to the society about the correlation of mother child health and socio-economic development.

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INVESTMENT IN EDUCATION IS A PREREQUISITE FOR NATIONAL DEVELOPMENT

Education has long been accepted as a foundational component of human development and a key enabler of social and economic progress of any nation. For a country to grow and prosper, a well-positioned educated young population is the fundamental requirement to meet the demands of an increasingly global economy and productive value creation. In this juncture, the most important duty of the government is to provide access to high quality education for everyone. This will create positive externalities in terms of higher education attainment and achievement of children, better health, more participation in the labour force and, higher productivity in terms of increased earnings; which all these tend to positively influence higher economic growth.

All Organization for Economic Co-operation and Development (OECD) countries invest a substantial proportion of national resources in education. OECD countries, on average, spend around 5.1% of their GDP on educational institutions at primary, secondary and tertiary levels, as in 2011. However, total expenditure on education ranges from above 6% of GDP in the Ireland, New Zealand and Nordic countries to less around 4% in the Czech Republic, Chile, Japan and the Slovak Republic..

Although Rwanda has sustained a strong political commitment to improve education access and quality, placing the country on a planned trajectory towards achieving quality basic education for all, the country is far from reaching the goal of universal primary education, with only half the children completing primary school. The growth of the education system has also created new challenges however, including the urgency of improving internal efficiency for all education cycles and to reduce significant disparities by area of residence and standard of living. But in Rwanda, education spending in percentage of GDP was 4.8 (2011). The education level in Rwanda remains low despite the implementation of policies such as mandatory education for primary school (six years) and lower secondary schooling (three years) as run by state schools.

The guiding principles of higher education in India are expansion, inclusion and excellence, which are the powerful forces for economic and social changes of the people. India has the population of 1.21 crore as per 2011 Census next to China. This population can be converted into population dividend. This could not be achieved without necessary financial resources with proper accountability.

The following table explains the trends in expenditure on education as percentage of GDP by the Government of India (Central and State Governments combined)

S. No	Years	% of GDP
1	2000-01 (A)	3.45
2	2001-02 (A)	2.98
3	2002-03 (A)	2.96
4	2003-04 (A)	2.79
5	2004-05 (A)	2.60

6	2005-06 (A)	2.60
7	2006-07 (A)	2.68
8	2007-08 (RE)	2.58
9	2008-09 (RE)	3.01
10	2009-10 (RE)	3.23

Source: RBI as obtained from Budget Document of Union and State Government

From the above table it is understood that funds allotted for education in proportion to the GDP is only around 3 percent per annum against the norm of 6 percent, i.e., 3 percent should go to elementary education, 1.5 percent to secondary education, 1 percent to higher education and for technical education 0.5 percent as recommended by the Kothari Commission on Educational Reforms 1964-66.

Education and economic development are closely related. The reality is that economic development is increasingly a function of availability of human capital. Investment in education, or human capital, is an important element in the economic development process. The world, especially developing countries are not taking advantage of its most important resource i.e., labour force which can be converted into human capital. We can not ignore the responsibility of Government has to play a major role in human resource development which is associated with higher productivity, higher earnings, an increased skills level of the population is expected to contribute not only to economic growth but also to poverty reduction. The government should fight for basic education for all, improving the education quality, impart knowledge and skills to its human resources, increase the living standard of the population and poverty reduction. All these can be attained by allocating more funds for the Public expenditure on education as a percentage of GDP which would prioritize education and in the same way contribute to the economic development by knowledge economy.

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**Comprehensive Study on
Tamil Nadu Economy**

Peer Reviewed Journal

HIGHER EDUCATION IN TAMIL NADU

The present study finds growth rate from various years, gross enrolment, compound annual growth rate etc..

Objective

To study the growth of higher educational institutions in Tamil Nadu

Methodology

The study based on secondary data. The secondary data was collected various reports like UGC annual reports, Ministry of Human Resource Development (MHRD), Directorate of Collegiate Education in Tamil Nadu, Tamil Nadu Human Development Report, Census of India. The study period 1990-91 and 2013-14 was taken into analysis. Additionally the study focuses on growth of higher education viz., percentage, in growth rate, gross enrollment, compound annual growth rate (CAGR).

The state universities are primarily funded by the state government and they get a meager share of plan assistance from the UGC. It is to be noted that the new state universities established since 1990-91 do not get any central assistance. Unfortunately, no central university exists in the state for a full funding of plan and non-plan assistance by the UGC.

The share of UGC funds in total higher education expenditure in the state was as low as from 7.5 percent to around 12.5 percent in the last one and a half decade.

From the year 1990-91 to 2013-14 type of institutions has been classified into three such as national importance, state, and deemed or self financing university. Two universities for national importance from the year 1901-91 to 2013-14. Second state universities are out of 24 among the year 1990-91 universities for 13, in the year 1995-96 university for 14, 16 for 2000-01, 16, 2010-11 and 2013-14 24 universities. Among the years state universities every year increased. Finally self or deemed universities 7 in the year 1990-91, from 7 to 10 number 1995-96 and 2000-01. During the year 2006-07 13 numbers, 13 for 2006-07 and 36 numbers 2010-01 and 2013-14. Generally over a period self finance increases comparing other institutions.

Table 1 Gross Enrollment in lakhs (%) in Tamil Nadu

Years	Type of colleges				Total
	Government colleges	Government aided	Self financing colleges	Constituent colleges	
1990-91	100381 (50%)	66904 (33%)	33457 (16.6%)	Nil	200742 (100%)
2013-14	155898 (17.2%)	355953 (39.3%)	372664 (41.20%)	20006 (2.2%)	904517 (100%)
Growth Rate	0.35%	0.812%	0.91%		

Source: Directorate of Collegiate Education in Tamil Nadu,

Government of Tamil Nadu 2013-2014

Gross enrolment table shows that during the year 1990-91 total percent half of the percent has government, second aided 33 percent, self financing 16 percent no one in constituent. In the year 2013-14 government 17 percent aided 39 percent, self financing 41 percent and remaining percent 2.2 comes under constituent colleges. Overall the percent during the year 1990-91 government institution are the most of them enrolled comparing all other institution on the other hand in the year 2013-14 self financing institute highest number of enrolled comparing other institutes.

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A STUDY ON THE SPECIAL ECONOMIC ZONES IN TAMIL NADU

This research paper evaluates the export growth contribution of Special Economic Zone in Tamil Nadu, status of SEZ in Tamil Nadu and the state-wise distribution of approved SEZs in India.

Objectives:

1. To know the present status of SEZ in Tamil Nadu
2. To examine year wise export contribution growth of the Special Economic Zone, Chennai.

Methodology

The present study on SEZs in Tamil Nadu is undertaken based on the secondary sources of data which were collected from Economic Survey of India, Ministry of Commerce and Industry Data, RBI Bulletins, leading Journals, Popular Newspapers and also Web Portals.

Current Status of SEZ in Tamil Nadu

A substantial growth of export performance has witnessed the success of Tamil Nadu Special Economic Zone (TSEZ).

Tamil Nadu Special Economic Zone refers the specified area within the territory of the state of Tamil Nadu where the prescribed norms and other regular regulatory practices and restrictions are not applicable. For the purpose of setting up of many Special Economic Zones (SEZs) in Tamil Nadu, the state government has encouraged the SEZ Developer by means of exemption from federal laws, taxes, quotas, etc.

The state government of Tamil Nadu has extended their helping hands in setting up of SEZ in order to improve the economic growth, Industrial development and to generate more employment opportunities. The Special Economic Zones helps in bringing not only the domestic investment but also the foreign investment which in turn improve the infrastructure, rapid growth in export, creation of more employment opportunities, providing world class products and increased foreign earnings. As the central government opens doors for liberalized cross national investment, the state government of Tamil Nadu has catalyzed the Foreign Direct Investment (FDI) for improved export performance.

Table: 1 Exports From the State of Tamil Nadu From 2001-2002 to 2009-2010

Year	Exports	Exports of SEZ	Contribution to Exports (%)
2001-2002	12,631.24	764.00	6.05
2002-2003	25,039.00	822.00	3.28
2003-2004	33,068.00	1038.00	3.14
2004-2005	34,782.00	1376.00	3.96

Source: Department of Economics and Statistics, GOI.

2005-2006	51,298.00	1860.00	3.63
2006-2007	67,759.00	2383.00	3.52
2007-2008	91,672.00	3046.00	3.32
2008-2009	90,603.00	4022.00	4.42
2009-2010	1,13,093.00	5788.00	5.12

The above table present the contribution made by the SEZ, Tamil Nadu to the total exports made in the state where it exists. The percentage analysis reveals that there is marginal contribution by the SEZ in the state to its total exports.

Findings:

The exports from the SEZ, Tamil Nadu has increased steadily during the study period.

The Balance of Trade from this zone is favorable and also on the upward trend which helps to earn foreign reserves.

In the sector wise contribution to the total exports of the SEZ, Tamil Nadu, the Electronics and Software sector tops the list for five years during the study period followed by Gems and Jewellery in the concluding phase of the study period.

It has helped to contribute to the state's Balance of Trade in a favorable manner.

The SEZ, Tamil Nadu has played vital role in the development of the exports community in the southern India. It has made significant contribution towards the foreign trade in the state of Tamil Nadu.

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GROWTH OF AGRO BASED FOOD INDUSTRIES IN TAMILNADU

This paper has discussed the growth of agro based food industries, production trends in the state economy.

The total number of agro based food industries in Tamil Nadu is given in Table 1.

Table – 1 Total number of Units agro based food industries in Tamil Nadu.

Year	Number of units
1999- 2000	20478
2000 - 2001	20601
2001 - 2002	21680
2002 - 2003	22700
2003 - 2004	22,965
2004 - 2005	23,407
2005 - 2006	24398
2006 - 2007	25474
2007 - 2008	26600
2008 - 2009	28808
2009 - 2010	31090

Source : Annual Survey of Industries, Chennai, 2011.

The demand for agro based foods namely cereals, pulses, edible oils, vegetable, fruits and snack foods is mounting up and is found to scale up further caused by change in life style of people and increase in population. The current supply position of agro foods is given in Table -2.

Table – 2

Production of Agro Based Food Products In Tamilnadu

Year	Value of production (Rs in lakhs)
2000 - 2001	20890
2001 - 2002	25290
2002 - 2003	29381
2003 - 2004	35002
2004 - 2005	44364

2005 - 2006	44364
2006 - 2007	52200
2007 - 2008	57560
2008 - 2009	75820
2009 - 2010	76335

Source : Annual Survey of Industries, Chennai, 2011

It is clear that production of agro foods have been growing at an impressive rate. The paradigm shift found in the consumption pattern of snack foods emerged on account of the change in the life style of the people.

Tamil Nadu being one of the fast growing economy of India, agro based food industries are essential for the attainment of national objectives, especially poverty alleviation and economic development in the rural areas. Support for agro industry would focus on increasing returns to farmer, while maximizing value addition of agro products.

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A STUDY ON PADDY CULTIVATION THROUGH SYSTEM OF RICE INTENSIFICATION (SRI) IN THANJAVUR DISTRICT, TAMIL NADU

Tamil Nadu is the southern-most state in India. The total rice area in 2005-06 was 2.05 m ha. Season-wise areas were 15.7 per cent in kuruvai (Jun.- Oct.), 74.7 per cent in samba (Aug.-Jan.) and 9.6 per cent in navarai (Dec.- Apr.).

Performance of SRI in Tamil Nadu

The first experimental result conducted at Coimbatore in 2000 showed statistically higher yield (10.9%) due to weeder-use and paved way for further evaluation. The adaptive research trials in farmers' fields in Tamiraparani basin with a package of practice showed that grain yields recorded under SRI and conventional cultivation ranged from 4214 to 10655 kg ha⁻¹ (STDEV: 1379) and 3887 to 8730 (STDEV: 1108) kg ha⁻¹, respectively. The maximum yield advantage recorded by a farmer in SRI was 4036 kg ha⁻¹ (70% higher than conventional cultivation)

SRI Adoption in Tamil Nadu

The extension of the SRI technique was slow owing to the apprehensions surrounding the principles of SRI. However, convincing success stories from farmers have enabled scaling up SRI adoption. SRI is attractive to organic farmers. Drastic changes in the agronomic practices of SRI initially failed to build confidence amongst the farmers. Only when a crop with profuse tillering was raised with repeated weeder use was confidence built. Thus 'seeing is believing' is true in SRI adoption. Drastic reduction in seed-rate was itself a major benefit the farmers could appreciate. In some villages a community nursery concept has been introduced. The initial mind-block of labourers, especially with regard to square planting, sometimes slows down the interest of the farmers.

Like anywhere else, SRI farmers tend to modify the technique to suit their convenience, especially in weeder use. The drudgery in weeder operation is one of the major constraints. Many farmers use the weeder in one direction only. SRI has revived rice cultivation in labour-scarce areas because of the several advantages. Farmers who use ground water for rice cultivation very well recognize the less use of water. The yield advantage has been realized by farmers with all the varieties used by them. Farmers who are involved and committed continue with SRI. The coverage on SRI by media viz., newspapers, magazines, All India Radio, TV channels has been excellent in Tamil Nadu.

The continued efforts of TNAU and the commitment of the Department of Agriculture has been the major force in scaling up SRI, while appreciable efforts are also being taken up by some NGOs

Intensive cropping has been practiced aggressively the recent years than in the past and it is necessary to bestow concerted and coordinated efforts to enhance the productivity and to reduce cost of production. There is also matching need for the application of suitable technologies in the areas of soil health care and fertility maintenance, effective water resource utilization and safe crop protection measures. Therefore, an integrated approach on management of water, weeds as well as nutrients and eco-friendly approach of pest and disease management, post harvest processing and value addition are vital to maximize productivity and profitability through SRI in Thanjavur district.

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A STUDY ON SUGARCANE CULTIVATION IN NAMAKKAL DISTRICT

The main purpose of the present study is to measure and examine the relative economic efficiency of sugarcane producing farmers.

Objectives

1. To study the growth and fluctuation in area under cultivation of sugarcane, production and productivity of sugarcane in Tamil Nadu.
2. To find out the socio-economic conditions of the selected sugarcane cultivators in the selected blocks of Namakkal district.
3. To analyse the cost components of sugarcane cultivation in the selected blocks of Namakkal district.

Both primary and secondary data are used in this study. The outlook of sugarcane cultivation and marketing are examined from secondary data. In order to collect primary data from the selected 400 respondents the researcher used comprehensive interview schedule. The schedule was pre-tested with reference to the objective of the study.

Tools for Analysis

Chi-square test was employed to understand the role of socio-economic characteristics of the farmer respondents. Likerts Scaling Method was also used for ranking the economic motivation of the respondents. Growth is studied with reference to annual growth rates computed based on the natural log formula. The coefficient of variation (CV) is also adopted to study the area, production, and productivity of sugarcane.

The present research study highlighted that the sugarcane cultivation in India during the post-reform period detected that the productivity registered positive growth at the same time the negative growth was found in the area and production. The negative situation in area and production has not affected the productivity that much in the Indian states, because the Indian sugarcane cultivators are have good knowledge about the cultivation method and they use the new technology as a result of high productivity. The same conditions also prevailed in the Tamil Nadu districts in the post reform period.

The present analysis observed that the growth rate of area and production in the two selected taluks of Namakkal district has registered highest growth rate whereas lower growth rate in productivity. It was due to the pace of cropping pattern changes towards higher value crops slowed down and the cost of cultivation gone up several folds due to shortage of labour and a sharp increase in the prices of inputs are the main challenges faced by the sugarcane cultivators of Namakkal district. Due to the labour shortage the farmers are in the position to pay higher wages to the available labourers. The cost of cultivation in the both Tiruchengode and Paramathy Velur taluks are high. Hence the Government should take proper measures to control the high and increasing cost of sugarcane cultivation and also take necessary policies to increases the Minimum Support Price for sugarcane.

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PERFORMANCE OF SELECTED CO-OPERATIVE SUGAR MILLS IN TAMIL NADU

The researcher attempts to trace out the significant factors responsible for the variations of efficiency and relative efficiency of the cooperative sugar mills under cooperative sectors. Hence, an economic analytical study has been undertaken.

Objectives:

- To study the growth and development of sugar industries in Tamil Nadu.
- To analyse the structure and working performance with reference to capital, labour and output of the selected sugar mills.
- To examine the marginal productivity of the factors of production and return to scale in the cooperative sugar mills.

The present research work was undertaken to discuss the economics of cooperative sugar mills in Tamil Nadu. Among the 38 sugar mills functioning in Tamil Nadu 19 are under the private sectors 16 are operating under cooperative sectors. The remaining 3 sugar mills are coming under the purview of public sector. Among the 16 sugar cooperative sugar mills 5 sugar mills are selected for the present study.

Instead of studying each units under each category the average of five units under study are calculated and they are representing as single unit in their respective category. The sampling technique employed in the present research work is based on the judgment and purposive sampling methods. The present research work is undertaken for a period of 3 years (2010-2011 to 2012-13)

Growth and structure of capital, labour and output of the selected sugar mills in Tamil Nadu have been analysed by using trend equation. The sources of output growth of the selected cooperative and private sugar mills under the present research work have been analysed with the help of Cobb-Douglas Production Function, CES and VES production functions. The Ratio analysis has been employed to analyse the technical efficiency and economic viability of the selected sugar mills under the present research work.

Findings:

Tamil Nadu is one of the leading states of sugarcane and sugar production next to U.P. and Bihar. i.e. 10 per cent of India's total production.

All the 3 cooperative sugar mills have obtained very low profit. Working performance of the sugar mills can be measured in terms of fixed capital, working capital, labour productivity and output level.

The rates of changes in physical capital of the selected co-operative sugar mills are highly fluctuating during the study period. In terms of CGR, fixed capital in cooperative sugar mill was increased annually by 0.12 per cent during the study period. Working Capital of the cooperative sugar mills, the rate of changes

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is positive in the first year and it was having negative changes in the working capital. Average percentage rate of change is 17.77 percent. During the study period the working capital of co-operative sugar mills increased at decreasing rate of 0.05 percent.

Rate of change in physical working capital of the cooperative sugar mills during the study period was highly fluctuated. Annual average percentage rate of change of physical working capital in cooperative sugar mills are 12.50 percent. The rate of change of capital invested under cooperative sugar mills is 15.83 per cent. The year-to-year changes of capital invested were very wide in cooperative sugar mills during the study period.

Annual average percentage rate of change in gross fixed capital of the co-operative sugar mills are 17.96 percent.

There has been a continuous increase in employment opportunity provided in the cooperative sugar mills during the study period. The annual average percentage rate of change in employment in cooperative sugar mills is 2.47 percent.

Under the new economic policy, they have faced formidable challenges with uneconomical working conditions due to increasing cost of production, competition from private sugar industries, inadequate sugarcane supply and technical inefficiencies. In order to sustain and boosting the growth rate, they will have adopt themselves and reorient their strategies in keeping with the changing scenario.

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A COMPREHENSIVE STUDY ON DEMAND AND SUPPLY OF AGRICULTURAL LABOURERS IN PADDY CROP IN TAMIL NADU

Agriculture in India is the vertical backbone of the country and is regarded as the largest sector of the country's economic activity. Agriculture at present provides livelihood to 65-70 percent of the total population. The sector provides employment to 58.4 percent (26.81 million) of country's work force and is the single largest private enterprise. After the Industrial Revolution, many farm workers left the countryside to large cities to work in the factories. This meant farm laborers became more sought after, so the farmers and landowners offered better pay and conditions so their workers wouldn't find factory work more appealing.

Objectives

- To study the market forces of labourers in paddy crop of Tamilnadu with special reference to Kachamangalam village, Thanjavur District.
- To study the significant influence of demand factors of labourers in Paddy crop.
- To study the significant influence of Supply factors of labourers in Paddy crop.

Methodology

The proposed study will be undertaken in the Thanjavur district. Primary data was collected from the selected block with the help of interview schedule and secondary data was collected from the published sources. The present research work is undertaken for a period of 1 year (2014)

Findings

The study found out that in study area of Budalur block, there is an identical structure and systematic pattern of religion and caste system. In the study we found that the majority of the respondents 67.3 per cent belong to the Hindu religion.

This study refers to the caste systems in the study area. The major portion of Paddy Crop cultivation production is undertaken by the backward community in large number with 67.7 per cent.

The present study shows the male and female Paddy Crop cultivators in the study area. It is found that the female Paddy Crop cultivators with 76.7 per cent are more than the Male Paddy Crop cultivators.

Majority of the respondents, (72.0 per cent) belong to the age group of 31-50.

52.6 per cent of the respondents have borrowed money from money lenders.

Among the 71.0 per cent of the respondents were in medium standard of living.

From this study the average of Paddy Crop yield of different area is not much different whereas the Paddy Crop yield is different between types of Land size.

The study observed that the common land size decreases due to the government free land distribution scheme in Tamil Nadu state.

All the farmers have practiced both dry and wet crops. This cropping pattern is decided by the availability of irrigation facilities.

Due to the various constraints experienced by the farmers, most of the farmers are driven to take up other crops. The most difficult problem faced by the cultivator in the study area is non-availability of farm labourers, which is also responsible for changes in the cropping pattern of the study area.

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A COMPREHENSIVE STUDY ON TAMIL NADU ECONOMY

Encourage PPP as a mechanism for infrastructure creation As observed in the section on fiscal strategy, the capacity of the state to invest in infrastructure projects is limited. It is estimated that over the next 11 years the share of the State in infrastructure investments will be about 30%, with central sector projects accounting for 30% and balance investment will be sourced through PPP. It must be realised that poor infrastructure creation in India is not as much as due to lack of finances, as much as it is due to a lack of credible project opportunities that can be sustainably financed. The fundamental cause of the latter is the lack of expertise within Government in terms of how to engage with the profit-seeking motive of the private sector and balancing the dictates of propriety (transparency and assurance of public good) that government rules require. This needs capacity building in Government to reengineer procurement packages and procedures in Government to make them efficient.

There is significant difference between age and expenditure incurred on health care. There is significant difference, among respondents in approaching public private health care providers and expenditure incurred by the households.

There is no significant relationship between income level and expenditure on health care by households.

Methodology

The methodology adopted in the study is historical and analytical. The data covers both secondary and primary sources. For the secondary data, the NSSO provides information on utilization of public and private health facilities in states for treatment of morbidity based on nationwide household surveys

The primary data is collected through the questionnaires used by random sampling techniques based on health care expenditure data collected in Thiruvannamalai district. Totally two hundred samples have been collected out of eighteen blocks in the districts.

A long-liner multiple regression analysis was attempted to establish a causal relationship between health care expenditure and a set of selected independent variables, as the primary data collected was amenable for quantitative analysis.

This analysis however takes health care as a consumption expenditure forming part of the household monthly budget. This expenditure included doctors' fee, and the cost of medicine and tests. One of the major finding of the survey was that expenditure incurred on health care by the sample households was curative in nature.

The independent variables for government, private, and both (government & private) are dummy variables have a highly significant effect on the expenditure incurred by the households the age is not significant.

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Income had a direct, positive, and significant impact on health expenditure. The positive relationship indicates that families with higher income spent more on health expenditure. Thus it was found that the expenditure incurred by the households is higher when the households reuse more income it was found that households numbers approach different health care providers when the need and time available to save the life of the sick.

It is important to strengthen the hospital in the secondary sector through increased expenditure or reallocation of expenditure from tertiary to the secondary sector. For reallocation of expenditure from tertiary sector, government should explore possibilities of public private partnerships that may result in reduction in government expenditure in the tertiary care sector.

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Peer Reviewed Journal

CONSTRAINTS ANALYSIS OF TRAWL LABOURERS DURING SEASONAL FISHING BAN IN SELECTED DISTRICTS OF TAMIL NADU

This study aims to critically analyze the impact of trawl ban on the livelihood of fishers, by venturing the fishers' perception regarding the same, using Garrett ranking technique.

Methodology

The present study has used both primary and secondary data. The secondary data on marine fish production has been sourced from Department of Fisheries, Government of Tamil Nadu for the years 1980 to 2011. The growth rate was studied by using Compound Growth Rate (CGR) technique for the overall period 1980 – 2011 region wise (Coromandel, Palk Bay, Gulf of Mannar and West coast).

Compound growth rate (CGR) was used in the context of growth rate studies used by Fauzi and Anna (2012). The growth rate of marine fish production during the period 't' was evaluated using the following formula.

$$\log y_{it} = \log \alpha + t \log \beta + \varepsilon$$

Where,

$\log y_{it}$ = Marine fish production at time t, α is the constant, β is a coefficient containing the growth rate and ε is an error term.

$$\text{CGR} = \exp(b) - 1$$

Where, b = expresses the rate of change and when multiplied by 100 gives the percentage growth rate

The primary data was collected from selected districts of the four zones (Coromandel, Palk Bay, Gulf of Mannar and West coast) of Tamil Nadu in terms of marine fish production and number of crafts operated. Hence the study was confined to four districts – Chennai, Nagapattinam, Ramanathapuram and Kanyakumari based on the higher concentration of crafts. The sample size comprised 120 respondents from mechanized sector, equally distributed across the selected districts through simple random sampling method. Primary data corresponding to the fishers' perception on constraints were collected and the same were analyzed using Garrett Ranking technique. The order of the merit given by the respondents was changed into ranks using the following formula:

$$100 \times (R_{ij} - 0.50)$$

$$\text{Percent position} = \frac{\quad}{N_j}$$

N_j

where R_{ij} = Rank given for the i th item by j individual, N_j = Number of items ranked by j th individual. The percent position of each rank was converted into scores by referring tables given by Garrett and Woodsworth (1969).

The contribution of each zone to the total fish production of Tamil Nadu is noteworthy. Hence Overall CGR has been calculated coastal region wise for the past 30 years (1980 – 2011).

Table 1 Region wise Compound Growth Rate

S.No	Coast	CGR
1	Coromandel	3.67
2	Palk Bay	2.97
3	Gulf of Mannar	2.13
4	West Coast	4.19

From the study, it was inferred that declining fish catch and high operational expenses were the major constraints in the mechanized sector – for both labourers and owners. Similarly, during the ban period, poverty was ranked as the most important issue. The ban relief paid by the Government of Tamil Nadu was not sufficient. Hence it is recommended that Government intervenes and augments the ban relief amount to a substantiate level. Apparently, loan repayment has been the major reason for debt among the boat labourers. This depicts a lucid picture of the coastal indebtedness in marine fisheries sector of Tamil Nadu.

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AN ANALYSIS OF TEXTILE EXPORTS IN KARUR DISTRICT, TAMIL NADU

The study aims at analyzing the problems of exporters that would be very much useful to make preventive measures not only in the short run but also in the long run.

Objectives

1. To analyse the factors that influence to start the textile export business in the study region.
2. To discuss the problems of textile exporters in the study region.

Methodology

For the study purpose, Karur has been selected because most of the textile industry is situated in this district. At present nearly 650 units are actively engaged in exporting and related production process in Karur. Hence, 10% of the above units have been selected as sample. Based on simple random sampling, 90 units were selected for collecting the primary data. Simple statistical tools like tabulation, percentage analysis and bar diagrams have been used. Primary data have been collected through interview schedule and 90 exporters have been included and conducted through interview schedule.

A question was administered to sample of respondents describing the factors influencing enter into the textile export business. Out of the 90 respondents 38.89% of the respondents reported that immense employment potential in this sector and 23.33% of the respondents

Table 1.1: Factors influencing the respondent to enter into the textile export

Factors	No. of Respondents	% of respondents
Employment	35	38.89
Traditional Business	11	12.22
More profit	21	23.33
Growth opportunity	07	7.78
Existing Demand	16	17.78
Total	90	100

Source: Computed

said that in this sector they have an opportunity to earn more profit.

Table 1.2: Problems faced by the exporters in textile exports

Particulars	No.of respondents	% of respondents
Increase of transportation cost	31	34.44
Difficult to receive the abroad market information	19	21.11
Fluctuation in foreign exchange	06	6.67
Difficult to complete the order in time	20	22.22
Limited order from abroad	14	15.56
Total	90	100

Source: Computed

It can be observed from the table among the above problems, the major problem of the respondents (34.44 per cent) were increase of transportation cost and 22.22% of the respondent reported the problem of difficult to complete the order in time due to non availability of trained employees.

Findings

- It is observed that the textile industry to offer more employment opportunities. It absorbs the local labour force to the productive aspects.
- It is observed that the increase of transport cost is the major problem of textile industry due to export process and it's formalities.

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A STUDY ON BANANA CULTIVATION IN VALADI, LALGUDI TALUK, TRICHY DISTRICT

Banana cultivation provides the main income for farmers and it has helped the farmers of Valadi to earn a reasonable profit and this cultivation has helped the farmers to improve their economic and social conditions in this area in spite of water shortage. Nendran Banana is the most promoting variety of banana in terms of earning income to increase the wealth of the country.

Objectives

1. To study the social and economic background of the banana cultivators.
2. This study intends to assess the cost and benefits of banana cultivation.

Methodology

This is an empirical study based on the Primary data. The collected data were processed and presented in the form of tables and diagrams. The statistical tools like percentage bar-diagram have been used in this analysis. The study is based on the both primary and secondary data. Primary Data were collected through direct personal interview with the help of questionnaire.

Findings

- ❖ Male respondents have formed 55% of the total respondents.
- ❖ From the study, all the respondents belong to Hindu religion.
- ❖ From the majority of the respondents belong to Backward Caste.
- ❖ 18 percent of the respondents have studied up to degree level.
- ❖ All the respondents are using organic and inorganic fertilizer and pesticides for cultivation of banana.
- ❖ Inadequate irrigation facilities forced the farmers to buy water from those cultivators who have electric pump sets and enjoy free supply of electricity.
- ❖ From the study, 82 per cent of the respondents are owner cultivators.
- ❖ The majority of the respondents cultivate Nendran variety (26 per cent).
- ❖ More number of male labourers engaged in banana cultivation than that of female labourers.
- ❖ The wage given to male labourers is higher compared to female labourers in banana 'cultivation'.
- ❖ 74 per cent of the respondents are saving money in nationalized banks.
- ❖ From the study 40 per cent of the respondents saving money for the purpose of the cultivation.
- ❖ 57 per cent of the respondents have borrowed money from banks.

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Suggestions

- ❖ Cultivation of banana can be increased by using fertilizers and pesticides at the right time.
- ❖ In the study area, the people who cultivate only 4 types of banana such as Poovan, Rasthali, Nendran, Mondan, and other varieties to give more profit. So the people who concentrate to cultivate in these varieties.
- ❖ Government should reduce the price of fertilizers and pesticides.
- ❖ Cultivation of banana can be increased by using better irrigation facilities and it also required availability of labour at the right time.
- ❖ The cultivators should be made aware of the importance of bank finance. The farmers should be provided with quality seeds, fertilizers, pesticides and marketing facilities by co-operatives.
- ❖ The people are heavily affected by price fixing method. The intermediaries fix the price in banana cultivation. If the government and cooperative societies involve in it, which is very helpful for workers.
- ❖ Providing of training and employment programs for men and women.
- ❖ Creation of part time employment opportunities for farmers is needed.

PRODUCTION AND MARKETING OF JASMINE CULTIVATION IN SRIRANGAM TALUK, TIRUCHY DISTRICT

A majority of the Jasmine growers, belonging to small and marginal farmers' category, are facing many problems not only in cultivation but also in marketing their produce. Therefore, an attempt has been made to identify the problems and prospects of this sector. The study relates to the August – September 2014 for the primary data, whereas the analysis of secondary data relating to area and production mostly pertains to the period 2010 -12.

Objectives

To work out the cost and return of jasmine cultivation in the study area.

Methodology

A sample size of 98 farmer has been selected from the top five select villages in Srirangam taluk having the highest area under jasmine cultivation by using purposive sampling method for this study. It could be seen from Table no.2 that the average yield per hectare has varied from 9410 kgs in Thayanur to 11855.00 Kgs in Ettarai while per farm production has ranged from 3444.00 kgs in Thayanur to 5710.90 kgs in Ettarai.

Table 1: Production of Jasmine

S.No	Village	Area under jasmine (Ha)	Average age in years	Output kgs/farm	Output kgs/ha.
1.	Pallakadu	0.44	6.40	5503.90	11235.00
2.	Ettarai	0.48	6.35	5710.90	11855.00
3.	Thayanur	0.35	6.45	3444.00	9410.00
4.	Ganesapuram	0.42	6.70	4598.40	10757.00
5.	Koppu	0.50	7.40	5376.50	10752.00
Average	0.44		6.65	4826.75	10801.80

Cultivation activity is where farmers are process owners, however, they follow very primitive cultivation practices other than the fact that they knew cash crops like jasmine provide more value when it's cultivated and managed properly. Fertilizers and pesticide companies play an influencing role in this process; however due to these companies' vested interests in promoting their products, farmers are misguided on certain occasions.

The average area under jasmine cultivation in the sample farms varies from 0.35 to 0.50 hectare. The average yield of jasmine varies from 9410 kgs/ha to 11855 kgs/ha and the returns ranges from Rs. 120986.35 to Rs. 154328.70 per hectare.

Based on the results discussed above, the farmers in study area have not allocated inputs efficiently in the production of jasmine and their marketing system is unorganized. Promoting sustainable livelihoods for the marginalized and poor farmers is the greatest challenge that we have today. Flower farmers are well positioned to play a proactive role in the promotion of sustainable livelihoods due to its long experience in the development sector.

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A STUDY ON ECONOMIC DEVELOPMENT OF TAMIL NADU

The present paper discuss about Economic development of Tamil Nadu. The Tamil Nadu economy mostly depends upon agricultural sector. Major Food crops of are rice, Jowar, bajra, maize, rasi and important commercial crops in the state of Tamil Nadu are cotton, groundnut, sugar-canes, chilies, banana, coffee and tea. The development programs have been implemented in the state planning to bring a uniform development of all region of the state of Tamil Nadu. The main objectives of planning are reduce the regional disparities in the State of Tamil Nadu. The industrial sector progress has been made to implementation of modern improved technology. The present paper deals with the development of agricultural, industrial sector and overall economic development in the state of Tamil Nadu.

Agricultural Sector Development of Tamil Nadu

The state of Tamil Nadu about 7 per cent of National Population. The main objectives of Twelfth Five year plan is doubling the food production and also achieving 4 per cent growth in agricultural and activities in the state of Tamil Nadu. To increase the major crop production and productivity and bridge the present yield gap second green reversion in Tamil Nadu state will be initiated. Agricultural, market driven production approach and promoting small Agro

processing units by arranging Backward and forward linkages, the private sector to set up agro processing industries and Food Park at large scale with farmer's participation. Decentralized preprocessing unit with the support of centralized processing facilities to be located in most of the districts. The District Agricultural Polytechnics for encouraging skill availability would be established. Centers of Excellences will be established the regional research center's to train technical manpower in specialized areas and so support the Post Doctoral Research towards high tech agriculture.

The innovative solutions like Crop improvement –developing new varieties and hybrids; Developing Precision Farming Technologies for importance crops; development of need based implements and machineries; Developing nanotechnology based solutions for enhancing productivity and value addition; Rhizosphere engineering and marker.

Industrial Sector Development of Tamil Nadu

The state has a highly developed industrial sector. It ranks third in industrial development among the major of our Indian states. During the Tenth Plan period, the industries (at 1999-00 prices) grew at 10.5 percent per annum as against the target of 7.12 percent. Although the Eleventh Plan has set 9.2 percent growth target for the industries, the actual growth is likely to be around 4.7 percent (at 2004-05 prices).

The Sectors like auto industry, textiles, pharmaceuticals, IT etc are also performing well. These successes provide insights into the sources of competitive advantage for state industries that could be developed into a broader strategy applicable to larger parts of the industrial sector. The changes in technologies in various industries and globalization within which domestic manufacturers

must complete, the ability to engineer products quickly and at low cost is becoming an increasing source of competitive advantages.

The industries have been a good source of export earning potential. Industries need more investments, and attract more domestic and foreign investments in such a competitive environment to improve the growth. . The state government implement a strategy that encompasses covering basic needs of the very poor , enhancing economic growth through intervention in targeted industries, and facilitating the provision of quality health and education services and also give the opportunity of farm development activity .

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A STUDY ON PERFORMANCE OF RURAL DEVELOPMENT PROGRAMMES IN TAMILNADU

This paper discusses major rural development programmes in Tamil Nadu. The primary aims of the study are following as; fund allocation and utilization of rural development programmes in Tamil Nadu and next, target and achievements of rural development programmes in Tamil Nadu.

Physical Performance of Rural Development Programmes

The following section briefly discusses physical performance of rural development programmes in Tamil Nadu. Physical performance denotes that physical target, physical achievements and percentage of achievements of rural development programmes like MGNREGS, MPLADS and IAY from the period of 2012-13 and 2013 – 2014.

Table – 1: Physical Target and Achievements of Rural Development Programmes in Tamil Nadu

Sl. No	Programmes	2012-2013			2013-2014		
		PT	PA	%A	PT	PA	%A
1	MGNREGS*	7054997	1352534	19.17	6058769	556237	9.18
2	MPLADS	116,575	81,666	70.05	150,207	120,466	80.19
3	IAY	111410	42679	38.31	88436	69955	79.10

Sources: www.nrega.nic.in, www.mplads.nic.in, www.iay.nic.in and www.mospi.nic.in.

Note: PT – Physical Target, PA – Physical Achievement, Percentage of Achievement, MGNREGS No. of Households provided employment (PT), No. of household availed 100 days employment (PA) and percentage of household completed 100 day employment (%A)*

The above table – 1 reveals that physical target and achievements of rural development programmes in Tamil Nadu. During 2010 – 2011, 22.17 percent of households are completed 100 days employment under MGNREGS and it was only 9.18 percent in 2013 – 2014 because people go some other work, lack of health care for women and water scarcity etc., so they are not completed 100 days employment. In 2009 – 2010, above hundred percent (116.69) of works achieve under MPLADS and it was 70.05 percent in 2012 – 2013. Above hundred percent (113.98) of works achievements in 2009 – 2010 under IAY and in 2012 – 2013 it was only 38.31 percent of achievements. Notably, hundred percent of works not achieved (Except 2009 – 2010, MPLADS and IAY) under rural development programmes in Tamil Nadu. The above data clearly bring out that works not successfully completed.

Rural development programmes is one of the important indicators to support the rural poor. Central government updated the guidelines and extends the rural development works under the schemes like MGNREGS, MPLADS and IAY. In this manner, rural people get wage employment; to provide infrastructure facilities, free houses with toilet facilities etc. but poor implementation in the several places they could not benefit properly, the main aim of rural development programmes is failed in that places. Simultaneously, that fund were properly utilized at grassroots level, we are attain rural development.

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Peer Reviewed Journal

AN ECONOMIC IMPACT OF ECO TOURISM IN TAMIL NADU WITH SPECIAL REFERENCE TO TIRUNELVELI DISTRICT

Ecotourism means ecological tourism, where ecological has both environmental and social connotations. It is defined both as a concept – tourism movement and as a tourism section.

Ecotourism in Tirunelveli District

Tirunelveli is one of the most visited tourist destination in Tamilnadu. The place boasts off some of the well-preserved temples built by Pandyas rulers. The place also has some of the natural wonders in its surroundings that attract domestic as well as foreign tourists. Following are some of the most favored and most visited tourist attractions in Tirunelveli.

Courtallam

Kutrallam, which is popularly called the “Spa of the south”, is situated at an elevation of about 170 m high, on the Western Ghats. This is not only a tourist spot but also a health resort. The waterfall has medicinal properties to cure physical ailments. During the falls season thousands of tourists from far and near visit this place.

Papanasam

42 kms away from Tirunelveli town, on the western slopes of the Pothigai Hills, there is a holy place called Papanasam. Legend has it that Siva and Parvathi appeared before Agasthiyar at a spot near the Papanasam falls. Papanasam is famous Shiva temple is located at the bottom of Western Ghats that is very near to the origin of the River Tambraparani.

Kalakkadu Mundanthurai Wild Life Sanctuary

The reserve is located between latitude 8° 25' and 8° 53' N and longitude 77° 10' and 77° 35' E, about 45 km west of Tirunelveli Town, and forms the catchment area for 14 rivers and streams. Among these rivers and streams, the Ganga, Tambraparani, Ramanadi, Karayar, Servalar, Manimuthar, Pachayar, Kodaiyar, Kadnar, and Kallar form the backbone of the irrigation network and drinking water for the people of Tirunelveli, Turicorin and part of Kanyakumari District.

Manjulai - Hill Station

Manjulai is 57 km away from Tirunelveli and is at an elevation of 1162 sq. metre. There are many tea plantations in and around this place. Bombay Burma Tea estate is famous one in this area. Manjulai is noteworthy for the climate, scenery and calm atmosphere.

Birds Sanctuary at Koonthankulam

A tiny village in the far south, Koonthankulam in Nanguneri Taluk of Tirunelveli District is emerging as a new favourite of the migratory birds. It is just 38 Kms. away from Tirunelveli and is in the nearby Nanguneri Taluk.

Today the “Green Laws” of conservation are making people aware of how man and the environment can live symbiotically for more time to come and eco-tourism is the only way to maximize the economic, environmental and social benefits of tourism. Everyone is a stakeholder in the process and we clearly need to avoid our past shortcomings and negative impact that they have had.

Eco-Tourism in India is till at a very nascent stage, but there are for sure conscious efforts to save the fragile Himalayan Eco System and culture and heritage of the indigenous people, which is probably the largest concentration in the world.

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A COMPARATIVE ANALYSIS OF CONTRIBUTION OF MANUFACTURING SECTOR IN OVERALL GDP AND GSDP OF INDIA AND TAMIL NADU

India is one of the fastest growing economies in the world over the decade. Growth of this nature can be sustained over a long period only by ensuring that the manufacturing also grows robustly and is competitive on a sustainable basis. Capital goods sector is strategic importance of both India and Tamil Nadu economy. Manufacturing sector contributed nearly 15 per cent of overall GDP in India, it still low when compared other developing countries. This sector gives major employment opportunity for larger section of population in India.

The development of domestic capabilities in capital goods sector is essential to ensure as self reliance, as the sector directly or indirectly influences core infrastructure development within India.

Objectives:

- To find out growth of manufacturing sector in India;
- To examine growth of manufacturing sector in Tamil Nadu;
- To compare manufacturing sector contribution in GSDP, GDP between Tamil Nadu and India;

Methodology

Present study is mainly concentrate growth of manufacturing sector in India and Tamilnadu and its contribution to the GDP and GSDP. Secondary data is need for analyse this study. Researcher collected secondary sources of data from various government reports like Economic Survey, Statistical Handbook of Tamil Nadu, etc. These data are framed tabular form, interpreted neatly and suitable tools used to analyzed.

Result and Discussion

Manufacturing sector in India is growing very fast in recent years, particularly, after new economic policy it has achieved high growth. The following table going to explain the recent year growth of this sector and compare with other countries.

Table-1 clearly shows that India's manufacturing sector growth was more than 7 percent over the period of ten years between 1999-2012. Growth rate wise India is third rank among 10 high growth developing countries, we were just behind from China and Poland. As seen in column five of the table-1 clearly displays that India's GDP share from the manufacturing sector is 16 percent. Rank wise our manufacturing sector share to the GDP is least position i.e., 8th rank among 10 developing countries in the world. This is because of these period boom of IT and BPO contribute more on GDP through service sector.

Table-1: Industrial Scenario of India and Tamil Nadu

Sl. No.	Principal Characteristics	All India			Tamil Nadu (Share %)		
		2003-04	2004-05	2005-06	2003-04	2004-05	2005-06
1.	No. of Factories	129074	136353	140160	15.69 (1)	15.44 (1)	15.17 (1)
2.	Fixed Capital (Rs. Crore)	473331	512346	606940	9.80 (3)	9.93 (3)	9.94 (3)
3.	Total Persons Engaged (lakh no.)	78.70	84.54	91.12	14.77 (1)	15.00 (1)	14.88 (1)
3.	Gross Value of Output (Rs. Crore)	1287380	1672561	1908355	10.09 (3)	9.54 (3)	9.96 (3)

Source: Central Statistical Organisation, New Delhi.

Note : Figures in the bracket is rank among states.

Table-1 is clearly shown that number of factories in India increasing from 129074 to 140160 between 2003-04 and 2005-06 and total person engaged in work also growing from 78.70 lakh to 91.12 lakh. In Tamil Nadu had the number 1 position for number of industries and total number person engaged in work among all states in India. Table-3 clearly displays fixed capital and gross value of output Tamil Nadu had 3rd rank between 2003-04 and 2005-06,

Table-2: Growth of Manufacturing Sector in India and Tamil Nadu

Sl.No	Year	Manufacturing (India)	Growth Rate(%)	Manufacturing (Tamil Nadu)	Growth Rate(%)
1	1999-00	535730	-	26537	-
2	2000-01	570571	6.11	28534	7.00
3	2001-02	585971	2.63	25973	-9.86
4	2002-03	627374	6.60	26968	3.69
5	2003-04	676833	7.31	30055	10.27
6	2004-05	744755	9.12	32327	7.03
7	2005-06	824272	9.65	37644	14.12
8	2006-07	928626	11.24	41913	10.19
9	2007-08	1023998	9.31	41894	-0.05
10	2008-09	1071681	4.45	44758	6.40
11	2009-10	1173089	8.64	57483	22.14
12	2010-11(2R)	1262722	7.10	62987	8.74
13	2011-12(3R)	1369932	7.83	65164	3.34

Source: Economic Survey, 2013-14 and Statistical Handbook of Tamil Nadu, 2013-14

As seen in table-2, manufacturing sector in India had more than 7 percent over the period 1999-00 to 2011-12. It had double digit (11.24 percent) growth in 2006-07 and low (2.63 percent) growth in 2001-02. Tamil Nadu had higher growth rate 22.14 percent in 2009-10 and 14.12 percent in 2005-06 and it had negative growth rate in 2001-02 and 2007-08 amount of -9.86 and -0.05 because of lack of investment, tighten of government policy and most importantly irregular supply of power.

Table- 3: Share of Manufacturing Sector in overall GDP an GSDP of India and Tamil Nadu

Year	Manufacturing Sector in TN (Rs.in Crores)	Share of Total GSDP in %	Manufacturing Sector in India (Rs.in Crores)	Share of Total GDP in %
1999-00	26537	19.78	535730	23.76
2000-01	28534	20.09	570571	24.30
2001-02	25973	18.57	585971	23.68
2002-03	26968	18.95	627374	24.40
2003-04	30055	19.93	676833	24.38
2004-05	32327	19.23	744755	25.06
2005-06	37644	20.02	824272	25.34
2006-07	41913	20.03	928626	26.05
2007-08	41894	20.09	1023998	26.28
2008-09	44758	19.59	1071681	25.77
2009-10	57483	18.34	1173089	25.98
2010-11	62987	18.31	1262722	25.67
2011-12	65164	17.65	1369932	26.11

Source: Economic Survey, 2013-14 and Statistical Handbook of Tamil Nadu, 2013-14

Table-3 clearly shows that manufacturing sector shares of GDP in Tamil Nadu is comparatively lower than Total share to GDP in India. In 2011-12 Manufacturing share in GSDP was 17.65 percent while GDP share was 26.11 percent. Overall data Manufacturing sector share of GDP was nearly 25.00 percent in India and less than 20.00 percent in Tamil Nadu over the period of 1999-00 to 2011-12.

From the above result and discussion this study may concluded like Tamil Nadu's manufacturing sector had high annual growth rate and its had contributed to the GSDP is lower whereas India's manufacturing sector had lower annual growth rate and its contributed to the GDP is higher than Tamil Nadu. Tamil Nadu Gov't make a good policy, regular power supply and give a good infrastructure facility will increase our production of manufacturing sector and its contributing high share of GSDP.

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AN ANALYSIS OF CROP DIVERSIFICATION IN TAMIL NADU

Crop diversification is helpful for sustainability of agriculture. Mono cropping affects soil health and creates biotic and abiotic stress to the soil. Introduction of green revolution in late 60's and early 70's to meet the food shortage in the country had adversely affected the cropping pattern in the country. Introduction of fertilizer responsive and high yielding varieties in rice and wheat had converted many states as a mono crop state. Hence, the objective of the study is to measure the crop diversification over the years in the state. The present paper tries to measure the extent of crop diversification in Tamilnadu state which has both irrigated and dry land farming.

Objective

To know the crop diversification for food and non-food crops by taking selective crops.

Methodology

The present study is based on secondary data. The information relating to the cropping pattern at the state level is collected from season crop reports for the period of 50 years from 1960-61 to 2010-11.

Growth Rate Analysis

For the present study, area under major crops in the state for the last 50 years i.e. from 1960-61 to 2010-11 has been collected from Government of Tamil Nadu publication. Average area under each crop and share to the total cropped area for each crop were worked out for this study.

Compound growth rates of area of these crops were estimated to ascertain change in cropping pattern in the state.

Cropwise Gross Area Irrigated In Percentage (%)

S. No	Crops	2009-2010	2000-07	1990-99	1980-89
1	Paddy	33.12	31.50	31.98	32.54
2	Black gram	4.66	4.13	3.29	2.64
3	Green gram	2.48	2.31	1.58	1.21
4	Sugarcane	5.26	5.13	4.09	2.88
5	Groundnut	7.41	10.15	14.58	13.64
6	Coconut	7.19	6.09	3.48	2.16
7	Cotton	1.87	2.03	3.55	3.42

The changes in share of important crops in gross cropped area are presented in the table. Paddy has the highest share nearly 33.12 per cent in gross cropped area followed by groundnut. The share of paddy has increased to 33.12 per cent in 2010's from 32.54 in 1980's. Among the pulses, area under all crops has increased except black gram and green gram. But groundnut and cotton has

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decreased over the years. Share of black gram has increased from 2.64 per cent in 1980's to 4.66 per cent in 2009-10. Similarly, share of green gram has also increased from 1.21 per cent in 1980's to 2.48 per cent in 2009-10. Share of sugarcane has increased to from 2.88 per cent to 5.26 per cent. The main reason could be the increase in the number of sugar mills and procurement price of sugarcane over the years. However, the share of groundnut, cotton have decreased in the same period. In contrast, share of coconut has tripled in the study period.

It is clear from the about discussion that the share of major crops like groundnut and cotton have decreased except paddy over the years in the state. However, the shares of minor crops like black gram, green gram, coconut have increased over the years in the state. This shows that state is moving towards crop diversification rather than specialisation.

Conclusion

It is concluded from the study that the share of major crops like paddy. Groundnut and cotton has decreased except paddy over the years in the state. However share of minor crops like black gram, green gram have increased over the years. This shows that state is moving towards crop diversification rather than specialisation. Based on the compounded annual growth rate of area of crops, it is evident that major crops like paddy, groundnut and cotton have grown negatively and least share crops like sugarcane, coconut and green gram have grown positively over the years. The crop diversification index value has reduced over the years. Hence, it is concluded from the study that crop diversification has been taking place in the state over the years.

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WASTEWATER REUSE IN AGRICULTURE – AN ANALYSIS OF TRADEOFFS OF SOCIAL GOOD IN SALEM DISTRICT.

In many developing counties, only a small proportion of the wastewater treated due to financial constraints (setup, operation and maintenance, lack of knowledge about low cost treatment and ignorance about the economic benefits of wastewater reuse.

To date, most wastewater-related research in developing countries has largely focused on issues related to improvements in water quality, environmental and health impacts of wastewater use. Moreover, most of these studies focused on one aspect in isolation thereby ignoring the environmental-health-economic linkages and trade-offs inherent in waste water use systems. Even among the studies that focused on a single aspect, very little attention has been given to economic and social aspects of wastewater recycling in developing countries.

Objectives

- 1) To analyze the environmental, health and economic trade-offs of wastewater reuse in agriculture.
- 2) Develop a model for analyzing the environmental (water quality), economic (livelihood) and health trade-offs wastewater reuse in agriculture.

Hypothesis

1. The economic benefits of wastewater reuse in agriculture outweigh the costs (health and environmental).

Wastewater reuse in the agriculture starts from wastewater effluent and end in the environmental arena end the ecosystem. In terms of cost benefit analysis, there are six actors affecting the cost of the wastewater reuse in agricultural system. Agriculture decisions, environmental system, wastewater effluent, health status, and crop productivity are the direct factors in the cost benefit analysis. However, there are other indirect factors that may affect the total cost, namely: the policies and institutions, industrial system and scale, available resources, climate conditions in the target location and socioeconomic status.

Water scarcity is one of the arid and semi-arid regions, currently, water consumption in most is higher than the available water and the water demand for industries, domestic and agriculture are being met at the expense of the ecological requirements. As agriculture is the major consumer of water, strategies for improving its water use efficiency and identifying alternative uses are paramount for reducing water scarcity and freeing water resources for use in other sectors scarcity it has higher economic value.

Wastewater reuse in agriculture will not only reduce scarcity but also improve crop productivity, reduce the need for fertilizers and be used as part of the wastewater treatment which removes nitrates and other macronutrients from wastewater. However, there are also negative aspect related

to wastewater reuse and these include soil salinity, health of farmers and consumers, public acceptability, marketability of produce, and economic feasibility and sustainability of wastewater irrigation.

This study adopts an integrated systems modelling framework which allows assessment of possible tradeoffs that make use of wastewater safer and have higher returns whilst minimizing the negative impacts to achieve acceptable irrigation, although lower levels of wastewater treatment might result in lower capital and operational cost but result in higher environmental cost, health costs, soil productivity (especially in the long term), and irrigation cost. While on the other hand higher wastewater treatment shows higher capital and operational cost which translates to lower environmental cost, health cost, soil productivity, and irrigation cost. The shaded or indirect factors as well as the susceptibility of the environmental system may affect some terms in this cost equation and can make an unexpected change of the total wastewater cost. In addition, the study puts wastewater on the policy agenda by demonstrating the economic and environmental benefits of wastewater use in agriculture.

Due to data limitations it was not possible develop an empirical framework which actually quantify benefits and tradeoffs needed to test this hypothesis. As a follow up to this study, we would recommend applying the developed analytical framework to empirical data.

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A STUDY ON ECONOMIC IMPACT OF FOOT AND MOUTH DISEASE AMONG CATTLE

The farmers from omalur talk (Salem District) reported that the cows are severally affected by FMD and shows symptoms like formation of blister, fever, sores on the mouth, tongue, nose, feet and teats, foot lesions and the infected cattle are depressed, reluctant to move, and unwilling or unable to eat which can lead to decreased milk production, weight loss, and poor growth compared than sheep and goats. Death is common from this disease but it can occur in young animals.

For considering the above facts the present study was formulated to identify the foot and mouth disease in five villages at Omalur taluk in Salem district.

Methodology

This study is based on both primary and secondary data. The primary data have been collected by interview schedule. The interview schedule includes house hold information, livestock holding, breed of animals.

Foot and mouth disease is an acute infection caused by a virus. The Virus belonging to the picornaviridae family genus Aphthovirus. About 22.45 million people work in the live stock sector and the sector plays a vital role in improving the socio-economic conditions of rural masses.

Table – 1 Effect of FMD with economic loss for farmers

S.No.	Particulars	Before affecting FMD(Mean value)	After affecting FMD(Mean value)	T value
1	Value of livestock	33460	5038	22.4
2	Milk productivity	14.94	5.82	14.8
3	Maintenance cost	131.5	223.9	14.1
4	Medicinal cost	130.7	330	20.7

Source : Primary Data

The economic losses caused by the FMD disease are mainly due to losses in milk production and reduction in working capacity of the animals. Addition, milk and milk products, meats and hides are not accepted by the disease free importing countries causing the reduction in the export potential of the livestock industry. In India, direct losses due to FMD are estimated to be more than 20,000 crores. Indirect losses due to FMD are about 30,000 to 35,000 crores annually FMD causes milk losses approximately 3508 million liters per annum, about 6.5% of total annual milk production. For

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considering the above facts the present study was formulated to identify the foot and mouth disease in five villages at Omalur Taluk in Salem District.

The average value of livestock is reduced from Rs. 33460 to Rs 5038 (Table-1). Similarly milk production is also reduced from 14.94 litres to 5.82 litres. The cost for maintenance is increased from Rs131.5 to Rs. 223. Likewise medicinal cost increased from Rs.130.7 to Rs. 330 in the study area. The loss of milk production indirectly affects the Farmers and loss of animals due to any infection directly affects the economic growth of the country. There are 74% of samples (Fig.1) that is 1/3rd of samples are reported the died of animals due FMD so this is the reason for FMD called as economically devastating and highly contagious viral disease of livestock and remaining 26% of the samples reported that the animal are still alive. The calculated Paired sample T-test shows significant difference between the before affecting FMD and after affecting FMD. Hence the stated hypothesis is accepted and there is significant association between before and after FMD.

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MICRO, SMALL AND MEDIUM ENTERPRISES (MSMES) IN TAMIL NADU: A TREND ANALYSIS

The MSME sector has a major contribution to the economy of Tamil Nadu. Tamil Nadu has 8.44 Lakh registered MSMEs (as on 28.2.2013). This sector contributes about '10% to the GSDP, provides employment to about 58.83 Lakh persons and accounts for a total investment of Rs. 48,189 Crores. MSMEs in Tamil Nadu produce over 8000 varieties of products including engineering products, electrical, electronics, chemicals, plastics, steel, cement, paper, matches, textiles, hosiery and readymade garments. As per the 4th All India Census of MSMEs (2006-07) Tamil Nadu Accounts for 14.95% of the total working enterprises in the country. 15.24% of these enterprises are micro enterprises, which is the highest in the country. 9.60 % of them are small enterprises, which is the 3rd highest in the country. Further 9.21% are medium enterprises, which is the 2nd highest in the country. Tamil Nadu is a leader in Auto parts and components, Readymade Garments and Leather and leather goods.

Growth of MSMEs in Tamil Nadu

Tamil Nadu provides the largest number of employment in the country (15.32%). in the MSMEs. The table given below indicates the trend in growth of MSMEs industries during the last ten years and the level of investment, employment, etc, it has created. In the process of growth and development and maturity of industrialisation in Tamil Nadu, Micro, Small and Medium Enterprises (MSEs) have supported and have been largely supported by Medium and Large Industry.

Table 2 Growth of MSMEs in Tamil Nadu for the past 10 years

Year	Number of units	Investment (Rs. in Crores)	Production (Rs. in Crores)	Employment (Numbers)
2003-04	25794	722.16	5158.80	322967
2004-05	16253	1105.81	4556.97	60280
2005-06	20399	1705.20	4414.87	67800
2006-07	19201	714.41	2067.87	110026
2007-08	27209	2547.14	8739.95	242855
2008-09	32049	3557.89	13354.86	294255
2009-10	41799	3214.22	10880.01	151743
2010-11	57902	5872.37	12500.86	405233
2011-12	70758	7429.59	15496.00	502381
2012-13	83348	8751.54	17503.08	583436

Sources: TN Micro, Small and Medium Enterprises Department Policy Note 2013 - 2014

The MSMEs sector is a vibrant and vital sector of the State economy in terms of employment generation and share of production. During the first eleven months of the 12th five year plan(2012-17), the State government has created 3.1 lakh jobs in the Micro, Small and Medium Enterprises (MSMEs) sector. During the 11th plan period (2007-12), the State provided employment to 10.57 lakh people in the MSME sector and it aimed to creating 15 lakh jobs during 2012-17. In the last 10 years, the number of small scale units in the State had grown from 4.75 lakh to 8.44 lakh (as of February 28 in the year 2013). Rs.52 crore was released during 2012-13 for the implementation of New Entrepreneur-cum-Enterprise Development Scheme (NEEDS) that would assist about 1,000 educated youths to become first generation entrepreneurs every year. To increase the competitiveness and productivity of MSME, the Centre had adopted the cluster approach. In Tamil Nadu, Small Industries Development Corporation (SIDCO) had been nominated for establishing common facility centres under the MSMEs-Cluster Development Programme. There was significant improvement of credit outflow to Micro, Small and Medium Enterprises from April to December 2012.

This study on MSMEs sectors have identified growth and development performance and many of their problems and have provided suggestions. Tamil Nadu has made considerable progress in various facets of growth and development in MSMEs, but it still has a long way to go in eradication of poverty and illiteracy, improving the standard of living, reducing gender and regional inequalities and to bring about an equitable society through the strong Government planning and strategic policy initiatives in MSMEs. The Twelfth Plan provides an opportunity to restructure policies to consolidate the gains that have been made in the Tenth and the Eleventh Plans and to correct the deficiencies that have emerged. A major problem faced by the Tamil Nadu MSMEs sector is the challenge of globalization resulting into increased competition both internally and internationally.

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A STUDY ON IMPACT OF MID-DAY MEALS PROGRAM IN NUTRITIONAL STATUS OF SCHOOL GOING CHILDREN IN TAMIL NADU

In this study, the main objective is to analyse the impact of MDMs program in nutritional status of school going children in Tamil Nadu and to analysis the Socio- Economic conditions of the children in Tamil Nadu. This study used both primary and secondary data. The primary data collect from school going children through structured interview scheduled.

Objective

To analyse the impact on Mid-Day Meals program in nutritional status of school going children in Tamil Nadu.

Methodology

For analysing the impact on Mid-Day Meals program in nutritional status of school going children was selected. Primary data were collected to analyse the impact on Mid-Day Meals program through a structured interview schedule. Thirty samples were collected non-randomly in the Suriyur village, Pudukkottai district, which is one of the backward district in health sector in Tamil Nadu.

Table-1 Age and Beneficiaries of Mid-Day Meals of Respondents

Age	Beneficiaries of MDMs		Total
	Yes	No	
6-10	6 (100)	-	6 (100)
11-15	12 (66.7)	6 (33.3)	18 (100)
16-20	-	6 (100)	6 (100)
Total	18 (60)	12 (40)	30 (100)

Source: Primary Data (Figures in Parentheses are Percentage)

Table-1 shows Age and Beneficiaries of Mid-Day Meals. The student's age group was divided into three groups. First 6-10 age, all of them are beneficiaries of MDMs. The second category is 11-15 age groups, in this category only 66.7 per cent of students are getting benefit of MDMs, 33.3 percent of students do not take MDMs. The third group 16-20, in which no one benefited from the scheme.

Table-2 Students Feeling about MDMs

Eat MDMs	Feelings		Total
	Like	Dislike	
Yes	8 (44.4)	10 (55.6)	18 (100)
No	-	12 (100)	12 (100)
Total	8 (26.7)	22 (73.3)	30 (100)

Source: Primary Data

Note: Figures in Parentheses are Percentage

Table-2 explains the Students feeling about MDMs. Out of 30 students, 18 students are beneficiaries. In which only 44.4 percent of the students like to eat MDMs and rest 55.6 percent of the students do not like the MDMs but taking the food without option. Because most of the government school made compulsory eat the food in the school. Rest 12 students did not eat food in the school, they said the rice of the food is very poor and also food is not clean.

The Mid-Day Meal scheme provides free meal to children studying in primary and upper primary schools in an endeavor to meet the goal of compulsory universal elementary education. Government of India is providing food grains and spending, amount for the MDMs. The MDMs achieved success in alleviating classroom hunger and persuading poor families to send their children to schools. Most of the government schools children belongs to poorest of the poor families. At the same time the MDMs have some constraints most of the school did not have adequate infrastructure and staff to implement the cooked meal scheme. Food quality is very poor, so the most of the students are wasting the food. So the MDMs have no positive impact on nutritional among the children. So the government authorities should monitor at equal intervals and supply quality commodities which would increase enrollment, and as well as nutritious level of school going children.

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A STUDY THE EFFECTIVENESS OF PUBLIC DISTRIBUTION SYSTEM AMONG TRIBALS IN TAMIL NADU

The objective of the study is to study the proportion of consumption derived out of Public Distribution System in Tamil Nadu. For analyzing the effectiveness of public distribution system in reducing poverty, Sithur Village, Uppuliyapuram Panchayat, Trichy district was selected, because the Village Panchayat has more than 95 per cent of the population belong to Tribals. Primary data were collected to analyze the effectiveness of public distribution system through a structured interview schedule. Thirty samples were collected Non-randomly in the Uppulipuram Panchayat. The simple percentage and proportionate analysis was used to perform the objective.

Objective

To Study the Effectiveness of Public Distribution System among Tribals in Tamil Nadu

Methodology

The government policy may not increase absolute poverty but it may have adverse import on income distribution. Also, the policies may have different effects on different social and economic groups, within an economy. Hence, the researcher plans to study the tribals view on PDS. The selection of the study area was based on public distribution system among Tribals in Tamil Nadu. Multi stage random sampling procedure was adopted in the selection of the sampling. Sithur Village, Uppuliyapuram Panchayat, Dhuraiur Block, Trichy District in Tamil Nadu was selected. From this village 30 households were selected. The survey made an attempt to study the households and their dependence on PDS.

Table-1: commodities distributed in PDS

	Yes	No
Commodities issued is sufficient	18 (60)	12 (40)
Unwanted commodities supplied	28 (93)	2 (7)

Source: Computed from Primary Data

Note: Figures in parentheses represent percentage

Table-1, implies that the PDS product and peoples opinion, sixty per cent of the people says that commodity provided by the government is sufficient and 93 per cent of the people says they are providing unwanted commodities and the forty per cent of the respondents says the commodities supplied are insufficient, it indicate that, though the respondents are homogeneous the wants are differing and the needs also depends on several factors such as, income, size of the family. All the respondents suggested PDS should establish in all the villages, supplying commodities should in good qualities; the number of working days should increase, at least six days a week as in urban. It we increase the number of working days then no

need in decreasing the card per shop. The respondents are not much believe in the social auditing and transparency, but fifty per cent is expecting regular supply of goods.

Conclusion

Majority of the world's poor are in rural and are likely to remain for long time, despite advancing modernization. Poverty reduction programmes PDS is urban biased, so it must be reinforced on rural people implementation process. Should be checked, so that the benefits trickle down to them. A significant finding that emerged from the study was that the existence of PDS contributed gains to all the households who used their entitlement in varying proportion and though the respondents belongs to homogeneous group, but still the perception are contrast and needs varies, so it is very difficult to the policy makers to satisfy all in a large continental economic like India. So, the extensive survey and research study needs for effective implementation of programmes such as PDS. Though the limitation and loopholes of the PDS were implicitly acknowledged, people depended on the system as it partially fulfills their food requirements. So, the government has to study carefully with the support of academia's/research institutes, the needs and expectation of the different social economic groups separately

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A STUDY ON PUBLIC EXPENDITURE TRENDS OF GOVERNMENT OF TAMIL NADU

Modern economists have classified Public expenditure into development and non-development expenditure. Development expenditure means all expenditures that promote economic growth and development i.e, productive expenditure. Unproductive expenditure is termed as non-development expenditures.

Objectives

The present study is to analyse the trend of public expenditure of Government of Tamil Nadu from 1990-91 to 2009-10.

To examine the development expenditure of Government of Tamil Nadu for the year 1990-91 to 2009-10.

To probe the Non- development expenditure of Government of Tamil Nadu for the year 1990-91 to 2009-10.

To find out the public expenditure on constraints faced by Government of Tamil Nadu

Methodology

Present study based on secondary data. Data pertaining of public expenditure collected from Government record, Survey report, and other unpublished sources. It has used simple statistical tools like average, percentage, and time series have been used to analyse the trends of public expenditure in Tamil Nadu

Data analysis and interpretation

Trends in Developmental and Non-Developmental expenditure of Government of Tamil Nadu.

Rs in Lakhs				
Year	Development Exp	Non-Development Exp	Total Exp	AIIP
1990-91	4,07,824	1,55,997	5,63,821	19.18
1991-92	6,76,404	1,91,547	8,67,951	53.94
1992-93	6,24,396	2,29,856	8,54,252	-1.58
1993-94	6,15,846	2,59,954	8,75,800	2.52
1994-95	6,63,618	2,99,877	9,63,495	10.01
1995-96	7,28,986	3,62,072	10,91,057	13.24
1996-97	8,63,713	4,42,774	13,06,487	19.75
1997-98	9,44,852	5,50,232	14,95,084	14.44
1998-99	10,78,266	6,31,474	17,09,740	18.37

1998-99	10,78,266	6,31,474	17,09,740	18.37
1999-00	11,93,462	8,76,818	20,70,280	17.12
2000-01	12,42,022	9,33,222	21,75,244	4.94
2001-02	11,91,944	9,63,753	21,55,697	-0.90
2002-03	14,23,567	11,45,208	25,68,770	19.16
2003-04	13,20,518	12,06,578	25,27,096	-1.62
2004-05	15,13,682	14,01,804	29,15,486	15.37
2005-06	17,08,891	14,91,975	32,00,866	9.79
2006-07	20,84,515	17,44,186	38,28,701	19.55
2007-08	23,49,692	19,47,808	42,97,500	12.31
2008-09	31,08,281	22,55,744	53,59,025	24.70
2009-10	34,64,264	24,29,586	58,93,850	9.98

Source: Tamil Nadu - An Economic Appraisal (For the relevant years - Except Percentage)

The above table reveals the trends of total expenditure development and non-development expenditure of the Government of Tamil Nadu for the period of 20 years. The total public Expenditure of the Government of Tamil Nadu in absolute terms has increased from Rs.5,63,821 lakhs to Rs.58,93,850 lakhs for the year 1990-91 to 2009-10. It represent an increase of 10.45 times. The overall growth rate the development and non-development expenditure of the Government of Tamil Nadu for the year 1990-91 to 2009-10 in terms of percentage comes to 945.34.

This annual average growth rate in public expenditure of the Government of Tamil Nadu for the year 1990-91 to 2009-10 comes to 47.27 per cent. This annual average growth rate of 42.27 per cent in the government of Tamil Nadu has not been realistic; Hence the annual average growth rate is obtained in a different way namely by adding the individual years annual incremental growth rate and dividing it by the total number of years. The figure thus obtained shows an annual average growth rate of 14.01 per cent. The annual average growth rate of 14.01 per cent which is realistic.

The total public expenditure satisfy increase year by year in smooth manner in Tamil Nadu. The public expenditure has been rapidly increasing in Tamil Nadu. The development expenditure has increased at a decreased rate and the non –development expenditure has increased at a faster rate during this study period. The per capital expenditure has also increased during the study period. Hence the increasing growth of public expenditure reflects the economic progress of the state of Tamil Nadu.

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PERFORMANCE OF FOOD GRAIN PRODUCTION IN TAMIL NADU

Agriculture is an important activity in Tamil Nadu. Tamil Nadu depends heavily on agriculture. The effects of global warming and climate change on the agricultural sector particularly food grain production are likely to threaten both the welfare of the population and the economic development of the state. In this back ground, it is proposed to prepare an article on 'Performance of Food Grain Production in Tamil Nadu' with the following objectives:

- To evaluate the performance of food grain production
- To give suggestions to increase the food grain production.

The present study is of analytical nature and makes use of secondary data. The relevant secondary data are collected from various publications of Government of India, Season and Crop Report of Tamil Nadu (different issues), Department of Economics and Statistics, Government of Tamil Nadu, Chennai. The data pertaining to area, production and yield of major were collected for the period from 2001-02 to 2011-2012 in order to analyze the performance and instability of agriculture in Tamil Nadu. The period for data collection was chosen depending on the availability of data. In order to analyze the secondary data for area, production and yield, the mean and stand deviation analysis was used.

Results and Discussion

Food grains production in Tamil Nadu includes the production of Paddy, Cholan, Coarse Cereals (Maize, Sorghum, Ragi, Cumbu, Varagu, Panivaragu, Samai, And Tenai) and Pulses (Blackgram, Greengram, Cowpea, Bengalgram, Redgram, Horsegram, Soyabean, GardenLab, Field Lab And Sword Bean). The major food grains production in Tamil Nadu are presented in the Table -1.

The Hectares production has been in increased from 2080000 to 1903772 for paddy, 331000 to 197695 for cholam, 129000 to 46664 for cumbu, 81000 to 280629 for maize and 127000 to 82805 for ragi during the period 2001-2002 to 2011-2012. During this period, mean and standard deviation values of paddy production are comparatively higher.

Table-1 Agriculture Production and Food grains production in Tamil Nadu

In thousand tones

Year wise	Agriculture Production	Food Grains production
2001-02	41992.6	7731.9
2002-03	29454.9	4442.1
2003-04	23152.4	4406.6
2004-05	30828.8	6175.8
2005-06	42599.9	6127.2

2006-07	50691.4	8263.0
2007-08	46000.7	6582.3
2008-09	41137.4	7102.3
2009-10	42563.9	8034.8
2010-11	44238.8	8313.6
2011-12	50516.8	9640.6
Mean	40288.87	6983.655
S.D	8807.473	1636.815

Source: Season and Crop Report of Tamil Nadu (different issues), Department of Economics and Statistics, Government of Tamil Nadu, Chennai.

In the above table 1 the year wise agricultural production has increased from 41992.6 in the year 2001-02 to 50516.8 in the year 2011-12, which has been comparatively higher. Similarly, the year wise food grains production has increased from 7731.9 to 9640.6 from the year 2001-02 to 2011-12.

The analysis proves that the agricultural productivity has significantly improved with paddy production being on the higher side in comparison to the other grains which are on the lower end. Agricultural productivity can be increased by harvesting rainwater and conservation of other water resources to be utilized at times of water scarcity since Tamil Nadu is a state which mainly relies on monsoon rains which are periodical. Organic manuring should be given utmost importance since it has the benefits of increasing productivity without hindering the plant's growth and the agricultural produce obtained through organic farming is safe for human consumption.

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A STUDY ON SERICULTURE INDUSTRY IN TAMIL NADU

Tamil Nadu occupies a pride of place among the silk producing States of the country; thanks to the artistically designed colorful and attractive silk handloom fabrics of Kanchipuram, Kumbakonam, Arani, Rasipuram and other places. Providing encouragement to village and small industries in the rural areas with a view to generate additional employment opportunities for the weaker sections of the society is one of the major policies of the State Government. In keeping with this policy, the Government continues to lay emphasis on the growth and development of sericulture as an agro-based labour intensive rural industry, with a high potential for providing large scale employment to the rural labour force, in both on-farm and non-farm sectors. The Directorate of Sericulture formulates and monitors schemes towards development of Sericulture in the State of Tamil Nadu. Schemes are implemented through 5 Regional officers at Erode, Dharmapuri, Vellore, Trichy and Madurai assisted by 19 Assistant Directors. One Deputy Director at Hosur is in-charge of silkworm seed co-ordination activity for the State with 5 Assistant Directors. 105 Technical Service Centers are functioning in the State. Technical Service Centre is headed by an Inspector of Sericulture or Assistant Inspector of Sericulture. Each Technical Service Centre is further divided into 3 to 5 sub-ranges staffed by Junior Inspectors of Sericulture.

Mulberry Cultivation in Tamil Nadu

5,120 acres have been brought under mulberry during the year 2011-2012, against the target of 5,000 acres additionally. At present, sericulture has been practiced in 36,482.15 acres. During the year 2012-2013, additionally 5,000 acres will be brought under mulberry cultivation, by which total mulberry acreage will be increased to 41,482.15 acres.

Financial Allocation:

During the year 2011-2012, Sericulture development schemes were sanctioned at a total cost of Rs. 2462.36 Lakh as detailed below:

Source of funds	Amount (Rs. In Lakh)
Central Silk Board's share	1229.48
State Government share	773.88
Beneficiaries' share	459.00
Total	2462.36

New Schemes for the Year 2012-2013

The proposed year 2012-2013 is the commencing year of the XII Five Year Plan. Based on the proposals formulated for XII Five Year Plan, the following schemes are programmed for implementation under Plan schemes for the benefit of Sericulturists as follows:

1. Central Silk Board (Ministry of Textiles, Government of India)
2. Western Ghats Development Program
3. Hill Area Development Program
4. Part II Schemes (Non-Plan)

During the year 2012-13, it is proposed to replace three (3) was mount vehicles with new vehicles, at a cost of Rs. 18.00 lakhs. Under part-II Schemes (Non-plan)

A STUDY ON EMPLOYEES WELFARE SCHEME AND JOB SATISFACTION OF THE WORKERS IN CHENNAI PETROLEUM CORPORATION LIMITED, NAGAPATTINAM.

Committee on labour welfare (1969) has defined employee welfare as 'such services, facilities and amenities as adequate canteen, rest and recreation facilities, sanitary and medical facilities arrangements for travel to and from work and for the accommodation of workers employed at a distance from their homes and such other services amenities contribute to improve the conditions under which workers are employed.

Objectives:

To identify the employee welfare scheme offered by the CPCL

To find out the job satisfaction of the employees through employee welfare scheme.

Table 1- Age distributor of the workers

Age in years	No.of worker	Percentage
25-30	2	8
30-35	3	12
35-40	1	4
40-45	12	48
45-50	5	20
50 & above	2	20
Total	25	100

Sources: computed from data collected.

The above table shows that workers are in the age 40 and above. There are 5 workers whose age exceeds 50 years.

Income (Rs)	No.of workers	Percentage
25000-30000	4	16
30000-40000	2	8
40000-50000	1	4
50000-60000	5	20
60000-70000	3	12

Sources: computed from collected data.

70000-80000	3	12
80000-90000	3	12
90000 & above	1	4
Nil	3	12
Total	25	100

The above table shows that 20 percent the workers are getting income in the range of Rs.50000-60000, 4 percent of the workers are getting Rs.90000 and above.

Suggestions:

Majority of the workers reveals that their job satisfaction level is good. The workers feel that they are not getting proper rest room facilities. The organization is running school and hence the workers find it easier to get admission to their children till higher (education) secondary class. But when the children go for higher education they find it difficult as they have to move out of their home and stay in hostel. (and also college) This will reduce the time spent by the worker for seeking admission to their children and reduce the absence in the company.

COMPREHENSIVE STUDY ON TAMILNADU ECONOMY: WITH SPECIAL REFERENCE TO AGRICULTURE SECTOR

Agriculture is the largest and most important industry in Tamil Nadu. Nearly 75% of the people depend on agriculture sector either directly or indirectly for their living. Increase in agriculture production and productivity leads to increase in the income of the farmers, this increase income of the rural community would leads to more 'savings' which can be used for either future development of agriculture or for the establishment and development of agriculture and non agriculture occupations as well as industry and then the flow of income in terms of savings is essential for the capital formation and development. So the researchers have used secondary data for the analysis. Data from various sources were collected to analysis the result. The finding of the study says that the primary sector is making largest beneficiary to the people and also the economic development.

Agriculture is the growth engine of economic development in Tamil Nadu and sets in motion the wheels of secondary and territory sectors. In Tamil Nadu, this sector is in transformation phase undergoing a paradigm shift from subsistence to commercial agriculture as a result of reforms introduced by the Government to reinvigorate this sector. The Indian economy through its share in the Gross Domestic Product (GDP) has registered a declining trend from 1951 onwards (55.4 per cent in 1950-51 and 14.3 per cent in 2010-11); yet its share in providing employment to 58.4 per cent of the country's work force and is the single largest private sector occupation. Agriculture and its related foods accounts for about 38 per cent of the total foreign export.

TABLE 1

Growth rate of GSDP in Agriculture Sector at constant 2004-05 Price (2005-06 to 2013-14)

Year	GSDP	GSDP in %	Contribution of Agriculture Sector in GSDP	Contribution of Agriculture Sector in GSDP %
2004-2005	219003	-	21027	-
2005-2006	249567	13.96	23442	11.49
2006-2007	287530	15.21	27058	15.43
2007-2008	305157	6.13	25789	-4.69
2008-2009	321793	5.45	25093	-2.70
2009-2010	356632	10.83	26738	6.56
2010-2011	403416	13.12	28795	7.69
2011-2012	433353	7.42	31852	10.62
2012-2013	451313	4.14	28015	-12.05
2013-2014	478975	6.13	30517	8.93

Sources: Planning commission in Government of Tamil Nadu

Agriculture is playing a vital role in Tamil Nadu economy from past one decade by the way of more contribution in Gross State Domestic Product (GSDP). Here with since 2004 to 2014 agriculture contributions in GSDP may fluctuate but not in bad because the production of agriculture is progressively increase. Since 2005-2006, 2006-2007, 2011-2012 and 2013-2014 were making rapid growth by the way of contributing national income in Gross State Domestic Product (GSDP), it is clearly shows in above mentioned table.

Agriculture, contributing 17 per cent to the State Income at constant prices, continues to be the backbone of the rural economy. Even though marked improvement in technology has been made, agriculture continues to be rain-dependent. Symmetry in spread and intensity of monsoon influences the overall agricultural production. Keeping in view of the natural resource base potential and the inputs management practices, development issues in agriculture sector have been identified and highlighted.

Agriculture plays an important role in providing food security to the people of Tamil Nadu; Agriculture production has increase recent years due to many constraints with almost a better scope for increasing area under cultivation. This could be achieved through increasing the productivity of grown under the various technological inputs. A comparison of agriculture productivity among various States in India reveals that productivity of paddy in Tamil Nadu is much above that of the All India average. The share of rice to total area under food grains in the State ranged from 50 to 62 percent and the contribution of rice production to total food grain produced in the State ranged from 75 to 85 percent.

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NATIONAL RURAL HEALTH MISSION IN TAMIL NADU

State Rural Health Mission was launched in Tamil Nadu on 12.4.05 with the view to bring architectural correction of the health system to enable it to effectively handle increased allocate and promote policies that strengthen public health management and service delivery as prescribed under the NRHM of India. The programme is for the period of 2005-2012. The programme is funded by Government of India. To achieve the objectives of NRHM, the Tamil Nadu State Health Mission was constituted and Tamil Nadu State Health Society was registered under Tamil Nadu Societies Registration Act 1975 with Registration No.47/2006. State Health Society is constituted merging the health societies for leprosy, tuberculosis, blindness control and integrated disease control programme except Tamil Nadu State AIDS Control Society. All the National Health Programmes at the State and District level are brought under one umbrella and it will function through the individual sub committees. This will help to pool all resources available in implementation of the programme.

New Initiatives

Establishment of 118 new Primary Health Centre's : During the year 2013-14, it has been proposed to establish 118 new PHCs with a total outlay of Rs.5900 Lakhs. In addition to the population criteria, health outcome and process indicators will be used for selection of these PHCs along with felt public need and social backwardness of the areas concerned.

Up gradation of 60 PHCs : During the year 2013-14, it has been proposed to upgrade 60 PHCs as 30 bedded hospitals in the blocks where there are no Taluk / Non Taluk hospitals or upgraded PHC is available. The budget proposed for the upgradation is Rs.6300 Lakhs.

Additional AYUSH facilities in PHCs and Hospitals : Earlier, 479 AYUSH clinics have been established in PHCs across the state. During the year 2009-10, this service has been extended to another 300 PHCs by hiring of AYUSH doctors under NRHM.

Screening for Diabetes and Hypertension

Non-communicable diseases (NCD) are now recognized as major cause of morbidity and mortality. In order to effectively address this issue, a pilot project was implemented in Kancheepuram district to arrive at the components of a state wide NCD screening programme. The components include:-

1. Free State wide Adult risk profiling and screening for diabetes and hypertension.
2. Capacity building of MPHWS to tackle NCDs.
3. Provision of Sub centre NCD kits.
4. Development and dissemination of clinical guidelines for screening, prevention, and management of diabetes, hypertension at the primary healthcare level and communication campaign on healthy lifestyle (interpersonal, print and media).

State Ranked high by Common Review Mission of NRHM

Tamil Nadu, which came in for appreciation for its performance in the health sector during the Call to Action: Child Survival and Development Summit, was also ranked high by the Common Review Mission of the National Rural Health Mission which evaluated several health parameters. Based on a comparative evaluation, the CRM of NRHM report commended Tamil Nadu for its maternal and child care services. It is one of the three states, along with Kerala and Maharashtra, to cross the 11 Plan target for

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Maternal Mortality Rate reduction. While all States reported continuous increases in institutional deliveries, the highest levels were in Tamil Nadu.

In context, the State has a large number of primary health centres providing caesarean section facilities (105) the report noted, while observing that in many states it is still the private sector that does a majority of the C-section cases in the district. A key component of pulling off a successful surgery is the availability of blood.

Tamil Nadu Tops in NRHM Implementation

An evaluation has ranked Tamil Nadu at the top for implementation outcomes of the National Rural Health Mission (NRHM) and described it as a benchmark for other States.

Analysis of data also reveals that in physical infrastructure per 1 lakh population with respect to Primary Health Centres, Community Health Centres, and First Reference Units, Jammu and Kashmir is far ahead of Tamil Nadu and the other States.

The seven States surveyed are: Tamil Nadu, Madhya Pradesh, Uttar Pradesh, Bihar, Jharkhand, Orissa and Jammu and Kashmir.

For the utilization of public health facilities for ante-natal care and post-natal care services, Tamil Nadu is the best performing State and Uttar Pradesh, Madhya Pradesh and Assam are the worst.

Conclusion:

There has been steady improvement in the core maternal and child health indicators. This improvement has been greater in rural than in urban areas, and there is modest but significant acceleration in the last five years, particularly for decline in IMR. The highest burden of mortality remains in the eight high focus states and Assam. But these states are also disadvantaged in terms of socio-economic determinants of health, which is further aggravated by weak health systems.

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SCALING UP PRIMARY HEALTH SERVICES IN RURAL TAMIL NADU: PUBLIC INVESTMENT REQUIREMENTS AND HEALTH SECTOR REFORM

Tamil Nadu is geographically the 11th largest state in India with an area of 130,058 square kilometers accounting for 4% of the national area. It has a long coastline extending up to 1000 kms. Climatically the state falls into a semi – humid and a semi – arid zone. Tamil Nadu is one of the better performing states in India in terms of various health indicators. Table 1a compares some of the socioeconomic and health indicators for Tamil Nadu to that of India. We can see that the state has one of the lowest IMR, MMR and the total fertility rates in the nation. The state also has a relatively high female literacy rate of about 65%. Moreover, we find the life expectancy at birth in Tamil Nadu was 67 years for males and around 70 years for females which is higher than the national average of 64 and 67 years respectively.

Functioning of Primary Health Centers

Tamil Nadu in the 20 surveyed PHCs, 100% were functioning in own buildings and in 90% PHCs construction was completed as per IPHS standards. In 100% PHCs drinking water was available and storage facility was in 85% facilities. When we go through the availability of services, in 100% PHCs pharmacy and 95% PHCs adequate medicines were available. However, OPD rooms were in 100%, family welfare clinics in only 70%, OT and casualty was available in only 5%-30% PHCs. Separate labour room was in 100% PHCs. Coming to supply of electricity we find 100% facilities reported availability, but again it was not 24 hours supply. Communication facility like mobile phone, telephone, etc. was available in all the facilities. Coming to transport facility, we find it was not in good condition as it was available in only 50% PHCs. At the service delivery point, 100% PHCs were providing IPD as well as OPD services. ANC, PNC and new born care services were available in 95%, 100% & 100% facilities, respectively, and family planning services were being provided by 65% PHCs.

In assessing utilization of health care in Tamil Nadu, this study has confirmed the results of previous studies in Tamil Nadu and elsewhere in India that a majority of health care services are provided by the private sector. This is especially true in the case of outpatient services. In order to understand the reasons for choice of provider we assessed

Despite gaps between the norms for number of CHCs, PHCs and sub-centers and the actual number in Tamil Nadu, health care infrastructure is relatively advanced compared to that found in other states. However, while access plays some role in choice of provider it does not appear to be the dominant factor.

Focus group discussions with health care users in Tamil Nadu show that the major factor in the choice to use private providers over public was the quality of care. A review of the research on quality of care at public primary care facilities shows that it is sadly lacking, and it is such factors as poor staff attitudes, equipment and drug availability at primary health care centers that lead even the poor to pay for private care rather than to accept free public services.

Quality Improvements: In order for investments in access to be fully effective in fulfilling the health care needs of the poor they will need to be complemented with investments in quality. We recommend that a full assessment be carried out of the resources needed at a practical level to provide the quality of basic health care services required to fulfill the needs of the poor.

· **Monitoring and Enforcement at the PHC and SC level:** Providing high quality care at a primary level will undoubtedly require an increase in resources, for drugs and equipment as well as to ensure adequate compensation for health care providers. We have further suggested that in order to create an appropriate incentive structure and improve quality of care it will be necessary to link performance and pay or job retention. This will require the development of an effective system of monitoring and enforcement. Any attempt to develop such a system will need to involve stakeholders in the process.

· **Development of an Effective System of Referral:** this paper has strongly argued that while it would be an efficiency improvement to develop an effective system of referral, such a step should however only be taken after significant improvements in quality have been achieved in provision of primary health care services.

· **Regulation of the Private Sector:** with the private sector playing such a dominant role in the provision of health care it is essential that private providers be held to higher standards of accountability. There are currently numerous unqualified practitioners and there is little to no regulation of services provided. Regulating the private health sector is one of the most pressing health care issues in Tamil Nadu as well as the rest of the country.

· **Develop a Social Insurance System:** while the primary focus of the paper has been on the improvement of government provided facilities at the primary care level, the data on utilization also point out the mistargeting of government health subsidies towards the rich, especially through inpatient treatment at tertiary facilities. Developing structures that enable involvement of private sector financing and provision at this level will potentially free up government resources to make much needed quality improvements at the primary level.

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A STUDY ON SHARE OF CENTRAL TAXES TO THE GOVERNMENT OF TAMIL NADU

Formula-based tax sharing is a predictable source of revenue and the state governments automatically gain from the buoyancy of the shared central taxes. There are two types of tax sharing mechanism. Under the first method (called global sharing), the whole of the central tax revenue forms a pool for sharing with the state governments. A certain percentage of the total tax revenue of the centre is allocated to the state governments. The second method (called scheduler or itemized sharing) involves sharing of revenue from individual central taxes. Tax sharing may take the form of a fixed amount or a fixed proportion of tax revenue. Central government should share at least one buoyant tax (e.g. income tax) with state government

The main objectives of the study are

1. To discuss the share of Central Taxes to the Government of Tamil Nadu .
2. To analyse the share of Central Taxes to the Government of Tamil Nadu Pre-Reform Period

The share of Central Taxes of the Government of Tamil Nadu in absolute amount has increased from Rs.29, 176 lakh to 8, 75,619 lakh for the years 1980-81 to 2009-10. It represents an increase of 30.01 times. The overall growth rate in terms of percentage comes to 2901.16 The annual average growth rate of the share of Central Taxes of the Government of Tamil Nadu comes to 100.04 per cent. Which is not realistic. Since none of the year's annual average growth rate exceeds 31.04 per cent. Hence annual average growth rate is obtained in a different way namely adding up the individual year's growth rate and divided it by the number of years thus the figure obtained is 13.21 which is more realistic

Pre-Reform Period Analysis (1980-1981 to 1989-1990)

The share of Central Taxes of Government of Tamil Nadu in absolute amount has increased from Rs. 29176 lakh to Rs.94728 lakh for the years 1980-81 to 1989-90. It represents an increase of 32times. The overall growth rate in terms of percentage comes to 224.68. The annual average growth rate comes to 22.47 per cent, which is not realistic. Since most of the year's annual growth rate is less than 22.47 percent, Hence annual average growth rate is obtained in a different way namely adding up the individual year's growth rate and divided it by the number of years' thus the figure obtained is 14.17 which is more realistic

Post-Reform Period Analysis (1980-1981 to 1989-1990)

The share of Central Taxes to the Government of Tamilnadu in absolute amount has increased from Rs.99668 lakh to 875619 lakh for the years 1990-91 to 2009-10. It represents an increase of 8.79 times. The overall growth rate in terms of percentage come to 778.54. The annual average growth rate comes to 38.93 percent, which is not realistic. Since none of the years annual average growth rate exceed 31.34 percent. Hence it is obtained in a different way namely adding up the individual year's growth rate and divided it by number of years, thus the figure obtained is 12.19 percent, which is more realistic.

The annual average growth rate of the share of Central taxes to the government of Tamil Nadu comes to 13.21 per cent over the study period. It is 14.17 percent during the pre-reform period and 12.19 percent during the post –reform period.

S.No.	Year	Share of Central Tax Revenue	AHP	% of total tax Revenue
1	1980-81	29176	-	31.34
2	1981-82	32948	12.93	28.12
3	1982-83	35638	8.16	26.05
4	1983-84	40203	12.81	25.98
5	1984-85	44470	10.61	25.52
6	1985-86	51674	16.19	25.03
7	1986-87	58507	13.22	25.25
8	1987-88	62227	6.36	27.59
9	1988-89	72292	16.17	26.61
10	1989-90	94728	31.04	27.57
11	1990-91	99668	5.21	26.59
12	1991-92	111984	12.36	25.51
13	1992-93	141968	26.78	25.43
14	1993-94	155261	9.36	25.46
15	1994-95	173540	11.77	22.93
16	1995-96	180559	4.04	20.16
17	1996-97	216550	19.93	21.34
18	1997-98	272830	25.99	23.91
19	1998-99	240898	11.70	20.02
20	1999-2000	266700	10.71	19.63
21	2000-2001	278375	4.78	18.48
22	2001-2002	279742	0.49	17.62
23	2002-2003	295107	5.49	16.97
24	2003-2004	339700	15.11	17.84
25	2004-2005	401362	18.15	17.01
26	2005-2006	464356	15.69	16.39
27	2006-2007	578094	24.49	16.92
28	2007-2008	726034	25.59	19.27
29	2008-2009	759040	4.56	17.64
30	2009-2010	875619	15.36	19.33

References:

1. Economic and Political Weekly (2010) whither the state in the fiscal Arrangement vol XLV.
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THE IMPACT OF NGO ON SOCIAL AND ECONOMIC DEVELOPMENT OF WOMEN IN KAMMAPURAM BLOCK, CUDDALORE DISTRICT, TAMILNADU

This paper forwards sustainable approaches to strengthen the creativity of grassroots inventors and innovators engaged in developing NGOs solutions to local problems. In all what can NGOs do for the rural poor and rural women are addressed here.

Objectives:

- To over view the profile and general performance of NGO in six villages under Kammapuram Block in Cuddalore District, Tamil Nadu.
- To evaluate the impact of demographic, social and economic factors on joining in NGO.
- To critically analyze the impact of NGO on the income level of the women after joining in NGO.

Methodology

- **Primary data:** schedules and questionnaires from NGOs in six villages were visited by the investigator under Kammapuram Block in Cuddalore District, Tamil Nadu. Name of the villages are Old Neyveli, Gangaikondan, Thandavankuppam, Arasakuzhi, Seerangkuppam, Keezhpathi.
- **Secondary data:** Secondary data for this study was collected from Central Bank of India, Neyveli, BDO (cluster facilitators), Kammapuram, NGO (AICOP), various economic and statistics books, journals, news papers and magazines.

Influence of age, family type and educational level of the women respondents on enrolment: Chi-Square (χ^2) results

No.	Reasons	Age	Family Type	Education
1	To have higher economic status	9.64*	4.54*	15.44*
2	To derive a sense of security	0.12	0.28	6.57
3	To serve the community	14.05*	1.09	19.73*
4	To have financial independence	4.44	8.92*	0.24
5	To utilize their education	34.42*	9.23*	40.25*
6	To maintain status and position in the society	8.89*	3.99*	7.08
7	To escape from domestic works	7.30**	3.54*	1.49

Source: Estimated from field survey

Family Type Vs Reasons

The χ^2 values are significant for reasons to have financial independence, to utilize their education, to have higher economic status and also to escape from domestic work.

Dr. B. Yasodha Jagadeeswari, Assistant Professor, Department of Economics, Holy Cross College (Autonomous), Tiruchirappalli.

Education Vs Reasons

c^2 values are significantly associated with the reasons to have a higher economic status, to utilize their education. This is because the individual give more importance to start small business enterprise and they are wants to become coordinator for the block.

Increase in income per month of the women members: Paired sample statistics

	Mean	N	Std. Deviation	Std. Error Mean
Before	282.00	150	117.76	9.66
After	4368.67	150	1538.64	125.63

Source: Computed

Paired Sample 'T' Test

	Paired Differences					t	df	Sig. (2-tailed)
	Mean	Std. Deviation	Std. Error Mean	95% Confidence Interval of the Difference				
				Upper	Lower			
before- after	4086.67	1555.39	126.99	-4337.62	-27.79	-32.18	149	P =.000

Source: Computed

From the table it is found that the value of t-statistics =32.18 with a corresponding t-value 0. hence it implies that there exists a significant difference between The average income of the women members before and after joining NGO it is also seen that the average income prior to joining NGO is Rs.282 and it is Rs.4,368.66 afterwards. This indicates that there is an increase in income after joining NGO which is 15 times higher per month.

It can be concluded that today NGOs is a vibrant movement spread across all districts of the state. The training by NGOs had increased their confidence and restored self worth. Even though the members have joined the NGOs for various reasons, most of the members have developed their own small businesses with the credit linkage and standing on their own legs. A bank linkage program has emerged an effective program is extending credit to rural women to enhance economic empowerment of women. The outcome of the study strongly reveals that women have become confident about their future and have attained a considerable level of self-reliance and thereby increase in the economic conditions after joining the member of organization. These NGOs facilitate the members a healthier position in the society.

THE TREND AND PERFORMANCE OF AUTOMOBILE INDUSTRY IN TAMILNADU

Tamil Nadu witnessed the second wave of the “automobile boom”. Currently, there are 6 car manufacturers located around Chennai including Ford, Hyundai, Renault, Nissan, Mitsubishi and BMW. The total capacity of these 6 car projects is 13.80 lakhs units per year.

Chennai is now emerging as one of the Top 10 Global Automobile Manufacturing Centers 3.2 and Tamil Nadu has the largest auto components industry base and accounts for 35% of India's auto components production (US\$ 6.2 billion). The industry, over the years, developed the capability of manufacturing all the components required for manufacturing vehicles, which is evident from the high levels of indigenization achieved in the vehicle industry as well as the components developed for the completely Indian made vehicles. The cumulative foreign direct investment (FDI) inflows into the Indian automobile industry during April 2000 to October 2013 was recorded at US\$ 9,079 million, amounting to 4 per cent of the total FDI inflows (in terms of US\$), as per data published by Department of Industrial Policy and Promotion (DIPP), Ministry of Commerce, Government of India. The industry is one of the key drivers of economic growth of the nation. The study is taken into the account to analyse the important items like production, sales and export trend of the automobile sector in Tamil Nadu.

Objectives:

1. To analyze the segment wise contribution of the sector.
2. To study the export performance of automobile industry in Tamil Nadu

Research Methodology:

The automobiles sector is divided into four segments – two-wheelers (mopeds, scooters, motorcycles, electric two-wheelers), passenger vehicles (passenger cars, utility vehicles, multi-purpose vehicles), commercial vehicles (light and medium-heavy vehicles), and three wheelers (passenger carriers and good carriers). The study is taken into account the entire segment for the study. The study period is financial years from 2001-2003 to 2013 to 2014.

Analysis and Interpretation:

The performance of the selected sector during the study period has been measured by studying the behavior of Production, Sales and Export. These have been presented in the following table

The study shows that the Turnover of Automobile Industries from the period of 2000 to 2012. The results shows that there is large flexible in the pattern of Turnover. In the year of 2000 to 2008, there is a positive increase in maximum turnover of Ashok Leyland Company due to various reasons such as heavy demand of Indian consumers, liberalized government policy, communications facilities but the other industries like Tata motors, Force motors, Eicher Motors and SML Company these are industry's Turnover lower than Ashok Leyland. Hence, the industries average turnover from the period of 2000 – 12. The results reveal that Ashok Leyland is the highest Turnover at Rupees 3212.65 crore. Then after the Tata motor Company Turnover at around Rupees 616.40 crore, Eicher motors Turnover at Rupees 48.03 crore, Force motors Turnover at Rupees 47.21 crore and the lowest Turnover at Rupees 23.43 crore in SML industry.

From the study it is clear that the number of passenger vehicles were produced which is 96.86% less than the period 2012-13 to compares the year 2011-12. The production of three wheelers had decreased by 12.24%, commercial vehicles by 23.76 % and two wheelers also decreased at around

15.15 % in the year 2012-13 to compare that the year 2011-12. In the meantime there is a decline in the production of passenger vehicles during the April-May period of 2013 as against 2012. Two wheeler productions have also decreased slightly.

The study shows that the number of Vehicles sales in the year 2001-02 to 2013-14, the two and three wheeler segments show slight growth while passenger vehicle segment declines by 91.4% of domestic sales in India. The results shows that there is large flexible in the pattern of sales of Vehicles. The number of passenger vehicles was sale which is 59.26 % in the period 2013 -14 to greater than in the year 2012-13. The domestic sale of three wheelers had increased at 71.27%, commercial vehicles at 65.28 % and two wheelers also sell at around 56.13 % in the year 2013-14 to compare that the year 2012-13.

From the study, the export sales in numbers is 91.37%, decline in cumulative exports of vehicles from India in 2013, as against the last year. Notably the three wheeler exports are on the up with an 80.53% and it decrease during this financial year as against the same period in 2012. Passenger vehicle exports have also declined by 107.34% as against 2012. Commercial Vehicle exports had increased by 126.53% while two wheelers faced an increase of 83.50% in 2013.

Findings and Suggestions from the study:

1. The results reveal that Ashok Leyland is the highest Turnover at Rupees 3212.65 crore. Then after the Tata motor Company Turnover at around Rupees 616.40 crore, Eicher motors Turnover at Rupees 48.03 crore, Force motors Turnover at Rupees 47.21 crore and the lowest Turnover at Rupees 23.43 crore in SML industry.

2. The number of passenger vehicles were produced which is 96.86% less than the period 2012-13 to compares the year 2011-12. In the meantime there is a decline in the production of passenger vehicles during the April-May period of 2013 as against 2012. Two wheeler productions have also decreased slightly.

3. The number of Vehicles sales in the year 2001-02 to 2013-14, the two and three wheeler segments show slight growth while passenger vehicle segment declines by 91.4% of domestic sales in India.

4. The result there is 91.37% decline in cumulative exports of vehicles from India in 2013, as against the last year. Notable the three wheeler exports are on the up with an 80.53% decrease during this financial year so far against the same period in 2012.

Automobiles led to strong demand due to signs of revival in economy and increasing trend in hiring especially Organizations decisions will describe how the companies are placed within the industry and how they track new opportunities and innovations; ups and downs in growing markets, universal economic trends, and varying customer demand will confront companies to react in novel ways.

Reference:

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GROWTH AND PERFORMANCE OF MICRO, SMALL AND MEDIUM ENTERPRISES (MSMEs)

Micro, Small and Medium Enterprises (MSME) sector has emerged as a highly vibrant and dynamic sector of the Indian economy over the last five decades. MSMEs not only play crucial role in providing large employment opportunities at comparatively lower capital cost than large industries but also help in industrialization of rural & backward areas, thereby, reducing regional imbalances, assuring more equitable distribution of national income and wealth. MSMEs are complementary to large industries as ancillary units and this sector contributes enormously to the socioeconomic development of the country..

Trend Analysis

This model is like any other linear regression model in that the parameters α and β_1 are linear. The only difference is that regressand is the logarithm of Y and the regressor is "time", we can write as:

$$\ln Y_t = \alpha + \beta_1 t + U_t$$

Adding the simple growth rate term as

$$SGR = \hat{\beta} \times 100$$

Adding the compound growth rate term as

$$CGR = (\text{anti } \ln(\hat{\beta}) - 1) \times 100$$

Growth of Total Working Enterprises in MSME

$$\ln(\text{twepre})_t = \alpha + \beta(\text{time}) + U_t$$

$$\ln = 4.39 + 0.168(\text{time}) + e_t$$

$$t(7.006)$$

$$r^2 = 0.83 \text{ sig}(0.001) \quad F = 49.08$$

The above result shows the percentage increase in total working enterprises in MSME (2001-2013). The R^2 value of 0.83 shows the co-efficient of determination. Total number of working enterprises in MSME has increased at the rate of 16.8 percent and the compound growth rate is 18.29 percent.

Growth of Total Number of Employment in MSME

$$\ln(\text{employ})_t = \alpha + \beta(\text{time}) + U_t$$

$$\ln = 5.26 + 0.162(\text{time}) + e_t$$

$$t(7.27)$$

$$r^2 = 0.841 \quad \text{sig}(0.001) \quad F = 52.917$$

The above result shows the percentage increase in total number of employment in MSMEs (2001-2013). The R^2 value of 0.84 shows the co-efficient of determination. The total number of employment in MSME has increased at the rate of 16.2 percent. The compound rate of growth rate is estimated as 17.58 percent

Growth of Market Value of Fixed Assets in MSME

$$\ln(\text{employ})_t = \alpha + \beta(\text{time}) + U_t$$

$$\ln = 11.55 + 0.238(\text{time}) + e_t$$

$$t(7.005)$$

$$r^2 = .831 \text{ sig}(0.001) \quad F = 49.064$$

The above result shows the percentage growth of market value of Fixed Assets in MSME (2001-2013). The R^2 value of 0.83 shows the co-efficient of determination. The market value of fixed assets in MSME has increased at the rate of 23.8 per cent and the compound rate of growth rate is estimated as 26.87 percent

A simple regression is fitted between number of employment (in lakhs – Dependent Variable) and total number of working enterprises in MSME (in lakhs – Independent Variable). Using method of least square fitted regression equation is given below.

Linear Regression Results

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig	R^2	F
	B	Std. Error	Beta				
(constant)	18.902	4.189	-	4.512	0.23	1.00	2917
Ent.	2.203	0.013	1.00	170.80	0.001		2

Dependent Variable : Emp. : Employment (No. in Lakhs).

Independent Variable : Ent. : Total Number of Working Enterprises (in Lakhs).

$$Y_i = \beta_1 + \beta_2 X_i + U_i$$

$$\widehat{\text{Emp}}_i = \beta_1 + \beta_2 (\text{Ent}) + e_i$$

$$= 18.902 + 2.203(\text{Ent}) + e_i$$

$$t(4.512)$$

$$r^2 = 1.00$$

$$\text{sig}(0.001)$$

$$F = 29172$$

There is a perfect linear relationship between employment generation and total number of enterprises in MSME. If total number of working enterprises went by additional one lakh, there would be an increase of 2.20 lakh of additional employment.

The performance of MSMES is growing with participation of the entrepreneur in large numbers and growth of employment will definitely lead our nation to the high level of development and achievement.

Reference :

Government of India (2014), Annual Report 2013-2014, Ministry of Micro, Small and Medium Enterprises, Publication Division, New Delhi.

A STUDY ON ELECTRICITY CONSUMPTION PATTERN IN TAMILNADU (1991-2011)

Energy has always been of key importance for the sustenance of life. The prime concern of this study is to analyse data on electricity

Statement of Problem:

The energy as a driver of development plays a central role in both fighting poverty and climate change. The implications due to shortages of power are: enormous families forego entrepreneurial endeavors, children cannot study after dark, health clinics do not function properly, and women are burdened with time consuming chores such as pounding grain or hauling water, leaving them with less time to engage in income generating activities. After gaining access to energy, households generate more income, are more productive and are less hungry, further multiplying the millennium development goal's progress.

Objectives of Study:

This study is based on the following objectives.

1. To examine the Per capita electricity consumption in Tamil Nadu.
2. To examine the Total electricity consumption in Tamil Nadu.

Methodology:

This study pertains to consumption pattern of electricity in Tamil Nadu. The data are collected from secondary sources, namely records of (TNEB) Tamil Nadu Electricity Board and Economic Appraisal published in various years by Government of Tamil Nadu. The study covers a period of 20 years from 1991-2011.

Power sector – Per capita consumption (units): Tamil Nadu:

From the study the per capita power consumption (Units) has increased from 332 Units in 1990-91, to 1040 Units in 2010-11. There are more than three times increases in the per capita consumption of electricity in Tamil Nadu in the 20 years period from 1990-91 to 2010-11.

Table 1.1 Power Sector - Total Power consumption (mu): Tamil Nadu:

Year	Total Power consumption (Million units).
2000-01	33418 mu
2001-02	35202 mu
2002-03	36077 mu
2003-04	38374 mu
2004-05	40848 mu
2005-06	42825 mu
2008-09	52489 mu
2009-10	57092 mu
2010-11	58446 mu
2011-12	60987 mu
2012-13	58622 mu

Sources: *Economic Appraisal (2001-2006)* and TNEB, Chennai 600002

Table 1.1 shows the total power consumption (million units) has increased from 33,418 MU in 2000-01, to 58,622 MU in 2012-13. The electricity consumption in Tamil Nadu has increased by more than 90 per cent in 2012-13 when compared with 2000-01

Findings of Study:

1. The study finds that per capita power consumption (Units) has increased from 332 Units in 1990-91, to 1040 Units in 2010-11. There is more than three times increases in the per capita consumption of electricity in Tamil Nadu in the 20 years period from 1990-91 to 2010-11.

2. The study finds that total power consumption (million units) has increased from 33,418 MU in 2000-01, to 58,622 MU in 2012-13. The electricity consumption in Tamil Nadu has increased by more than 90 per cent in 2012-13 when compared with 2000-01

3. The study finds that plan period per capita consumption of electricity in Tamil Nadu. This was 12 units in 1951 and increased to 1040 units in 2010-11.

The paper examined the consumption pattern of electricity in Tamil Nadu during 1991-2011. Power sector in Tamil Nadu is characterized by shortage. Therefore there exists huge challenge in front of power companies to produce, regulate and integrate power system in Tamil Nadu. The increase in per capita consumption shows high demand for electricity in features. The sector wise consumption is also increasing in absolute term, so a planned storage is needed to meet this challenge in the features.

References:

1. K.V.Narasimha Murthy, (1999) India's power sector Liberalization an overview, Economic and Political weekly, June 5-11 1999, 34, (24).
2. Power Sector in India, Energy Summit, Nagpur, January (2010)
3. Tamil Nadu Economic Appraisal 2001-2011
4. www.epw.ac.in
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IMPACT OF PUDHU VAAZHVU SCHEME ON POVERTY REDUCTION AMONG THE TRIBALS, TAMIL NADU

With the support of World Bank, the Department of Rural Development, and Government of Tamil Nadu have proposed to launch an innovative project viz., Pudhu Vaazhu, to address concerns relating to poverty reduction. Understanding Pudhu Vaazhvu Project in the light of empowering the poor and vulnerable is a sincere attempt; the scheme was steadily increasing the social empowerment among the Self Help Group members by taking independent decision in their family and for the society as such. Similarly, the scheme focuses on the livelihoods of the poor required activities for encouraging, facilitating and developing the necessary input and output linkages..

Objectives of the study:

- To study the impact of Pudhu Vaazhvu scheme on poverty reduction among the Tribal.

Methodology:

The main drive of the present study is Economic Impact of Pudhu Vaazhvu on Poverty Reduction in the Tribal Area in Valavanthinadu Panchayath, Namakkal District of Tamil Nadu. This integration therefore was directed at assessing changes in economic conditions of the beneficiaries by the implementation of Pudhu Vaazhvu Scheme. We looked at the economic conditions of the beneficiaries "Before" and "After" joining the scheme. The data collected in the year August 2013.

The sample was drawn from the Valavanthinadu Panchayat, 35 respondents selected for the study. The researcher had selected this village because more than 95 percentage of the population belongs to ST population and disproportionate stratified random sample was used. A well schedule and interview techniques was used to collect primary data from the respondents.

The study implies that among 35 respondents, 15 respondents got water connection, in which five belongs to nuclear family and 10 belongs to joint family and 20 households i.e., 57.14 per cent is not having tap connection. Only 34.28 per cent of the households have toilet facilities, in nuclear and join family has 17.14 per cent each.

After joining Pudhu Vazhue scheme, it is expected that the people may come out of the poverty and have a sustainable life. In this regard, the study highlights that 42.86 and 34.29 per cents of the respondents are accessed to water and toilet facilities respectively. It shows the people are having better income than before.

Regarding expenditure, the respondents point out that the expenditure on all has increased. In nutshell, above 60 per cent of the respondents have increased their expenditure in all the aspects; it shows that their income has increased.

The saving pattern of Pudhu Vaazhvu Members in Valavanthinadu Panchayat showed that 62.86 per cent saving is in banks and 20 per cent in LIC.

Findings

The Valavanthinadu Panchayat have more than 95 per cent of the population have belongs to ST population. Hence, the Village Panchayat is regulating for the scheme.

The water and Sanitation condition has improved from the year 2010 to 2012 in Valavanthinadu Panchayat. Out of 35 respondents, 15 has got tap water connection, and 12 got Flush Latrines after joining Pudhu Vaazhvu scheme.

From the analysis it is found that the expenditure in several items and savings has interested significantly, it shows that the Pudhu Vazhvu scheme has significant impact among tribals. Also, it is witnessed there is a tremendous shift in borrowing from money lenders to nationalized banks.

References:

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ROLE OF SOCIAL CAPITAL IN THE ECONOMIC DEVELOPMENT OF TAMILNADU

The purpose of this paper is to examine the important influence that social capital exerts within self help groups that operate to reduce poverty in Tamil Nadu villages.

In this paper it is assumed that social interactions matter. Those interactions can, in various measure, create social networks, foster trust, generate values, maintain norms, culture and traditions, and influence economic and social outcomes.

The impact of microfinance loans on the poverty of self help group members is conditional upon the extent of individuals' capabilities, and the input or existence of social capital attributes within the group. The rural poor have lower levels of capabilities which results from caste, lower education, poorer health, less exposure to social opportunities, and less security. Therefore it may be less attractive to invite them to become members of the self help group in their village thus denying them opportunity to participate.

Women of like minded and shared interest, who have bonded together, provide an avenue for these issues to be discussed. Solutions for the community are considered and acted upon in a collective manner. As a direct result of this process their social capital is enhanced and built upon for future investment and reinvestment throughout the community.

The research that has argued in this paper through a review of social capital and its application and role in the formation and growth of Tamil Nadu self help groups, that the contribution of women to their communities is enlarged through their group participation and enhanced empowerment. One of the significant implications that flow from this is that women now enjoy a higher degree of respect and credibility in their own communities.

Another positive result of the growth of trust and bonding within the self help group can be seen in the achievement of group members and their families who have escaped from the clutches of moneylenders who charge exorbitant rate of interest. The savings influence of the group has also spread to adolescents who have commenced savings groups. These optimistic results provide opportunity to reflect on possible policy enhancements and modifications with a possible focus on younger participants.

Lending to women benefits their household, assists them to diversify their income sources and also improves their ability to cope with sudden shocks such as bereavement in the family.

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ECONOMICS OF WATER: A COMPREHENSIVE STUDY ON TAMIL NADU ECONOMY

In an outset water is a prime factor of each flora and fauna. In way in which it is important for human civilization. When look at the history the civilization are flourished in river bed. That's why knowing the status of water demand and supply is essential for us. Tamil Nadu is facing a water deficit of 11 per cent at present and the state is set for an acute water crisis in the coming years. As a matter of fact, Tamil Nadu is dependent on its neighbours when it comes to water - the same can be seen from its borrowing of water from states such as Andhra Pradesh (Krishna water), Kerala (Mullaperiyar) and Karnataka (Kauvery). The Tamil Nadu Public Works Department estimated 80 per cent of ground water or well water is recharged from tanks and remaining is recharged from canals and water courses. It clearly indicates that the irrigations are entirely depending on tanks. In this article clearly indicates that attract policy makers, private sector organizations, investors, user groups and other stakeholders engaged in the water sector. The Summit also seeks to bring in speakers from other countries to share their perspectives and facilitate sharing of international best practices that are relevant to Tamil Nadu.

Peer Reviewed Journal

CAPITAL GOODS SECTOR IN TAMIL NADU

Capital Goods Sector in Tamil Nadu and its Objectives

- To position Tamil Nadu as the most preferred state for manufacturing with a reputation for efficiency and competitiveness and to attract incremental investments of over ten per cent every year in manufacturing.
- To achieve an annual growth rate of 14 per cent in the manufacturing sector in Tamil Nadu.
- To raise the investment in infrastructure from the existing 4 – 5 per cent of the GSDP gradually to ten per cent by 2015 and further to 11.5 per cent from 2019 as envisaged in the vision 2023 Tamil Nadu Document.
- To make Tamil Nadu the innovation hub and knowledge capital of India, on the strength of world class institutions in various fields and the best human talent.
- To enhance Tamil Nadu's position in high technology industries including aerospace, nano technology etc.
- To achieve rapid industrialization of the Southern District of Tamil Nadu.
- To achieve inclusive and sustainable industrial development in Tamil Nadu.
- To create gainful employment opportunities for an additional 2.0 million persons before 2016.
- To double exports from Tamil Nadu by 2016.

Role of Public Sector Enterprises (PSEs) in Capital Goods Sector and Future Road Map

BHEL, a Navaratna Company is the major success story in PSEs in heavy electrical equipment sector. About 60 – 70 per cent of the domestic production of the sector is met by BHEL alone. This PSE is also technology leader in the country. BEML, HMT and HEC are also the PSEs engaged in the manufacturing of capital goods and have a strategic role in the country. The BHEL and BEML have to be transformed as global champions.

Ways and Means to Improve Capital Goods and Engineering Sector

- By providing infrastructure like industrial clusters, common facility centre and product development centre.
- Through technology transfer, acquisition of technology etc.
- Industry-academia-national laboratory linkages.
- Encourage value addition through suitable procurement and offset policy.
- Promoting demand for local production through national level programmes for modernization of textiles industry, public transport, environment friendly automobiles, energy and consumer goods through compulsory standards and quality.

From the present study it is understood that the capital goods sector / industry is the “Mother” of all manufacturing industry and it is of strategic importance to the National security and Economic independence.

References

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COMPREHENSIVE STUDY ON TAMILNADU ECONOMY

The present attempts to map the contours of changes that the Tamil Nadu economy has experienced over a period of time. It touches upon several issues that directly impinge on the livelihoods of individuals and social groups.

Information Technology

As per NASSCOM, the Southern States continue to account for more than half of the country's total export of software. Information and Communication Technology (ICT) has been a major growth driver for the Indian economy in the last few years. In 2006-07 the industry grew to a size of US \$ 51 Billion. Tamil Nadu has been amongst the top three States in terms of ICT Investments and production. It has emerged as a hub for software, hardware and R&D. Information and Communication Technology (ICT) has been a major growth driver for the Indian economy in the last few years. In 2006-07 the industry grew to a size of US \$ 51 Billion. Even though it has registered tremendous growth in the past, it still forms a small part of the global IT industry and has significant potential for growth in the coming years.

Manufacturing & Engineering Industry

Tamil Nadu's share of the industrial output is around 11 to 12 per cent of the country's output and 15 per cent of the country's exports excluding software exports. Tamil Nadu accounts for about 17 per cent of India's software exports.

Automobile Industry

Since May, 2006, Tamil Nadu has attracted investments amounting Rs.46,091 crores in manufacturing sector that generated employment for about 2.21 lakh persons. Some of the major projects attracted during 2009 are Toshiba – JSW Turbines & Boilers project (Rs.800 crores), Ford Expansion project (Rs.1,500 crores), Michelin Tyres (Rs.4,000 crores), Mahindra & Mahindra Automobile plant (Rs.1,800 crores), Videocon Consumer Durables project (Rs.1,600 crores), J.K.Tyre (Rs.1,500 crores) etc. New projects with investment exceeding additional Rs.9,000 crores are under various stages of finalization.

Leather Industry

Currently, the annual turn over of the industrial sector including tanneries, shoe factories, garment and leather goods making units is Rs.4,500 crores, of which Rs.2,750 crores is the income from export. The exports from Tamil Nadu are valued at about US \$ 762 million, which accounts for 42 per cent of Indian leather exports.

Cement Industry

Cement manufacturers in Tamil Nadu have doubled their production capacity from 14.56 million tonnes to 28.68 million tonnes per annum which is the highest capacity addition in the country during the last 3 years. Tamil Nadu Cements Corporation Limited (TANCEM) is one among the major cement producers in Tamil Nadu operating two cement units, one at Ariyalur and another at Alangulam. Asbestos Cement Sheet Plant at Alangulam and Stoneware Pipe Unit at Vridhachalam are the other units of TANCEM.

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ROLE OF SELF-HELP GROUPS IN ECONOMIC DEVELOPMENT IN TAMILNADU- WITH SPECIAL REFERENCE TO KANCHEEPURAM AND VIRUDHUNAGAR DISTRICT

This paper deals on role of Self-Help Groups (SHG) in economic development in Tamilnadu with special reference to Kancheepuram and Virudhunagar district. The current study is based on primary data. The primary data were collected through a sample investigation of the SHGs at the selected villages. The investigator visited various villages in Kancheepuram and Virudhunagar districts. SHGs list collected respective District Rural Development Agency, Panchayat Union office and NGOs. The researcher has selected the respondents through survey methods using **Simple random sampling techniques**. Taking in to account the cost and time constraints 350 samples were selected in this study area and they are women respondents. Questionnaire prepared well structured for investigation to collect the information.

Table No.1

Purpose of Loan

Sl. No	Purpose	Response	Kancheepuram		Virudhunagar	
			Frequency	Per cent	Frequency	Per cent
1.	Agricultural	Yes	-	-	7	4.0
		No	175	100.0	168	96.0
2.	Allied Activities	Yes	62	35.4	91	52.0
		No	113	64.6	84	48.0
3.	Technical Equipment	Yes	8	4.6	4	2.3
		No	167	95.4	171	97.7
4.	Cottage Industries	Yes	13	7.4	-	-
		No	162	92.6	175	100.0
5.	Production	Yes	6	3.4	3	1.7
		No	169	96.6	172	98.3
6.	Business	Yes	20	11.4	26	14.9
		No	155	88.6	149	85.1
7.	Others	Yes	-	-	1	0.6
		No	175	100.0	174	99.4
8.	Not utilized	Yes	66	37.7	43	24.6
		No	109	62.3	132	75.4

Source: Primary Data

Purposes of which the loan was obtained through SHG are given in the table. Allied activities emerge as the prominent purpose for receiving loan. Thirty-five per cent of the loan receivers in Kancheepuram district and 52 per cent of them in Virudhunagar district have availed the loan for the same purpose. Business purpose figures next. Eleven per cent of them from Kancheepuram district and 15 per cent from Virudhunagar district have obtained the financial assistance for business purpose. Cottage industries also figure as a reason for obtaining loan in Kancheepuram alone. About seven per cent of SHG members have gone for that purpose. Out of 350 SHG members, 109 members have not utilized loan to generate the employment activities because they felt that SHG loan amount is very meager.

Faced with Difficulties to get SHG loan

It is inferred that obstacles faced by the SHG members in obtaining the loan are not uniform in the two districts. Almost 55 per cent of loan receivers faced difficulties in the district of Kancheepuram and in Virudhunagar district nearly 43 per cent of recipients met hindrances to get the loan.

Type of Problems

What have been the various difficulties that have been faced by the SHG members in the two districts who have been benefited by SHG loans? Summary statistics has been presented in table no. 3.

Table No.3

Type of Problems

Sl. No	Purpose	Response	Kancheepuram		Virudhunagar	
			Frequency	Per cent	Frequency	Per cent
1.	More corruption	Yes	49	50.5	59	78.7
		No	48	49.5	16	21.3
2.	More Castism	Yes	21	21.6	7	9.3
		No	76	78.4	68	90.7
3.	Inadequate knowledge	Yes	33	34.0	3	4.0
		No	64	66.0	72	96.0
4.	Lengthy Bank Procedure	Yes	84	86.6	52	69.3
		No	13	13.4	23	30.7
5.	Improper information action of NGOs/banks	Yes	67	69.1	37	49.3
		No	30	30.9	38	50.7
6.	Other Problems	Yes	3	3.1	16	21.3
		No	94	96.9	59	78.7

Source: Primary Data

In Kancheepuram district, most of SHG members felt that 'procedural and 'loan implementing authorities did not provide necessary information' were the common problems in the time of obtaining the SHG loans. Considerable percentage of respondents (34 per cent) accepted that they had not inadequate knowledge about self-employment loan details. About 3 to 22 per cent of SHG members criticized that social groupism and problems with NGOs. However a vast majority of respondents (80 per cent) attributed corruption as major difficulty in the time of obtaining SHG loan.

In Virudhunagar district, nearly 50 to 70 per cent of SHG members have mentioned cumbersome banking procedure and lack of prompt supply of information by banking as well as NGOs as difficulty faced by them in obtains SHG loan. Other problems have mentioned by 21 per cent of SHG members. Less than ten per cent of respondents have claimed their inadequate knowledge in this regard and Castism as difficulty faced by them in availing self-employment loans.

Findings

Allied activities become known as the important reason for getting loan in the study area. More than 50 per cent of respondents in Virudhunagar district respondents are availed this loan. Agricultural production is very low in this area. In this reason, most of the respondents are obtained this loan to compare to other study area. Less than 10 per cent of the SHG members are availed for purchase of technical equipments, cottage industries and production purpose. About 12 to 15 per cent of respondents want to commercial activities in these study area. Nearly one-fourth (24.6 per cent) to two-fifth (37.7 per cent) of respondents did not utilize this loan because they felt that it is not enough to generate the employment activities and it will not improve the income in future.

According to this study, more than 50 per cent of beneficiaries faced difficulties in the district of Kancheepuram and in Virudhunagar district nearly 43 per cent of obtainers met interruptions to acquire the loan and this data shows that problems are less in this district. About 70 to 80 per cent of the respondents in Virudhunagar district respondents are mostly affected by corruption and lengthy banking procedure. In another study area, about 51-90 per cent of SHG members are opinioned that they are disturbed by above mentioned problems. Caste feeling is very in Kancheepuram district to compare with Virudhunagar district. More than one-third of SHG members in Kancheepuram district responded that banking; government and NGO personnel have inadequate knowledge about this programme.

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Peer Reviewed Journal

INDIAN TEXTILE INDUSTRY GROWTH AND DEVELOPMENT WITH SPECIAL REFERENCE TO TAMIL NADU

In Tamil Nadu, most of the ministers seek to develop and create sector growth and establishment, special economic zone etc, only on the capital city of the state, not other undeveloped areas. Chennai is the capital city of Tamil Nadu and has the largest population and is the industrialized area. It has high density of population after Mumbai, Kolkata. Here researcher seeks to find out a research gap as compared with the capital city of Chennai. As per gross state Domestic product (GSOP), the domestic (city) economic growth is highly concentrating on metropolitan city and not other places.

Objectives of the Study

- ❖ To examine the growth and development of textile industry in Tamil Nadu.
- ❖ To compare and analyse trends and performance of Indian textile export with total export of India.

Mehodology of the Study

For the present study, researcher concentrated on Textile Industry only. This study conducted by using secondary sources of Tamil Nadu which was collected from various sources like Journals, magazines, articles, website, etc.

Table 1

Indian Textile Export with Total Export of India with Year-Wise Growth Rate (US\$Mn)

Year	Textile Export (US\$Mn)	India's Total Export (US\$ Mn)	Share of percentage
2001-02	10,693.60	44,075.53	24.26
2002-03	9,688.57	43,826.72	22.10
2003-04	11,081.14	52,719.43	21.01
2004-05	12,204.63	63,842.55	19.11
2005-06	12,918.49	83,535.94	15.46
2006-07	15,545.04	103,090.53	15.07
2007-08	16,448.35	126,414.05	13.01
2008-09	18,483.66	163,132.18	11.33
2009-10	19,323.82	185,295.36	10.42
2010-11	19,142.83	178,751.43	10.70
2011-12	22,423.93	251,135.89	8.92

Source: DGCIS, Kolkata

Table 2

Textile Product-wise Exports From India (Rs.in Crore)

The bellow table and figure clearly shows that forecast the textiles exports will reach USD 35 billion by 2012. In the international market, India is the largest exporter of yarn and has 25% share in the world cotton yarn export market besides contributing to more than 12% of the world's production of textile fibers and yarn. While the Europe continues to be the India's major export market with 22% share in

textiles and 43% in apparel, the US is the single largest buyer of Indian textiles and apparel with 10% and 32.6% share respectively.

Items	Cotton Textile	Manmade Textile	Silk Textile	Wool & Wollen Textile	Ready Made Garments	Handicrafts	Jute	Coir & Coir Manufactures
2002-03	16267.77	6859.97	2184.13	1303.52	25815.4	6378.14	907.77	355
2003-04	16542.24	8368.83	2505.31	1553.07	26589.13	4987.36	1113.98	357.37
2004-05	15924.43	9214.25	2671.46	1874.07	27069.07	4555.37	1214.25	474.29
2005-06	20369.27	9029.9	3069.39	2018.52	35358.49	5819.89	1311.63	590.37
2006-07	25197.2	10863.39	3196.89	1919.36	37506.16	6181	1178.39	660.25
2007-08	27599.81	12785.02	2646.75	1783.13	36497.79	5844.12	1319.36	644.87
2008-09	21795.4	15090.76	3107.78	2199.49	47112.77	4949.23	1375.78	680.7
2009-10	27016.21	18783.13	2819.46	2224.14	47608.39	4548.91	1042.5	759.48
2010-11(p)	28038.19	21125.13	2708.02	1955.31	48355.57	5445.45	1082.85	332.81

Source: DGCIS, Kolkata.

Other countries in the export list include the UAE, Saudi Arabia, Canada, Bangladesh, China, Turkey, and Japan. Spindleage has 23% share in the world spindle capacity, including handlooms with 61% in the world loom age. Garment/Apparel industry holds 12% of the country's total export and it is one of the largest foreign revenue contributors. According to AEPC advantages of India-fact sheet, India is the largest producer of jute products, second largest producer of silk and Cotton Yarn, second largest producer of cellulosic fiber/yarn, third largest producer of raw cotton, and fourth largest producer of synthetic fibers/yarn. India's textile export has increased from Rs. 48676.6 crores in the year 2001-02 to Rs. 106216.4 crores in the year 2010-11.

Findings

- ❖ Tamil Nadu alone has 47% of total spinning capacity in the country and accounts for more than 40% of yarn exports from India.
- ❖ One of the main objectives of the Eleventh Five Year Plan was to accelerate GDP growth from 8 to 10 percent and then maintain it at 10 percent as well as to increase the energy efficiency by 20 percent points in the Twelfth Five Year Plan in order to double the export income by 2016-17.
- ❖ About 27 percent of the country's foreign exchange comes from the textile exports. It contributes to nearly 14 percentage of the total industrial production of the country.
- ❖ While the Europe continues to be the India's major export market with 22% share in textiles and 43% in apparel, the US is the single largest buyer of Indian textiles and apparel with 10% and 32.6% share respectively.

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EXTERNALITY OF SOLID WASTE MANAGEMENT IN TAMIL NADU

Solid waste management in Indian countries has given alarming signal because of their improper waste management system. The rapid industrialization, urbanization and an increase in economic status and activities have increase the quality of solid waste and altered its contents. The increasing urbanization and industrialization have contributed for increased solid waste generation. The urban population has grown at a rate of 19.9% to 34.41% during the last two decades. India is the fastest growing major economy in the world with GDP growth rate 5.7% for the fiscal year 2014-15. The solid waste is the outcome of rapid growth of population and urbanization. The population explosion in India along with industrialization and urbanization led to the degradation of the environment and natural resources. In the industrial sector the major generators of hazardous waste are the metal, chemical, paper, pesticide, dye refining and rubber goods industries direct exposure of chemicals in hazardous waste such as mercury and cyanide can be fatal some of the electronic waste generated by electronic equipment's founds in house office contain hazardous waste.

Solid Waste Management in Tamil Nadu

The study shows that the various division of Tamil Nadu generated solid waste management increase various district in Tamil Nadu. The solid waste producing district west Tamil Nadu Coimbatore, Erode, Nilagiri and Tirupur. From these district large quantity of waste generated in Tamil Nadu

Externality

The concept of externality as the action of producers or consumers has intended external effects on the other producer or the consumer. Externalities are of two types, viz. positive and negative externalities. Positive externality arises when an action by an individual or a group confers benefits to others. Whereas negative externalities arises when an action by an individual or group produces harmful effects on others. The author differentiates between social benefits and private benefit. If an activity generates positive externality that the social benefit is higher than that of the private benefit and if an activity generates negative externality that the social cost is higher than that of the private cost. Market failure occurs because markets for environmental goods and services do not exist or if exist, the market prices underestimates their social scarcity values. The two important reasons for non existence of the market are difficulty in defining, distributing and enforcing property rights and the high units of creation and generation of markets.

Positive Externality

The total expenses of the municipality/corporation, the partially it can be recovered from the beneficiaries and the remaining is taken from the head of general fund of the corporation/municipality to meet the operation and maintenance of the solid waste management. If the Corporation makes an attempt to induce each household and commercial unit to take the concern of the importance of solid waste management, it will be high initially but as stated already as the number of issues increase the rate of incidence will come down, which will significantly improve the sanitation level of the society apart from the development of social, economic, environmental and health benefits.

Taxing the society for solid waste management could be a suitable option for the corporation/municipality in ensures the operation and maintenance of the treatment plant on a sustainable manner. Instead of the mandatory equal taxation on community, it can also be imposed on the community basis on the basis of income and the standard of living of the beneficiaries. This will ultimately reduce solid waste

pollution level and incidence of diseases. This will also improve the overall hygiene, facilitate conserving the precious water resources and augment the quality of surrounding environment.

This study reveals that the economics of solid waste collection in solid waste generation in Tamil Nadu has significantly increased due to increase in industrialization, urbanization and migration solid waste management in rural area are reluctant one. The study also shows that industrial solid waste generation is more in Tamil Nadu.

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Peer Reviewed Journal

AN ANALYSIS OF PERFORMANCE OF MID-DAY MEAL SCHEME PROGRAMME IN TAMILNADU

This paper analysis the performance of Mid-Day Meal scheme programme in Tamilnadu.

Objectives

- To know the status of the mid day meal programme in Tamilnadu
- To monitor and evaluate Mid-day Meal programme in the state of Tamilnadu
- To assess the performance of the programme of the state.
- To suggest policy measures to improve the functioning of the programme.

Methodology

The methodology included only secondary data. For secondary data, recent government and non government reports on primary education, government websites, newspaper articles and journals and Mid Day Meal scheme official websites.

Statement of the Problem

MDM scheme is one of the largest centrally funded schemes which provide free one time meal to the students in government primary schools. 11 crore of children are being provided one time meal every day. The programme is considered of immense benefit since it provides both nutrition and education to the children. However, how far the scheme is really being taken seriously by the government and its officials is the issue. The provision involves the preparation and distribution within the school premises. The teachers of the schools agreed of lack of infrastructural facilities for these schools. The teachers said that the schools lack the provision of proper kitchen though the scheme of food distribution was there. Further, the teachers told that the cooks hired for cooking, were illiterate or hardly know to read basic English. Hence, it was concluded that MDM scheme though has been implemented but is not being monitored properly. The scheme has given one way provision. The feedback from the students and parents should be taken regularly. Further, how MDM scheme is affecting the education in the schools.

Table : 1 Budgetary Allocation of Mid Day Meal scheme in India

Year	BE	RE	Releases
2007-08	7324.00	6678.00	5835.44
2008-09	8000.00	8000.00	6539.52
2009-10	8000.00	7359.15	6937.79
2010-11	9440.00	9440.00	9128.44
2011-12	10380.00	10239.01	9901.91
2012-13	11937.00	11500.00	10867.90
2013-14	13215.00	12189.16	10927.21
2014-15	13215.00	--	5295.23(as on 30-09-2014)

Source : Ministry of Human Resource Development Report (2014)

Policy Recommendations

Community participation Enhanced participation of local communities is often cited as the preferred way to improve monitoring and evaluation of the delivery of the scheme. Adopting community-based monitoring could give teachers the responsibility of ensuring that food is cooked as per guidelines. Some states have made provisions for involvement of parents in monitoring and for local women to be involved in cooking. Linking MDM to other education and health schemes Most states have not attempted inter-sectoral partnerships that would help achieve wider health and education benefits. Two exceptions are Tamil Nadu and Gujarat, which have linked MDM to annual de-worming and vitamin supplementation. Following this example, states should leverage funds from other social sector schemes to compliment MDM.

The State Government has organized the All India Trade Fair at Island grounds, Chennai from January 2014, wherein the Department of Social Welfare has put up a pavilion show casing various schemes implemented by the Department. The salient features of the Puratchi Thalaivar MGR Nutritious Meal Programme has also been exhibited and a sum of Rs.1,00,000/- has been incurred to erect a grand pavilion in order to create publicity and awareness among the general public who visit the exhibition from various Districts of the State. The numbers of beneficiaries, the quantity of food grains utilized for different age group of children, the nutrient contents in eggs, vegetables, nutrient requirements for different age groups etc., have been depicted in the exhibition through charts, digital boards, carved vegetables, photographs etc. Samples of various foodgrains, eggs, vegetables, salt etc have also been displayed. Many curious questions are put forth by the public regarding the nutrient contents in the food served in the school nutritious meal centres.

Conclusion

Tamil Nadu's noon-cum-nutritious meal scheme is the country's largest in terms of the number of beneficiaries covered. There is little doubt that enrolment and retention of children, including girl children, in schools have shown significant improvement. Besides, drop-out rates have shown a decline..It is observed that Tamil Nadu is comparatively a successful state regarding the implementation of MDMS. It is observed that there are different factors that made the scheme more effective and vibrant as comparative to other states in India.

It is an incontrovertible fact that nutritious meal programmes has exerted a positive influence on enrolment and attendance in schools. Apart from enhancing school attendance and nutrition, the programme has paved way for the erosion of caste prejudices and class differences. With good infrastructure facilities, active, dedicated and effective administrative setup and also strict and effective monitoring system, the Mid Day Meal scheme is implemented in a satisfactory manner in entire Tamil Nadu.

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A STUDY ON SOCIO ECONOMIC CONDITIONS OF AGRICULTURAL LABOURERS IN NAMAKKAL DISTRICT

There is no major study that has analysed the nature and extent of their growth and their living and working conditions in spite of the fact that the rural areas of India have been facing serious problems arising from their prolonged unemployment, underemployment and subsistence wage levels leading frequently to disorders, disturbances, sometimes even leading to damages productive assets. Though the recent data on wages shows an increasing trend in money as well as real wages in states like Tamil Nadu indicating a demand supply imbalance in labour use, it has to be noted that the employment scenario is like to get affected adversely. Keeping in view this scenario the present research study aims to study the socio-economic profile of the women labourers in Namakkal District. Therefore, they are highly under-employed. In this background the researcher made an attempt to analyse the women agricultural labours in Namakkal district.

Objectives:

- To analyse the growth and development of women agricultural labourers in India and Tamil Nadu.
- To analyse the socio-economic conditions of women agricultural labourers in Namakkal district.
- To examine the income and expenditure pattern of the women agricultural labourers in Namakkal district.
- To find out the problems faced by the women agricultural labourers in the study area.

Methodology

The main objectives of this study are to analyse the employment, wages, economic contribution of agricultural working women to household income and the pattern of expenditure and savings of agricultural women labour in study area. Data relating to family size, cost composition, level of literacy, land holding size, socio-economic conditions, employment, mode and method of payment, total income of the family, expenditure and savings of the family are collected through personal interview with the help of a structured questionnaire.

Selection of the Study Area

Present study area has been identified by the researcher after conducting state level pilot study and examines the statistical records of the Namakkal district is one of the major agricultural districts in Tamil Nadu. According to the 2011 census more than 60 percent of the women labourers are engaging in the agricultural sectors. Namakkal District consists of 4 Taluks namely Namakkal, Rasipuram, Tiruchengode and Paramathi Velur. There are 15 blocks in Namakkal district. The study covers entire district hence, totally 360 respondents are randomly selected from the district. Among the total number of women labourers 10% of the respondents are randomly selected from four taluks. In order to give equal representation to all the 15 blocks in Namakkal district, the agricultural households of all the blocks were arranged with the help of village revenue records and from each block 24 respondents are selected, and the total respondents are 360. In order to give equal weightage to the 4 taluks and 15 blocks of Namakkal district careful attention was made by the researcher.

Collection of data

Both primary and secondary data are used in this study. The status of agricultural labours are examined from secondary data collected from published and unpublished sources like books, journals, reports, records from the offices of Commissioner and Director of Agricultural Department at State, District and Divisional and block levels in district. Keeping the objectives in view secondary data were collected from the above mentioned sources. In order to collect primary data from the selected 360 respondents the researcher used comprehensive interview schedule. The schedule was pre-tested with reference to the objective of the study. All the required information pertaining to the study was collected through personal interview. As farmers do not maintain any record of their farming activities, investigation was done carefully through cross-checks to minimize recall bias.

Tools of Analysis

The data collected from the respondents were analysed with reference to the objectives of the study with the help of tabulation and percentile analysis. The following tools were employed for the study.

- Chi-square test
- T-test
- Simple percentile analysis

Results of the study

- It is found that out of 360 selected men labourers, 115 of them are in the age group of 25-35, 158 are in the group of 35-45. 24% men labourers are having more than 45 years of age. It is identified that 44% of the selected agricultural labourers borrowed money and lived where there is no employment.
- 16% of labourers are belongs to BC community 36% of the labourers are comes under the MBC community remaining 48percent are belongs to SC community.
- It is found that agricultural works like ploughing, leveling and farming and water cultivation are done only male labourers. Transplanting, weeding and hoeing are done by the female labourers. It is also found that both sexes were engaged in harvesting, weeding and hoeing.
- It can be noticed from the analysis that 120 men labourers are earned Rs. 30 – 60 as a daily wage. 180 of them are earned 60 – 90 as their wage. Remaining 60 men labourers' daily wages is above Rs.90.
- It is found that 44% labourers borrowed money and lived where there was employment. 05 men and 10 women labourers are engaged in self-employment during the off season period. It was painful to note that 6% of the respondents were starved for one time or two times in a day when there was unemployment.

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STUDY ON MARKETING AND PRODUCTION OF PADDY IN KARUR DISTRICT

A study on marketing margins and costs are important, for they help in estimating the total cost incurred on the marketing process in relation to the price received by the producer and the price paid by the consumer. The knowledge about the cost incurred by and the share of each agency in different channels would help in formulating and implementing appropriate price and marketing policies. In this juncture researcher made an attempt to identify the factors influencing the marketable surplus, which play an important part in supplementing the income of the peasants. To find out the social and economic conditions of the paddy cultivators the researcher also analyse the variables related to socio-economic conditions of the farmers.

Objectives:

1. To study the costs and returns in production of paddy among the various categories of paddy cultivators.
2. To estimate the marketable surplus of paddy and also examine the factors leading to marketable surplus.

Selection of Respondents

Karur district is selected as the universe of the study. From the district profile overall paddy cultivators are identified and listed. Among the total cultivators 360 respondents are selected with the help of multi stage random sampling which constitute 20 percent of the total cultivators.

Collection of data

Both primary and secondary data are used in this study. The outlook of paddy cultivation and marketing are examined from secondary data collected from published and unpublished sources like books, journals, reports, records from the offices of Commissioner and Director of Agricultural Department at State, District and Divisional and block levels in district. Keeping the objectives in view secondary data were collected from the above mentioned sources.

In order to collect primary data from the selected 360 respondents the researcher used comprehensive interview schedule. The schedule was pre-tested with reference to the objective of the study. All the required information pertaining to the study was collected through personal interview.

Tools of Analysis

Chi-square test was employed to understand the role of socio-economic characteristics of the farmer respondents. Likerts Scaling Method was also used for ranking the economic motivation of the respondents. T-test has been employed to find out the significant difference between the seasons, varieties, marketable surplus and other variables, such as retention, profit income. Anova test has been used to test whether there is any significant difference between the variables and the categories of farmers.

Summary of Results

- As far as the performance of production and productivity of paddy in World, India and Tamil Nadu is encouraging even the natural, economic, non-economic factors affects the farmers.
- The overall production and marketing conditions of Paddy is in increasing level.

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- It can be found that out of 360 selected farmers 164 of them are in low level annual income, 132 of them are medium level income, 64 of them are high level income. It was noticed from the above analysis that 97 and 3 percent of the marginal farmers have got low and medium level of family annual income respectively.
- It was observed that the highest average cultivation area (7.69) and lowest mean area of cultivation (0.91) were found in coarse variety in medium and marginal cultivators respectively during Season I. In Season II the highest average cultivation area (7.74) and lowest mean cultivation area (1.08) were found in medium and marginal cultivators respectively.
- It was observed that more farmer prefer to cultivate coarse variety of paddy in season I and fine variety of paddy in season II. It was noticed that there is a significant difference between the mean area of paddy cultivation and the coarse variety of paddy cultivated by all categories. It was also found that there is no significant difference between the mean area of cultivation and the fine variety of paddy cultivated by all categories of farmers.

Agriculture is yet to become a profitable and worthwhile occupation for majority of the farmers in India. Commercialization in cropping pattern leads to low level of cultivating area and productivity of food crops in agriculture sector. It shows the warning to agricultural sector in which millions of people directly and indirectly involved in the sector. Hence the Government should take necessary steps to check the high level of transmission of food cropping land to commercial purpose.

In Karur district marketed surplus in paddy was not upto the mark. Hence it was necessary to increase quantum of marketed surplus which will enable the farmers to fetch high income in paddy cultivation. The research studies related to the cost-benefit of the paddy production are encouraged to analyse the economic viability of farming and to formulate suitable measures for benefiting the producers and consumers.

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**Regional Economy of
the Districts
(Kanyakumari, Tirunelveli and
Thoothukudi)**

Peer Reviewed Journal

WOMEN IN FOOD PROCESSING INDUSTRIES IN TUTICORIN DISTRICT

The main aim of this study is to have perfect knowledge about women workers in food processing industries, their economic condition and the role of processing industries in the life of rural women. The study also aims at suggesting measures for the betterment of women workers engaged in processing work in Tuticorin district. A comprehensive list of 16 units by which employed more than 3200 women was prepared which constituted the frame.

A total of 450 women, approximately 15 per cent of the frame, were taken as sample size. This total sample size was distributed proportionately in each industry as per its share of units in the frame. 150 workers each from cashew processing, fish processing and gherkin processing were selected at random as sample respondents. The study attempts to find out the income and expenditure pattern of female workers, economic benefit of women workers, nature of the employment, women empowerment and identify the reasons for selecting the job by women in food processing industries and to offer suggestions to improve the exciting conditions of women workers. It is observed that they are also not satisfied with the amenities provided to them in their work place.

Objectives

- To find out the income and expenditure pattern of female workers in food processing industries
- To examine the economic benefit women workers and also the nature of the employment
- To study the problems faced and to offer suggestions to improve the exciting conditions of women workers.

Methodology

In the preliminary stage the researcher approached the managers of the factories, and the Government officials in the Corporation and Taluk office of Tuticorin to ensure the list of active 'Food processing industrial units including sea food and marine products'. Then the lists of units were collected by personal visits by the researchers. A comprehensive list of 16 units by which employed more than 3200 women was prepared which constituted the frame.

A total of 450 women, approximately 15 per cent of the frame, were taken as sample size. This total sample size was distributed proportionately in each industry as per its share of units in the frame. 150 workers each from cashew processing, fish processing and gherkin processing were selected at random as sample respondents. In all, 450 respondents from the three processing industries are interviewed and the data have been collected by using pre tested and well-designed schedule. From each processing unit (cashew, gherkin and fish) 150 respondents were selected by giving occupational importance (total 450 respondents). From each section 15 per cent of the workers were selected randomly as respondents, which constitute 80 respondents from pre-processing, 320 from processing and 50 respondents from post-processing. The caste composition of the respondents reveals that 66 per cent of them belong to backward class and the rest of 34 per cent are from the scheduled caste.

It is found that these respondents live manage income in a poor situation and the whole family expects them to share the responsibility. These respondents are prepared to work for even below the agreed minimum wages of the state in order to become the key income earners in many families. The average household income of the respondents is Rs.32178. the study also states that 86 per cent of the respondents' annual household income is below Rs.40,000.

The respondents engaged in pre-processing activity earn less (below Rs. 2000) as they are normally unskilled and inexperienced when compared to the respondents of other two sections in the processing units. The processing section has skilled respondents and so they earn about Rs. 3000 per month. The respondents in post processing earn more than the processing section respondents(above Rs.3000) but, they are found to be less in number(11.1 per cent only) when compared to the respondents of the pre-processing and processing sections. These respondents constitute 15 per cent of the employees in the processing sections of the units.

The average income of the respondents engaged in pre-processing is Rs. 1,708.62 per month. The average income level of respondents in processing section is Rs. 2,598.64 per month and the average income of post processing section respondents is Rs. 3705.5 per month.

Having analysed the various aspects of attitudes and aspirations of the working women it is observed that they suffered from alienation both social and economic and also from lack of self confidence in their own efforts. It may be due to the fact that majority of them are with low levels of education. Consequently their earnings are also comparatively low.

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A STUDY ON RUBBER PRODUCTION IN KANYAKUMARI DISTRICT

As per the Indian Economic Survey, there has been a significant employment opportunities in the rubber sector. In the year 2011 the rubber sector employed nearly 48.56 lakhs workforce as against 10.32 lakhs workforce in 1961 (NMCE 2012-13).

Objective

- To analysis the production of Rubber cultivation in Kanyakumari district.

Methodology

This study intends to use secondary source of information. I would be collected the data for year in 2002-2012 (10 years). Secondary data will be collected from various published sources like, India Rubber Board data, Monthly Rubber Statistical News, Journals, Internet, sources and other materials.

From the table, it is observed that the highest natural rubber production in 110.17 thousand tones for contribution 18.50 percent in the period 2009-10. Lowest natural rubber production in 5.39 thousand tones for contribution 0.91 percent in the year 2008-09.

Table - 1

Year wise Rubber production in Kanyakumari District

Period	Total area Production (in tones)	Percentage (%)
2002 – 03	34.30	5.73
2003 – 04	103.60	17.32
2004 – 05	95.50	15.96
2005 - 06	10.40	1.74
2006 - 07	55.40	9.26
2007 – 08	30.39	5.07
2008 – 09	5.39	0.91
2009 – 10	110.70	18.50
2010 – 11	50.50	8.43
2011 – 12	102.17	17.08
Total	598.35	100.00

Source : Monthly Rubber Statistical News (in 2011-12)

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Medium level of rubber production 95.50, 55.40 and 50.50 thousand tones in contribution 15.96, 9.26 and 8.43 percent in the year 2004-05, 2006-07 and 2010-2011.

It is observed from this paper Kanniyakumari district's rubber production in the past (2002-2012) 10 years. 2003 to 2005 and 2009-2012 that year rubber production was medium level of production in above 15 percent in kanniyakumari district. Followed that 2002 to 03 and 2005 to 2009 that year rubber production was below 15 percent in the year. Because of low level rainfall, insufficient price, market failure and labour shortage for the main reason for low level of rubber production in Kanniyakumari district in past 10 years.

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SOCIO ECONOMIC STATUS OF WORKERS IN FIREWORKS INDUSTRY AT PUDHUR VILLAGE, KOVILPATTI

The villages are becoming poorer and poorer over the years. But the cottage industries of match and fireworks at kovilpatti have paved the way for fulfilling the ideas of Gandhi. He is proved to follow the Gandhian thought at least in this respect, thanks to the forerunners of these industries in kovilpatti.

Objectives

1. To understand the nature of work and wage rate in fireworks industry
2. To study the socio economic conditions of workers in fireworks industry

Hypothesis

Casualisation of labour affects the living conditions of fireworkers.

The present study is not free from limitations. It has taken 50 workers as the sample respondents from one village. The study has chosen the village as one of the villages around kovilpatti where most of the people are working at fireworks industry. The sample size is too small to make a generalization. But it provides a bird-view of the living conditions of the firework workers in and around kovilpatti

Methodology

Sample Size and Sampling Method

The study was based on primary data. The sample size for the present study was limited to 50 for want of time and resources. The method adopted to select the sample respondents was random sampling. The choice of random sampling enabled us to obtain sample respondents from cross section of the village population.

Method of collection

The study prepared a questionnaire and administered to sample respondents with utmost care. The interview schedule was then verified before processing the data.

Tools of Analysis

The data was carefully coded in the SPSS package. The SPSS package is used to the data. Cross tabulation is used to study the distribution of sample respondents by socio economic indicators. A percentage was computed to compare and contrast the social economic indicators.

All workers come to work in fireworks industry due to financial problems. Most of the workers are not having proper planning about their family budget. There is a large income inequality in the workers income level. There is high correlation between income and expenditure.

Suggestions

Company has to ensure the insurance policies to the labourers. To keep PF,ESI, for the benefits of labourers the owners and government departments has to create awareness. Provide safety measures to all the workers. The effective implementation of minimum wages act, 1948 and is essential to increase the wages of workers in fireworks industries in study area. Effective enforcement of the factories act, 1948 is indispensable to improve the working conditions in the fireworks industries.

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A STUDY ON AGRICULTURAL DEVELOPMENT IN THOOTHUKUDI DISTRICT, TAMIL NADU

Agriculture is the main occupation on which 70% of the people depend on it. The main food crop in this district is paddy. Out of the total area of 470724 hectares, 178623 hectares are brought under the cultivation of different crops which is nearly 38% of the district. The important food crops in the district are paddy, cholam, cumbu, ragi, varagu, samai and commercial crops like cotton, chilly, sugarcane and ground-nut. The study mainly focuses on agricultural development of Thoothukudi district in Tamil Nadu.

Methodology:

The study has analysed on the basis of the secondary data from season and crop reports. The variables are selected as area, production and irrigated under different crops during the year for 5 years from 2005-06 to 2009-10. To analyse the data the simple statistical tools by percentage and ratio are used.

The study has the main objective of agricultural development in Thoothukudi district of Tamil Nadu and also to suggest for further progress of the agricultural sector in selected district.

TABLE-1

Area irrigated under different crops:

S.NO	Crops	Gross area sown	Gross area irrigated	(in hec.) % to gross irrigated area of the state
1.	Paddy	1845553	1711880	52.9
2.	Cholam	238476	24467	0.8
3.	Cumbu	54427	6049	0.2
4.	Ragi	82335	10175	0.3
5.	Maize	244159	109380	3.4

6.	Other Cereals	33355	214	0.0
7.	Pulsas	535819	32633	1.0
	Total food grains	3034124	1894798	58.5
8.	Chillies	58476	27200	0.8
9.	Sugarcane	293329	293329	9.1
10.	Other food crops	712161	359700	11.1
	Total food crops(A)	4098090	2575027	79.5

The above table the gross area shown and gross area irrigated have explained that out of the total irrigated area 52.9% is used under paddy cultivation and the commercial feed grains such as chilly, sugarcane and other food crops are accounted 21% to gross irrigated area of the state a remaining 25% of the area has utilised for sown and irrigated to non- food crops. Namely, cotton, groundnut, gingelly and other non-food crops. It is emphasised that agricultural development in this district has performed better among other districts of the state. It is concluded that more than half of the land cultivated for paddy and other food grains.

From the analysis the study has concluded that the agricultural development in terms of area sown, Area irrigated, Area cultivated and production has shown the positive and progressive growth and development in the selected district has contributed more Agricultural production with small land holding of 1% to the state area covered. Therefore the study found that Agricultural activities has extended to improve the further agricultural production.

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A COMPARATIVE STUDY ON COCONUT PRODUCTION IN KANYAKUMARI AND TIRUNELVELI DISTRICTS OF TAMIL NADU

The present study has analyzed the area, production and productivity of coconut in Tamil Nadu with special reference to Kanyakumari and Tirunelveli Districts. The study has been done mainly with secondary data collected from Coconut Development Board, Ministry of Agriculture, Government of India, Kera Bhavan, Cochin. Other relevant data were collected from various government reports like Economic Reviews, Economic Surveys, Data published by the Directorate of Economics and Statistics.

Analysis and Discussion

Kanyakumari is the second smallest district in Tamil Nadu, with an area of 1,672 Sq. Km. This district has a purely agricultural economy. Among commercial crops, rubber, coconut and cashew nut occupy the major parts of the area. Coconut alone is being raised in around 24,220 hectares. Area under coconut cultivation in the district has undergone dynamic increase from 17,284 hectares in 1986-1987 to 24,220 hectares in 2005-06. Kanyakumari District also occupies a pre-dominant position in the area and production of coconut in Tamil Nadu. Coconut is cultivated, mostly, in all parts of the districts of Tamil Nadu. Kanyakumari District is next to Coimbatore District in coconut production, area under coconut cultivation and coconut productivity. The trend in coconut production, area under coconut cultivation and coconut productivity in Kanyakumari District are discussed here. Factors such as fertility of land, monsoon behaviour, rainfall, irrigation, application of fertilizers, climatic conditions, marketing facilities, prices, availability of agricultural labourers etc.

determine the area and productivity of any crop. Average Area, production and Productivity of coconut is given in the following table.

Table: 1 Area, Production and Productivity of Coconuts

Year	Tirunelveli			Kanyakumari		
	Area (Ha)	Production (Lakhs)	Productivity (Nuts/Ha)	Area (Ha)	Production (Lakhs)	Productivity (Nuts/Ha)
2000-01	14184	1005	7086	22363	2652	11859
2001-02	14777	812	5496	22589	2528	11192
2002-03	15423	1063	6893	22667	3382	14921
2003-04	15500	866	5588	23664	1860	7861
2004-05	15605	1678	10753	23936	3616	15107
2005-06	15730	1903	12098	24220	4098	16920
2006-07	15538	2736	17609	24449	2680	10962
2007-08	15398	2230	14483	24864	2622	10546
2008-09	15378	1409	9163	25074	3259	12998
2009-10	15548	2058	13237	24938	3899	15635
2010-11	15621	1292	8271	24916	4533	18194
2011-12	15621	1280	8195	24936	1584	6353
2012-13	15806	1703	10775	24502	4007	16354
2000-13	15395	1541	10011	24086	3132	13005

Source: Coconut Development Board

Coconut is a perennial crop raised extensively in Kanyakumari and Tirunelveli district. Total production of coconut in Tirunelveli has been in a rising trend during the period from 2001 to 2013. In 2005-06 the total production rose to 1903.00 lakhs nuts to 2736 lakhs nuts in 2006-07. From the above table it is clearly showing that the almost, production of nuts is coming down from 2058 lakh nuts to 1703 lakh nuts during 2008-09 to 2012-13. Further, production of coconut in Kanyakumari district also coming down from 2005-06 to 2007-08, 4098 lakhs nuts to 2622 lakhs nuts. It is observed from Table that productivity of coconut in Kanyakumari District had been fluctuating from 2000-01 to 2012-13.

The study showed that there is a remarkable growth in area, production and productivity of coconut in Tirunelveli and Kanyakumari district of Tamilnadu. The erratic monsoon patterns and unfavourable climatic conditions were the major reasons for such drastic reduction in production during the years. It is found from the table that the coconut production in Kanyakumari District had generally shown a fluctuating trend.

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A STUDY ON THE ATTITUDE OF TOURISTS IN KANYAKUMARI

Kanyakumari occupies an important place in tourism of Tamil Nadu. Kanyakumari is a national tourist spot. It is also a historical tourist centre for travelers all over the world. It is the meeting place of 3 seas – Indian Ocean, Arabian Sea, and Bay of Bengal.

Objectives

- To find out the attitude of tourists regarding their tour experience to kanyakumari.
- To examine the problems faced by the tourists and suggest measures to overcome them.

Methodology

The researcher has interviewed 50 tourists at random from among the tourists who have come from outside kanyakumari district, to visit Kanyakumari on a particular day. In this study an interview schedule has been used to elicit the relevant information from the sample tourists selected.

Table 1 points out that out of the 50 sample respondents, 5 respondents (10 per cent) have visited the spot as educational tour, 10 respondents (20 per cent) as holiday traveling, 20 respondents (40 per cent) as family tour; 5 respondents (10 per cent) as Pilgrimage tour and 10 respondents (20 per cent) for sight seeing.

Table 1: Nature of Visit

Nature of visit	No. of Respondents	%
Educational tour	5	10
Holiday travelling	10	20
Family tour	20	40
Pilgrimage tour	5	10
Sight seeing	10	20
Total	50	100

Source: Primary Data

The problems faced by the respondents are : shopkeepers / taxi drivers charge so much from the tourists (76 per cent), harsh weather (70 per cent), problem of beggars (40 percent), no politeness among the people (30 percent), and the problem of robbery said by 30 percent of the respondents.

Suggestions

Based on the findings of the present study the following suggestions have been made to improve tourism in Kanyakumari.

1. In order to encourage tourism more tourism information boards and ample parking space of cars and tourist vehicles should be made available at Kanyakumari.
2. The people who are teasing and cheating the tourist should be identified and punished,
3. The transport and water facilities in Kanyakumari need to be improved.

Kanyakumari District is endowed with natural beauty and has a lot of tourist attractions. By improving the infrastructural facilities the tourists centre will attract a large number of foreign and domestic tourists and will pave way for the economic development of the district.

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A STUDY ON TOURISM DEVELOPMENT IN KANYAKUMARI DISTRICT

Tourism is important and vital for our country. Kanyakumari district is the smallest district in Tamil Nadu. Even though it is the smallest in terms of area (1672 sq.km) its density of population is highest. The district occupies a unique place among the districts of Tamil Nadu. Kanyakumari district has a varied topography with sea on three sides and the mountains of the Western Ghats bordering the northern side.

Objectives

- To compare the domestic and foreign tourist arrivals in the study area for recent years.
- To highlight the problems and needs of tourist in their visit to kanyakumari district and to provide suitable suggestions.

Methodology

The study is based on primary and secondary data. Primary data was collected with the help of a questionnaire method from 120 respondents. The secondary data were collected from books, reports, journals and websites.

In Table 1, among the domestic tourists 31 per cent of them have visited the tourist spot individually; 55 per cent of them have visited with their family and the rest of them have visited with their friends.

Table no – 1: Types of tourists vs. travelling style

Types of tourists	Travelling Style			
	Alone	With family	With friends	Total
Domestic	62(31.00)	110(55)	28(14)	200(100)
Foreign	112(56)	70(35)	18(9)	200(100)
Total	174(43.50)	180(45.00)	46(11.50)	400(100)

Source: Primary Data

Note: Figures in parentheses indicate percentage to total

Among the foreign tourists, 56 per cent of them have visited individually, 45 per cent of them have visited with their family and the rest of them have visited with their friend. In general, 43.5 per cent of them have visited individually, 45 per cent of them have visited with their family and the rest of them have visited with their friends.

An assumption is framed as follows:

Ho: There is no significant relationship between type of tourists and their Duration of stay

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Test used	Degrees of freedom	Levels of significance	Table value	Calculated value	Result
Chi-square	4	5%	9.49	58.43	Rejected

Since the calculated value is more than the table value, the null hypothesis is rejected. Hence it is concluded that there is a significant relationship between type of tourists and their duration of stay.

An assumption is made.

Ho: There is no significant relationship between type of tourists and their opinion about transport charge.

Test used	Degrees of freedom	Level of significance	Table value	Calculated value	Result
Chi-square	3	5%	7.81	41.03	Rejected

Since the calculated value is more than the table value, the null hypothesis is rejected. Hence it is concluded that there is a significant relationship between type of tourists and they're about transport charges.

To conclude, Kanyakumari possesses everything. The rich cultural heritage, sculptures, sprawling beaches, highest mountains, hills, palaces, temples, delicious cuisine, rare mixture of life style etc, which makes it a 'Cross Cultural Paradise' stays on 'Unity in Diversity'. The Government and private sector need to work earnestly and with a commitment to develop this, a most attractive tourism destination in the world. The author touches the necessary facts and figures, option of marketing, strategies and techniques to woo international visitors and also to encourage domestic tourism. Thus it may be concluded that domestic and foreign tourists are attracted to Kanyakumari mainly by natural beauty, climate and environment.

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STUDY ON MATERNAL AND CHILD HEALTH SERVICES IN KANYAKUMARI DISTRICT

Tamil Nadu ranks amongst the high-performing states in India in human development, with high levels of literacy, low fertility and mortality rates and good coverage by health care services. Two major reform initiatives are currently underway in Tamil Nadu: the Tamil Nadu Health System Development Project (TN-HSDP) and the National Rural Health Mission (NRHM). Both initiatives address reproductive and child health as priorities. In the present exercise the CEmONC Services in a Public hospital is examined with an objective to study the role of CEmONC Services in Padmanabhapuram Headquarters public hospital.

Methodology

The present study was undertaken in Padmanabhapuram Headquarters Hospital in Kanyakumari District with secondary data. The study is confined to CEmNOC Services, covering a period from April 2012 to April 2013. There are nine government hospitals in Kanyakumari District, namely Kanyakumari, Kuzhithurai, Boothapandi, Arumanai, Colochal, Padmanathapuram, Karingal, Senavillai and Kulasekaran.

Analysis and Discussion

According to available data on population in Padmanabhapuram, each bed used by 186 people. With regard to medical each doctor is serving for 803 people and the specialists like Paediatricians serve more than 2000 population. Though, this affect to be higher side as compared to recommended level, the present analysis is done for the entire population for this finny town. Though only 108 beds are available, in seven months the outpatients crossed more deliveries related details them had strength. In case of more admission is done patients were given mate to spread on the floor. As soon a patient is discharged after deliveries she will be shifted to bed. Perhaps authorities may increase the bed strength. Normally people tend to have smooth normal deliveries, which are regarded as safe for mother and child. But to avoid risk during labour of child birth, the doctors' advice caesarean, which is increasingly advocated now. In the present cases, a maximum of 73 percent deliveries took place only through caesarean.

Caesarean delivery is nothing but to protect against urinary incontinence, prolapsed, and sexual dissatisfaction, increasing its appeal. Medical strategies, such as mandatory second opinion before doing a caesarean section, have not reduced the numbers of caesarean deliveries, and a randomized trial to compare perinatal outcomes and satisfaction of caesarean delivery on demand for all women versus caesarean delivery only when clinically indicated is being contemplated.

It is noted that the pregnant women do not follow the advice of VHN and they were coming for getting money not for care. The total normal deliveries were 25 percent and caesarean deliveries were 73 percent. It is understood that half the maternal life saved through caesarean deliveries. Only 2 percent were assisted deliveries. The total numbers of institutional deliveries were 810 cases.

There is no significant relation between complicated maternity admission and assisted deliveries ($P=0.356$), caesarean deliveries ($P=0.465$). It can be understood that the performance of institutional deliveries in this hospital is modest. This would perhaps reduce the mortality the child and maternal.

Suggestions

TNHSP provided all infrastructure facilities to CEmONC centre of this hospital, because of 810 women life save through CEmONC. TNHSP provide training to all doctors and staffs. All staff Nurses has been concentrating more and more on care of child. After delivery all the complicated maternal should be stay in this hospital and take care more on their child after discharge. Every woman must be utilizing their case only for their health not for household expenditure. The government of Tamil Nadu issues the cash at a right time, delay is one of the reasons for not proper utilization of money to their health.

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A STUDY ON IMPACT OF MICRO –CREDIT ON UPLIFTMENT OF WOMEN WITH SPECIAL REFERENCE TO AGASTEESWARAM TALUK IN KANNIYAKUMARI DISTRICT

The aim of this paper is to study the impact of micro-credit scheme on upliftment of women beneficiaries and empowerment in Agasteeswaram Taluk in Kanniyakumari District.

Objectives

- To study the socio-economic conditions of the sample woman beneficiaries in the study area.
- To analyse the impact of micro-credit on socio-economic and decision making empowerment of sample woman beneficiaries.

Methodology

The data have been collected from primary and secondary sources. Primary data were collected using structured questionnaires and interviewing the respondents personally by the researcher herself. Secondary data were collected from text books, journals and internet. 104 women beneficiaries were selected as sample respondents through simple random sampling. In order to find out the difference in mean values of income, savings, assets position and empowerment between pre and post credit periods, t-test has been employed.

Impact of Micro Credit on Beneficiary's Income, Savings and Assets Position: To test the difference between micro credit and beneficiaries Income, Savings and Assets position, the 't' test is applied.

H₀: There is no significant difference between micro credit and beneficiaries Income, Savings and Assets position

Particular	Average (in Rs.)		Difference	t-test
	Pre Micro Credit	Post Micro Credit		
Beneficiaries Income	2221.98	2738.08	516.1	2.01*
Savings	92.04	148.98	56.94	2.61*
Assets Position	36338.30	38665.28	2326.98	1.98*

The above table shows the calculated (t) values in the case of beneficiaries Income, Savings and Assets Position are more than 1.96 (5 percent level of significant). Hence, the null hypotheses are rejected. It is concluded that there is no impact of micro credit on beneficiaries Income (2.01), Savings (2.61) and Assets Position (1.98).

Impact of Micro Credit on Empowerment of Women: To test the difference between micro credit and economic empowerment, social empowerment and decision-making empowerment, the 't' test is applied.

Ho: There is no significant difference between micro credit and economic empowerment, social empowerment and decision-making empowerment.

Particular	Average Index Value		Difference	t-test
	Pre Micro Credit	Post Micro Credit		
Economic Empowerment	41.33	65.68	24.35	5.1170*
Social Empowerment	41.38	79.50	38.12	3.8130*
Decision-making Empowerment	51.22	72.60	21.38	3.7912*

The above table shows the calculated (t) values in the case of beneficiaries Income, Savings and Assets Position are more than 1.96 (5 percent level of significant). Hence, the null hypotheses are rejected. It is concluded that there is no impact of micro credit on beneficiaries Income (2.01), Savings (2.61) and Assets Position (1.98).

Impact of Micro Credit on Empowerment of Women: To test the difference between micro credit and economic empowerment, social empowerment and decision-making empowerment, the 't' test is applied.

Ho: There is no significant difference between micro credit and economic empowerment, social empowerment and decision-making empowerment.

Particular	Average Index Value		Difference	t-test
	Pre Micro Credit	Post Micro Credit		
Economic Empowerment	41.33	65.68	24.35	5.1170*
Social Empowerment	41.38	79.50	38.12	3.8130*
Decision-making Empowerment	51.22	72.60	21.38	3.7912*

The table above shows the calculated (t) values in the case of economic empowerment, social empowerment and decision-making empowerment are more than 1.96 (5 percent level of significant). Hence, the null hypotheses are rejected. Thus, it may be concluded that after availing of micro credit by women have empowered in socio-economic decision making. Thus, it may be concluded that after availing of micro credit by women have empowered in socio-economic decision making.

Suggestions

Government gives special subsidy to woman entrepreneurs through WSHGs

Government can reduce the tariff and taxes of ex-port goods which are produced by the group members.

Individual loan, housing loan and crop loan should be provided to the members through WSHGs.

Loan ceiling should be increased

The members suffer from lack of finance for the expansion of their business. This needs to be attended by banks and other financial institutions. The SHGs may help them in getting loan from the Government

The micro-credit plays an important role in the upliftment of women so as to enhance their social and economic activities as well as empowering in social economic and decision making process. Further, micro-credit scheme has enhanced the income of the beneficiaries, savings and assets position which make them economically independent and this makes them conscious of their rights and has broadened their outlook. Thus, it may be concluded that micro-credit scheme is to be viewed as catalyst of the development of women.

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UPLIFTMENT OF SC ST POPULATION THROUGH MGNREGS – A CROSS DISTRICT STUDY ON THIRUNELVELI, TUTICORIN AND KANYAKUMARI

The Centre's Rural Employment Guarantee Scheme seems to be losing appeal for its target groups. An analysis of the monitoring report of the Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) by Down To Earth (DTE) shows participation of the Scheduled Castes and Scheduled Tribes in the scheme has more than halved in last five years. The scheme, hyped as one of the key development interventions of the government, guarantees 100 days of manual employment a year to a rural household that demands work. Since its inception, its hallmark has been the wide participation of casual workers belonging to SC/ST communities.

Objectives:

- To understand the person days generated through MGNREGS in Thirunelveli, Kanyakumari and Tuticorin region
- To analyse the person days generated by SC, ST population in the study area
- To compare the person days generated by SC, ST population with that of others in the study area
- To estimate the extent of person days generated in terms of percentage

Methodology:

The study is related to Thirunelveli, Kanyakumari and Tuticorin region. The materials of literature were collected from books, journals and internet. For descriptive analysis and discussion the data related to the year 2014-15 were referred from MGNREGA home page and they were consolidated and compiled to understand the different dimensions of MGNREGA for disadvantaged sections of the society. The population of the Scheduled Caste (SC) in the rural Kanyakumari district has witnessed a negative growth of 29.3 per cent, but it has been offset by a substantial increase of 35.3 per cent in the urban population. It is the only district in the State that has registered negative growth in rural SC population, as per the Census-2011.

Table 1 Cumulative Person days generated in MGNREGS

S.No	District	Cumulative Person days generated			
		SC	ST	Others	Total
1	Kanniyakumari	181878	4871	1892488	2079237
2	Thirunelveli	2688386	4809	6128203	8821398
3	Tuticorin	2552453	15307	5162649	7730409

The table shows that in Kanyakumari, out of the total person days of 2079237, SC population generated 181878 days; ST population generated 4871 days. Among the three districts, Thirunelveli stands first by generating 8821398 person days. The person days generated by ST population is high in Tuticorin district.

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Table 2 Work Participation Rate

S.No	District	Work Participation Rate			
		SC	ST	Others	Total
1	Kanniyakumari	8.74%	0.25%	91.61%	100%
2	Thirunelveli	30.47%	0.05%	69.46%	100%
3	Tuticorin	33.61%	0.15%	66.78%	100%

The table clearly explains the person days generated by SC, St and other population in the three districts in terms of percentage. The work participation rate (WPR) is the percentage of workers to the total population. The percentage of person days generated by SC is high (33.61%) in Tuticorin district and that of ST is high (0.25%) in kanyakumari district. The following chart represents the same very precisely.

Findings:

Among the 9 blocks of Kanyakumari district, some blocks have no ST population working in MGNREGS. In Thovalai block highest no of person days (43403) were generated by SC population.

Among the 19 blocks of Thirunelveli district, in Manur block, the highest no of person days by SC to the tune of 382540 and by ST, 2009 person days.

Ottapidaram block in Tuticorin occupies the first place by generating 683531 person days by SC and Srivaikundam Block holds the first place by generating 10306 person days by ST.

Kadayanallur, Kadayam, Seranmathevi, Melaneethanallur blocks of Thirunelveli district

Sathnakulam, Thiruchendur and Puthur blocks of Tuticorin district have no ST workers in MGNREGS.

Among the three districts, the highest percentage of person days were generated by SC in Tuticorin; the lowest percentage is 8.74% by SC of Kanyakumari.

The WPR among SC population is 48.1 per cent in 2001, which is higher than 44.7 per cent for the state population as a whole. The WPR of SC population however, has declined marginally, if compared to 48.4 per cent reported in 1991 Census. The male WPR has been 55.8 per cent and female WPR 40.3 per cent at 2001 Census. Affirmative action is popularly known as reservation, protective arrangements, positive treatment in allotment of jobs and access to higher education as a means to accelerate the integration of the SCs and STs with mainstream society should be strengthened.

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NON-FARM ECONOMY AND RURAL DEVELOPMENT – A CASE STUDY OF KANYAKUMARI DISTRICT

The present paper is an attempt of a case study of a non-farm economy and rural development of all the blocks of the Kanyakumari District. From each block 50 samples are selected on random basis. Altogether the sample households selected for the present study is 450. This article aims to study the development of non-farm economy and rural development. Major issues, contribution of non-farm activities in providing employment, income and asset to be analysed. Percentage analysis, Chi-squares and Analysis of variance analysis is used as a statistical tool to analyse the primary data collected from the study area.

Objectives of the Study:

1. To assess the general socio-demographic background of the non-farm businessmen in the study area.
2. To study the nature and economic structure of non-farm sector and rural development perspective.
3. To discuss the contribution of non-farm activities in providing employment, income and asset.

Data Collection

In the present study only primary data were used. For the primary data Interview Schedule was designed to collect the data relating to sample households. The interview schedule covered particulars of household, nature of the house, ownership of the house, marital status, level of education, dependency ratio, religious composition, caste composition, sources of income, credit borrowing, saving pattern and expenditure pattern.

Distribution Showing Educational Level of the Sample Respondents

Sl. No	Block	Level of Education					Total
		Illiteracy	Primary	Middle	High School	Higher Secondary	
1.	Agasteeswaram	5 (10)	27 (54)	14 (28)	4 (8)		50 (100)
2.	Killiyoor	1 (2)	43 (86)	6 (12)			50 (100)
3.	Kurunthancode	4 (8)	42 (84)	2 (4)	2 (4)		50 (100)
4.	Melpuram		50 (100)				50 (100)
5.	Munchirai		47 (94)	3 (6)			50 (100)
6.	Rajakkamangalam	3 (6)	40 (80)	7 (14)			50 (100)
7.	Thuckalay		42 (84)	5 (10)	3 (6)		50 (100)
8.	Thiruvattar	1 (2)	28 (56)	15 (30)	3 (6)	3 (6)	50 (100)
9.	Thovalai	6 (12)	30 (60)	11 (22)	2 (4)	1 (2)	50 (100)
Total		20 (4.44)	349 (77.57)	63 (14.00)	14 (3.11)	4 (0.89)	450 (100)

SOURCE: Survey Data.

Table shows that in all these blocks only 4.44 percent were illiterate, 77.57 percent were education up to primary school level, 14 percent up to middle school level, 3.11 percent up to high school level and only 0.89 percent up to higher secondary school level. This table also shows that the blocks of Melpuram,

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Munchirai and Thuckalay record higher level of literacy. Many of the respondents said that poverty was the main reasons, which prevented them from to continue further education.

Earners-Dependent Ratio

Economic status is apart from other factors determined by dependent ratio that is the number of dependents per earner. Dependent ratio calculated as proportion of dependents to the total workers in the household is considered to represent the demographic structure. A person fetches a reward for his exertion is termed as an earner. And a person who is unable to earn his livelihood and depends on some other persons for his well being can be called as a dependent. The table below gives earner-dependent ratio in nine blocks.

Distribution Showing Earner-Dependent Ratio

Sl. No.	Block	Economic Status		Dependent Ratio
		Earner	Dependent	
1.	Agasteeswaram	96 (34.29)	184 (65.71)	1:1.92
2.	Killiyoor	87 (32.95)	177 (67.05)	1:2.3
3.	Kurunthancode	99 (38.22)	160 (61.78)	1:1.62
4.	Melpuram	106 (35.10)	196 (64.90)	1:1.85
5.	Munchirai	104 (32.20)	219 (67.80)	1:2.11
6.	Rajakkamangalam	110 (36.91)	188 (63.09)	1:1.71
7.	Thuckalay	110 (37.93)	180 (62.07)	1:1.64
8.	Thiruvattar	104 (33.33)	208 (66.67)	1:2
9.	Thovalai	99 (35.36)	181 (64.64)	1:1.83
Total		915 (35.08)	1693 (64.92)	1:1.85

SOURCE: Survey Data.

The above table reveals that out of 2608 persons in all nine blocks, 35.08 percent were earners and the remaining 64.92 percent were dependents. From the study we can infer that the overall dependency ratio is 1:1.85. Among the nine blocks the dependency ratio 1:2.11 is highest in Munchirai block and lowest 1:1.62 in the Kurunthancode block.

The government has a pivotal role to play in this regard in securing the necessary inputs and assistance to further enhance the growth of the non-farm activity. The relevant governmental bodies and organisation should have at heart the genuine interest of the poor non-farm businessmen to elevate them from the clutches of poverty and unemployment. Above all co-ordination of all these activities is a prerequisite for the successful development of our non-farm sector.

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CROPPING PATTERN AND FARM EFFICIENCY IN AGRICULTURE PRODUCTION IN RADHAPURAM TALUK, TIRUNELVELI DISTRICT

Statement of the Problem

Radhapuram taluk is an important centre for banana and paddy production. The agricultural sector in Radhapuram taluk has undergone wide-ranging changes in terms of farm size, cropping pattern, cultivation practices and productivity. There has been a phenomenal growth in the number of agricultural holdings leading to the emergence of a large number of very smallholdings.

At this juncture, the present study attempts to analyse contractual arrangement, cropping pattern and farm efficiency in agriculture in Radhapuram taluk of Tirunelveli district.

Objectives of the Study

1. To analyse variations in the cost of cultivation with respect to various types of farm.
2. To compare farm efficiency with respect to various types of farm.
3. To analyse the relationship between factor use and output for paddy.
4. To compare contribution of factors to output of paddy, banana and tomato.

Methodology

The present study is based on primary data. There are approximately 2,450 banana, paddy and tomato farmers in Radhapuram taluk. A group of 130 samples were selected to study the farm efficiency aspect. Simple random method was employed to collect the data from the farmers. The farm efficiency measures were presented in the form of tables supplemented by simple relevant statistical tools such as percentage and averages, multiple regression, farm efficiency analysis are used.

Cost Function

In order to identify the cost function of paddy, banana and tomato production, the following form of multiple regression model was fitted by the method of least squares.

$$C = a_0 + B_1 \log x_1 + B_2 \log x_2 + B_3 \log x_3 + B_4 \log x_4 + B_5 \log x_5 + B_6 \log x_6 + U$$

Where, C= Total cost (in Rs), X_1 = Labour cost (in Rs), X_2 = Tractor application cost (in Rs), X_3 = Manure cost (in Rs), X_4 = Fertilizer cost (in Rs), X_5 = Pesticide cost (in Rs), X_6 = Seed cost (in Rs), U= disturbance term and $a_0, B_1, B_2, B_3, \dots$ are parameters.

Estimated Result of Regression Model of Paddy, Banana and Tomato Output

The Regression model was estimated by the method of least squares for paddy, banana and tomato farmers cultivating paddy, banana and tomato output separately.

It may be concluded from the analysis the explanatory variables included in the model together explained about 34 to 52 per cent of the observed variability in the yield of paddy, banana and tomato. Human Labour and seed was found to be the considerable significant input influencing the yield of tomatoes where as in the case of paddy human Labour and fertilizer was found to be the considerable significant input influencing the yield of paddy and banana fertilizer and seed had an influence on yield of banana production.

Production Function

In order to identify the determinants of production function of paddy, banana and tomato yield, the following form of multiple linear Model of Cobb-Douglas type is used.

$$Y = a_0 + B_1 \log x_1 + B_2 \log x_2 + B_3 \log x_3 + B_4 \log x_4 + U$$

Where, Y=Total output, x_1 =Cultivation of land (in acres), x_2 =Yield per acre, x_3 =Price per kg (in Rs), x_4 =Total cost (in Rs), U =Disturbance term and a_0, B_1, B_2, B_3 etc are parameter.

Estimated Results of Regression Model for Yield of Paddy, Banana and Tomato

The Regression Model was fitted by the method of least squares for paddy, banana and tomato yield.

It may be concluded that the growers of paddy, banana and tomato, cultivation of land and yield of three crops were found to be significant variables in the case of paddy, banana and tomato farmers. Total cost is considered as an important variable for banana and tomato crops.

The economics of cultivating paddy, banana and tomato revealed that the cultivation by paddy was beneficial in terms of more yield per acre. The total cost was higher for banana indicating the requirement of a more intensive care in use of inputs.

Suggestions

1. For smooth functioning of contract farming system, companies should adopt split price mechanism. Under this mechanism, agreed fixed price should be paid immediately after each harvest. The final price may be calculated, once the company has bought the produce, which depends on the prevailing market price.

2. Credit is an important input contributing to the success of any activity, agricultural (or) non agricultural. In the banking sector, the credit absorption capacity of a region is also important. This depends on the initiatives of the government. The government has to invest in rural infrastructure to raise the credit absorption capacity of rural areas.

3. The farmer ought to have more than one source of income. The farmers can depend on sheep rearing, poultry bee keeping and other income earning activities.

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THE ROLE OF BANKS IN AGRICULTURAL DEVELOPMENT IN KANYAKUMARI DISTRICT WITH SPECIAL REFERENCE TO STATE BANK OF INDIA (SBI) -A STUDY

In Kanyakumari District there are 12 private and 16 public sector banks and their branches. There is a wide network of branches throughout the district.

Total Number of Branches During 2001-02 to 2013-14

(Numbers)

Year	Total no. of Offices in India		Total	Growth over Previous Year (%)
	India	Foreign		
2001-02	9,034	51	9,085	0.08
2002-03	9,033	48	9,081	(-) 0.04
2003-04	9,039	54	9,093	0.13
2004-05	9,102	54	9,156	0.63
2005-06	9,177	70	9,247	0.91
2006-07	9,231	83	9,600	3.53
2007-08	10,186	84	10,270	6.70
2008-09	11,448	92	11,540	12.70
2009-10	12,496	142	12,638	10.98
2010-11	13,542	156	13,698	10.60
2011-12	14,097	173	14,270	5.72
2012-13	14,816	186	15,002	7.32
2013-14	15,869	190	16,059	10.57

Source: Annual reports of SBI during 2001-02 to 2013-14.

Liberalization

Liberalization (or liberalization) refers to a relaxation of previous government restrictions, usually in areas of social or economic policy. In some contexts this process or concept is often, but not always, referred to as deregulation. In the arena of social policy it may refer to a relaxation of laws restricting. Most often, the term is used to refer to economic liberalization, especially trade liberalization or capital market liberalization.

Liberalization in Indian Banking Sector

Liberalization in Indian banking sector was begun since 1992, following the Narsimham Committee Report (December 1991). The 1991 report of the Narsimham Committee served as the basis for the initial banking sector reforms. In the following years, reforms covered the areas of interest rate deregulation, directed credit rules, statutory pre-exemptions and entry deregulation for both domestic and foreign banks. The objective of banking sector reforms was in the with the overall goals of the 1991 economic reforms of opening the economy, giving a greater role to market in setting

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prices and allocating resources, and increasing the role of the private sector. The Narsimham Committee was first set up in 1991 under the Chairmanship of Mr. N. Narsimham who was 13th governor of RBI.

Only a few of its recommendations became banking reforms of India and others were not at all considered. Because of this a second committee was again set up in 1998. As far as recommendations regarding bank restructuring, management freedom, strengthening the regulation are concerned, the RBI has to play a major role.

State Bank of India had long history starting with 1806 AD. It was the first joint stock bank started in British India. Subsequently three bank were started and alter they were merged to form Imperial Bank of India in 1921. Subsequently in 1955 by enacting a separate Act Imperial Bank was integrated into State Bank of India. It has seven associated bank. Over a period of time it has witnessed a multi dimensional growth. SBI's role in the development of rural agriculture sector in remarkable throughout India efficiently in Kanyakumari district.

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SWOT ANALYSIS OF TEXTILE INDUSTRY IN TUTICORIN DISTRICT – AN OVERVIEW

Tamil Nadu has the largest number of cotton mills in India, but it ranks sixth in cotton cloth production. Facilities like the availability of raw cotton and the supply of cheap labour, had always been present in the region, but the development of the cotton textile industry is not up to the mark.

Objective

SWOT analysis of textile industry in Tuticorin District.

Methodology

This study is completely based on secondary data. The data collected from published materials like population census report, industrial report, District Industrial Centre, News Paper and so on.

Problem Factors in the Textile Industry

The main risks in the industry are usually associated with four main factors. The first one is about individual capabilities. Here comes the fact that the strength, skill and disposition vary from one person to another. A certain task may be perceived in many different ways such that the effects of the task change in terms of intensity and gravity for each employee. The effects of protective equipment and clothing and health problems are factors in maintaining a well- managed work place. The second factor to be tackled is the work environment. Poor floor surface, hot, cold, humid conditions and/or constraints in posture are what make up the risk in the surrounding. Ease of grasp, size, shape and stability is the third factor. Lastly, consider the task itself. The activities engaged in by employees are same activities that can bring them injury.

SWOT Analysis of Textile Industry

The Indian textile and clothing industry is very old and plays a very important part in the Indian economy and is one of the biggest in the world. This section will explain the strengths, weaknesses, opportunities and threats. Strengths and weaknesses are internal factors. Opportunities and threats are external factors. In this context, the present paper focuses on the SWOT analysis of textile industry in Tuticorin district based on the secondary research by the author.

Strength

The Indian textile industry has several strengths.

- Availability of low cost labour.
- Flexibility in production.
- Processing of finished yarn.
- Availing of wind power at competitive rate to take care of power shortage in Tamil Nadu.
- Good infrastructure facilities.
- Commercial crop, chillies, coriander cultivated in more areas
- Availability of Minerals and other raw materials.

Weaknesses

The Indian textile industry is facing a problem to compete in the world textile market.

- Scarcity of financial resources.
- Lack of Marketing Skills.
- Near absence of System.
- Highly fragmented structure of the weaving and processing sectors.
- High transaction and power cost.
- Poor work practices.
- Fragmented industry.
- Low level of training.
- Delay in delivering the goods at the right time
- Lack of economies of scale and advance processing capabilities.
- Unprofessional way of management.
- Weak marketing linkages – absence of organized marketing channels.
- Most of the raw materials except the stone are bought from outside states.
- The traders do price fixation.
- Non-availability of quality standard.
- Usage of low quality raw materials.
- Cut throat price competition among the manufacturers.
- Poor packaging techniques.
- Exploitation of export marketing opportunities by the traders.
- Absence of a technical analysis of the product and professional design.
- Low level of labour productivity due to inadequate formal training / unskilled labour.
- Less number of organized product manufacturers.
- Lack of Information.
- Poor adaptability to changing trade trends.
- Non-availability of technically trained human resources.
- Lack of access to technological
- Rigid Government policy.

Opportunities

- Improving the product quality of the cluster through standardization of the product.
- Creation of new market avenues for the product by educating the people.
- Dissemination of new methods of production among the entrepreneurs.
- Introduction of new technologies for improving the product.
- Common procurement of raw materials for availing price benefits.

More availability of unskilled labour

Market Growth.

Improvements infrastructure.

Increased consumer demand for high end and value added

Relocation from high cost economies.

Huge demand for value added goods in all major countries.

Threats

Rupees appreciate in last few months.

Technological obsolescence

High import tariffs

Long transit time to key markets.

Competition from international brands.

Government and Statutory policies like MSP of Cotton, cotton yarn, export incentives etc.,

Erratic Power supplies can lead to production loss.

Entry of a new technology in the product

Supply of finished components to other cities for assembling and thereby creating competition to the cluster.

Emergence of new clusters in other cities where local market is available.

Practicing of informal business methods.

Textile industry passing through worst crisis

Concentration of more chemical industries may pose health environmental pollution.

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WORK RELATED HEALTH PROBLEMS OF SALT WORKERS IN KANYAKUMARI

Kanyakumari district salt is produced in an around 600 acres with an estimated annual production of 0.11 lakh tones. Around 200 persons are employed per day in the salt industry functioning in this district. Salt workers engage in various processes of salt manufacturing - viz., sweeping the salt crystals with a wooden spade; heaping of salt crystals at the edges of pans; loading, weighing, milling, packing or transportation of salt. The workers engaged in the production of salt are underpaid and their living condition is very poor.

Salt Production in Kanyakumari

In Kanyakumari district salt is produced in an around 600 acres with an estimated annual production of 0.11 lakh tonnes. Around 200 persons are employed per day in the salt industry functioning in this district. Salt production in this district has gone on a decreasing trend recording a de growth rate of 1.8 percent. So we have tried to find out what are the reasons for this low production and the problems faced by the salt workers in this district. Keeping this in view an attempt has been made to study the economics of the salt industry in Kanyakumari District with special reference to Kovalam and Manakudy villages.

Table 1

The Salt Production Centre of Kanyakumari District	
Particulars	Numbers
Swamythoppu	350
Kovalam	68
Puthallam	300
Rajakkamangalam	14
Total	732

Source: Salt department statistics

Occupational Health Problems of Salt Workers

The work related general symptoms and skin and eye symptoms were significantly higher among the salt workers. Overall, the production workers had higher prevalence of these symptoms / morbidities than the non-production workers. The mean systolic and diastolic blood pressure among different categories was comparable. A significant increase in urinary sodium excretion and serum pH was observed in salt production workers.

Working in salt industry exposes the working population to direct contact with inhalable salt dust, salt crystals as well as concentrated brine, physical stress of hard manual labor, direct bright sunlight and glare due to sunlight reflected by salt crystals and brine surface. Most common symptoms observed among salt workers were those pertaining to eyes. These might be due to irritation caused by exposure to salt dust and reflection of bright sunlight by salt crystals and brine. Itching, cracks and burning sensation in skin might be caused by direct contact with salt and the impurities found in salt, like sulfates, magnesium, calcium, potassium, etc. Ulcers on skin were mostly traumatic in origin. These were present on feet, legs and hands. The physical stress of hard work in sunlight might be a potent cause of headache, giddiness,

muscular pain, joint pain and general weakness present among the workers. These symptoms were more common in females, probably due to higher prevalence of anemia in them. Notable prevalence of visual defects (7.7%), hypertension (4.7%) and musculoskeletal problems has also been reported among fishermen, who are also exposed to salty sea water and sunlight (Filikowski 1998).

Majority of workers employed in the salt industry are unskilled and poorly educated and employed through contractor on temporary basis. A major share of accidents is due to bad work practice and human error and hence can be avoided. Apart from accidents, workers in the salt industry suffer from health problems arising out of work environment/ work conditions.

Policy Recommendations

The element of income security and social protection, food, water, health care, child care, shelter and education need to be treated as basic entitlements of the workers and producers of the economy.

Even though in many cultures people tend not to talk about toilets, these basic facilities are very important and need particular attention. In general, improvements in sanitary facilities can be undertaken at low cost. When workplaces are built, good sanitary facilities can be included in the plan with a relatively small additional cost.

The scheme would provide financial support for child birth and child care and breastfeeding in the first few months of the child's life. The funds would be multi-sourced including a combination of employer, employee and state contributions, through cusses and through community contributions.

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THE MATERNAL AND CHILD HEALTH IN TIRUNELVELI DISTRICT

Study developed based on the personal observations and a review of available literature and secondary data for Tamil Nadu. The study focuses on most recent births to ever married women that took place during the 3 years prior to the date of the survey. The study have used logistic regression models to estimate the effect of covariates on the utilization of maternal health services viz., antenatal care, tetanus toxoid vaccine, place of delivery and assistance during delivery. All registered pregnant women of 16 weeks of gestation from 2011 November to March 2012 and were willing to deliver in the study area; the age groups 18-40 were identified. Out of total 78 participants screened data of 66 participants analyzed. In the entire duration of study they were given 8 visits. The information on antenatal, natal and post-natal care received, whose last pregnancy during three years preceding the survey had terminated either as live birth or as still birth. National Family Health Survey and child age (1-4) mortality are estimated, as well as the effects of socioeconomic background characteristics, demographic characteristics and mother's health-care behavior. The information on the use of maternal health care services during the three years preceding the survey has been utilized.

Objective

To analyse the status of maternal and child health in the study area.

Methodology

The primary survey uses the results of the block level 66 Maternal and Child Health Survey (MCHS). In the interviewing all female members aged 18 to 40 years in the study period. Secondary sources obtained from Family welfare Statistics reports of the Tamil Nadu Health and Family Welfare Department, reports of various research institutions, and Census of India, 2011.

Overall the Tirunelveli district population 49.40 percent lives in urban regions. In total 1,520,229 people live in urban area of female are 768,045. Child population (0-6) in urban region was 154,323 of females were 75,519. This child population figure is 10.48 % of total urban population. Rural areas covered 69 primary health centre (PHC) and 383 sub centre. Every block / municipality PHC having 3-5 and sub centre 12-26. As per the 2011 census 50.60 % population lives in rural areas of villages. The total living in rural areas is 1,557,004 of females is 788,276. Child population in the age 0-6 is 167,364 in rural areas of females are 82,011. The child population comprises 11.10 % of total rural population. Literacy rate in rural areas of Tirunelveli district is 79.17 %. The data collected were finally tabulated and analyzed by using SPSS statistical software. Statistical methods applied were number and percentages.

Table-1

Neo-natal Mortality Rate, Post-neonatal Mortality Rate, Infant Mortality Rate, Under Five Mortality Rate, Maternal Mortality Rate and Still Birth Rate

S.No.	District	NMR	PNMR	IMR	Under 5 Mortality Rate	MMR	Still Birth Rate
1.	Dharmapuri	35.5	12.0	47.5	54.6	1.8	17.7
2.	Tirunelveli	N.A	N.A	42.1	42.9	1.9	17.8
3.	Tuticorin	31.6	4.5	36.1	49.9	1.2	16.0
4.	Kanyakumar	12.8	1.8	14.6	18.9	0.2	6.6
5.	Viruthunagar	14.0	8.0	21.9	16.8	1.2	14.3

Source: Directorate of Family Welfare, Tamil Nadu, 2010.

Birth Rate, Death Rate, Total Fertility Rate

S.No.	Districts	Birth Rate	Death Rate	Total Fertility Rate
1.	Tirunelveli	17.6	7.3	1.9
2.	Tuticorin	17.4	6.5	2.6
3.	Kanyakumari	15.8	5.6	2.1

Source: Directorate of Family Welfare, Tamil Nadu, 2010

Births and Deaths Registered Year: 2011- 2012

S.No.	Block	Live Births Registered	Deaths Registered	Infant Mortality
1	Vasudevanallur	3187 (16.4)	541 (3.0)	32 (10.0)
2	Sankarankoil	2638 (17.9)	598 (4.0)	29 (10.9)
3	Papakudi	1244 (15.8)	386 (4.9)	24 (19.3)

Source: D.D (Health) Tirunelveli, Sankarankoil

In general, coverage of maternity care services (prenatal, delivery, postnatal) shows a consistent the years. Boys are more likely to be immunized than girl children. Some antenatal care during pregnancy raises immunization chances significantly. This increases possibility to meet health personnel who help mothers to raise awareness by disseminating information regarding immunization. Access to trained prenatal care providers is much greater among women with some college education than among those with lower education. The choice of attendant during delivery is associated with the mother's characteristics particularly the age and parity. The electronic media is an important source for information on the availability and importance of maternal health care services. The media could also be used to bring about changes in people's attitudes towards the use of modern medical services

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ROLE OF EDUCATION IN ECONOMIC DEVELOPMENT OF INDIA

Education is many things to many people. Besides the economic benefits already mentioned, education up to a certain level is often seen as an inherent right. Education has been promoted because it can socialize people. Through a common schooling experience, it has often been thought, people from different national, social ethnic, religious and linguistic backgrounds can be encouraged to adopt a common outlook on the world. Since many developing countries have diverse populations and must place a high premium on the attainment of greater national unity this is often as important objective for them. Education is also thought to confer civic benefits. Some political scientists believe that at least a minimal level of schooling is a prerequisite for political democracy.

The Constitution (86th Amendment) Act, 2002 seeks to make free and compulsory education a fundamental Right for all children in the age group 6-14 years by inserting a new Article 21-a in part III. Yet the country has been struggling with challenges in its primary education sector and the dream of 100% literacy is still a mirage. Kerala is the only state to reach this goal so far. On the other hand, a number of public and private schools are mushrooming side by side.

According to Tadaro and Smith, education contributes to economic growth in the developed and developing countries. Education helps in creating a more productive labor force and endowing it with increased knowledge and skills. It helps in providing widespread employment and income earning opportunities for teachers, school and construction workers, textbook and paper printers, school uniform manufacturers etc., Education helps in creating a class of educated leaders to fill vacancies left by departing expatriates, or otherwise vacant positions in governmental services, public corporation, private businesses and professions and it helps in providing basic skills and encourages modern attitudes in the diverse segments of the populations.

Problems of Education System in India

- ❖ According to Indian Human Development Report 2011, despite considerable improvement in the literacy status, India is home to the largest number of illiterate people in the world, accounting for about one third of all illiterates. Since the dropout rates at the primary level remain high the number of illiterate could be rising. The problem of illiteracy is more acute in rural areas particularly among rural females, 43 % of whom were illiterate in 2007-08
- ❖ According to IHDS, percentages of failures and dropouts are very high.
- ❖ The quality of Indian schools is abysmal. Many schools, particularly in the countryside, exist without teachers. Overcrowded classrooms, a crumbling infrastructure, lack of teaching aids, dull teaching methods, poor pupil achievements, etc.,
- ❖ The higher education system at present suffers from several weaknesses, such as proliferation of substandard institutions, deterioration of academic standards, outdated curriculum failure to maintain academic calendar and lack of adequate support for research, etc.,
- ❖ At present in the area of technical education, various imbalances and distortions exist. Over the years quantitative expansion of technical education has lowered the standards and now there is a structural imbalance in skill requirement of the business sector and the traditional curriculum followed by the engineering and management institutions, etc.,

Suggestions for Improving the Education System

First of all, restrictions should be introduced on higher education. Most of the research work done in Indian Universities is unproductive and the expenditure involved is a colossal waste. For making research both meaningful and productive, emphasis should be on quality and not on quantity.

Secondly, Education should be made job oriented.

Education in science and technical is costly and its expansion should be carefully planned.

Instead of opening new colleges and higher secondary schools, the government must try to raise the standards of education at higher secondary and university levels.

The government must investigate the reason for the large number of dropouts and should make attempts to solve this problem.

According to Dreze and Sen, much can be done without delay in this field like opening more schools, improving infrastructure, appointing more teachers, simplifying the curriculum, organizing enrolment drives, providing free textbooks etc., However, the primary challenge would be to improve the teaching standards in the classroom.

India is a nation of young people. Out of a population of above 1.1 billion, 672 million people are in the age group 15 to 59 which is usually treated as the working-age population. It is predicated that India will see a sharp decline in the dependency ratio over the next 30 years, which will constitute a major demographic dividend for India. But this advantage can only be realized if it is supplemented with skill enhancement of the young through the medium of education.

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Facts for you and Yojana

INFRASTRUCTURE AND ECONOMIC DEVELOPMENT - TOP 10 DEVELOPMENTS IN INDIA OVER THE LAST 10 YEARS

After around six decades of independence, India stands at number four in the list of world's largest economies. We have population of around 1.2 billion and soon, we are going to be the nation with the most number of young and technically sound work forces. Our country has grown to a global agricultural powerhouse, after being dependent on the other countries for grain import for so many years. Life expectancy and literacy rates in our country have doubled and quadrupled in the last few years. Let's have a look at the developments in India over the last 10 years.

1. Healthcare:

Healthcare systems are established all over the country to provide better diagnosis, treatment of diseases, illness, etc. Health care plays a significant role in any country's economy. Therefore, in India too, health care is given a prominent attention. The 12th five-year plan also underlined various strategies related to health. They are:

- Substantial expansion and strengthening of public sector health care systems.
- It stresses on cooperation between public and private health care providers.
- Expansion of medical colleges and hospitals, etc.

Past few years have witnessed many changes in the Indian health related issues. Let's have a look on a few:

Various NGOs like Indian Heart Foundation, etc. have been created to spread health related awareness. National Rural Health mission was launched in April 2005 by the Government of India to provide better and advanced health care to the people in rural and remote areas.

2. Education:

There has been a drastic change in the field of education in India. Education system has witnessed a great extent of development in the past few years. This is due to increased investment and various mushroomed institutes all over the country. The literacy rate in India was recorded as 74% in 2011 census. India is now ranked at number 3 after china and U.S.A in the field of higher education. According to the records of Annual Status of Education Report (ASER), 96.5% of children between the ages 6-14 were enrolled in school in 2012. This was a great achievement but still, we need to focus more on the quality of education now. Women's literacy rate in India never went above 30% until 2001, when women's literacy rate touched 50% of overall women population and it has been increasing ever since. Government of India launched Saakshar Bharat mission to hamper female literacy rate.

3. Urbanization:

It was after India's adoption of mixed system of economy that urbanization in India gained prominence. Only 11.4% of population resided in urban areas According to 1901 census. The count kept on increasing and it was 28.53% in 2001 and crossed 30% in 2011, constant at 31.16%. It has been analyzed in a survey that by 2030, this count will go up to 40.76%. Delhi's population increased by 4.1%, Mumbai's by 3.1% and Kolkata's by 2.1% in 2011 as compared to 2001 census.

Infrastructure:

Infrastructure of any country boosts its pride and India has been witnessing continuous changes in this sector, be it roadways, railways, airport, etc. let's have a look at a few of the major developments in the sector of India in the past few years:

Indore's BRTS, reflects a planned commuting system in India, which helps in the reduction of emission and reduces pollution by improving air quality (July 2009).

5. Economic Growth:

With fundamental reforms and their renewal in 1991 and 2000s respectively, India has managed to emerge as a free market economy. India is the 4th largest economy in the world. According to the Ease of Doing Business Index, India was ranked 132nd in year 2012 and ranks 123rd in Index of Economic Freedom world ranking.

- Oil and Natural gas reserves: India has massive reserves of oil and natural gas. As of January 2010, India has about 5.62 billion barrels of oil and 1.437 billion cubic metres of natural gas reserves.
- Employment: Employment growth in India is only 2.3% per year, but labour force is growing by 2.5% a year. Unemployment in India is more than 9% and only 10% of workforce is engaged in regular employment.
- The government of India has taken an initiative to eradicate child labour and massive allocations have been made for the same. It was US 10 million in 1995-96, U.S \$16 million in 1996-87, and U.S \$ 21 million for the year 2007.

6. Tourism:

Rich history, geographical and cultural diversity attracts large number of international tourists in India. Tourism generates much revenue and opens employment opportunities in the country. GDP of tourism sector has increased by 229% in the years 1990-2011. Tourism generated USD 121 billion revenue, 39.3 million jobs in the last few years. And the count has been increasing ever since. The booming medical tourism sector is expected to reach about rupees 9500 crore, with an estimated annual growth of 30%.

In the past few years, concerted efforts are being made to popularize new forms of tourism such as cruise, rural, eco-tourism and medical. Meanwhile, "Incredible India" campaign is being maintained well by the tourism ministry.

7. Media and Entertainment:

Media and entertainment industry has become one of the leading industries in India after registering an explosive growth in the last decade. There are more than 400 channels in the country till date. This improvement came about after foreign and private sector investment in this industry.

As per the survey report by KMPG and FICCI, entertainment industry is expanding at a rate of 12.5% every year and is expected to reach US \$ 20.09 billion in the year 2013. Industry generated INR 5808 billion in 2009 which was much more than INR 3565 billion in 2005. The Indian Medical and Entertainment industry saw a growth of 11% in the year 2009-2010.

It increased from US \$ 12.9 billion in 2009, to US \$ 14.4 billion in 2010. This showcases the explosive growth of media and entertainment in India.

New forms of media such as animation, visual effects, films and music post phenomenal progress in the recent years, while conventional media (TV, print and radio) still remain dominant in the field of entertainment.

The internet video consumption market in India is expanding at a humongous pace. 80% more videos were viewed in 2012 than in the past years. Total expense on the advertising was just 1% in 2005 and it increased to 7% in 2012.

8. Power:

In the last 10 years, power sector in India has seen increased participation of private sector, both foreign and domestic.

'New' Electricity act, 2003 is a landmark document, first of its kind that revamps the regulatory framework governing the power sector.

The Eleventh Plan (2007-12) aimed at addition of 78000 MW of power and the Twelfth 5-year plan (2012-17) is even more ambitious, which aims at addition of over 100,000 MW of power.

There are various problems with the power generation and transmission in our country, which are as follows:

9. Rural Development:

Increased urbanization and changes in global production system have changed the complete scenario of rural areas. Developments in rural areas are majorly concerned with the proper utilization of land resources and imparting proper healthcare and education to the people of rural areas.

Major changes and developments in rural areas in the last few years are:

Rural education programmes have gained prominence in the past few years. Around 97% children of the ages 6-14 are enrolled in government and private schools.

Focus on increasing tourism in rural areas has been made by the tourism ministry. Tourism has also started pushing agriculture down on the list of main economic drivers of the country.

Development of small scale industries have made people independent and confident.

Various schemes have been launched to upgrade the living standards of people in rural areas. Some of them are: MGNREGA, DIKSHA, BHARAT NIRMAN, etc.

EDUCATION AND HEALTH: STRATEGIC SEQUENCING IN SOCIAL DEVELOPMENT

Introduction:

Education and Health are considered to be two vital sector that can play a crucial role in determining the level of social development. One of the fundamental aspects of social development is the ability of people to lead a long and healthy life. The length or quantity of a person's life can be measured in terms of the indicators life expectancy at birth. A World Health Organisation defined health as a state of complete physical, mental and social wellbeing and not merely an absence of disease or infirmity. The international organisations like the United Nations the World Health Organisation have ensured this principle, health is wealth, and healthy populations is contributing much to the national income. Among all the factors of production, human resource is the most important powerful resource which enables the increasing productivity of the nation.

Analysis of the Health sector:

Since independent, India had built a huge infrastructure in the form of primary, secondary and tertiary health care institution like primary health centres, community health care centres, hospitals in public, private and voluntary sectors. For producing skilled human resources, a number of medical and para-medical institutions were setup including AYUSH (Ayurveda, Yoga & Naturopathy, Unani, Siddha and Homeopathy). Six decades of hard work has resulted in considerable achievements in improving health standards in terms of life expectancy, infant and maternal mortality rate. Small pox and plague have been eliminated and several other diseases like malaria, tuberculosis and diarrhoea have been contained to large extent.

Table 1-Centre and States Health Expenditures (in Crores)

S.No	Centre	2004-05	2009-10
1.	Health	2688	6688
2.	Family Welfare NRHM	5525	12529
3.	North Eastern Areas	725	1838
4.	AYUSH	225	922
5.	Centre's Total	8438	22025
6.	State's Total	20980	43849
7.	Centre & State Total	29418	65874

Sources: Economic Political weekly, June 28, 2010

Analysis of the Education Sector:

In Educational development there is need for investment in lower primary, upper primary, secondary and higher secondary schools. So that people can send their children to school to acquire education. After independence, the government took upon itself the task of expanding education to higher educational level, investment is required in colleges and universities and research institutions so that the products of school education can further improve their knowledge and skills of a higher order. To improve vocational education, there is a need to expand institution of technology, engineering colleges and medical institutions to train technical persons at various levels.

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Education as investment in human resources plays an important role among the factors which contribute to economic growth. Expenditure of education steadily rose from 0.64% of GDP in 1955-52 to 3.7% in 2007-08. There is a need to step it again.

All India Growth of student enrolment in higher education.

Years	Total enrolment in (lakhs)
1984-85	34.0
1990-91	49.2
2000-01	84.2
2001-02	89.2
2002-03	95.2
2003-04	99.4
2004-05	104.8
2005-06	110.3
2009-10	146.5

Sources: UGC Annual Report 2010-11

Higher education comprises of graduate or certificate courses. Total enrolment in higher education rose from 34 lakhs in 1984-85 to 146.25 lakhs in 2009-10. Eleventh plan estimates that nearly about half of incremental enrolment targeted for higher education well comes from private providers. The eleventh plan proposals include setting up of 30 central universities, 16 universities, 14 world class universities including medical and engineering. The development of huge educational structure of 378 universities, and 18,064 colleges, 1.52 lakhs secondary and high schools and 10.34 lakhs primary and upper primary schools is a matter of legitimate pride.

In this connection proper education is even essential for the proper utilisation of health care services. In case of the health sector, the level of attainment in the education sector depends both on the ability of people as well as the availability of educational facilities. The improvements are also possible through adoption for innovative technologies. The information relating to health and education for examples can be more widely available now with access to telecommunication services. Expansion of public- private co-operation in the delivery of social service also requires appropriate regulatory mechanisms.

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LIST OF REV. DR. M. SEBASTIAN STANISLAUS SJ MEMORIAL LECTURES

AET-AC No	DATES	VENUE	NAME	TOPIC
XXVI	2006 - Jan. 28 th & 29 th	Government Arts College for Women, Walajapet	Dr V Mohanasundaram PSGCAS - Coimbatore	IPR Regime Inter-national & National: A Case Study of India's Indigenous Knowledge
XXVII	2006 - Jan. 27 th & 28 th	Theivanai Ammal College for Women, Villupuram	Dr N Ramagopal Annamalai University	Amartya Kumar 'Sen's The Argumentative India"
XXVIII	2007 - Dec. 22 nd & 23 rd	The American College Madurai	Dr.P.Jegadish Gandhi Founder-Director, Vellore Institute of Development Studies(VIDS), Vellore	The Economic Ideas of Dr.A.P.J.Abdul Kalam
XXIX	2008 - Nov.22 nd & 23 rd	PSG College of Arts and Science, Coimbatore	Dr R Elango Annamalai University Chidambaram	Inclusive Growth
XXX	2009 09 th & 10 th	National College Tiruchirappalli	Rev. Fr Dr P P George SDB Former Principal, SHC, Tirupattur	Social Consciousness is an Educational Responsibility
XXXI	2010 - Jan. 08 th & 09 th	Aditanar College of Arts and Science, Tiruchendur	Dr K Padmanabhan Sacred Heart College, Tirupattur	Planning for Inclusive Growth - A Critique
XXXII	2011 - Nov. 19 th & 20 th	Gobi Arts and Science College Gobichettipalayam	Prof. M Muthiah Presidency College, Chennai	Impact of Climate Change on India's Natural Resources
XXXIII	2012 - Oct. 27 th & 28 th	Periyar University Salem	Dr Albert Christopher Doss The American College, Madurai	Structural and Functional Dynamism in the Bovine Economy of Tamil Nadu
XXXIV	2013 - Dec, 14 th & 15 th	Vellore Institute of Technology (VIT), Vellore	Dr R Balasubramanian D G Vaishnav College, Chennai	The Status of Food Security in Tamil Nadu
XXXV	2014 - Nov. 01 st & 02 nd	Vivekanandha College Agastheeswaram - Kanniyakumari	Dr K Ramu Annamalai University	Human Development and Challenges in Tamil Nadu

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