

A STUDY OF LIVING CONDITIONS OF BOAT WORKERS IN THOOTHUKUDI FISHING HARBOUR

Project report submitted to the

Department of Economics

ST.MARY'S COLLEGE (Autonomous), THOOTHUKUDI

Affiliated to Manonmaniam Sundaranar University, Tirunelveli

In partial fulfillment of the requirement for the award of the degree of

Bachelor of Arts in Economics

By

The students of Third B.A.Economics

| NAME | REG. NO |
|---------------------------------|-----------------|
| A.ANTONY HARINI KIRTHIGA | 20AUEC09 |
| J.EMISHA | 20AUEC11 |
| X.FRANCIS MEKLIN SMILA | 20AUEC14 |
| A.MIRSHA | 20AUEC30 |
| S.ROSHAN FATHIMA | 20AUEC39 |
| T.SWETHA | 20AUEC54 |

SUPERVISOR

Dr.D.Amutha M.A., M.Phil., Ph.D.,



DEPARTMENT OF ECONOMICS

St.Mary's College (Autonomous), Thoothukudi

(Re-accredited with 'A+' Grade by NAAC)

MARCH – 2023

CERTIFICATE

This is to certify that the report of subject project entitled " A
STUDY OF LIVING CONDITIONS OF BOAT WORKERS IN
THOOTHUKUDI FISHING HARBOUR" submitted to
St.Mary's College, (Autonomous), Thoothukudi in partial
fulfillment for the award of the Degree of Bachelor of Arts in
Economics and is a record of the work done during the year
2022-2023 by the following students of Third B.A.
Economics.

A. Antony Harini kirthiga
J. Emisha
x. Francis Maxlin Smila
A. Mirsha
S. Roshan Lathima
T. Swetha.

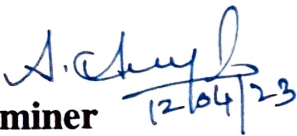


Supervisor



Head of the Department

Dr. Mrs. D. AMUTHA, M.A., M.Phil., Ph.D.,
Associate Professor in Economics
St. Mary's College (Autonomous)
Tuticorin- 628 001


12/04/23

Examiner

Dr. A. ANGEL ANILA, Ph.D.,
Assistant Professor,
Department of Economics,
St. John's College
Palayamkottai - 627 002.



Principal

St. Mary's College (Autonomous)
Thoothukudi - 628 001.

ACKNOWLEDGEMENT

We Sincerely and thank our lord almighty for the successful completion of our project.

We are grateful to our Principal **Dr.Sr.A.S.J. Lucia Rose M.Sc., PGDCA, M.Phil., Ph.D.,** St.Mary's College (Autonomous), Thoothukudi for her encouragement.

We are extremely grateful to **Dr. D. Amutha M.A., M.Phil., Ph.D.** Head of the Department of Economics, St. Mary's College (Autonomous), Thoothukudi for her total support and encouragement.

We feel it please to express our deep sense of gratitude to our Supervisor **Dr. D. Amutha M.A., M.Phil., Ph.D.** rendered her valuable guidance and offer suggestions at every stage of the study.

We thank our department library and College library which helped us a lot in the completion of our project by providing needed books and journals.

We express our deep sense of gratitude to our parents and friend who encouraged and provided us their full support.

CONTENTS

| S.NO | TITLE | PAGE NO |
|-------------|---|----------------|
| | CHAPTER - I | |
| 1.1 | INTRODUCTION | 1 |
| 1.2 | ECONOMIC IMPORTANCE OF FISH | 1 - 8 |
| 1.3 | MARINE FISH PRODUCTION IN THE WORLD | 8 |
| 1.4 | CONTRIBUTION TO INDIAN ECONOMY | 8 - 9 |
| 1.5 | FISHERY SECTOR IN TAMILNADU | 9 - 13 |
| 1.6 | PRODUCTION IN MARINE FISH AND NUMBER OF FISHERMEN ENGAGED IN THOOTHUKUDI DISTRICT | 14 - 16 |
| 1.7 | EXPORTS TRENDS | 16 - 23 |
| 1.8 | MODERNISATION OF THE FISHING SECTOR | 23 - 24 |
| 1.9 | STATEMENT OF THE PROBLEM | 25 - 26 |
| 1.10 | OBJECTIVES OF THE STUDY | 26 |
| 1.11 | LIMITATION | 26 - 27 |
| 1.12 | CHAPTALIZATION | 27 |
| | CHAPTER - II | |
| | REVIEW OF LITERATURE | 28 - 35 |
| | CHAPTER - III | |
| | METHODOLOGY AND PROFILE OF THE STUDY AREA | |
| 3.1 | METHODOLOGY | 36 |
| 3.2 | PROFILE OF THE STUDY AREA | 36 - 37 |
| 3.2.1 | THOOTHUKUDI DISTRICT – HISTORICAL AND CULTURALS BACKGROUND | 37 - 38 |
| 3.2.2 | ECONOMY OF THOOTHUKUDI | 39 - 42 |

| | | |
|-------|---|---------|
| 3.2.3 | THE WORKFORCE IN THOOTHUKUDI DISTRICT | 43 |
| 3.2.4 | THE SIGNIFIANCE OF THOOTHUKUDI AS INDUSTRIAL GROWTH CENTRE | 43 - 44 |
| 3.2.5 | FISHERES IN THOOTHUKUDI DISTRICT | 44 - 45 |
| 3.3 | MARINE FISHING IN THOOTHUKUDI DISTRICT | 45 - 46 |
| 3.4 | FISHERS IN MECHANISED SECTOR | 47 |
| 3.5 | INDEBTEDNESS AND FISHERMEN | 47 - 48 |
| 3.6 | MARINE FISHERIES OF THOOTHUKUDI DISTRICT | 48 |
| | CHAPTER - IV | |
| | ANALYSIS AND INTERPERETATION | 49 - 65 |
| | CHAPTER - V | |
| | FINDING, RECOMMENDATIONS AND CONCLUSION | |
| 5.1 | FINDING | 66 - 69 |
| 5.2 | RECOMMENDATION | 69 - 70 |
| 4.3 | CONCLUSION | 66 |
| | BIBLIOGRAPHY | 71 - 74 |
| | QUESTIONNAIRE | 75 - 77 |
| | PHOTOS | |

TABLES

| TABLE NO | TITLE OF THE TABLE | PAGE NO |
|---------------------|---|--------------------|
| 1.1 | WORLD MARINE FISH PRODUCTION | 8 |
| 1.2 | FISH PRODUCTION IN INDIA | 9 |
| 1.3 | EXPORT OF MARINE FISH PRODUCTS IN TAMILNADU | 12 - 13 |
| 1.4 | PRODUCTION IN MARINE FISH AND NUMBER OF FISHERMEN ENGAGED IN FISHERY ACTIVITIES IN THOOTHUKUDI DISTRICT | 14 - 15 |
| 1.5 | PRODUCTION IN INLAND FISH | 15 |
| 1.6 | GROWTH IN EXPORT OF INDIAN MARINE PRODUCTS | 16 - 18 |
| 1.7 | MARINE PRODUCTS EXPORTS TO DIFFERENT COUNTRIES | 20 - 21 |
| 1.8 | VARIETY OF MARINE PRODUCTS EXPORTS | 22 - 23 |
| 3.1 | ADMINISTRATIVE SET UP OF THE DISTRICT | 38 |
| 3.2 | URBAN POPULATION IN 2011 CENSUS | 42 |
| 3.3 | LITERATES ACCORDING TO 2011 CENSUS | 42 |
| 3.4 | TOTAL WORKERS AND NON-WORKERS IN THOOTHUKUDI DISTRICT – 2011 | 43 |
| 3.5 | DETAILS OF MARINE FISHERIES OF THOOTHUKUDI DISTRICT FOR THE YEAR 2016-2017 | 48 |
| 4.1 | AGE WISE CLASSIFICATION OF THE RESPONDENTS | 49 |
| 4.2 | COMMUNITY WISE CLASSIFICATION | 50 |
| 4.3 | RELIGIOUS FOLLOWED BY THE RESPONDENTS | 51 |
| 4.4 | EDUCATIONAL QUALIFICATION OF THE RESPONDENTS | 52 |

| | | |
|------|--|----|
| 4.5 | THE NUMBER OF RESPONDENTS AND THEIR FAMILY SIZE | 53 |
| 4.6 | MARITAL STATUS OF THE RESPONDENTS | 54 |
| 4.7 | FAMILY TYPE OF THE RESPONDENTS | 55 |
| 4.8 | HOUSING | 56 |
| 4.9 | HOUSING TYPE | 57 |
| 4.10 | REASONS FOR GOING TO FISHING | 58 |
| 4.11 | FISHING DAYS PER MONTH | 58 |
| 4.12 | TIME OF FISH CATCH | 59 |
| 4.13 | VALUE OF CATCHES PER TRIP | 59 |
| 4.14 | MONTHLY FAMILY INCOME OF THE RESPONDENTS | 60 |
| 4.15 | MONTHLY FAMILY EXPENDITURE OF THE RESPONDENTS | 61 |
| 4.16 | MONTHLY FAMILY SAVING OF THE RESPONDENTS | 62 |
| 4.17 | REQUIREMENT FOR TRAINING FOR FISHING | 63 |
| 4.18 | SEASONS FOR FISHING OF THE SAMPLE RESPONDENTS | 63 |
| 4.19 | FISHING SEASONS | 64 |
| 4.20 | QUANTITY OF FISH CATCH MADE PER TRIP BY THE RESPONDENTS | 64 |
| 4.21 | PROBLEMS FACED BY BOAT WORKERS | 65 |

CHAPTER I

INTRODUCTION

1.1 INTRODUCTION

The livelihood it provides to numerous low-income households, particularly those in coastal areas, is the fisheries sector's most significant economic contribution to India. In terms of per capita consumption, seafood makes up a sizeable portion of the world's food supply and is a substantial source of protein. Almost 11 million people are employed in the sector, either entirely or in part, through operations connected to fishing, fish processing, fish marketing, and other associated ancillary industries. By earning money from the domestic and international fish trade, this sector thus supports the livelihoods of several households. 9.49 mt of fish are expected to be produced overall in 2015–16, with 6.18 mt originating from inland sources and 3.39 mt from marine sources. Fisheries were necessarily the source of livelihood for different sections of fish workers¹.

1.2 ECONOMIC IMPORTANCE OF FISH

Fishes are one of the most important group of vertebrates serving as food for human. They possess a great economic, nutritional, medicinal, industrial, aesthetic and religious values as well as providing employment for millions of people in the world. They contribute to food security in many regions of the world, providing a valuable supplement for diversified and nutritious diets. Consumption of fish has several health, nutritional, environmental and social advantages over other terrestrial animal meat.

The importance of fishes can be discussed under the following headings.

I. Food value

¹ P. Ibrahim, Fisheries Development in India, Classical Publication, New Delhi, 1992, pp. 15-44.

Fish serves as an important food for human. Edible tissues of fish are appreciably greater than that in chicken, pig and sheep/goat. For example, approximately 65% of the raw weight of finfish is eaten, compared with 50% of chicken and pigs, and 40% of sheep/goat; fish are supported by water, but terrestrial animals and birds require comparatively strong bones so they spend their substantial energy into the growth of the bones, which cannot be consumed as food. The total estimated fish production of the world in 2012 was 158 million metric tons with a per caput consumption around 19.2 kg. Similarly, the total estimated fish production of Nepal in 2013/14 was 64,900 metric tons with a per caput consumption of 2.3 kg.

II. Nutritive value

Fish is highly nutritious. It provides tasty, low calorie meal but is a good source of high quality protein. Fish is an almost zero-carbohydrate food, good for diabetes and other such patients. The protein content in fishes varies from 15-30% on wet weight basis and 60-80% on dry weight basis. The protein of fish is highly digestible and with well-balanced amino acids. Fish are low in fat and cholesterol. Fish is a good source of Vitamins- A, B and D and also offers a good source of calcium, iodine, fluorine, magnesium and zinc. Fish are rich in poly-unsaturated fatty acids containing Omega-3. Two poly-unsaturated fatty acids present in fish, eicosapentaenoic acid (EPA) and docosahexaenoic acid (DHA), collectively known as Omega-3, are essential fatty acids. They cannot be produced in human body, but are essential in the diet. These poly-unsaturated fatty acids can help to reduce the cholesterol level in the blood, thus minimize the risk of heart attack.

III. Medicinal value

Fish is low in fat, high in protein and an excellent source of Omega-3 fatty acids. Regular consumption of fish can reduce the risk of various diseases and disorders. Some research findings indicate the following:

Asthma: Children who eat fish are less likely to develop asthma.

Brain and eyes: Fish rich in Omega-3 fatty acids can contribute to the health of brain tissue and the retina of the eye. The IQ level of children whose mother consumed about 340 g fish per week during pregnancy was found higher than non-fish eaters. Similarly, breastfed babies whose mothers eat fish have better eyesight, perhaps due to the Omega-3 fatty acids transmitted in breast milk.

Cancer: The Omega-3 fatty acids in fish reduce the risk of many types of cancers by 30 to 50 percent, especially of the oral cavity, oesophagus, colon, breast, ovary and prostate.

Cardiovascular disease: Eating fish every week reduces the risk of heart disease and stroke by reducing blood clots and inflammation, improving blood vessel elasticity, lowering blood pressure, lowering blood fats and boosting good cholesterol.

Dementia: Elderly people who eat fish or seafood at least once a week may have a lower risk of developing dementia, including Alzheimer's disease.

Depression: People who regularly eat fish have a lower incidence of depression. Depression is linked to low levels of Omega-3 fatty acids in the brain.

Diabetes: Fish may help people with diabetes to manage their blood sugar levels.

Prematurity: Eating fish during pregnancy may help reduce the risk of delivering a premature baby.

Further, it is observed that different fishes are used as Ayurvedic medicines which help in treatment of duodenal ulcers, skin disease, night blindness, weakness, loss of appetite, cough and cold, bronchitis, asthma, tuberculosis, etc.

IV. Fish products

a. Fish meal: The dried and ground preparation of unused or trash fish is called fish meal and is a highly nutritive product that makes an excellent feed for poultry, pig, cattle and fish. Fish meal contains about 60-70% crude protein, 2-15% oil and 10-20% minerals. The protein of fish

meal is highly digestible and contains all amino acids. It is also very rich in vitamins, calcium, phosphorous and iodine.

b. Fish oil: Fish oil is of two kinds, body oil and liver oil. The oil extracted from the whole body of the fish is called fish body oil. For the extraction of body oil, the fishes are minced, steamed, and then pressed for oil recovery, then subject to filter for refine. It is very rich in iodine. The fish body oil is mostly used in manufacture of paints, varnishes, soaps, lubricants, candle, printing inks, etc. It is also used in dressing of leather, tanning of skin and smearing the surface of boats for longer preservation.

The oil obtained from the liver of fishes is called fish liver oil. For the extraction of liver oil, livers are chopped and boiled in water. The oil is then skimmed out from the surface of the water and purified. Fish liver oil has medicinal value. It contains 55-75% fat and 5-10% protein. It is very rich in Vitamin A and D. Shark (*Carcharhinus* spp.) and Cod (*Gadus callarius*) liver oil are well known in pharmaceutical industries.

c. Fish silage: Fish silage is a liquid or semi-liquid product made from whole or part of the fish that are liquefied by the action of enzymes in the fish in the presence of an added acid (Hydrochloric or Sulfuric acid). The enzymes break down fish proteins into smaller soluble units, and the acid helps to speed up their activity while preventing bacterial spoilage. It is a highly nutritive animal feed. It contains about 15% protein; however, the composition of fish silage depends on the fish species from which it is made.

d. Fish flour: Fish flour is made up of dried and powdered fish. It is a superior quality of fish meal which is used for human consumption. It is considered an ideal protein source to supplement diet. It can be mixed with wheat or maize flour and used for enriching the nutritive value of bread, biscuits, cakes, etc. It is also known as hydrolyzed protein of fish.

e. Fish manure and guano: Low grade, unedible fish and offal from the fish-canning factories, fish-salting plants, fish-filleting plants and other fish processing industries are utilized to

prepare the fish manure. These residues are dried, ground, mixed with ash and converted into manure, which contains a high percentage of nitrogen and phosphorous.

The word 'guano' means dung in Spanish language. Fish guano is prepared from the material left over after extracting oil from the fish. It has high content of nitrogen (8-10%), and has been found more effective than animal manure.

f. Fish glue: The gelatinous adhesive material obtained from the connective tissues of skin and bones of certain fish, principally cod fish, is called fish glue. It is used in gummed tape, letterpress printing plates, blueprint paper and adhering the wood, leather, glass, etc.

g. Isinglass: Isinglass is a substance obtained from the dried swim bladders of fish. It is a high-grade collagen used mainly for the clarification of wine, beer and vinegar. It can also be cooked into a paste for specialized gluing purposes. For making isinglass, the air bladder is removed from the fish, washed thoroughly and flattened by beating. The beaten pieces are then dried for the preparation of isinglass. It is in the form of shiny powder. Isinglass is generally made from sturgeon and cod fish.

h. Fish leather: The coarse scaly skins of several fishes (e.g., sharks and rays) are used for manufacturing, polishing and smoothing materials in place of sand paper. The dried and processed skin is also used for preparing high-quality shoes, moneybags, suitcases, belts, phone cases, etc. Fish leather is an eco-friendly alternative to the typical exotic leathers such as crocodile and snake that threaten endangered species.

The production of fish leather is a long and complicated process. For this purpose, skins from larger fish is collected and soaked in brine for a day then salted and again put in brine containing 10% hydrochloric acid. After that, skin is scraped on the surface and tanned by usual process. Actually, the exact details of the process are a closely guarded secret as only few manufacturers in the world are able to make it to a high standard after years of experimentation and fine-tuning.

i. Fish fin: The fins of the sharks and rays are used to make tasteful sauce and soups. It is a popular soup item of Chinese cuisine usually served at special occasions such as weddings and banquets, or as a luxury item in Chinese culture.

j. Fish caviar: Caviar is a high value fish product. It is a salt-cured eggs of certain species of fish such as sturgeon, salmon and trout. Traditionally the term caviar refers only to the eggs from some species of wild sturgeon in the Caspian and Black Sea. Depending on the country, caviar may also be used to describe the eggs of other fish such as salmon, trout, lumpfish and whitefish. Caviar is considered a delicacy and luxurious food and is eaten as a garnish or a spread.

For preparation of caviar, ovaries are first removed from the sedated female sturgeon and passed through a sieve to remove the membrane. Then the eggs are rinsed to wash away impurities. The eggs are then ready to become caviar by adding a precise amount of salt for taste and conservation. The fresh preparation is tasted and graded according to quality. Finally, the shiny eggs are packed into lacquer lined tins that will be further processed or sold directly to customers. It can be sold as fresh (non-pasteurized) or pasteurized, with pasteurization reducing its culinary and economic value. The price of caviar generally depends on age and species of the fish. For example, caviar of 60 to 100 years old Iranian beluga sturgeon costs about \$35,000/kg. Caviar from salmon and trout are cheaper.

k. Fish pearls: The material obtained by scraping the silvery coating of the scales of certain fishes is used for polishing the hollow glass beads. These beads are then filled with wax and marketed as artificial pearls which are used as jewelry.

l. Fish insulin: Insulin is extracted from the pancreas of large sized fishes such as sharks. Prior to the introduction of biosynthetic insulin, insulin derived from sharks and other fishes was extensively used for glycemic control in human.

V. Biological control

Many species of carnivorous and larvivorous fishes prey upon insects and their larvae in water. These fishes can be used to control harmful insects, mosquito larvae, etc. *Gambusia affinis* is a well known fish for mosquito control, hence called mosquito fish. Other larvivorous species are *Brachydanio* spp., *Rasbora* spp., *Puntius* spp., *Esomus* spp., *Colisa* spp., *Barilius* spp., *Chela* spp., etc. They help in biological control of dengue, malaria, filaria, encephalitis, etc.

Similarly, the herbivorous species like grass carp (*Ctenopharyngodon idella*), tilapia (*Oreochromis* spp.), silver barb (*Puntius gonionotus*), etc. are used to control aquatic weeds and vegetations.

VI. Sports and games

Sport or recreation fishing is the fishing for pleasure or competition. Sport fishing can be done in a variety of ways. The most common form of sport fishing is done with a rod, line and hooks with baits, called angling. The most common sport fishes of Nepal are sahar (*Tor* spp.), asla (*Schizothorax* spp.) and rainbow trout (*Oncorhynchus mykiss*).

VII. Decorative value

Many species of colored fish are kept in aquarium, ocenarium, ponds and lakes for decoration or ornamentation. The common ornamental fish species kept in aquarium in Nepal are gold fish (*Carassius* spp.), gourami (*Colisa* spp.), zebra fish (*Brachidanio* spp.), guppy (*Poecilia* spp.), fighting fish (*Betta splendens*), koi (*Cyprinus carpio*), etc.

VIII. Employment opportunity

Fisheries and aquaculture sector provide, either directly or indirectly, a great employment opportunity for millions of people around the world. In 2018, about 500 million people were directly engaged in the world, part time or full time, in production of fish, either by fishing or in aquaculture. Fisheries and aquaculture sector in Nepal is relatively small, which provides employment to about 0.6 million people in 2021-22.

1.3 MARINE FISH PRODUCTION IN THE WORLD

Table 1.1 shows the precise condition of marine fish production of inland and marine capture in the World from 2005 to 2015.

TABLE 1.1
WORLD MARINE FISH PRODUCTION

| Year | Inland capture (in Million Tonnes) | Marine capture (in Million Tonnes) | Total |
|-------------|---|---|--------------|
| 2005 | 9.4 | 83 | 92.4 |
| 2006 | 9.8 | 80.4 | 90.2 |
| 2007 | 10 | 80.7 | 90.7 |
| 2008 | 10.2 | 79.9 | 90.1 |
| 2009 | 10.4 | 79.7 | 90.1 |
| 2010 | 11.2 | 77.8 | 89 |
| 2011 | 11 | 82.5 | 93.5 |
| 2012 | 11.6 | 79.7 | 91.3 |
| 2013 | 11.7 | 80.9 | 92.6 |
| 2014 | 11.8 | 81.5 | 93.3 |
| 2015 | 11.9 | 81.4 | 93.3 |

Source: Various Fisheries and Aquaculture statistics reports, FAO.

Comparative total fish production in inland capture and marine capture of World is presented in Table 1.1. In marine capture, the total fish production was 83 million tonnes in 2005 and from which it decreased to 81.4 million tonnes in 2015. The declining trend in marine fish production is due to monsoon conditions. However, in 2005 the marine fish production reached a peak level of 83 million tonnes. On the other hand, the inland capture fish production for the World showed an increasing trend for 9.4 million tonnes in 2005 to 11.9 million tonnes in 2015.

1.4 CONTRIBUTION TO INDIAN ECONOMY

Table 1.2 shows the total contribution of the fisheries sector production in India from 2005 to 2015.

TABLE 1.2
FISH PRODUCTION IN INDIA

| Year | Marine (in Million Tonnes) | Inland (in Million Tonnes) | Total |
|-------------|-----------------------------------|-----------------------------------|--------------|
| 2005 | 2.9 | 3.7 | 6.7 |

| | | | |
|------|-----|-----|------|
| 2006 | 3.2 | 3.9 | 7.0 |
| 2007 | 3.1 | 3.9 | 6.9 |
| 2008 | 3.4 | 4.6 | 7.9 |
| 2009 | 3.3 | 4.6 | 7.8 |
| 2010 | 3.1 | 4.9 | 7.9 |
| 2011 | 3.8 | 4.9 | 8.2 |
| 2012 | 3.9 | 5.6 | 8.9 |
| 2013 | 3.8 | 5.2 | 9.0 |
| 2014 | 3.6 | 6.1 | 9.6 |
| 2015 | 3.4 | 6.5 | 10.0 |

Source: Fisheries Statistics, 2012, FAO Handbook on Fisheries Statistics, 2016, GoI, 2012, and CMFRI, various annual reports.

Comparative total fish production of inland and marine capture in India is presented in Table 1.2. In India, the total marine fish production was 6.7 million tonnes in 2005 and from which it increased to 10 million tonnes in 2015. The declining trend the marine fish production in the years 2007 and 2009 is due to monsoon conditions. However, in 2015 the marine fish production reached a peak level of 10 million tonnes. On the other hand, the marine capture fish production showed an increasing trend for 2.9 million tonnes in 2005 to 3.4 million tonnes in 2015, and the inland capture fish production showed an increasing trend for 3.7 million tonnes in 2005 to 6.5 million tonnes in 2015.

1.5 FISHERY SECTOR IN TAMIL NADU

Tamil Nadu is endowed with a long coastal length extending from Chennai to Kanyakumari, with 359 landing centres located on the coastline of eight marine districts alleged with several fish landing centre². Tamil Nadu has the third-longest coastline among the maritime states of India³. Tamil Nadu is situated in the southeastern coast of the Indian

² Perumalsamy ,Economic Development of Tamil Nadu, S.Chand and Co.Ltd., New Delhi, 1996, p.102.

³ Madras Institute of Development Studies, Tamil Nadu Economy – Performance and Issues, Madras 1988, p.162.

peninsula with a coastal line of 1076 km (13 % of the country's coastline)⁴.

Tamil Nadu enjoys marine fishery resources from a continental shelf area of 41,412 sq-km out of India's total of 5,39,000 sq-km of varying depths⁵. However, the Eastern Indian Ocean and the Western Indian Ocean have their fish potential up to the year 2037 and 2051, respectively⁶.

In marine fishing one of the distinctive aspects of Tamil Nadu is that the total catch consists of a much broader spread of species⁷. Some famous pelagic varieties available in Tamil Nadu are oil sardines, seerfish, tunnies, mugil, caranx, ribbonfish and anchovies. The demersal varieties are pomfrets, perches, red mullets, catfishes, eels' sharks, rays, prawn, lobsters and crabs⁸.

The lower Tamil Nadu Coast, especially the coastline of the districts of Tuticorin, Tirunelveli, Kanyakumari and Ramnad is essential for the production of fishes with high unit value, and this part of the coastline contributes to around 60 per cent of the total catches from the state with export value⁹.

In Tamil Nadu, 8, 53,000 people are engaged in marine fishing. In Tamil Nadu, the marine fishery resource provides employment and income to the fish folk in the coastal areas

⁴ Tamil Nadu State Fisheries Department (TNFD) (2016). „Marine Fisheries Development“, Pp. 1. Retrieved Janu-ary 9, 2017 from <http://www.fisheries.tn.gov.in/marine-main.html>

⁵ A.G.Leonard S.J. Tamil Nadu Economy, Macmillar India Ltd., New Delhi,2006. p.166.

⁶ FAO Fisheries Department, Circular No.920 FIRM, C920.

⁷ Government of India, Ministry of Information and Broad Casting, India 2000 – A Reference Annual, Publications Division, New Delhi, p.415.

⁸ Department of Fisheries, Government of Tamil Nadu, Endeavour and Achievements, 2002-2003, Chennai, p.39.

⁹ Endeavour and Achievement, Fisheries Statistics, Directorate of Tan Nadu State Fisheries, Government of Tamil Nadu, Madras, 1997.

of the State. To capitalise the available marine fishery resource-effective management is essential. In Tamil Nadu, the Department of Fishery was established in 1907, but the Department is functioning effectively since independence¹⁰. In the State, traditional and mechanised fishing are the major fishing units involving more fishers with the diverse socio-economic situation. Similarly gears of olden and modern types are used by the fishermen in the State.

In the marine sector of the State, modern fishing crafts and gear, survey of fishing grounds, starting of fishermen training centres, development of berthing and landing facilities in essential fishing areas, construction of ice plants and cold storages, replacing the old fish curing yards, setting up of huge processing plants, bigger processing plants, planning for domestic and international markets are the significant development in the sector.

Government by recognising the need to develop the marine fisheries introduced several programmes, institutions for training, technology for development and research about marine fisheries. In the Five Year Plans funds are allocated for the development of fisheries.

The Government of Tamil Nadu's Policy statement for the year 2002-2003 encourages the fishermen to augment the aquatic resources production in the inshore and offshore areas by conservation measures; to increase the marine fishery resources by conservation and to establish artificial reefs along the coast; to uplift the socio-economic conditions of the fisherfolk by implementing welfare schemes; and to generate direct and indirect employment opportunities for fisher folk and rural masses¹¹.

Tamil Nadu Marine Fishing Regulation Act of 1983 addresses the problems only to

¹⁰ Subbiah, K., "40 Years of Fisheries Development in Tamil Nadu", Fishing Chimes, Vol. II, No: 1, April 1991, p 35.

¹¹ Government of Tamil Nadu, Animal Husbandry and Fisheries Department (Fisheries), Demand Note No: 7, 2002-2003, ppl-5.

prevent clashes among the operators of fishing vessels and the old-style fisherman and not to regulate the marine fishing. However, problems in the marine fisheries management arising out of the conflict between traditional fisheries and mechanised fishing units are taking place.

It is about rights over the sea and loss to the traditional fish folk. Further, capital intensive nature of the industry, uncertain market demand, overexploitation of the resource, unemployment, inequality in income, poverty, and indebtedness is the significant drawbacks persists in the industry.

The production and export performance of marine fish and fish products in Tamil Nadu during the year 2000-01 and 2017-18 is portrayed in table.1.3.

TABLE.1.3

EXPORT OF MARINE FISH AND FISH PRODUCTS IN TAMIL NADU

| S No. | Year | Production (in Tonnes) | Quantity (in Tonnes) | Value (in Lakhs) |
|-------|----------------|------------------------|----------------------|------------------|
| 1 | 2000-2001 | 372402 | 53005 | 192264.00 |
| 2 | 2001-2002 | 373861 | 58482 | 201640.00 |
| 3 | 2002-2003 | 379214 | 70147 | 250787.00 |
| 4 | 2003-2004 | 381148 | 68462 | 207116.00 |
| 5 | 2004-2005 | 307693 | 70809 | 206804.00 |
| 6 | 2005-2006 | 389713.07 | 72418 | 199572.00 |
| 7 | 2006-2007 | 392191.32 | 72883 | 206805.00 |
| 8 | 2007-2008 | 393266.22 | 72644 | 181314.00 |
| 9 | 2008-2009 | 392117.22 | 68397 | 177220.00 |
| 10 | 2009-2010 | 401128.00 | 73327 | 198207.47 |
| 11 | 2010-2011 | 424823.85 | 76181 | 286019.00 |
| 12 | 2011-2012 | 426735.44 | 76538 | 298461.25 |
| 13 | 2012-2013 | 429641.24 | 79507 | 314675.04 |
| 14 | 2013-2014 | 453979.00 | 81094 | 364287.49 |
| 15 | 2014-2015 | 460029.8 | 83647 | 395704.57 |
| 16 | 2015-2016 | 466604.032 | 85063 | 418400.06 |
| 17 | 2016-2017 | 472004.34 | 79336 | 391400.39 |
| 18 | 2017-2018 | 497836.00 | 114337 | 540769.08 |
| | CGR | 1.72% | 4.63% | 6.27% |
| | Average | 411910.4184 | 75348.7222 | 279524.7972 |
| | SD | 46269.39348 | 12613.81076 | 104547.28049 |

Source: Tamil Nadu State Fisheries Department (TNFD), various issues.

Table 1.3 presents the production and export trend of fish and fish products in Tamil

Nadu. The growth of fish production is 372402 tonnes during the year 2000-01. Tamil Nadu has recorded the utmost amount of growth in the marine fish production, during the year 2017-18. The growth of fish production is 497836 tonnes during the same year. During the years 2004-05 and 2008-09, the growth of fish production was negative.

Export of fish and fish products augmented from 53005 tonnes during the year 2000-01 to 114337 tonnes during the year 2017-18. In value terms, the export of fish and fish products has increased from 192264 lakhs to 540769.08 lakhs during the same period. However, for the year 2004-2005 even though there is an increase in terms of quantity, the value is less. The export of marine products does not show an increasing trend, but it serves as an excellent foreign exchange earner when compared to the other agricultural products.

The Compound Growth Rate for the growth of fish production during the year 2000-01 and 2017-18 of Tamilnadu was 1.72. Average and Standard Deviation values were 411910.42 and 46269.39, respectively in that particular period. The Compound Growth Rate for the export quantity of fish during the year 2000-01 and 2017-18 of Tamilnadu was 4.63%. Average and Standard Deviation values were 75348.72 and 12613.81, respectively in that particular period.

The Compound Growth Rate for an export value of fish during the year 2000-01 and 2017-18 of Tamilnadu was 6.27%. Average and Standard Deviation values were 279524.79 and 104547.28, respectively in that particular period. It reveals that there is positive and stable growth of production and export performance of marine fish and fish products in Tamil Nadu during the year 2000-01 and 2017-18.

1.6 PRODUCTION IN MARINE FISH AND NUMBER OF FISHERMEN ENGAGED IN THOOTHUKUDI DISTRICT

There are fishing villages which are located among 24 maritime villages, namely, Vembar, Keela Vaippar, Sippikulam, Pattinamarudur, Tharuvaikulam, Vellapatti, T.Saveriyarpuram, Siluvaipatti, Loorthamalpuram, Thoothukudi North, Thoothukudi South,

Ratchanyapuram, Palayakayal, Punnakayal, Kombudhurai (Kayalpattinam), Singidurai (Kayalpattinam), Veerapandianpattinam, Amali Nagar, Aalantalai, Kulasekarapattanam, Manapad, Periyathalai, Periyasampuram and Puthiya Thuraimugam in Thoothukudi district. The production in marine fish and the number of fishers engaged in fishery activities in Thoothukudi district during the year 2016-2017 is shown in Table 1.4.

TABLE 1.4
PRODUCTION IN MARINE FISH AND NUMBER OF FISHERMEN ENGAGED IN
FISHERY ACTIVITIES IN THOOTHUKUDI DISTRICT

| Sl.No. | Name of Fishing Centre | Marine fish catch (Production in tonne) | Number of Fisherman engaged |
|--------|--------------------------------|--|--------------------------------|
| 1. | Vembar | 3570 | 791 |
| 2. | Keela Vaippar | 1010 | 605 |
| 3. | Sippikulam | 590 | 257 |
| 4. | Pattinamarudur | 90 | 167 |
| 5. | Tharuvaikulam | 7149 | 1849 |
| 6. | Vellapatti | 840 | 359 |
| 7. | T. Saveriyarpuram | 390 | 533 |
| 8. | Siluvaipatti | 350 | 679 |
| 9. | Loorthamalpuram | 160 | 835 |
| 10. | Thoothukudi North | 3580 | 7365 |
| 11. | Ratchanyapuram | 150 | 178 |
| 12. | Palayakayal | 510 | 150 |
| 13. | Punnakayal | 214 | 1500 |
| 14. | kombudhurai (Kayalpattinam) | 960 | 189 |
| 15. | Singidurai (Kayalpattinam) | 1300 | 401 |
| 16. | Veerapandianpattinam | 1010 | 396 |
| 17. | Amali Nagar | 1300 | 624 |
| 18. | Aalantalai | 1350 | 782 |
| 19. | Kulasekarapattanam | 120 | 313 |
| 20. | Manapad | 3250 | 1191 |
| 21. | Periyathalai | 2570 | 1380 |
| 22. | Periyasampuram | 210 | 329 |
| 23. | Puthiya Thuraimugam | 13620 | 234 |
| | Total | 46219 | 21107 |

Source: Assistant Director of Fisheries, Thoothukudi, Statistical Hand Book of Thoothukudi 2017, Statistical Department, Thoothukudi District, p.30.

Table 1.4 brings out that the number of fishers engaged in fishery activities is highest in Thoothukudi south, whereas the number of fishers engaged in fisheries activities is lowest in Pattinamarudur.

Inland fish production in Thoothukudi district

The following table 1.5 shows the fishing centres and inland fish production in Thoothukudi district during the year 2016-2017.

TABLE 1.5
PRODUCTION IN INLAND FISH

| Sl.No. | Fishing centres | Inland fish catch (tonne) |
|---------------|-------------------------------------|----------------------------------|
| 1 | Srivaikundam | 1 .000 |
| 2 | Kadampakulam | 0.200 |
| 3 | Eral | 0.250 |
| 4 | Alwarthirunagari | 0.200 |
| 5 | Udangudi | 0.300 |
| 6 | Sathankulam | 0.250 |
| 7 | Pudukottai | 0.300 |
| 8 | Sayarpuram | 0.150 |
| 9 | Vallanad | 0.150 |
| 10 | Perunkulam | 0.300 |
| 11 | Kulayankaraisal | 0.300 |
| 12 | Mukkani | 0.200 |
| 13 | Arumuganeri | 0.150 |
| 14 | Tiruchendur | 0.350 |
| | Inland Fish Sub Total | 4.100 |
| 15 | Freshwater Prawn Culture | 348.000 |
| | Total Inland Fish Production | 352.100 |

Source: Assistant Director of Fisheries, Thoothukudi, Statistical Hand Book of Thoothukudi 2017, Statistical Department, Thoothukudi District, p.31.

From Table 1.5, it is understood that there are fishing villages which are located among 14 inland fish catch villages, namely, Srivaikundam, Kadampakulam, Eral, Alwarthirunagari, Udangudi, Sathankulam, Pudukottai, Sayarpuram, Vallanad, Perunkulam, Kulayankaraisal, Mukkani, Arumuganeri and Tiruchendur in Thoothukudi district and the inland fish catch is highest in Srivaikundam area.

1.7 EXPORT TRENDS

Fish has retained its position as the principal export item in quantity terms and the second largest export item in value terms, accounting for a share of about 32.97% in quantity

and 14.15% in US\$ earnings, unit value realization of fish also increased by 21.65%. Seafood exports from India during April-November 2013 were Rs 19,017 crore, higher than Rs 18, 856 crores for the entire 2012-13 fiscal. The target for the fiscal year 2013-14 has been fixed at \$4.3 billion (Rs 26,700 crore). Value-added exports in India's seafood exports basket are only 17 percent and they could increase in the wake of higher financing to the seafood processing industry. Exports in 2014-15 will touch the \$5-billion mark, adding that the target of \$10 billion by 2020 is also achievable. The export of marine products has steadily grown over the fifty years - from a mere Rs.3.92 crore in 1961-62 to Rs. 16597.23 crore in 2011-12.

TABLE 1.6**GROWTH IN EXPORT OF INDIAN MARINE PRODUCTS**

| Year | Quantity in Tonnes | Value in Rs. Crore | Average Unit value Realization (Rs. / Kg) | Average Exchange Rate US \$ | Value in US \$ Million | Average Unit Value Realization US \$ / Kg. | Growth rate % | | |
|---------|--------------------|--------------------|---|-----------------------------|------------------------|--|---------------|-------------|--------------|
| | | | | | | | Quantity | Rupee Value | Dollar Value |
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
| 1961-62 | 15732 | 3.92 | 2.49 | NA | NA | NA | -21.30 | -15.52 | NA |
| 1962-63 | 11161 | 4.20 | 3.76 | NA | NA | NA | -29.06 | 7.14 | NA |
| 1963-64 | 19057 | 6.09 | 3.20 | NA | NA | NA | 70.75 | 45.00 | NA |
| 1964-65 | 21122 | 7.14 | 3.38 | NA | NA | NA | 10.84 | 17.24 | NA |
| 1965-66 | 15295 | 7.06 | 4.62 | NA | NA | NA | -27.59 | -1.12 | NA |
| 1966-67 | 21116 | 17.37 | 8.23 | NA | NA | NA | 38.06 | 146.03 | NA |
| 1967-68 | 21907 | 19.72 | 9.00 | NA | NA | NA | 3.75 | 13.53 | NA |
| 1968-69 | 26811 | 24.70 | 9.21 | NA | NA | NA | 22.39 | 25.25 | NA |
| 1969-70 | 31695 | 33.46 | 10.56 | NA | NA | NA | 18.22 | 35.47 | NA |
| 1970-71 | 35883 | 35.07 | 9.77 | 7.5578 | 46.40 | 1.29 | 13.21 | 4.81 | NA |
| 1971-72 | 35523 | 44.55 | 12.54 | 7.4731 | 59.61 | 1.68 | - 1.00 | 27.03 | 28.47 |
| 1972-73 | 38903 | 59.72 | 15.35 | 7.6750 | 77.81 | 2.00 | 9.51 | 34.05 | 30.53 |

| | | | | | | | | | |
|---------|--------|---------|--------|---------|---------|------|--------|--------|--------|
| 1973-74 | 52279 | 89.51 | 17.12 | 7.7925 | 114.87 | 2.20 | 34.38 | 49.88 | 47.62 |
| 1974-75 | 45099 | 68.41 | 15.17 | 7.9408 | 86.15 | 1.91 | -13.73 | -23.57 | -25.00 |
| 1975-76 | 54463 | 124.53 | 22.87 | 8.6825 | 143.43 | 2.63 | 20.76 | 82.03 | 66.48 |
| 1976-77 | 66750 | 189.12 | 28.33 | 8.9775 | 210.66 | 3.16 | 22.56 | 51.87 | 46.88 |
| 1977-78 | 56967 | 180.12 | 31.62 | 8.5858 | 209.79 | 3.68 | -14.66 | -4.76 | -0.41 |
| 1978-79 | 86894 | 234.62 | 27.00 | 8.2267 | 285.19 | 3.28 | 52.53 | 30.26 | 35.94 |
| 1979-80 | 86401 | 248.82 | 28.80 | 8.0975 | 307.28 | 3.56 | -0.57 | 6.05 | 7.74 |
| 1980-81 | 75591 | 234.84 | 31.07 | 7.9092 | 296.92 | 3.93 | -12.51 | -5.62 | -3.37 |
| 1981-82 | 70105 | 286.01 | 40.80 | 8.9683 | 318.91 | 4.55 | -7.26 | 21.79 | 7.41 |
| 1982-83 | 78175 | 361.36 | 46.22 | 9.6660 | 373.85 | 4.78 | 11.51 | 26.35 | 17.23 |
| 1983-84 | 92187 | 373.02 | 40.46 | 10.3400 | 360.75 | 3.91 | 17.92 | 3.23 | -3.50 |
| 1984-85 | 86187 | 384.29 | 44.59 | 11.8886 | 323.24 | 3.75 | -6.51 | 3.02 | -10.40 |
| 1985-86 | 83651 | 398.00 | 47.58 | 12.2349 | 325.30 | 3.89 | -2.94 | 3.57 | 0.64 |
| 1986-87 | 85843 | 460.67 | 53.66 | 12.7782 | 360.51 | 4.20 | 2.62 | 15.75 | 10.82 |
| 1987-88 | 97179 | 531.20 | 54.66 | 12.9658 | 409.69 | 4.22 | 13.21 | 15.31 | 13.64 |
| 1988-89 | 99777 | 597.85 | 59.92 | 14.4817 | 412.83 | 4.14 | 2.67 | 12.55 | 0.77 |
| 1989-90 | 110843 | 634.99 | 57.29 | 16.6492 | 381.39 | 3.44 | 11.09 | 6.21 | -7.62 |
| 1990-91 | 139419 | 893.37 | 64.08 | 17.9428 | 497.90 | 3.57 | 25.78 | 40.69 | 30.55 |
| 1991-92 | 171820 | 1375.89 | 80.08 | 24.4737 | 562.19 | 3.27 | 23.24 | 54.01 | 12.91 |
| 1992-93 | 209025 | 1768.56 | 84.61 | 28.9628 | 610.63 | 2.92 | 21.65 | 28.54 | 8.62 |
| 1993-94 | 243960 | 2503.62 | 102.62 | 31.3655 | 798.21 | 3.27 | 16.71 | 41.56 | 30.72 |
| 1994-95 | 307337 | 3575.27 | 116.33 | 31.4000 | 1138.62 | 3.70 | 25.98 | 42.80 | 42.65 |
| 1995-96 | 296277 | 3501.11 | 118.17 | 31.5000 | 1111.46 | 3.75 | -3.60 | -2.07 | -2.39 |
| 1996-97 | 378199 | 4121.36 | 108.97 | 35.7500 | 1152.83 | 3.05 | 27.65 | 17.72 | 3.72 |
| 1997-98 | 385818 | 4697.48 | 121.75 | 36.2500 | 1295.86 | 3.36 | 2.01 | 13.98 | 12.41 |
| 1998-99 | 302934 | 4626.87 | 152.74 | 41.8000 | 1106.91 | 3.65 | -21.48 | -1.50 | -14.58 |

| | | | | | | | | | |
|---------|--------|----------|--------|---------|---------|------|--------|--------|--------|
| 1999-00 | 343031 | 5116.67 | 149.16 | 43.0300 | 1189.09 | 3.47 | 13.24 | 10.59 | 7.42 |
| 2000-01 | 440473 | 6443.89 | 146.29 | 45.4975 | 1416.32 | 3.22 | 28.41 | 25.94 | 19.11 |
| 2001-02 | 424470 | 5957.05 | 140.34 | 47.5292 | 1253.35 | 2.95 | -3.63 | -7.56 | -11.51 |
| 2002-03 | 467297 | 6881.31 | 147.26 | 48.2933 | 1424.90 | 3.05 | 10.09 | 15.52 | 13.69 |
| 2003-04 | 412017 | 6091.95 | 147.86 | 45.7091 | 1330.76 | 3.23 | -11.83 | -11.47 | -6.61 |
| 2004-05 | 461329 | 6646.69 | 144.08 | 44.6683 | 1478.48 | 3.20 | 11.97 | 9.11 | 11.10 |
| 2005-06 | 512164 | 7245.30 | 141.46 | 44.0655 | 1644.21 | 3.21 | 11.02 | 9.05 | 11.21 |
| 2006-07 | 612641 | 8363.53 | 136.52 | 45.1367 | 1852.93 | 3.02 | 19.62 | 15.43 | 12.69 |
| 2007-08 | 541701 | 7620.92 | 140.68 | 40.1293 | 1899.09 | 3.51 | -11.58 | -8.88 | 2.49 |
| 2008-09 | 602835 | 8607.94 | 145.79 | 45.99 | 1908.63 | 3.17 | 11.29 | 12.95 | 00.50 |
| 2009-10 | 678436 | 10048.53 | 148.11 | 47.11 | 2132.84 | 3.14 | 12.54 | 16.74 | 11.75 |
| 2010-11 | 813091 | 12901.47 | 158.67 | 45.5548 | 2856.92 | 3.51 | 19.85 | 28.39 | 33.95 |
| 2011-12 | 862021 | 16597.23 | 192.54 | 47.31 | 3508.45 | 4.07 | 6.02 | 28.65 | 22.81 |

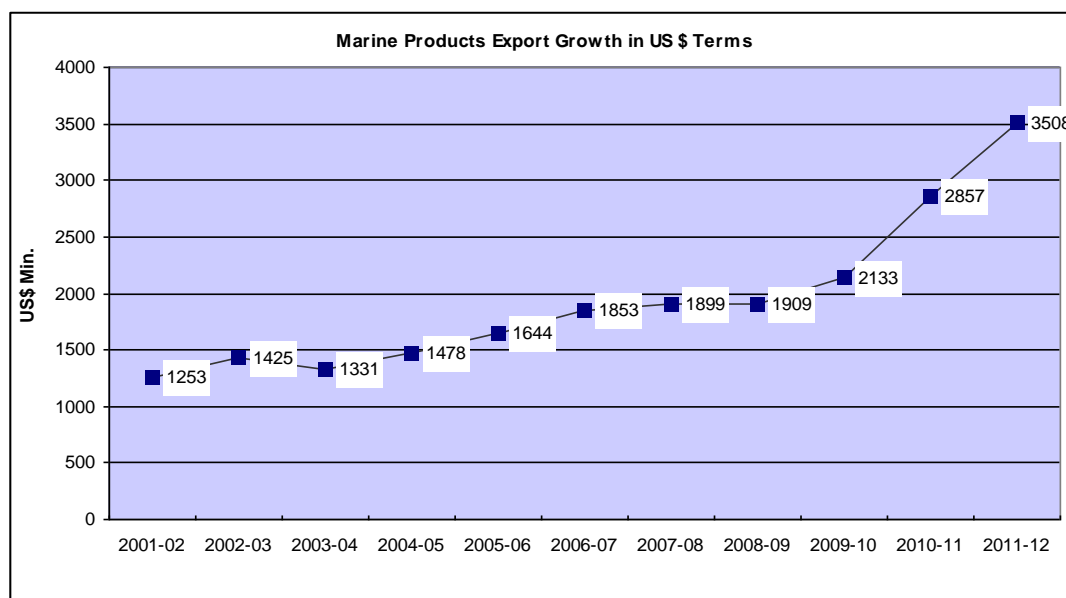
Source: www.mpeda.gov.in, 2014

In India, seafood export is evolving fast because of the growing demand for Indian seafood products across the world. Export of marine products from India has reached an all-time high of 928215 tonnes valued at Rs. 18856.26 crores (USD 3511.67 million) in 2012-13, and Frozen Shrimp continued to be the major export value item accounting a share of 51.35% of the total earnings.¹²

India's seafood industry has become one of the leading suppliers of quality seafood to all the major markets of the world. India has world class seafood processing plants that follow quality control regimes compliant to stringent international regulatory requirements. Frozen shrimp continued to be the single largest item of export in terms of value accounting for about 44% in the total export earnings. In terms of quantity, fish accounted for the major share at

¹² K. Dubey and M.P. Kohli, An overview on the contribution of women in Asian Fisheries. Proceedings of the International Conference on Women in Fisheries, (2001). 4:2-5

40% (shrimp 21%). European Union (EU) was the largest market during the year 2008-09 with a percentage share of 32.6% followed by China 14.8%, Japan 14.6%, USA 11.9%, South East Asia 10%, Middle East 5.5% and Other Countries 10.6%. There are a tremendous growth potential and good scope in this sector.



India's total fishery production is about 8.88 million tons from both capture and aquaculture.¹³ During the financial year 2011-12, for the first time in the history of Marine product exports, the export earnings crossed USD 3.5 billion. Exports have crossed all previous records in quantity, rupee value and the US \$ terms. Exports aggregated to 862021 tonnes valued at Rs. 16597.23 crores and USD 3508.45 million. Compared to the previous year, seafood exports recorded a growth of 6.02% in quantity, 28.65% in rupee and 22.81% growth in US\$ earnings respectively.

TABLE 1.7

MARINE PRODUCTS EXPORTS TO DIFFERENT COUNTRIES

| Mar ket | Quan tity/ | 2000 -01 | 2001 -02 | 2002- 03 | 2003- 04 | 2004 -05 | 2005 -06 | 200 6-07 | 2007 -08 | 2008 -09 | 200 9- 10 | 2010 -11 | 2011 -12 | 2012 -13 | 2013 -14 | 201 4- 15 |
|------------|---------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-----------------|-------------|-------------|-------------|-------------|-----------------|
|------------|---------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-----------------|-------------|-------------|-------------|-------------|-----------------|

¹³ FAO, The State of Food and Agriculture, FAO Agricultural Series, NO.37, FAO, Rome (2006), 183 pp. MPEDA, Seafood export earning ascend to a new record in 2012-13, MPEDA Newsletter, (2013), 1 (4):5-9.

| | Value | | | | | | | | | | | | | | | |
|-----------------------------------|------------------------|-------------|-------------|-------------|-------------|-------------|-------------|-----------------|-------------|-------------|-----------------|-------------|-------------|-------------|-------------|-----------------|
| JAP AN | Quant ity in ton | 689 83 | 649 05 | 5491 6 | 5002 0 | 578 32 | 5978 5 | 674 37 | 673 73 | 5727 1 | 62 69 0 | 707 14 | 858 00 | 766 48 | 714 84 | 78 77 2 |
| | Value in Crore | 256 0.39 | 182 0.69 | 1534. 76 | 1163. 69 | 120 2.45 | 1155 .97 | 135 3.3 8 | 122 7.59 | 1234 .01 | 12 89. 58 | 168 3.39 | 214 0.67 | 199 9.59 | 246 3.83 | 30 40. 26 |
| | US\$ Millio n | 562. 75 | 383. 07 | 317.1 7 | 253.8 6 | 266. 96 | 262. 79 | 299 .2 | 305. 49 | 278. 61 | 27 8.5 6 | 373 | 456. 35 | 372. 57 | 410. 95 | 50 2.2 9 |
| USA | Quant ity in ton | 417 47 | 490 41 | 6170 3 | 5315 3 | 500 45 | 5581 7 | 437 58 | 366 12 | 3687 7 | 33 44 4 | 500 95 | 683 54 | 924 47 | 110 880 | 12 96 67 |
| | Value in Crore | 116 4.4 | 142 1.38 | 2051. 12 | 1682. 06 | 155 6.09 | 1639 .24 | 134 7.8 | 101 6.94 | 1021 .55 | 10 12. 52 | 199 0.26 | 297 7.53 | 402 6.48 | 774 4.67 | 88 30. 12 |
| | US\$ Millio n | 255. 93 | 299. 05 | 424.5 1 | 365.8 4 | 345. 52 | 372. 62 | 297 .08 | 253. 05 | 227. 29 | 21 3.5 2 | 438. 49 | 637. 53 | 747. 45 | 128 6.04 | 14 58. 24 |
| EUR OPE AN UNI ON | Quant ity in ton | 688 27 | 828 95 | 9454 1 | 9628 4 | 117 742 | 1368 42 | 149 773 | 149 381 | 1551 61 | 16 48 00 | 170 963 | 154 221 | 158 357 | 174 686 | 18 80 31 |
| | Value in Crore | 102 5.34 | 115 0.07 | 1388. 47 | 1470. 99 | 181 9.28 | 2134 .25 | 276 0.3 2 | 266 4.24 | 2854 .07 | 30 13. 33 | 345 9.4 | 381 0.44 | 417 6.42 | 612 9.69 | 67 15. 58 |
| | US\$ Millio n | 225. 37 | 241. 97 | 287.8 4 | 319.9 5 | 405. 4 | 484. 02 | 610 .95 | 663. 18 | 635. 34 | 63 7.4 | 765. 15 | 805. 38 | 777. 41 | 101 3.28 | 11 06. 67 |
| CHI NA | Quant ity in ton | 182 771 | 134 767 | 1708 11 | 1237 38 | 124 826 | 1370 76 | 203 513 | 139 792 | 1473 12 | 14 42 90 | 159 147 | 845 15 | 877 76 | 757 83 | 59 51 9 |
| | Value in Crore | 827. 42 | 597. 23 | 762.4 8 | 676.4 6 | 693. 25 | 849. 45 | 115 6.9 6 | 100 9.59 | 1296 .39 | 17 90. 89 | 197 7.81 | 125 9.23 | 144 4.86 | 176 6.72 | 13 49 |
| | US\$ Millio n | 181. 86 | 125. 66 | 158.2 3 | 151.6 | 154. 1 | 191. 99 | 259 .06 | 252. 9 | 281. 9 | 37 9.7 | 440. 1 | 263. 3 | 269. 47 | 293. 12 | 22 1.4 4 |
| SOU TH EAS T ASI A | Quant ity in ton | 407 48 | 524 24 | 4409 7 | 5067 0 | 638 42 | 6014 0 | 676 50 | 638 18 | 8895 3 | 14 93 53 | 233 964 | 343 962 | 340 944 | 380 061 | 40 99 31 |
| | Value in Crore | 462. 97 | 538. 75 | 642.3 8 | 545.7 7 | 628. 83 | 585. 85 | 616 .7 | 573. 97 | 873. 09 | 14 79. 55 | 211 4.48 | 419 3.27 | 435 7.28 | 804 6.59 | 86 20. 85 |
| | US\$ Millio n | 101. 76 | 113. 35 | 133.1 5 | 119.1 3 | 139. 77 | 132. 7 | 136 .43 | 143. 5 | 191. 08 | 31 4.8 5 | 469. 36 | 880. 09 | 811. 8 | 132 0.95 | 14 16. 82 |
| MID DLE EAS T | Quant ity in ton | 172 36 | 191 59 | 1966 8 | 1471 1 | 166 24 | 2227 0 | 235 85 | 257 52 | 2717 7 | 34 90 7 | 439 83 | 381 55 | 414 19 | 580 40 | 64 60 8 |
| | Value in Crore | 188. 32 | 181. 06 | 204.7 4 | 201.5 2 | 244. 42 | 307. 65 | 371 .06 | 393. 96 | 475. 72 | 55 3.5 5 | 670. 35 | 894. 38 | 111 3.34 | 159 9.37 | 20 20. 86 |

| | | | | | | | | | | | | | | | | |
|--------|--------------------|-------------|-------------|-------------|-------------|-------------|-------------|-----------------|-------------|-------------|----------------------|------------------|------------------|------------------|------------------|----------------------|
| | US\$ Million | 41.3 9 | 38.1 | 42.4 | 43.92 | 54.7 | 69.6 4 | 82. 47 | 98.0 5 | 105. 2 | 11 7.0 5 | 148. 31 | 186. 85 | 209. 26 | 272. 65 | 33 3.1 |
| OTHERS | Quantity in ton | 201 61 | 212 79 | 2156 1 | 2344 1 | 304 18 | 4023 4 | 569 24 | 589 72 | 9008 3 | 88 95 3 | 842 25 | 870 14 | 130 623 | 112 822 | 12 07 16 |
| | Value in Crore | 215. 05 | 247. 87 | 297.3 6 | 351.4 6 | 502. 37 | 572. 9 | 757 .3 | 734. 62 | 853. 11 | 90 9.1 1 | 100 5.77 | 132 1.72 | 173 8.29 | 246 2.4 | 28 64. 93 |
| | US\$ Million | 47.2 6 | 52.1 5 | 61.6 | 76.46 | 112. 03 | 130. 44 | 167 .75 | 182. 93 | 189. 22 | 19 1.7 7 | 222. 5 | 278. 94 | 323. 71 | 410. 71 | 47 2.5 6 |
| Total | Quantity in ton | 440 473 | 424 470 | 4672 97 | 4120 17 | 461 329 | 5121 64 | 612 641 | 541 701 | 6028 35 | 67 84 36 | 813 091 | 862 021 | 928 215 | 983 756 | 10 51 24 3 |
| | Value in Crore | 644 3.89 | 595 7.05 | 6881. 31 | 6091. 95 | 664 6.69 | 7245 .3 | 836 3.5 3 | 762 0.92 | 8607 .94 | 10 04 8.5 3 | 129 01.4 7 | 165 97.2 3 | 188 56.2 6 | 302 13.2 6 | 33 44 1.6 1 |
| | US\$ Million | 141 6.32 | 125 3.35 | 1424. 9 | 1330. 76 | 147 8.48 | 1644 .21 | 185 2.9 3 | 189 9.09 | 1908 .63 | 21 32. 84 | 285 6.92 | 350 8.45 | 351 1.67 | 500 7.7 | 55 11. 12 |

Source: www.mpeda.gov.in, 2014

The Indian Seafood Industry today is on a totally different footing as to what existed in the late sixties. India has taken a major stand in the Global Seafood Market and our seafood is one of the biggest foreign exchange earners. Today we have world class seafood factories following quality control procedures meeting the most stringent of international standards. Though shrimp continues to dominate our export basket, the Indian Seafood Industry has diversified its product range and its markets. For many years, Japan was India's largest export market but in the last two years the United States has emerged as India's leading export market. We export mainly basic raw material for reprocessing to Japan whereas our exports to the United States consists of value added products for direct use in the American Food Service Industry and for retail sale in the supermarkets. Our seafood exports now include crabs, lobsters and other kinds of fish.

The booming market of India's seafood sustains and support the entire fisheries sector of the annual 25,000 crore Indian Fisheries sector of which 7000 crores is exported. It is the value realized from exports that give our fishing communities a sustainable steady income.

What needs to be noted is that of the 7000 crores exports, more than 50% is for shrimp aquaculture. Today the Ministry of Commerce and the Marine Product Development Authority work very closely with the industry for the growth of India's seafood exports.

TABLE 1.8
VARIETY OF MARINE PRODUCTS EXPORTS

| Item | Quantity/ Value | 2000-01 | 2001-02 | 2002-03 | 2003-04 | 2004-05 | 2005-06 | 2006-07 | 2007-08 | 2008-09 | 2009-10 | 2010-11 | 2011-12 | 2012-13 | 2013-14 | 2014-15 |
|-----------------|--------------------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|----------|
| Fr. Shrimp | Quantity in ton | 111874 | 127709 | 134815 | 129768 | 138085 | 145180 | 137397 | 136223 | 126039 | 130553 | 151465 | 189125 | 228620 | 301435 | 357505 |
| | Value in Crore | 4481.51 | 4139.92 | 4608.31 | 4013.07 | 4220.67 | 4271.51 | 4506.08 | 3941.62 | 3779.8 | 4182.35 | 5718.13 | 8175.26 | 9706.36 | 19368.3 | 22468.12 |
| | US\$ Million | 985 | 871.03 | 953.44 | 876.64 | 938.41 | 970.43 | 997.64 | 980.62 | 839.28 | 883.03 | 1261.81 | 1741.2 | 1803.26 | 3210.94 | 3709.76 |
| Fr.F in Fish | Quantity in ton | 212903 | 174976 | 196322 | 138023 | 159689 | 182344 | 270751 | 220200 | 238544 | 260979 | 312358 | 347118 | 343876 | 324359 | 309434 |
| | Value in Crore | 874.68 | 713.11 | 841.65 | 620.73 | 759.27 | 998.7 | 1452.88 | 1303.41 | 1722.34 | 2032.33 | 2623.89 | 3284.15 | 3296.86 | 4294.81 | 3778.5 |
| | US\$ Million | 192.25 | 150.04 | 174.63 | 135.82 | 168.69 | 225.94 | 321.95 | 326.29 | 375.24 | 430.94 | 583.48 | 683.5 | 617.59 | 708.63 | 619.66 |
| Fr.C uttle fish | Quantity in ton | 33677 | 30568 | 41381 | 39610 | 44239 | 49651 | 55701 | 45955 | 50750 | 63504 | 59159 | 54671 | 63296 | 68577 | 82353 |
| | Value in Crore | 288.99 | 280.07 | 417.09 | 435.17 | 474.01 | 549.15 | 797.37 | 744.13 | 761.05 | 923.83 | 1104.57 | 1346.72 | 1354.28 | 1386.98 | 1833.21 |
| | US\$ Million | 63.52 | 58.93 | 86.37 | 94.91 | 104.89 | 124.48 | 175.75 | 185.66 | 168.27 | 195.69 | 244.62 | 282.72 | 251.54 | 228.13 | 300.69 |
| Fr. Squid | Quantity in ton | 37628 | 39790 | 37838 | 37832 | 48124 | 52352 | 47252 | 34172 | 57125 | 61445 | 87579 | 77373 | 75387 | 87437 | 69569 |
| | Value in Crore | 324.43 | 329.67 | 384.37 | 372.92 | 477.26 | 575.52 | 568.32 | 408.42 | 632.35 | 622.63 | 1010.57 | 1228.19 | 1378.08 | 1731.97 | 1275.25 |
| | US\$ Million | 71.31 | 69.36 | 79.83 | 81 | 106.63 | 130.49 | 126.25 | 101.29 | 142.87 | 132.24 | 223.67 | 262.72 | 256.9 | 284.6 | 209.84 |
| Dried items | Quantity in ton | 7532 | 8307 | 8178 | 12574 | 9692 | 14167 | 24293 | 22414 | 31688 | 47053 | 79059 | 53721 | 72953 | 67901 | 70544 |
| | Value in Crore | 70.22 | 67.96 | 84.23 | 145.68 | 121.01 | 132.56 | 183.16 | 258.88 | 420.75 | 981.11 | 954.94 | 562.65 | 819.9 | 998 | 1010.16 |
| | US\$ Million | 15.43 | 14.3 | 17.46 | 31.69 | 27.09 | 30.03 | 40.75 | 64.72 | 92.51 | 208.72 | 212.22 | 117.66 | 152.81 | 167.89 | 165.52 |
| Live items | Quantity in ton | 1844 | 1628 | 2115 | 2341 | 2262 | 2568 | 2478 | 2498 | 3434 | 5492 | 5208 | 4199 | 4373 | 5080 | 5488 |
| | Value in Crore | 39.88 | 40.57 | 53.66 | 51.1 | 50.75 | 61.71 | 64.06 | 69.07 | 99 | 139.14 | 142.15 | 154.61 | 197.89 | 281.85 | 301.51 |

| | | | | | | | | | | | | | | | | |
|---------------|-----------------|---------|---------|---------|---------|---------|---------|---------|---------|---------|----------|----------|----------|----------|----------|----------|
| | US\$ Million | 8.77 | 8.54 | 11.12 | 11.15 | 11.31 | 13.99 | 14.22 | 17.21 | 21.82 | 29.52 | 31.46 | 32.46 | 36.82 | 46.7 | 49.62 |
| Chilled items | Quantity in ton | 3820 | 3284 | 3350 | 3779 | 3988 | 5060 | 7200 | 6541 | 21453 | 28817 | 21118 | 21278 | 26868 | 19755 | 31404 |
| | Value in Crore | 71.63 | 63.66 | 59.14 | 64.03 | 68.14 | 81.56 | 117.3 | 118.11 | 217.34 | 264.49 | 257.54 | 357.42 | 537.11 | 527.84 | 635.93 |
| | US\$ Million | 15.74 | 13.39 | 12.27 | 14 | 15.16 | 18.4 | 26.63 | 29.62 | 48.39 | 55.87 | 56.93 | 74.03 | 99.87 | 88.48 | 104.71 |
| Others | Quantity in ton | 31195 | 38209 | 43299 | 48090 | 55250 | 60841 | 67571 | 73698 | 73801 | 80592 | 97145 | 114538 | 112841 | 109212 | 124947 |
| | Value in Crore | 292.54 | 322.09 | 432.88 | 389.23 | 475.58 | 574.58 | 674.35 | 777.29 | 975.33 | 902.64 | 1089.67 | 1488.24 | 1565.78 | 1623.5 | 2138.94 |
| | US\$ Million | 64.3 | 67.77 | 89.79 | 85.54 | 106.29 | 130.46 | 149.72 | 193.68 | 220.24 | 196.84 | 242.72 | 314.16 | 292.86 | 272.34 | 351.31 |
| Total | Quantity in ton | 440473 | 424470 | 467297 | 412017 | 461329 | 512164 | 612641 | 541701 | 602835 | 678436 | 813091 | 862021 | 928215 | 983756 | 1051243 |
| | Value in Crore | 6443.89 | 5957.05 | 6881.31 | 6091.95 | 6646.69 | 7245.3 | 8363.53 | 7620.92 | 8607.94 | 10048.53 | 12901.47 | 16597.23 | 18856.26 | 30213.26 | 33441.61 |
| | US\$ Million | 1416.32 | 1253.35 | 1424.9 | 1330.76 | 1478.48 | 1644.21 | 1852.93 | 1899.09 | 1908.63 | 2132.84 | 2856.92 | 3508.45 | 3511.67 | 5007.7 | 5511.12 |

Source: www.mpeda.gov.in, 2014

During 2013-14, exports aggregated to 9, 83,756 MT valued at Rs. 30,213.26 crores and US\$ 5,007.70 million. Compared to the year 2012-13, seafood exports recorded a growth of 5.98 % in quantity, 60.23% in rupee and 42.6 % growth in US\$ earnings respectively. The unit value realization also reached to record high from USD/Kg 3.78 during 2012-13 to USD/Kg 5.09 during 2013-14 and recorded growth of 34.55%. The increased production of shrimp has helped to achieve higher exports. The overall export of shrimp during 2013-14 was to the tune of 3, 01,435 MT worth US\$ 3210.94 million. USA is the largest market (95,927MT) for frozen shrimps exports in quantity terms followed by European Union (73,487 MT), South East Asia (52,533MT) and Japan (28,719 MT).

1.8 Modernisation of the fishing sector

Consumer demand for fish is increasing globally and the domestic demand of fish in India by the year 2020 is estimated to be 12 million tonnes. Fish importing countries have been imposing stringent quality standards for fish and fishery product exports in the recent years. To meet these standards, huge investments have been made by the fish processing industry by way

of additional equipment and infrastructure. The increased demand for fish has prompted the development of many new preservation techniques which can be adopted by the fish processing industry without sacrificing safety, quality, shelf life and consumer satisfaction. Considering the ever profitable global fish trade, many fish processing plants were established with huge freezing capacity in the past few years.

The nation has made enormous investments in the fisheries sector. There are about 280,000 fishing crafts in the marine sector and the gross investment in them and in fishing equipment's is estimated to be Rs. 80,000 million. Most of these are in the private sector. Currently, there are some 399 processing plants having a daily freezing capacity of 7,283.36 tonnes of fish products. Besides, there are 471 cold storages in the country, the total estimated capacity of which is 89,274 tonnes. The number of fishing vessels which mainly contribute to the export market is calculated as 12,660. From a subsistence-based livelihood activity pursued by a group of largely poor and rural artisans, marine fisheries sector has acquired the hues of an urban-based, capital-intensive commercial sector, earning sizeable sums of foreign exchange for the country.

The modernisation of the fishing sector has resulted in an increase in fish production and consequently, many fish processing industries have emerged. Much of the processed seafood is exported and this export has shown a constant upward growth over the last decade. The FAO (Food and Agricultural Organization) estimates the industry to be worth about \$400bn globally. The seafood exports constituted 4.3% of the total export earnings of India for 1997-98. By exporting 385,818 tonne of processed seafood US\$174.47 million were realised. There are 1,237 seafood exporters operating from 378 seafood-processing plants situated all along the 7,300 km of coastline of the country. Fish and fish based products have a reputation of being the most internationally traded commodity.

1.9 STATEMENT OF THE PROBLEM

India is one of the foremost fish producing countries in the world. Fishing is one of the ancient professions of man. It is a primary source of livelihood for a large section of the economically underprivileged population of the country, especially in the coastal area. The fisheries sector is contributing to the economic growth of the nation. It is as well crucial to note that while inland fisheries also exist, their contribution to value addition is far less than that of marine fisheries. The advent of commercial fishing during the last fifty years has closely linked the fishing with shipping, mechanised propelling, refrigeration, etc., this facilitated the process of recognising fishing as an industry itself.

However, in India, fishing is still considered a subsidiary agricultural activity. This has resulted in the uneven development of fishing. The banning period, in Tamil Nadu, even though it is one of the vital measures to regulate fishing, on the other side the lower class, workers and traders are impacted, most lacking opportunities for alternative employment during the closed season of 60 days from April 15 to Jun 15. The risk faced by the fishermen is multifaceted. One among is the natural calamities which lead to a loss of life to the fishermen. Another factor is that the demarcation of the sea level. This leads to conflict among the fishermen.

Moreover, it may sometimes lead to the attack by the Srilankan Navy, when they cross the borderline. During lean season without the adequate income, they fall prey to the moneylender and pawnbrokers, which lead them to indebtedness. Marine fishing is not adequately regulated due to inadequate legal framework. Further, the Tamil Nadu marine fishing regulation Act addresses the problems only to prevent clashes between the operations of fishing vessels and not to regulate marine fishing.

Fishing is carried on a large scale, and research in this area about the social and economic background will be inevitable to the policymakers to implement suitable measures. Thoothukudi district is one of the essential maritime districts of Tamil Nadu, and the fishing

workers are actively engaged in fishing.

The study is a focus to find out the impact of fishing on the socio-economic conditions of the boat workers in the study area. The proposed study would bring out the level of satisfaction on the socio-economic changes of the boat workers. Therefore, an attempt has been finished to study the socio-economic conditions of workers on fishing boat in Thoothukudi district of Tamilnadu State.

1.10 OBJECTIVES OF THE STUDY

The specific objectives of the study are:

1. To analyse the trend and growth of marine fish production in the world, marine fish production in India, Tamilnadu and Thoothukudi District.
2. To analyse the trend and growth of export of Indian marine products.
3. To study the socio-economic status of boat workers in the study area.
4. To ascertain the reasons for going to fishing.
5. To identify and analyse the season for fishing and requirements for training for fishing.
6. To study the quantity and value of fish catch made per trip by the sample respondents.
7. To offer suitable suggestions on the basis of the findings of the study.

1.11 Limitations

The present study is based mainly on primary data for the period January 2023 to March 2023. Registered and unregistered boat workers have been selected for primary data collection. The researcher personally and individually contacted the selected workers. It was a Herculean task to make them be willing to answer the questions in the interview schedule. However, with great difficulty the response could be obtained. Further, the study is confined to Thoothukudi Fishing Harbour. Thus, the results and findings can be generalized only to a certain extent. Anyhow, due to lack of money, energy and lack of time, the researcher has collected the data from 60 respondents in the study area for the purpose of analysis and discussion.

1.12 Chapterization

The present study “**A STUDY OF LIVING CONDITIONS OF BOAT WORKERS IN THOOTHUKUDI FISHING HARBOUR**” is presented in seven chapters.

The first chapter **Introduction** describes the economic importance of fish, growth of marine fish production in the world, marine fish production in India, Tamilnadu and Thoothukudi District and also the growth in export of Indian marine products, modernisation of the fishing sector, statement of the problem, objectives, limitations and chapterization.

The second chapter **Review of Literature** discusses the views of the different authors related to the area of study.

The third chapter highlight the **Methodology** adopted and describes the **Profile** of the study area.

The fourth chapter deals with a **socio-economic profile** of the sample respondents.

The fifth chapter shows the **summary of findings**, conclusion and suggestions based on the findings.

CHAPTER II

REVIEW OF LITERATURE

A comprehensive review of related previous studies helps one to adapt, modify and improve the conceptual framework and provide a link with the past approaches. Hence, an attempt is made in this section to review the earlier studies are adopted in the present study.

Babaji (1984)¹⁴ in a research project had analysed the production, marketing and consumption characteristics of marine fishery sector in Visakhapatnam. He had deliberated the economy of fisheries sector concerning the socio-economic profile of traditional fishers as well as mechanised boat owners. He had also examined the fish consumption pattern of people in Vishakapatnam.

Librero (1985)¹⁵ investigated the economics of small-scale fisheries notably, total catch, costs and returns, employment and revenue for the different types of crafts and gears in the Philippine Municipal fishing.

Bhavani (1986)¹⁶ points out that very little information is available on the health and nutritional status of small-scale fisherfolk of India's east coast. A few micro-level studies and baseline surveys in Tamil Nadu, Andhra Pradesh and West Bengal give a basic idea. In Andhra Pradesh, for example, it is stated that the dietary habits of fishers' families seem to be far from satisfactory.

¹⁴ Babaji, Indian Institute of Management, Marine Fish Marketing in India, Vol.VI, Ahamadabad, 1984, pp.176 -179.

¹⁵ Librero, Mechanisation: Its Impact on Productivity, Cost structure of Profitability of the Philippine Municipal Fishery, Proceedings of the Small-scale Fisheries in Asia SocioEconomic Analysis and Policy, IDRC, Canada, 1985, pp.151-162.

¹⁶ Bhavani, V., (BOBP/INF/9), Food and Nutrition Status of Small-Scale Fisherfolk in India's East Coast, April, 1986, pp.1-19.

Selvaraj (1988),¹⁷ in his study, has recognised the fishing seasons for important species of fish groups and estimated the economics of different craft categories in the selected coastal fishing villages of Kanyakumari District of Tamilnadu. He formulated suitable strategies for the development of the fisheries sector for the betterment of fisherfolk in the district.

King (1989)¹⁸ points out that in a male-dominated world of fisheries, in many parts of the world, fisheries expansion for women has taken positive strides from production and post-harvest activities to management and policy decision-making. In most societies, fishers are elaborate in fish handling, processing and marketing, as in Papua New Guinea where women exclusively market fish caught by their men in Ghana where they own business which involves leasing out fishing boats to men or in the Gambia where men practise fish on a large scale for export while women transport the catch in pans loaded on their head from canoes to smoke huts.

Chidambaram et al. (1990)¹⁹ had analysed the marine fish supplies and studied the various marketing problems of the fishers. In their analysis, they had originated that the fishers played only a minor' role in the actual distribution of fish. These fishers were at the mercy of the middlemen. The co-operative marketing union had remained dormant. The authors had suggested that fishers should be educated about the benefits of society.

Senthilathiban and Selvaraj (1990)²⁰ have conducted a study in Chidambaranar district

¹⁷ Selvaraj.P., Status of Marine Fisheries of Kanyakumari District, Fishing Chimes 8(1): 1988, pp.72-79.

¹⁸ Hanna King, Fisheries Development Programmes and Women, NAGA, ICLARM Quarterly, 1989, pp.6-7.

¹⁹ Chidambaram, K., and Soundrarajan, A., Marine Fish Marketing in Tiruchendur Area in Tamilnadu, Fishing Chimes, 1(12): 1990, pp.43-55.

²⁰ Senthilathiban, R and Selvaraj P (1990) "Demand for and supply of marine fisheries finance in Chidambaranar District of Tamil Nadu", Financing Agriculture, Oct – Dec, pp. 16-19.

to estimate the credit requirements, credit availability and repayment performance of the fishermen. Their study reveals that the sufficiently higher positive net worth for the traditional, motorised and mechanised craft categories showed financial soundness of marine fishing.

Murickan (1991)²¹ has analysed the existing power structure and credit system in two marine fishing communities in Kerala. His study reveals that there is inter-village variation in the availability of credit. The access of institutional credit depends crucially on the ownership position of the willing borrower. The study reveals that the boat owners were comparatively in a better position.

Ibrahim (1992)²² examined the economic allegations of the rise and growth of capitalism in Kerala fisheries entirely depending on secondary data. This study observed at fisheries development of the state from a dialectical outlook which attributed all the significant problems experienced by the fishery sector such as decreasing fish production, resource depletion, worsening of traditional fishery, battles between traditional fishermen and mechanised boatman, declining per capita availability of fish and skyrocketing fish prices, to the growth of capitalist pattern of fishing.

Narayana Kumar, R (1998)²³ analysed the socio-economic condition of the marine fishermen and their attitude towards development schemes. The central marine fisheries research institute has been uninterruptedly monitoring the socio-economic conditions of the traditional fishermen and directed several studies along the coastal belt to assess the existing

²¹ Murickan, S.C.J (1991) "Power Structure and Credit System in two marine fishing communities in Kerala", ICSSR Research Abstract Quarterly, Vol.XX, No.3 & 4, July – December, pp. 161-171.

²² Ibrahim, P, (1992), Fisheries Development in India, Classical Publishing Company, New Delhi.

²³ Narayana Kumar, R 1998, "Socio-economic analysis of Marine Fishermen in India", Journal of Marine Fishermen Research and Management, Vol.7, No.3, pp.895-906.

socio-economic status using the parameters such as family size, age structure, educational and professional pattern, customs, opinions and the standard of living of the coastal fishermen family have been analysed. The changes that have been brought about by the mechanisation of the fishing industry in term of income and employment compeers and investment on family equipment have been discussed.

Girija et al. (1998)²⁴ stated that in India, the development plans for marine fisheries emphasise improving a lot of marginal fishers. A concerted effort to coordinate fishing would improve the subsidiary activities of fishers household, by tapping the fishers to process and market a substantial portion of the fish landed and also would go a long way in refining the socio-economic conditions of this sector. The post-harvest technology for handling fish can be easily transferred to these recipients. Infrastructural support by way of cold storages, processing space, transportation network and sales outlets are to be created.

Rajan (2000)²⁵ had studied to what extent fishers depended on credit for investment in fishing units and also the association between the magnitude of investment and borrowings. He had analysed the capital structure, debt-equity ratio and solvency ratio. He had also examined the correlation between investment and debt. He had found that the investment in small scale fisheries are heterogeneous, and the loans provided by the organised sector are insufficient.

²⁴ Nair, M.K.R. Girija, S., Application of Low Cost Technologies in Fish Processing and Its Prospects as a Vocation for Fisherwomen of Kerala, In Hameed, M.S., Kurup, B.M., (Eds.) Technological Advancement in Fisheries, Publ. No.1, School of Industrial Fishing, Cochin, 1998, pp.478-484.

²⁵ Rajan, J.B (2000), "Credit and Capital Structure of Small Scale Fishing units in Kerala", Fishing Chimes, Vol.7, No.45, pp.9-11.

Balasubramaniyan (2001)²⁶ in his study compared the economic status of fishers in two marine fishing villages of Orissa State viz., Pentakota and Belinoliasahi. They slow the economic status and the mean scores of respondents in the two villages, which differed significantly at one per cent level. The results also revealed that the fishers had a favourable attitude towards the motorisation of fishing crafts in both the villages.

Balasubramanian, S (2001)²⁷ analysed that the socio-economic status of fishers in two marine fishing village of Orissa state viz., Pentakola and Belinoliasahi were measured using a Socio-Economic Status Index (SESI). The result revealed that the fishermen had a favourable attitude towards the modernisation of fishing crafts in both the villages.

Rao (2001)²⁸ had found that the fisheries sector occupies an essential place in the socio-economic development of India. This sector has been recognised as a robust income and employment generator as it stimulates the growth of several subsidiary industries and also it serves as a source of economic nutrition. More than six million fishermen and fish farmers depend on fishing and aquaculture for their livelihood.

Ganesh Kumar et al., (2008)²⁹ this study has been lead in all the major coastal states and some selected inland states to know the domestic marketing of fish in India. The fisherman's share in buyer's rupee has shown differences across species, marketing channels and markets. The infrastructure amenities at most of the surveyed landing centres, fishing

²⁶ Balasubramanian, S., Socio-Economic Status of Marine Fishermen in Two Fishing Villages of Orissa, *Fishing Technology*, 38(1): 2001, pp.51-55.

²⁷ Balasubramanian, S, et.al., 2001, "Socio-Economic Status of Marine Fishermen in two Fishing Village of Orissa", *Fishing Technology*, Vol.38, No.1, pp. 51-55.

²⁸ Rao, S.M. (2001), "Fisheries profile of the Bay of Bengal: A fact sheet of India", *Bay of Bengal Programme News*, Vol.III, No.4, pp. 5-37.

²⁹ Ganesh Kumar, B., Dattaa, K.K., Joshia, P.K., Katihab, P.K., Sureshc, R., Ravisankard, T., Ravindranathe, K., and Muktha Menona, *Domestic Fish Marketing in India-Changing*.

harbours and wholesale and retail markets have been found grossly derisory and poorly maintained. The study has emphasised the need for formulating a uniform market policy for fishes for smooth operation and guideline, so that the country's fish production is professionally managed and delivered to the consuming population, confirming at the same time remunerative prices to the fishers.

Jese Verebalavu1 (2009)³⁰ in her paper even yet artisanal fisherwomen have not ever been learned about essential business management, they have educated a lot about it first hand over the years by selling at the markets. They have also grown knowledge about the importance of keeping their resources as clean and hygienic as possible for the market. Revenue generated from artisanal fisherwomen, small business owners, and female employees of the two fishing companies has a multiplier result on their families and communities. The involvement of women in industrial fisheries has a massive impact on individual fishing companies and the nation as a whole. This research has noted that women's participation in fisheries in Fiji, although underreported, is having a significant socio-economic contribution towards their households, community and nation as a whole.

Md. Istiaque Hossain (2009),³¹ in their study, has classified the fishermen into two social groups, namely land owner fishers and landless fishers. It was found out that the majorities of the landless were illiterate, lived below the poverty line, healthy, per capital income less, while landowners were educated, healthy, and per capita income more. Seasonally flooded ecosystem played a vital role in the livelihoods of the inhabitants. Water productivity-enhancing measures like alternative rice-fish culture could provide additional

³⁰ Jese Verebalavu1, SPC Women in Fisheries Information Bulletin, Vol 20, November 2009, pp.18-22.

³¹ Istiaque Hossain Md. (2009), "Socio-economic condition of fishermen in seasonal floodplain Beals in Rajshahi District, Bangladesh", Research Journal of Social Science, pp.74-81.

food and income for the socio-economic development of the stakeholders.

Shyam, Salim, et al., (2010)³² has analysed the impact of the ban on monsoon trawling in employment pattern, poverty and income distribution. According to him, unemployment existed at a considerable level, which forced them to avail credit from moneylenders or financial institutions. However, most of the experienced labour in the field has given positive opinion towards a ban, which shows their concern towards the conservation of resources. He has also stressed that implementation of separate fishing, based on scientific principle, highlighting the needs of the ordinary fisher folk is the need of the hour.

Ganesh Kumar et al., (2010)³³ their study has been conducted with the detached of understanding the process of pioneering marketing models in the fisheries sector and to draw lessons from the success stories to upscale and duplicate in a similar socio-politico-economic scenario in other parts of the country. It has been lead to deliver a better sympathetic of fish marketing by self-help groups (SHGs), maker associations, fisheries development corporations, fisherman cooperatives and private organisations in the southern states of India, namely Tamil Nadu, Kerala, Andhra Pradesh and Karnataka with the theory that the institutional preparations in the marketing of fish and fishery products decrease the operation cost and improve the market access and its efficiency.

The study has reported the primary activities of those institutions in the efficient fish marketing, such as inbound logistics, processes, outbound logistics, marketing and sales promotion and support activities like infrastructural facilities, technological backstopping,

³² Shyam.S.Salim, Hena Vijayan and Santhya, KM (2010), "Trade-off between Monsoon Trawl ban and the livelihood of trawl labours in Maharastra", Indian Journal of Marine Fisheries, 57 (2). Pp.67-71.

³³ Ganesh Kumar, B., Ravisankarb, T., Sureshc, R., Ramachandra Bhattad , Deboral Vimalab, D., Kumaranb, M., Mahalakshmib, P., and Sivasakthi Devia, T., Lessons from Innovative Institutions in the Marketing of Fish and Fishery Products in India, Agricultural Economics Research Review, Vol. 23 (Conference Number), 2010, pp 495-504.

price information and procurement. Through these advantages, the fishers have been found to achieve economies of scale, technological inventions, capacity development, linkage among activities, degree of vertical integration, the timing of market entry, product differentiation, market access, credit access, etc. The study has suggested the promoting institutions like SHGs, producer/fishers associations, cooperatives, etc. and allowing the entry of private agencies with an appropriate regulatory mechanism to improve the efficiency of fish marketing in the country.

Sathiadhas.R. et al., (2010)³⁴ has analysed the economic losses in marine fisheries resulting from poor management, inefficiency and overfishing. According to him, the marine fish production from near shore waters had reached almost a plateau and, the only marginal increase is predicted from this zone.

³⁴ Sathiadhas.R, Ramachandran.C, and Aswathy.N., (2010), “Conservation of fisheries resources in India – Economic and livelihoods issues”, CMFRI Bulletin, 63, pp1-8.

CHAPTER III

METHODOLOGY AND PROFILE OF THE STUDY AREA

In this chapter, energy has been made to deliberate the methodology and profile of the study area.

3.1 METHODOLOGY

This study is descriptive and empirical in nature, based on primary and secondary data. Primary data collected directly from boat workers in Thoothukudi Fishing Harbour with the help of a pre-tested interview schedule. This study reveals that all the respondents are male.

To ensure representativeness, the random method of selection has been used in the study at every stage. The present study is based on the primary data collected from a sample of boat workers in Thoothukudi Fishing Harbour. The size of the sample was fixed as 60 households taking into account the time, cost and administrative considerations.

Secondary data were collected from journals, magazine, newspapers and books, documents, pamphlets periodicals, reports, internet, unpublished Ph.D thesis, District Collector Office, Department of Fishery of the Government of Tamil Nadu and Policy Note of the Government of Tamil Nadu, Department of Fisheries and Village Administrative Offices unpublished records of District Industries Centre (DIC), Thoothukudi and District Statistics Office, Thoothukudi. The analysis and interpretation of data were made with the help of the statistical tools and techniques such as percentage, average and standard deviation were used. The study was conducted over three months, starting from January 2023 to March 2023.

3.2 PROFILE OF THE STUDY AREA

The effectiveness of any research study can be sufficiently valued only when the results studied against the contextual evidence such as physical, social and economic conditions of the region. The current study undertakes with the determination of emphasising the different characteristics of industries in Thoothukudi district.

3.2.1 Thoothukudi District - Historical and Cultural Background

Thoothukudi was governed over by the Pandya kings before the British rule. During the freedom struggle, it was the birthplace of several bold nationalists. The blackness of British slavery dispersed by the selfless detriment of these enthusiastic nationalists. Kattapomman with his fearless fighting spirit, Bharathiar with his burning and new poems of nationalism and V.O. Chidambaranar who shipped the Swedish ship against the British were among the many brave nationals who valiantly fought against the external rule. They make Thoothukudi proud and ironic in ethnic heritage.

District at a Glance

Thoothukudi ‘the pearl city of India,’ is the newly formed district formed by bifurcating the first Tirunelveli district in Tirunelveli district (western portion) and Thoothukudi district (eastern portion). The District covers an extent of 4,621 sq.km in the South-Eastern portion of Tamilnadu, and it is rectangular. It bounded by Virudhunagar and Ramanathapuram district in the North of Kanyakumari district in the South and Gulf of Mannar in the east and Tirunelveli district in the west. The district lies between 8⁰-05' and 9⁰ - 80⁰ of the northern latitude and 77⁰-05' and 78⁰-25' of eastern longitude.

Physical geographies

There are no tall mountains in the district: red Mounds or small hills found in Tiruchendhur, Srivaikundam, Sattankulam and Vijayaramapuram. The elasticity of land that slopes to the east in Srivaikundam is made lush by the Thamiraparani River. This river movements through Punnaikayal and joins the Bay of Bengal, Malattar, Mambiaru, Vaippar and Manimuthaar.

TABLE 3.1
ADMINISTRATIVE SET UP OF THE DISTRICT

| S.No. | Revenue Divisions | Taluks | Blocks |
|-------|-------------------|--------|--------|
|-------|-------------------|--------|--------|

| | | | |
|----|----------------------|--|--|
| 1. | Thoothukudi Division | Tuticorin Srivaikuntam | Tuticorin Srivaikuntam Karungulam |
| 2. | Tiruchendur Division | Tiruchendur Sattankulam | Tiruchendur Alwarthirunagari Udangudi Sattankulam |
| 3. | Kovilpatti Division | Kovilpatti Vilathikulam Ottapidaram Ettayapuram | Kovilpatti Kayathar Vilathikulam Pudur Ottapidaram |

Source: District Industries Centre, Thoothukudi – 2010-11

Area and Population

The area of the district is 4,621 Sqkm, and the population is 17,38,376. The district has three Revenue Divisions, Eight Taluks, Twelve Blocks, One Corporation, Two Municipalities, Nineteen Town Panchayats and 480 Revenue Village, Six Constituencies and One Lokshaba are in the district³⁵.

The thickness of population per Sq.km is 378 as against 555 for the state³⁶. The sex ratio is 1024 female for every 1000 males. The percentage of literacy is 86.52. Fifty-eight per cent of the people lives in rural areas. The district has an SC population of 2.8 lakhs, which is around 18 per cent of the population. Male Literacy is 91.42.per cent. Female Literacy is 81.77 per cent³⁷.

3.2.2 Economy of Thoothukudi

The economy of Thoothukudi rotates around shipping, fishing, salt pan and agricultural industries. Thoothukudi has a multitude of other industries including power, chemicals and IT.

³⁵ Government of Tamil Nadu, Department of Economics and Statistics, Statistical Hand Book of Tamil Nadu, 2012. p.41.

³⁶ Ibid.p.53.

³⁷ Ibid.p.54.

The district is industrially advanced with the majority of the industries located in and around Tuticorin.

The availability of skilled labour, electricity generating plant, a container facility and an important port has made Thoothukudi an essential centre for industry and trade. The Sethusamudram project, the airport at Vagaikulam, Koodankulam Nuclear power plant, enhanced road and rail infrastructure and Nanguneri SEZ are expected to make Thoothukudi an attractive choice for business investment. Three nation-wide brand products are made in Tuticorin, namely, V.V.D.Coconut Oil, Agsar Paints and Venus Water Heaters. Earlier SPIC and TAC were large companies having an impact on the local economy. Currently, the port and Sterlite Industries seem to be the major companies.

Agriculture

Agriculture is the primary occupation on which 70 percent of the people hinge on it. The critical food crop in this district is Paddy. Out of the total area of 4, 70,724 hectares, 1,90,780 hectares are taken under the farming of different crops which is nearly 41 percent of the total area of the district³⁸. The essential food crops in the district are Paddy, Cholan, Cumbu, Ragi, Varagu, Samai and Commercial Crops like Cotton, Chilly, Sugarcane, and Groundnut.

Paddy cultivated in Siruvaikundam, Sattankulam, and Tiruchendur Taluks. Cumbu, Cholan, Kuthiraivali and other pulses raised in the dry tracks of Kovilpatti, Vilathikulam, Ottapidaram and Thoothukudi Taluks. Cotton cultivated in Kovilpatti, Ottapidaram and Thoothukudi Taluks. Groundnut agriculture commenced in Kovilpatti, Tiruchendur and Sattankulam Taluks. Groundnut bar used as manure and Cattle feed. With 35 percent share, the district is the top producer of Cumbu in Tamil Nadu.

Mineral Resources

³⁸ en.wikipedia.org/wiki/Thoothukudi_district, dt.20.10.2012.

Gypsum, Ilammanide, Monazite, Hyduim, Limestones, Corals from the Islands and Phosphate are some of its natural resources.

Irrigation

The climate of Thoothukudi district is hot and dry. The district has a seaside line of 163.5 kms and local waters covering thousands of hectares. The different causes of irrigation are Channels, Tanks, and Wells, which cover 46,262 hectares in the district. Out of this, 18,584 hectares covered by wells³⁹.

Fisheries

This district is an essential coastal district having a vast coastal line of 160km and territorial water covering thousands of hectares. Fishing, next to agriculture, is an essential occupation of the district. Thoothukudi is an important fishing centre. It is also measured to be the only pearl fishing centre in the whole of India. It is also noted for mass fishing — nearly 35000 MT of marine fish produced per annum.

Forest

The region under forestry is 12724 hectares which occupy 2.77 percent of the geographical area.

Shipping

Thoothukudi has been a centre of maritime trade for more than a century. It is natural to the harbour with a productive hinterland, facilitated the growth of the port. Thoothukudi acknowledged as a slight anchorage port in 1868. In 1906, V.O.Chidambaram Pillai hurled the first Swadeshi Ship, S.S. Gaelio in British India from Thoothukudi Port. After Independence, the minor part of Thoothukudi witnessed a flourishing trade and handled a variety of Cargo.

³⁹ Assistant Director of Statistics, Statistical Department, Statistical Hand Book of Thoothukudi District, 2012, p.9.

Thoothukudi Port

Thoothukudi Port is generating an essential position in the Southern part of India. During the year 2010, 1414 vessels entered this port and Cargo to the tune of 19.49 Million tonnes is handled. Export of certain raw materials and finished products are shipped to for about twenty foreign countries.

Thoothukudi port has been issued the prestigious ISO 9001:2008, ISO 1400:2400 certificate for the port operation and services and had joined the select group of World ports by becoming the first Indian major port to get such certificate⁴⁰. This harbour was being used for export of salt, cotton yarn, palmyrah fibres, dry fish, senna leaves, country drugs etc. The first wooden jetty of this port was commissioned in 1864.

Thermal Power

The Thoothukudi Thermal Power Station is the main power station in Tamil Nadu, under the control of Tamil Nadu Electricity Board with five units of 210 M.W each producing 50 Million units of energy daily. The first unit was custom-built in July 1979, the second unit in December 1980 and the third unit in March 1982. This Power Station is feeding about 1/3 of the total power demand of Tamil Nadu⁴¹.

Population

The population of the district 2011 Census was 17,50,176, of which 8,65,021 were males and 8,85,155 females. The population thickness in the district is 369 per sq.kms in contradiction of the state average of 555 per sq.kms. The percentage of the town population is 50.10, and that of the rural population is 49.90 of the total population. The literacy percentage of the male is 91.14 and female are 81.33. Total literacy percentage of this district is 86.16.

⁴⁰ en.wikipedia.org/wiki/Thoothukudi_district, date 20.10.2011.

⁴¹ Ibid.,

TABLE 3.2**URBAN POPULATION IN 2011 CENSUS**

| Area | Females | Males | Total |
|----------------------|--------------|--------------|--------------|
| India | 18,13,87,871 | 19,57,17,889 | 37,71,05,760 |
| Tamil Nadu | 1,74,58,530 | 1,74,58,910 | 3,49,17,440 |
| Thoothukudi District | 4,42,142 | 4,34,660 | 8,76,802 |

Source: National Informatics Centre, Thoothukudi

From this Table 3.2, it is clear that the total urban population of India is 37, 71, 05,760 with the female population as 18, 13,87,871. In Tamil Nadu woman population is 1,74,58,530. Out of the total population of Tamilnadu, Thoothukudi district's urban population is 8,76,802 and female population 4, 42,142. From the Table, we can about that female city population in Thoothukudi district be more than the man populace.

Table 3.3 shows the literateness level in Thoothukudi District.

TABLE 3.3**LITERATES ACCORDING TO 2011 CENSUS**

| Area | | Person | Male | Female |
|-------------|--------------|-------------|-------------|-------------|
| Tamil Nadu | Total | 5,18,37,507 | 2,80,40,491 | 2,37,97,016 |
| | Rural | 2,45,02,195 | 1,36,65,839 | 1,08,36,356 |
| | Urban | 2,73,35,312 | 1,43,74,652 | 1,29,60,660 |
| Thoothukudi | Total | 13,49,697 | 7,03,106 | 6,46,591 |
| | Rural | 6,42,686 | 3,39,739 | 3,02,947 |
| | Urban | 7,07,011 | 3,63,367 | 3,43,644 |

Source: National Informatics Centre, Thoothukudi

From this Table 3.3, it is clear that urban female literacy is 1,29,60,660 (47.41 percent) of the total populace of the urban literates in Tamil Nadu. In the meantime, the total urban literates in Thoothukudi district are 7,07,011 (52.38 percent) of the total literates in Thoothukudi district. Of this, the female literateness is 3,43,644 (53.14 percent). From this Table, it is also evident that male literateness level in Thoothukudi is more than female literateness.

3.2.3 The workforce in Thoothukudi District

According to the 2011 Census, workers were classified into main workers, bordering workers, and non-workers. Out of the total main workers of 6,89,400 main female workers are 1,95,110 and main male workers are 4,94,290. Out of 96,738 marginal workers, female workers are 58,912, and male workers are 37,826. Out of 8,96,833 non-workers, females are 5,48,112 and males are 3,48,721. The specified table shows the classification of workers in Thoothukudi district.

TABLE 3.4

TOTAL WORKERS AND NON-WORKERS IN THOOTHUKUDI DISTRICT – 2011

| Sector | | Population | Total workers (Main + Marginal) | Main Workers | Marginal Workers | Non-workers |
|---------------|--------|-------------------|--|---------------------|-------------------------|--------------------|
| Rural | Male | 437599 | 248691 | 221286 | 27405 | 188908 |
| | Female | 466212 | 180192 | 136056 | 44136 | 286020 |
| | Total | 903811 | 428883 | 357342 | 71541 | 474928 |
| Urban | Male | 326488 | 181695 | 174224 | 7471 | 144793 |
| | Female | 335444 | 63104 | 53172 | 9932 | 272340 |
| | Total | 661932 | 244799 | 227396 | 17403 | 417133 |
| Total | Male | 764087 | 430386 | 395510 | 34876 | 333701 |
| | Female | 801656 | 243296 | 189228 | 54068 | 558360 |
| | Total | 1565743 | 673682 | 584738 | 88944 | 892061 |

Source: National Information Centre, Thoothukudi.

The table shows that the female marginal workers are more in number in both rural and urban sectors than males. However, female central workers are more in the rural sector than in the urban sector.

3.2.4 The significance of Thoothukudi as Industrial Growth Centre

The Thoothukudi District located on the extreme southern parts of Tamil Nadu and is carved out of Tirunelveli District on 20 October 1986. The district located between 0.8o and 45o of the northern latitude and 78 and 11o of the eastern longitudes. The district is roughly triangular and bounded by Virudhunagar and Ramanathapuram districts in the north, Tirunelveli district in the south and west and Gulf of Manner in the east. The total terrestrial

area of the district is 4,621 sq.km constituting about 3.5 percent of the state. It has got a coastal line of 121km.

3.2.5 Fisheries in Thoothukudi District

Thoothukudi is blessed with a wide variety of flora and fauna inhabiting the fragile ecosystems of coral reef and mangroves. Corals and mangroves play a vital role in maintaining the productivity of coastal areas acting as a breeding ground, nursery and as habitat for many economically important species⁴².

Marine fishing, Pearl and Chunk fishing are famous in this district from the time immemorial. Thoothukudi is the main centre for deep-sea fishing. Thoothukudi has a lengthy coastline of about 140 km. Prawn culture is flourishing in this district and earning a large amount of foreign exchange. Now, the prawn culture has been disqualified by the Supreme Court of India due to pollution issues.

The other varieties of fishes are caught and powdered and packed and it is called as 'MASI'. The MASI is even exported to all parts of the country and foreign countries, particularly to Srilanka and other Indian Ocean countries. The fish cakes produced here are used for feed for prawns and other fishes. There are 23 marine fishing villages in Thoothukudi district.

There is one Joint Director of fisheries and Assistant Director of Fisheries in charge of Pearl Chunk fishing, Fishermen Training Institute and for technical guidance. There is a fish seed farm at Kadamba. Service Centre / Base workshop is situated at Tuticorin. There is a fish curing centre at Punnakayal. During the year 2010-11, the total inland fish production is 3137

⁴² Kathiresan, K., and Rajendran, N., Grow Mangroves for Protecting Coral Reefs, SDMRI Research Publication, No.9, 2005, pp.41-48.

tonnes. The total marine fish production for the same period is 38,400 tonnes. In the inland fisheries, 1274 fishermen are engaged⁴³.

The fishing industry became increasingly polarised between a modern mechanised sector and a traditional non-mechanised sector. The mechanised sector can make considerable profits from exports. The non-mechanised sector is confined to the domestic market with declining catches and fish stock. Forced to compete with the growing mechanised sector, the artisanal fisheries also started to enter the process of modernisation fitting their traditional craft with low power outboard engines.

The Government has been facilitating this modernisation process of the fishing boats through programmes such as the scheme for the motorisation of traditional fishing crafts, sponsored by the Ministry of Agriculture since 1986. The group, that could afford the motorisation of their traditional fishing craft, started to produce both for export and the local market. The better facilities and infrastructure initially set up for the mechanised sector, and the broader markets opened up by this same sector, also benefited the traditional fishermen.

Marine fishing in Thoothukudi District

Thoothukudi District is in Southern Tamil Nadu, in the Gulf of Mannar region, which is situated between India and Srilanka. The Gulf of Mannar region houses, the thickest of the fisherfolk population and is rich in fish as compared with the Coromandel Coast and Palk Strait regions, housing around 450 of the 2200 kind of fish found in India (20 per cent). This makes it the single most affluent coastal area in terms of fish diversity in India. The principal varieties that are exploited here include Mackerel, Tuna, Pomfret, Sharks, Cods, Flatfish, Ocean Perch,

⁴³ Assistant Director of Fisheries (Marine) Thoothukudi, Statistical Hand Book of Thoothukudi District, 2012, p.39.

Catfish, Shrimps, Prawn, Lobster and Crab. The decline of these during the 1960s is mainly attributed to the anthropogenic and natural factors⁴⁴.

Gears and Vessels used

Empathetic the local management systems that are in repetition would primarily necessitate knowledge of the present gears and vessels that are castoff for fishing in this area. The boats that are used are Catamarans, Vallams, mechanised boats which are of two types, in general, subject to the size.

The gears used by these vessels are gillnets, fish traps, hook and line, boat seines and trawl nets etc. Out of these, trawling nets are the only active gears, and the rest are the passive gears. The motorised Vallams, however, has not been included in the category of mechanised boats.

There are about 399 mechanised fishing boats in Thoothukudi fishing harbour. The fishermen of each mechanised boat spend about Rs.20,000 daily for diesel, food and wages if they venture throughout the day. Production statistics shows that the inshore waters where the traditional fishermen fish are highly productive⁴⁵. With increased mechanisation and expansion of fishing grounds, trawl nets have become the essential gear for the exploitation of cephalopods in this gulf. In the Gulf of Mannar, neritic squids and cuttlefishes mainly constitute the cephalopod fishery. The total marine fish production in the district was 48,996 tonnes in 2009-2010, occupying the third place in the state⁴⁶.

Fishers in Mechanised Sector

⁴⁴ Ragupathy Venkatachalam, "Community Management of Fisheries, Is This A Panacea". Research Internship Papers, 2004, Centre For Civil Society, New Delhi, 2004, p.2.

⁴⁵ Bennet Sam, P., and Arumugam, G., The Present Status of Small Scale Traditional Fishery at Thoothukudi, Marine Fisheries Information Services, No.99, 1989, pp.1-3.

⁴⁶ Commissioner of Fisheries in Chennai.

The mechanised sector accounts for more than half of the districts catch volume and even a larger share of the export earnings. Most fishers in the mechanised sector work as wage labourers under the boat owners. The seasonal nature of the fisheries; the risk and uncertainties associated with fishing combine to form a life of low income, leaving the fishermen with little opportunity to save for lean seasons. Alternative employment opportunities are low because of low educational qualification of the fishermen and the lack of any training for work in other sectors.

Usually, there are 12-14 members in the crew in the large size mechanised boats who operate by shifts. They get a daily wage of 150 from the boat owner, and further, the profit is shared among the crew and the boat owner in the ratio 40:60 after deducting the operating costs, which included diesel, icing and fuel. The ratio is 50:50 in the case of traditional crafts. In some cases, the profit is divided into eight parts, five parts for the owner and the crew and the remaining three for engine, crafts and gear; one each.

Indebtedness and fishermen

The fishermen land the catch from their vessels, and they are sold only through intermediaries who are called Vattakkarans. They finance the boat owners by providing them with a loan, and the boat owners are indebted to them. Vattakkaran plays the role of an auctioneer and also settle the payment daily to the fishermen, immediately after the sales. The commission rates that prevail are between three to nine per cent depending upon the amount loaned to the boat owner. However, mostly, it is sizeable at 6.25 per cent.

A wholesaler, who buys on a week's credit from the Vattakaran, purchases the fish; this is in turn sold to a retailer or a secondary wholesaler. This is then sold to the companies, which process the fish and export them. Trade with the Vattakkaran is accompanied by an assurance of regular payment and that the entire fish will be sold. This is a crucial factor since fish is a perishable good and the fishermen lack advanced storage facilities.

The fish landing at the Thoothukudi harbour usually happens from 9 pm as the vessels returns from the sea. Open auction is the usual practice, and some commercially essential varieties seem to have a standard price throughout the district, set by traders. The sale is passed out in heaps or lots, instead of on Kilogram basis, as it speeds up the sales. The system seems to fetch the fishermen a better price, as several traders participate in an auction conducted by a single auction. The fish are traded for local consumption and to neighbour state Kerala.

Marine fisheries of Thoothukudi district

The details of marine fisheries of Thoothukudi district for the year 2016-2017 is described in Table 3.5.

TABLE 3.5
DETAILS OF MARINE FISHERIES OF THOOTHUKUDI DISTRICT FOR THE
YEAR 2016-2017

| Sl.No. | Particulars | Numbers |
|---------------|------------------------------------|----------------|
| 1 | Marine Fishing villages | 23 |
| 2 | Total Marine Fisherfolk Population | 42000 |
| 3 | Active Marine Fishermen | 21107 |
| 4 | Mechanised Boat | 293 |
| 5 | Fibre Vallam | 2094 |
| 6 | Wooden Vallam | 1948 |
| 7 | Wooden Catamaran | 38 |

Source: AD-fisheries (Marine), Thoothukudi, 2016-17.

From table 3.5, it is clear that there are 23 Marine fishing villages in Thoothukudi district. During the year 2016-17, there were 21107 active marine fishermen in Thoothukudi district. Total marine fisherfolk population was 42000. There were 293 mechanised boats, 2094 fibre vallam, 1948 wooden vallam and 38 wooden catamarans in Thoothukudi district during the year 2016-2017.

CHAPTER IV

4.1 ANALYSIS AND INTERPRETATION

The socio-economic profile of the sample boat workers such as age, religion, caste, marital status, educational level, type and size of family, housing condition, household income, expenditure, savings, the reasons for the choice of fishing, the fishing experience and number of hours devoted for fishing activities, various problems in fishing in Thoothukudi Fishing Harbour are analysed in this chapter.

TABLE 4.1

Age wise classification of the respondents

| Sl. No. | Age | No. of Respondents | Percentage |
|---------|----------------|--------------------|--------------|
| 1. | Young (15-30) | 7 | 11.67 |
| 2. | Middle (30-45) | 35 | 58.33 |
| 3. | Old (45-60) | 18 | 30.00 |
| | Total | 60 | 100.0 |

Source: Primary Data

A total of 60 respondents were surveyed. From the table, it is revealed that the percentage of middle-aged respondents is 58.33%. 30.00% are old age group and the remaining 11.67% are young respondents. As per the survey middle age groups involvements is higher than that of old and young aged groups in the study area.

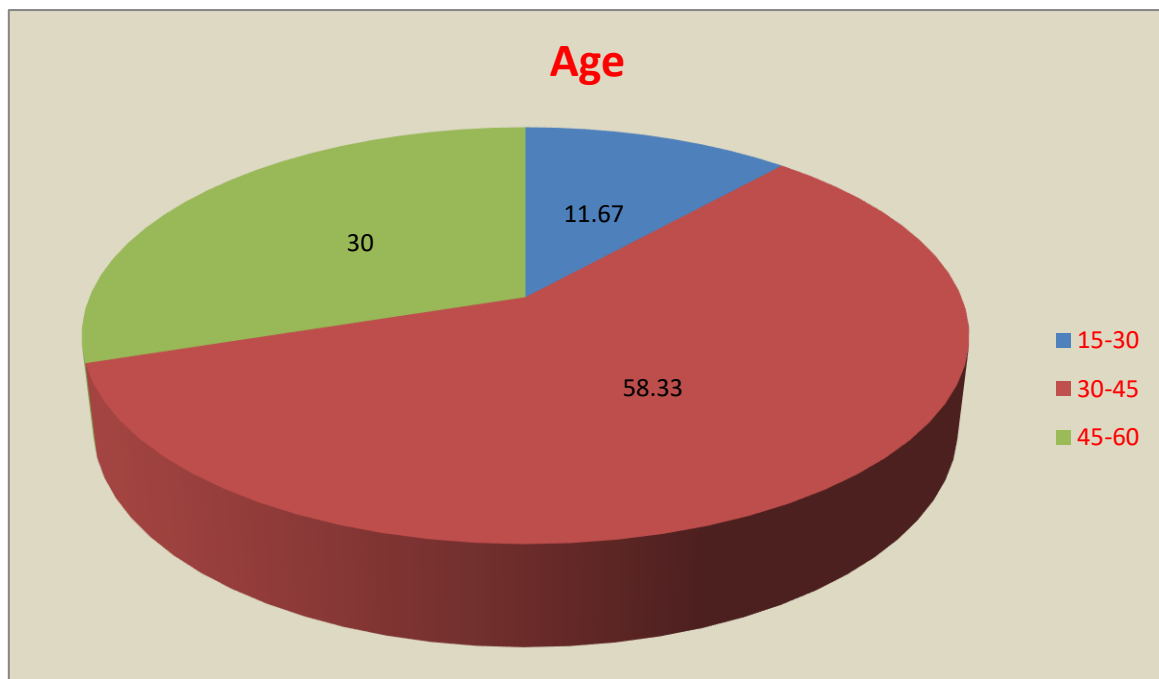


TABLE 4.2
Community Wise Classification

| Sl. No. | Category | No. of Respondents | Percentage |
|---------|--------------|--------------------|------------|
| 1. | SC | 11 | 18.33 |
| 2. | MBC | 27 | 45.00 |
| 3. | BC | 22 | 36.67 |
| | Total | 60 | 100 |

Source: Primary Data

The table reveals that the majority of the respondents belong to most backward caste and their percentage is 45.00.

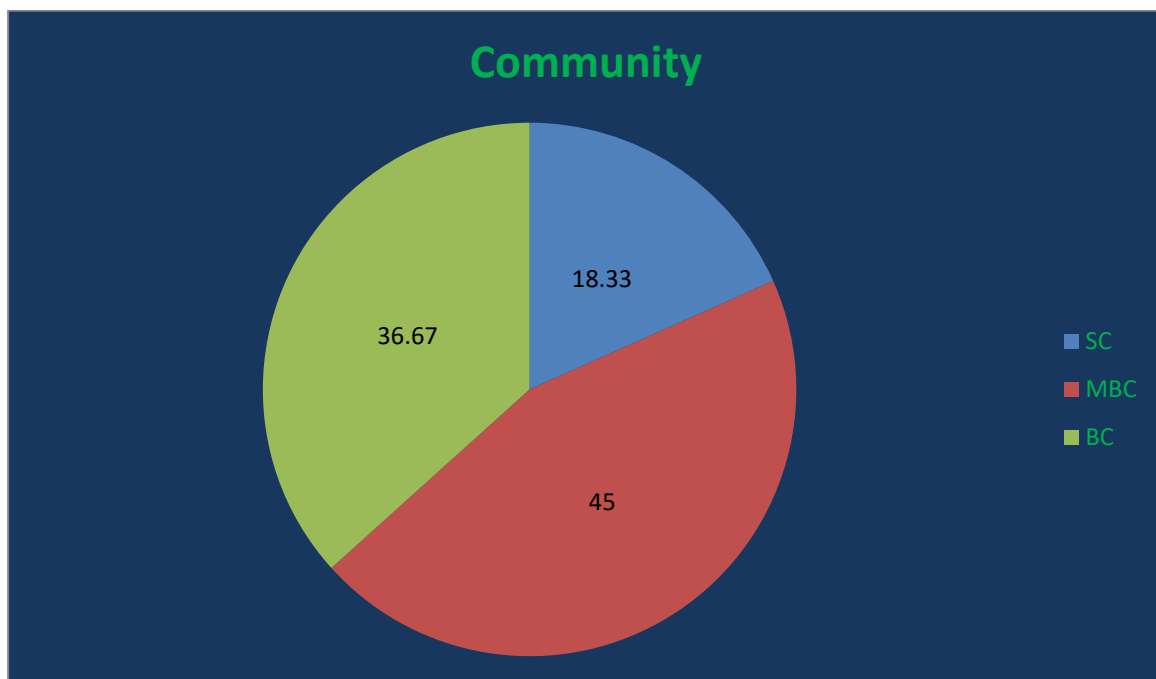


TABLE 4.3
Religions followed by the respondents.

| Sl. No. | Religion | No. of Respondents | Percentage |
|---------|--------------|--------------------|--------------|
| 1. | Muslims | 9 | 15.00 |
| 2. | Christians | 35 | 58.33 |
| 3. | Hindus | 16 | 26.67 |
| | Total | 60 | 100.0 |

Source: Primary Data

The study showed that majority of them, about 58.33%, was Christians and about 26.67% were Hindus, and 15.00% are Muslims. Generally, the study area is dominated by Christians.

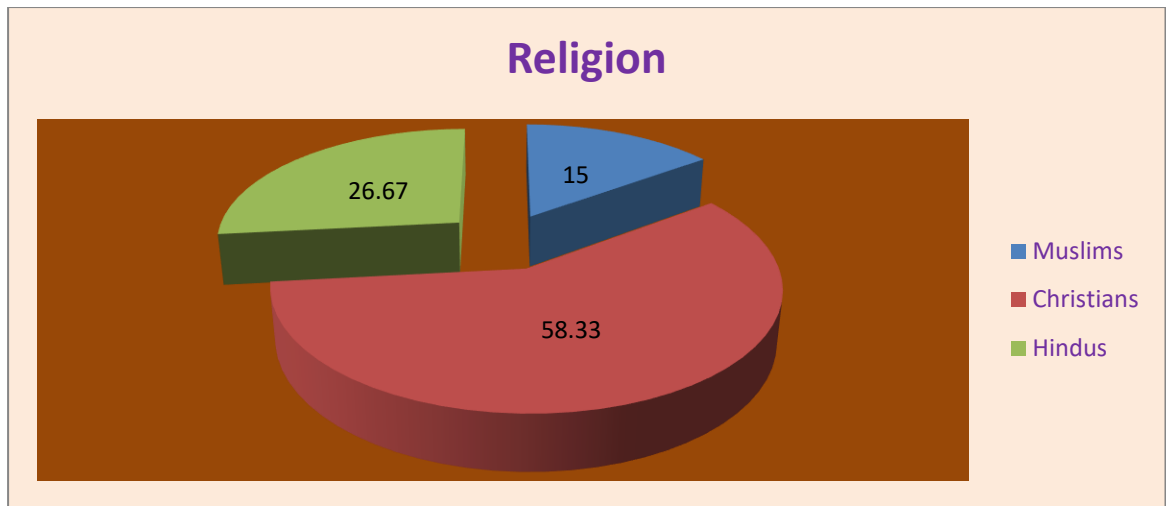


TABLE 4.4

Educational Qualification of the respondents

| Sl. No. | Qualification | No. of Respondents | Percentage |
|---------|---------------|--------------------|------------|
| 1. | Illiterate | 11 | 18.33 |
| 2. | Primary | 18 | 30.00 |
| 3. | Secondary | 15 | 25.00 |
| 4. | Hr. Sec | 9 | 15.00 |
| 5. | Graduate | 7 | 11.67 |
| | Total | 60 | 100.0 |

Source: Primary Data

Education makes a difference in articulation of opinions. 18.33% of the respondents are Illiterate. About 30% of the respondents had primary education, about 25% had high school education, about 15% possessed higher secondary level education and only about 11.67% had pursued degrees.

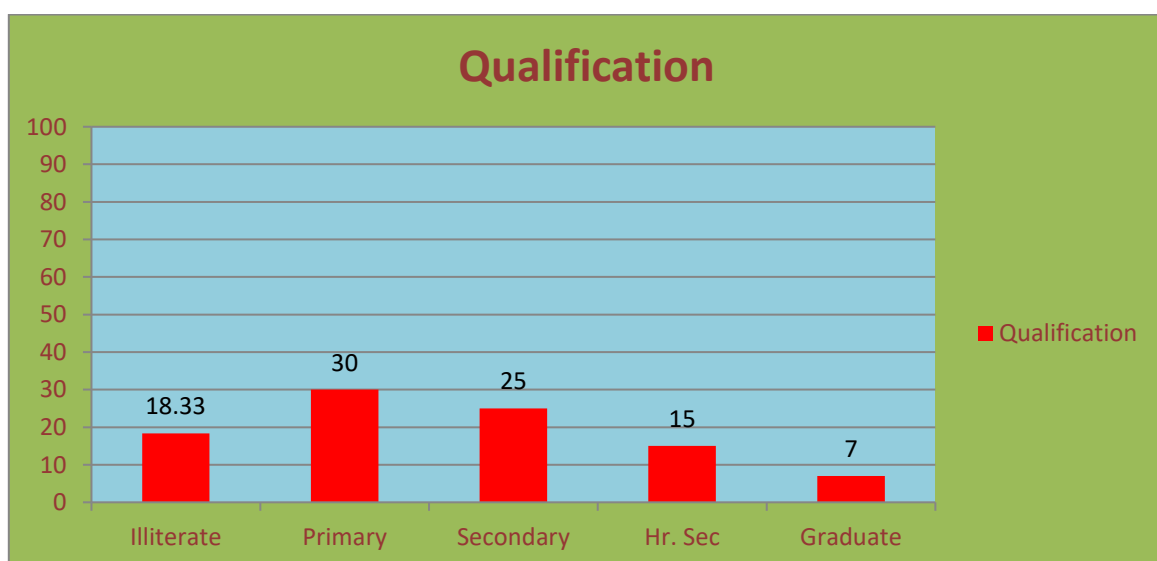
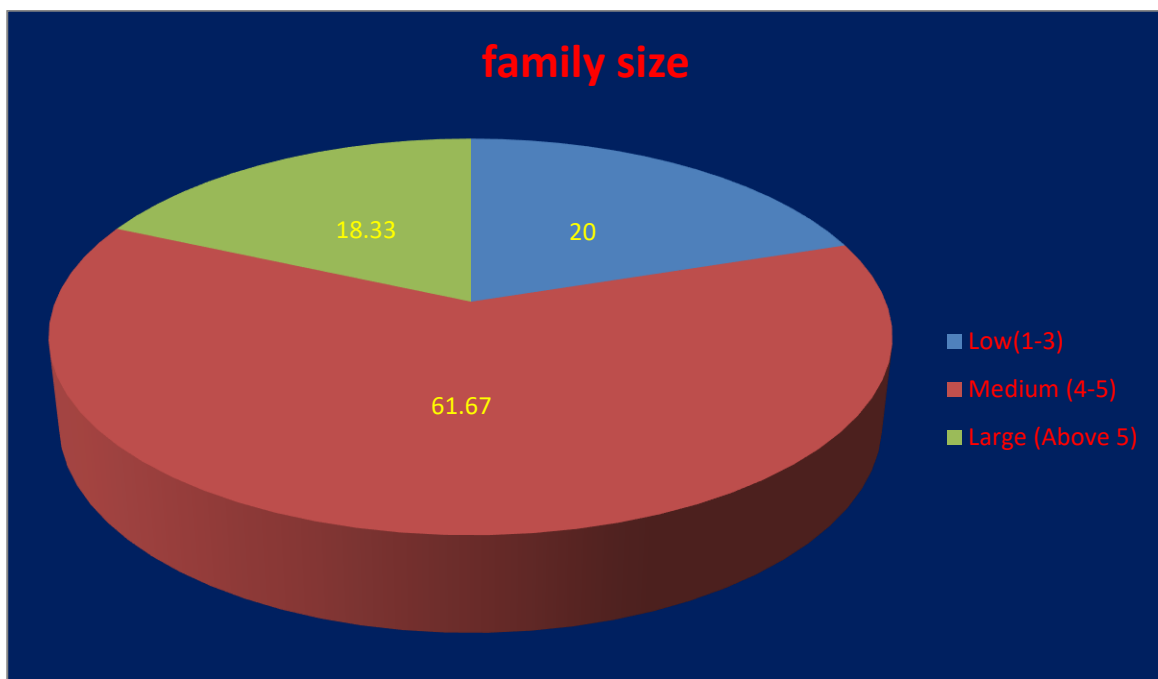


TABLE 4.5**The number of respondents and their family size**

| Sl. No. | Size | No. of Respondents | Percentage |
|---------|-----------------|--------------------|------------|
| 1. | Low(1-3) | 12 | 20.00 |
| 2. | Medium (4-5) | 37 | 61.67 |
| 3. | Large (Above 5) | 11 | 18.33 |
| | Total | 60 | 100.0 |

Source: Primary Data

The majority of the respondents i.e., 61.67 percentage of families are having medium size ranging from 4 -5 members.

**TABLE 4.6****Marital status of the respondents**

| Sl. No. | Marital status | No. of Respondents | Percentage |
|---------|----------------|--------------------|------------|
| 1. | Married | 52 | 86.67 |
| 2. | Unmarried | 8 | 13.33 |
| | Total | 60 | 100 |

Source: Primary Data

The table reveals that out of 60 sample respondents, about 86.67% were married and 13.33% were unmarried.

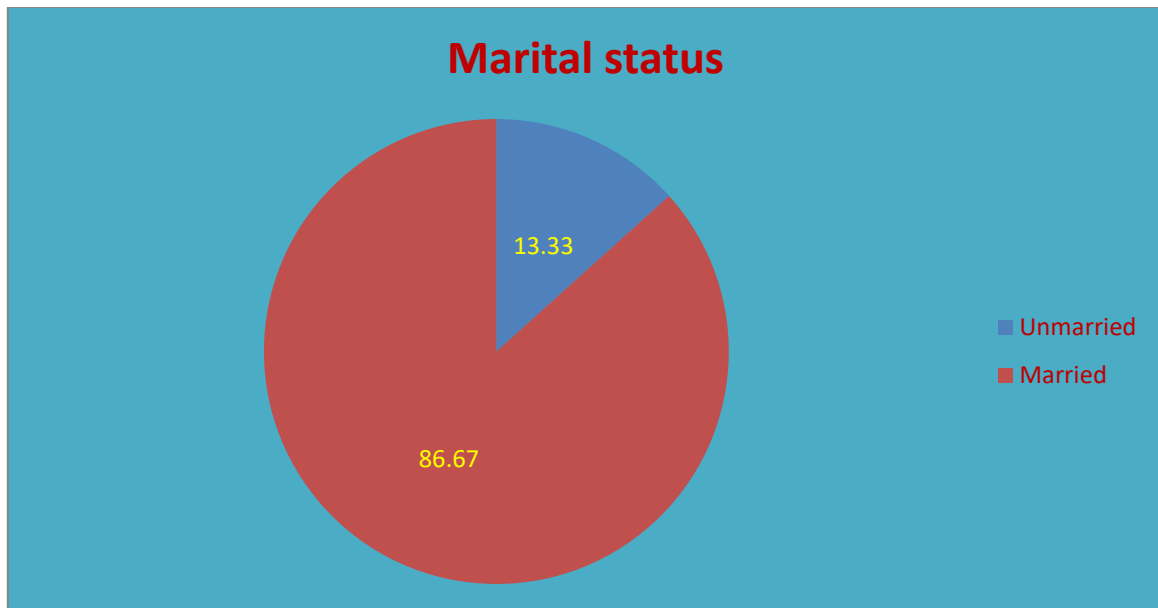


TABLE 4.7

Family type of the respondents

| Sl. No. | Family type | No. of Respondents | Percentage |
|---------|----------------|--------------------|------------|
| 1. | Nuclear family | 47 | 78.33 |
| 2. | Joint family | 13 | 21.67 |
| | Total | 60 | 100 |

Source: Primary Data

This table exhibits that, 78.33 percent of the respondents belonging to the nuclear family. This clearly indicates the declining trend of the Joint family system.

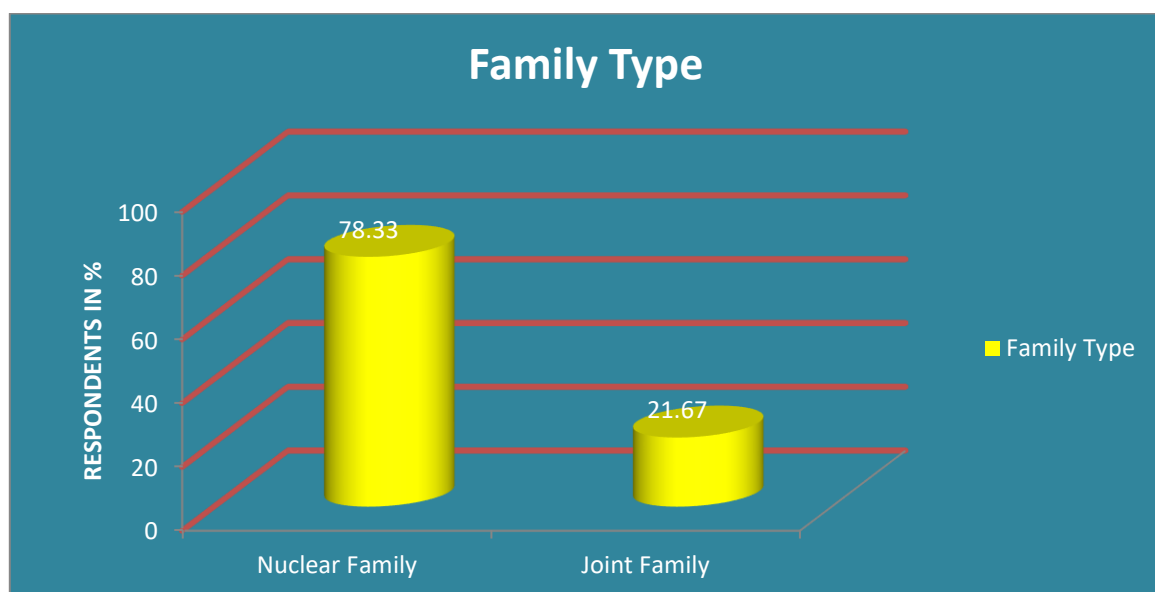
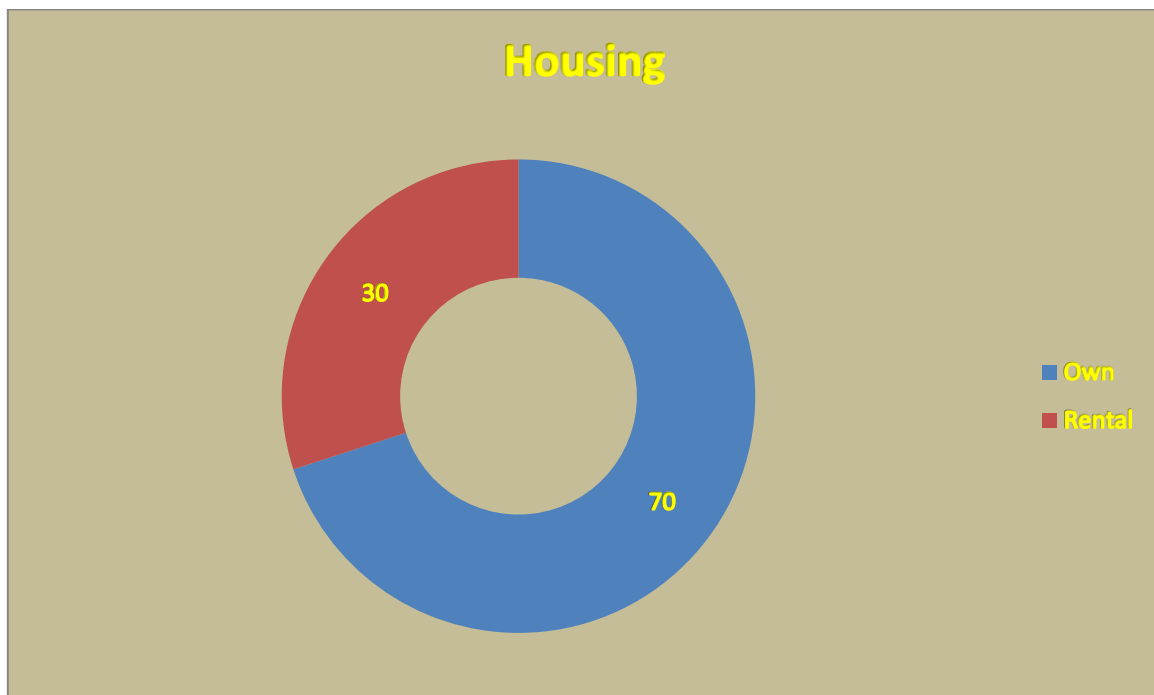


TABLE 4.8**Housing**

| Sl. No. | Housing | No. of Respondents | Percentage |
|----------------|----------------|---------------------------|-------------------|
| 1. | Own | 42 | 70.00 |
| 2. | Rental | 18 | 30.00 |
| | Total | 60 | 100.00 |

Source: Primary Data

From the table, it is revealed that majority of the sample respondents have own houses (70%).

**TABLE 4.9****Housing Type**

| Sl. No. | Housing Type | No. of Respondents | Percentage |
|----------------|---------------------|---------------------------|-------------------|
| 1. | Thatched | 8 | 13.33 |
| 2. | Tiled | 52 | 86.67 |
| | Total | 60 | 100.00 |

Source: Primary Data

In the study area, majority of the 47 tiled houses (86.67%) are ; there are 13 thatched houses (13.33%).

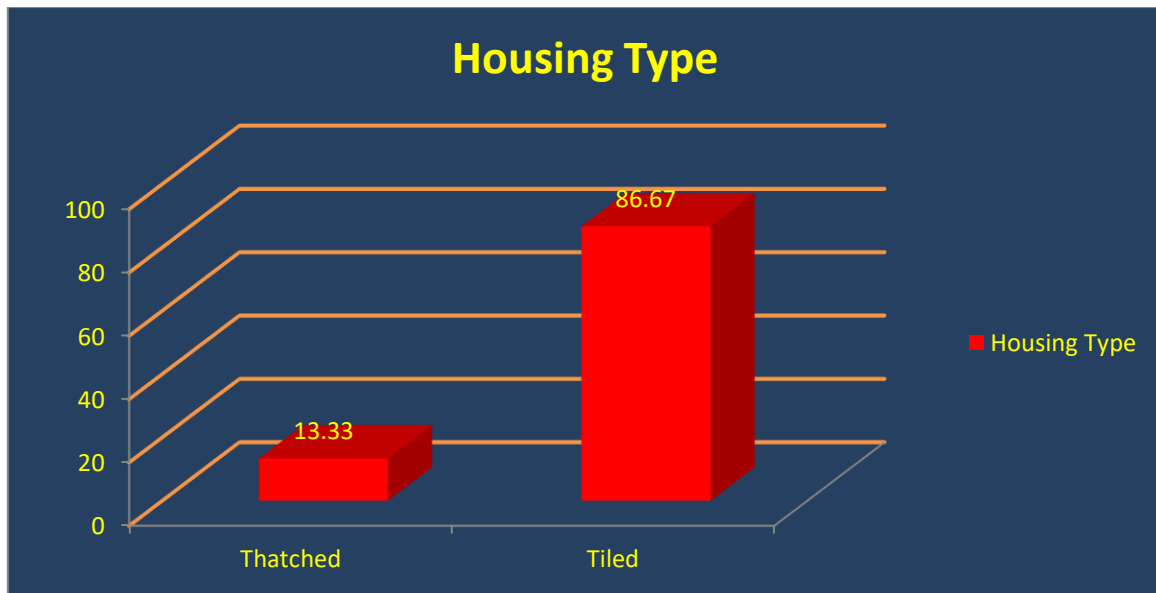


TABLE 4.10
REASONS FOR GOING TO FISHING

| S.No | Reasons for going to fishing | Number of Respondents | Percentage |
|------|---|-----------------------|------------|
| 1. | To earn an income | 56 | 93.33 |
| 2. | To meet out the family expenditure | 52 | 86.67 |
| 3. | To supplement the family income | 41 | 68.33 |
| 4. | To provide education for their children | 47 | 78.33 |
| | Total | 60 | 100.00 |

Source: Survey data.

*Multiple responses.

It is understood from Table 4.10 that (93.33%) respondents have chosen fishing to earn an income, (86.67%) respondents have chosen fishing to meet out the family expenditure, (68.33%) respondents have chosen fishing for the supplement the family income and the rest (78.33%) respondents have chosen fishing g to provide education to their children.

TABLE 4.11
FISHING DAYS PER MONTH

| Sl. No. | No. of days per month | No. of boat workers | Percentage |
|----------------|------------------------------|----------------------------|-------------------|
| 1. | Below ten days | 11 | 18.33 |
| 2. | 10-15 days | 31 | 51.67 |
| 3. | 16-20 days | 13 | 21.67 |
| 4. | Above 20 days | 5 | 8.33 |
| Total | | 60 | 100.00 |

Source: Primary data.

Regarding an analysis of fishing days, every Sunday nobody going for fishing, the majority of nearly 51.67 percent boat worker's fishing days is 10 to 15 days per month, 21.67 percent of the boat worker's fishing 16 to 20 days. 18.33 percent of the boat worker's fishing below ten days per month and infrequent group 8.33 percent of the boat worker's fishing above 20 days per month.

TABLE 4.12
TIME OF FISH CATCH

| Sl. No. | Time of Fish catch | No. of boat workers | Percentage |
|----------------|---------------------------|----------------------------|-------------------|
| 1. | Early morning | 4 | 6.67 |
| 2. | Noon | 11 | 18.33 |
| 3. | Evening | 29 | 48.33 |
| 4. | Night | 16 | 26.67 |
| Total | | 60 | 100.00 |

Source: Primary data.

Table 4.12 shows a majority of the fishermen (48.33 per cent) go to sea for fish catching during evenings 26.67 per cent of the fishermen go for a fishing catch in nights. 18.33 percent and 6.67 per cent of the fishermen catch fish during noon and early morning, respectively. It shows that a majority of the fishermen prefer evening for fish catching. The small size kattumaram and fibre boat workers are going fishing in the morning.

TABLE 4.13
VALUE OF CATCHES PER TRIP

| Sl. No. | Value of Catches per Trip | No. of boat workers | Percentage |
|----------------|----------------------------------|----------------------------|-------------------|
| 1. | Up to Rs.5,000 | 16 | 26.67 |
| 2. | Rs.5,001 to Rs.10,000 | 23 | 38.33 |
| 3. | Rs.10,001 to Rs.15,000 | 11 | 18.33 |
| 4. | Rs.15,001 to Rs.20,000 | 7 | 11.67 |
| 5. | Above Rs.20,001 | 3 | 5.00 |
| Total | | 60 | 100.00 |

Source: Primary data.

From Table 4.13, it is clear that out of 60 respondents, 38.33 per cent of the sample fishermen catches fish worth Rs. 5,001 – 10,000 per trip, and 26.67 per cent of the fishermen collect fish value up to Rs.5,000 per trip while 18.33 per cent of the fishermen catch fish to the value of Rs.10,001 –15000 per trip and 11.67 per cent of the sample fishermen collect fish value Rs.15,001-20,000 and 5.00 per cent of the sample fishermen collect fish value above Rs.20,001. From the above table it is definite that a majority of the fishermen catch fish to the value of Rs.5,001 – 10,000.

TABLE 4.14
Monthly Income of the respondents

| Sl. No. | Monthly Income | No. of Respondents | Percentage |
|----------------|-----------------------|---------------------------|-------------------|
| 1. | Blow 10000 | 5 | 8.33 |
| 2. | 10000-15000 | 8 | 13.33 |
| 3. | 15000-20000 | 13 | 21.67 |
| 4. | 20000-25000 | 22 | 36.67 |
| 5. | Above 25000 | 12 | 20.00 |
| Total | | 60 | 100 |

Source: Primary data

The study revealed that 8.33% of the respondents are earning an income up to Rs.10000, 13.33% of the respondents are earning Rs.10000-Rs.15000 monthly 21.67% of the respondents are earning Rs.15000-Rs.20000 monthly, 36.67% of the respondents are earning Rs.20000-Rs.25000 monthly and the others (20%) are earning above Rs.25000 monthly. The average monthly income of the boat workers family is Rs. 19833.33.

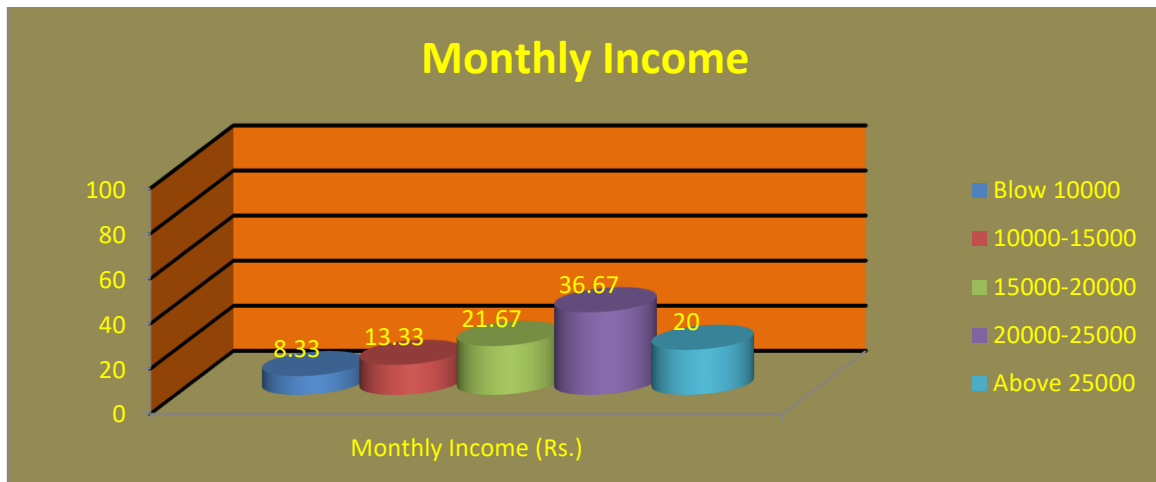


TABLE 4.15
Monthly Family Expenditure of the respondents

| Sl. No. | Monthly Expenditure | No. of Respondents | Percentage |
|---------|---------------------|--------------------|------------|
| 1. | Below 4000 | 4 | 6.67 |
| 2. | 4000-6000 | 12 | 20.00 |
| 3. | 6000-8000 | 14 | 23.33 |
| 4. | 8000-10000 | 21 | 35.00 |
| 5. | Above 10000 | 9 | 15.00 |
| | Total | 60 | 100 |

Source: Primary data

As could be seen from the data, 6.67% of the respondents are spending up to Rs.4000, 20% of the respondents are spending Rs.4000-Rs.6000 monthly, 23.33% of the respondents are spending Rs.6000-Rs.8000 monthly, 35% of the respondents are spending Rs.8000-Rs.10000 monthly and the others (15%) are spending above Rs.10000 monthly. The average monthly expenditure of the boat workers family is Rs. 7633.33.

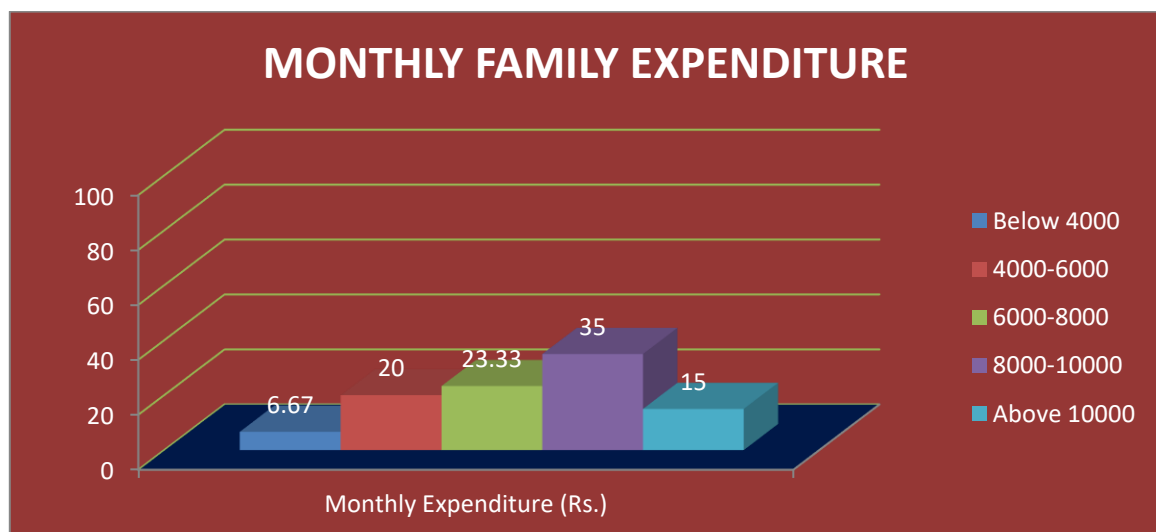


TABLE 4.16
Monthly Family saving of the respondents.

| Sl. No. | Monthly Saving (Rs.) | No. of Respondents | Percentage |
|---------|----------------------|--------------------|------------|
| 1. | Below 2000 | 9 | 15.00 |
| 2. | 2000-3000 | 12 | 20.00 |
| 3. | 3000-4000 | 18 | 30.00 |
| 4. | 4000-5000 | 13 | 21.67 |
| 5. | Above 5000 | 8 | 13.33 |
| | Total | 60 | 100 |

Source: Primary data

It is clear from the above table that 15% of the respondents are saving up to Rs.2000, 20% of the respondents are saving Rs.2000-Rs.3000 monthly, 30% of the respondents are saving Rs.3000-Rs.4000 monthly, 21.67% of the respondents are saving Rs.4000-Rs.5000 monthly and the others (13.33%) are saving above Rs. 5000 monthly. The average monthly saving of the boat workers family is Rs. 3483.33.

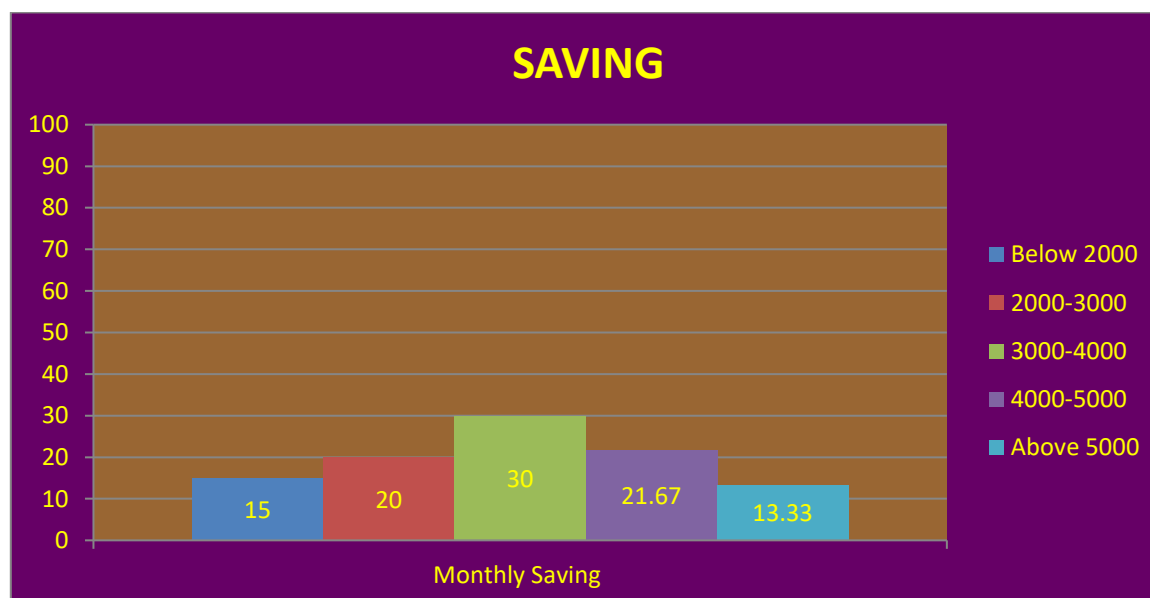


TABLE 4.17
REQUIREMENTS FOR TRAINING FOR FISHING

| Sl. No. | Training for fishing | No. of boat workers | Percentage |
|---------|----------------------|---------------------|------------|
| 1 | Yes | 43 | 71.67 |
| 2 | No | 17 | 28.33 |
| | Total | 60 | 100 |

Source: Primary data.

It is observed from the table 4.17 that out of 60 respondents, 43 (71.67 per cent) respondents view that training is not required for fishing, and 17 (28.33 per cent) respondents think that training is needed for fishing.

TABLE 4.18
SEASON FOR FISHING OF THE SAMPLE RESPONDENTS

| Sl. No. | Season for fishing | No. of boat workers | Percentage |
|---------|--------------------|---------------------|------------|
| 1 | Yes | 49 | 81.67 |
| 2 | No | 11 | 18.33 |
| Total | | 60 | 100 |

Source: Primary data.

It has been derived from table 4.18 that, 49 (81.67 per cent) respondents accept the seasonal variation, and 11 (18.33 per cent) respondents do not accept. From the table, it is decided that the majority of the respondents agree on the seasonal variation.

TABLE 4.19
FISHING SEASON

| Sl. No. | Fishing Season | No. of boat workers | Percentage |
|---------|--------------------|---------------------|------------|
| 1. | January -March | 10 | 16.67 |
| 2. | April- June | 7 | 11.67 |
| 3. | July - September | 23 | 38.33 |
| 4. | October - December | 20 | 33.33 |
| Total | | 60 | 100.00 |

Source: Primary data.

It is noted from the table that among the 60 respondents, 23 respondents (38.33 per cent) make use of the period from July to September for their fishing activity, October to December as the season is used by 20 respondents (33.33 per cent), 10 respondents (16.67 per cent) undertake their fishing activities during the period of January to March, only 7 of them (11.67 per cent) go for fishing in April to June. This indicates that July to September is the most prominent fishing season.

TABLE 4.20**QUANTITY OF FISH CATCH MADE PER TRIP BY THE RESPONDENTS**

| Sl. No. | Quantity of fish | No. of boat workers | Percentage |
|----------------|-------------------------|----------------------------|-------------------|
| 1. | Up to 100 Kgs | 5 | 8.33 |
| 2. | 101-500 Kgs | 17 | 28.33 |
| 3. | 501-1000 Kgs | 28 | 46.67 |
| 4. | Above 1001 Kgs | 10 | 16.67 |
| Total | | 60 | 100.00 |

Source: Primary data.

The table shows among the 60 sample respondents, 5 respondents (8.33 per cent) fetch up to 100 kilograms (kgs) per trip on an average, 17 respondents (28.33 per cent) could obtain 101-500 kgs, 28 respondents (46.67 per cent) get 501-1000 kgs and 10 respondents (16.67 per cent) catch more than one metric ton per trip on an average.

TABLE 4.21**PROBLEMS FACED BY BOAT WORKERS**

| Sl. No. | Problems faced | No. of boat workers | Percentage |
|----------------|-----------------------------|----------------------------|-------------------|
| 1. | Low income | 35 | 58.33 |
| 2. | Illness | 42 | 70.00 |
| 3. | Irregular work | 53 | 88.33 |
| 4. | Adverse climatic conditions | 36 | 60.00 |
| Total | | 60 | 100.00 |

Source: Primary data.

*Multiple responses

As could be seen from the data, the problem of low income was reported by 58.33 per cent of the sample respondents. About 70.00 per cent of the sample respondents attributed the illness, irregular work was reported by 88.33 per cent, and adverse climatic conditions as yet other essential problems in order.

CHAPTER IV

4.1 FINDINGS

1. It is revealed that the percentage of middle age respondents is more i.e., 58.33%.
2. Majority of the respondents belong to most backward caste and their percentage is 45.00.
3. The study showed that majority of them, about 58.33%, was Christians and about 26.67% were Hindus, and 15.00% are Muslims. Generally, the study area is dominated by Christians.
4. 18.33% of the respondents are Illiterate. About 30% of the respondents had primary education, about 25% had high school education, about 15% possessed higher secondary level education and only about 11.67% had pursued degrees.
5. The majority of the respondents i.e., 61.67 percentage of families are having medium size ranging from 4 -5 members.
6. This study exhibits that, 78.33 percent of the respondents belonging to the nuclear family. This clearly indicates the declining trend of the Joint family system.
7. It is revealed that majority of the sample respondents have own houses (70%).
8. It is understood that (93.33%) respondents have chosen fishing to earn an income, (86.67%) respondents have chosen fishing to meet out the family expenditure, (68.33%) respondents have chosen fishing for the supplement the family income and the rest (78.33%) respondents have chosen fishing g to provide education to their children.
9. Regarding an analysis of fishing days, every Sunday nobody going for fishing, the majority of nearly 51.67 percent boat worker's fishing days is 10 to 15 days per month, 21.67 percent of the boat worker's fishing 16 to 20 days. 18.33 percent of the boat worker's fishing below ten days per month and infrequent group 8.33 percent of the boat worker's fishing above 20 days per month.
10. It shows a majority of the fishermen (48.33 per cent) go to sea for fish catching during evenings 26.67 per cent of the fishermen go for a fishing catch in nights. 18.33 percent and 6.67 per cent of the fishermen catch fish during noon and early morning, respectively. It shows that a majority of the fishermen prefer evening for fish catching. The small size kattumaram and fibre boat workers are going fishing in the morning.
11. It is clear that out of 60 respondents, 38.33 per cent of the sample fishermen catches fish worth Rs. 5,001 – 10,000 per trip, and 26.67 per cent of the fishermen collect fish

value up to Rs.5,000 per trip while 18.33 per cent of the fishermen catch fish to the value of Rs.10,001 –15000 per trip and 11.67 per cent of the sample fishermen collect fish value Rs.15,001-20,000 and 5.00 per cent of the sample fishermen collect fish value above Rs.20,001 From the above study it is definite that a majority of the fishermen catch fish to the value of Rs.5,001 – 10,000.

12. The average monthly income of the boat workers family is Rs. 19833.33.
13. The average monthly expenditure of the boat workers family is Rs. 7633.33.
14. The average monthly saving of the boat workers family is Rs. 3483.33.
15. It is observed that out of 60 respondents, 43 (71.67 per cent) respondents view that training is not required for fishing, and 17 (28.33 per cent) respondents think that training is needed for fishing.
16. It has been derived that, 49 (81.67 per cent) respondents accept the seasonal variation, and 11 (18.33 per cent) respondents do not accept. From the table, it is decided that the majority of the respondents agree on the seasonal variation.
17. It is noted from the table that among the 60 respondents, 23 respondents (38.33 per cent) make use of the period from July to September for their fishing activity, October to December as the season is used by 20 respondents (33.33 per cent), 10 respondents (16.67 per cent) undertake their fishing activities during the period of January to March, only 7 of them (11.67 per cent) go for fishing in April to June. This indicates that July to September is the most prominent fishing season.
18. The data shows among the 60 sample respondents, 5 respondents (8.33 per cent) fetch up to 100 kilograms (kgs) per trip on an average, 17 respondents (28.33 per cent) could obtain 101-500 kgs, 28 respondents (46.67 per cent) get 501-1000 kgs and 10 respondents (16.67 per cent) catch more than one metric ton per trip on an average.
19. As could be seen from the data, the problem of low income was reported by 58.33 per cent of the sample respondents. About 70.00 per cent of the sample respondents attributed the illness, irregular work was reported by 88.33 per cent, and adverse climatic conditions as yet other essential problems in order.

4.2 RECOMMENDATIONS

1. In the fishing boats, it is advisable to introduce standardisation of boats on engines, equipment and management. This will increase the performance of this fishing equipment and productivity.

2. To generate direct and indirect employment opportunities, transportation, storage, processing and marketing opportunities should be provided in the fishing villages. In order to achieve these, facilities like storage, processing and supply of fuel should be developed in the villages.
3. To prevent a natural disaster, adequate warning systems should be introduced to take early steps to avoid loss of many lives.
4. The fishermen should be provided landward housing sites to safeguard them from any natural threat.
5. Financial support and incentives should be provided on a liberal scale to promote the modernisation of the fishing industry.
6. The fishermen are facing severe financial problems. Therefore, provision should be made for the fishermen in order to increase their fish catch.
7. The loan facilities should be provided through banks or cooperative societies for fishers to buy and maintain boats, fishing and nets, etc
8. Tamil Nadu Fisheries Development Corporation Limited is providing lending facilities to the fishermen. In the provision, the fish landing facility for the fishermen should be made available near their villages with high priority to this group of fishermen.
9. To achieve higher export, the fish landings should be increased through the expansion of the programme of fishing boats and by taking up deep-sea fishing.
10. Fishers are susceptible to health problems. As a result, several health centres should be opened at the site of the fishing villages of the State.
11. The major problem of the fishermen is the threat posed by the Srilankan Navy. Here it is appropriate that our Government should protect our fishermen from the threat of the Srilankan Navy.
12. Banking facility should be more inclusive and flexible for the fishing community to come out from the clutches of moneylenders and fish traders.
13. To enhance the development of the fishing community, it is recognised that fisherman groups are essential for delivering broad-based services. The cooperatives may be strengthened for delivery of support services like credit to needful beneficiaries.
14. To prevent a natural disaster, adequate warning systems should be introduced to take early steps to avoid loss of the fishing community.

4.3 CONCLUSION

Based on the analysis and findings it can be identified that fishing has played a vital role, it increases the productivity in fishing and provided massive scale employment opportunities and income for boat workers in Thoothukudi Fishing Harbour. This study has also analysed the assessment of significance of fishing in the economic development genuinely, the role of boat workers in fishing, the socio-economic conditions of the sample boat workers and their problems etc., are the essential parts of the study.

Vulnerability and resistance, as well as ways to include real conversations and coordination with local groups and fishing participants at all stages of management, is the need of the hour. The study will provide policymakers with a better understanding of the crucial contribution of the fishing community to the country's economies at various scales and levels and therefore motivate the fisheries managers to develop sound policies aimed at protecting the fishing community.

BIBLIOGRAPHY

- 1) A.G.Leonard S.J. Tamil Nadu Economy, Macmillar India Ltd., New Delhi,2006. p.166.
- 2) Assistant Director of Fisheries (Marine) Thoothukudi, Statistical Hand Book of Thoothukudi District, 2012, p.39.
- 3) Assistant Director of Statistics, Statistical Department, Statistical Hand Book of Thoothukudi District, 2012, p.9.
- 4) Babaji, Indian Institute of Management, Marine Fish Marketing in India, Vol.VI, Ahamadabad, 1984, pp.176 -179.
- 5) Balasubramanian, S, et.al., 2001, “Socio-Economic Status of Marine Fishermen in two Fishing Village of Orissa”, Fishing Technology, Vol.38, No.1, pp. 51-55.
- 6) Balasubramanian, S., Socio-Economic Status of Marine Fishermen in Two Fishing Villages of Orissa, Fishing Technology, 38(1): 2001, pp.51-55.
- 7) Bennet Sam, P., and Arumugam, G., The Present Status of Small Scale Traditional Fishery at Thoothukudi, Marine Fisheries Information Services, No.99, 1989, pp.1-3.
- 8) Bhavani, V., (BOBP/INF/9), Food and Nutrition Status of Small-Scale Fisherfolk in India’s East Coast, April, 1986, pp.1-19.
- 9) Chidambaram, K., and Soundrarajan, A., Marine Fish Marketing in Tiruchendur Area in Tamilnadu, Fishing Chimes, 1(12): 1990, pp.43-55.
- 10) Commissioner of Fisheries in Chennai.
- 11) Department of Fisheries, Government of Tamil Nadu, Endeavour and Achievements, 2002-2003, Chennai, p.39.
- 12) en.wikipedia.org/wiki/Thoothukudi_district, date 20.10.2011.
- 13) en.wikipedia.org/wiki/Thoothukudi_district, dt.20.10.2012.
- 14) Endeavour and Achievement, Fisheries Statistics, Directorate of Tan Nadu State Fisheries, Government of Tamil Nadu, Madras, 1997.
- 15) FAO Fisheries Department, Circular No.920 FIRM, C920.
- 16) FAO, The State of Food and Agriculture, FAO Agricultural Series, NO.37, FAO, Rome (2006), 183 pp. MPEDA, Seafood export earning ascend to a new record in 2012-13, MPEDA Newsletter, (2013), 1 (4):5-9.
- 17) Ganesh Kumar, B., Dattaa, K.K., Joshia, P.K., Katihab, P.K., Sureshc, R., Ravisankard, T., Ravindranathe, K., and Muktha Menona, Domestic Fish Marketing in India- Changing.

- 18) Ganesh Kumar, B., Ravisankarb, T., Sureshc, R., Ramachandra Bhattad , Deboral Vimalab, D., Kumaranb, M., Mahalakshmib, P., and Sivasakthi Devia, T., Lessons from Innovative Institutions in the Marketing of Fish and Fishery Products in India, Agricultural Economics Research Review, Vol. 23 (Conference Number), 2010, pp 495-504.
- 19) Government of India, Ministry of Information and Broad Casting, India 2000 – A Reference Annual, Publications Division, New Delhi, p.415.
- 20) Government of Tamil Nadu, Animal Husbandry and Fisheries Department (Fisheries), Demand Note No: 7, 2002-2003, ppl-5.
- 21) Government of Tamil Nadu, Department of Economics and Statistics, Statistical Hand Book of Tamil Nadu, 2012. p.41.
- 22) Hanna King, Fisheries Development Programmes and Women, NAGA, ICLARM Quarterly, 1989, pp.6-7.
- 23) Ibrahim, P, (1992), Fisheries Development in India, Classical Publishing Company, New Delhi.
- 24) Istiaque Hossain Md. (2009), “Socio-economic condition of fishermen in seasonal floodplain Beals in Rajshahi District, Bangladesh”, Research Journal of Social Science, pp.74-81.
- 25) Jese Verebalavu1, SPC Women in Fisheries Information Bulletin, Vol 20, November 2009, pp.18-22.
- 26) K. Dubey and M.P. Kohli, An overview on the contribution of women in Asian Fisheries.Proceedings of the International Conference on Women in Fisheries, (2001). 4:2-5
- 27) Kathiresan, K., and Rajendran, N., Grow Mangroves for Protecting Coral Reefs, SDMRI Research Publication, No.9, 2005, pp.41-48.
- 28) Librero, Mechanisation: Its Impact on Productivity, Cost structure of Profitability of the Philippine Municipal Fishery, Proceedings of the Small-scale Fisheries in Asia SocioEconomic Analysis and Policy, IDRC, Canada, 1985, pp.151-162.
- 29) Madras Institute of Development Studies, Tamil Nadu Economy – Performance and Issues, Madras 1988, p.162.
- 30) Murickan, S.C.J (1991) “Power Structure and Credit System in two marine fishing communities in Kerala”, ICSSR Research Abstract Quarterly, Vol.XX, No.3 & 4, July – December, pp. 161-171.

- 31) Nair, M.K.R. Girija, S., Application of Low Cost Technologies in Fish Processing and Its Prospects as a Vocation for Fisherwomen of Kerala, In Hameed, M.S., Kurup, B.M., (Eds.) Technological Advancement in Fisheries, Publ. No.1, School of Industrial Fishing, Cochin, 1998, pp.478-484.
- 32) Narayana Kumar, R 1998, "Socio-economic analysis of Marine Fishermen in India", Journal of Marine Fishermen Research and Management, Vol.7, No.3, pp.895-906.
- 33) P. Ibrahim, Fisheries Development in India, Classical Publication, New Delhi, 1992, pp. 15-44.
- 34) Perumalsamy ,Economic Development of Tamil Nadu, S.Chand and Co.Ltd., New Delhi, 1996, p.102.
- 35) Ragupathy Venkatachalam, "Community Management of Fisheries, Is This A Panacea". Research Internship Papers,2004, Centre For Civil Society, New Delhi, 2004, p.2.
- 36) Rajan, J.B (2000), "Credit and Capital Structure of Small Scale Fishing units in Kerala", Fishing Chimes, Vol.7, No.45, pp.9-11.
- 37) Rao, S.M. (2001), "Fisheries profile of the Bay of Bengal: A fact sheet of India", Bay of Bengal Programme News, Vol.III, No.4, pp. 5-37.
- 38) Sathiadhas.R, Ramachandran.C, and Aswathy.N., (2010), "Conservation of fisheries resources in India – Economic and livelihoods issues", CMFRI Bulletin, 63, pp1-8.
- 39) Selvaraj.P., Status of Marine Fisheries of Kanyakumari District, Fishing Chimes 8(1): 1988, pp.72-79.
- 40) Senthilathiban, R and Selvaraj P (1990) "Demand for and supply of marine fisheries finance in Chidambaranar District of Tamil Nadu", Financing Agriculture, Oct – Dec, pp. 16-19.
- 41) Shyam.S.Salim, Hena Vijayan and Santhya, KM (2010), "Trade-off between Monsoon Trawl ban and the livelihood of trawl labours in Maharastra", Indian Journal of Marine Fisheries, 57 (2). Pp.67-71.
- 42) Subbiah, K., "40 Years of Fisheries Development in Tamil Nadu", Fishing Chimes, Vol. II, No: 1, April 1991, p 35.
- 43) Tamil Nadu State Fisheries Department (TNFD) (2016). „Marine Fisheries Development“, Pp. 1. Retrieved Janu-ary 9, 2017 from <http://www.fisheries.tn.gov.in/marine-main.html>

QUESTIONNAIRE**A STUDY OF LIVING CONDITIONS OF BOAT WORKERS IN THOOTHUKUDI
FISHING HARBOUR**

1. Name of the respondent :

2. Address :

3. Sex :

4. Age :

5. Level of education :

| Illiterate | Primary | Secondary | Hr. Sec | Graduate |
|------------|---------|-----------|---------|----------|
| | | | | |

6. Community :

7. Religion :

8. Size of family :

9. Marital status :

10. Family Type :

11. Housing Type :

12. Types of fishing :

13. Possession of livestock :

14. Size of Operational Holdings (in acres) :

15. Years of experience :

| | | | | |
|----------------------|--------------|--------------|---------------|-----------------------|
| Less than 3 years | 3 to 6 years | 6 to 9 years | 9 to 12 years | More than 12 years |
|----------------------|--------------|--------------|---------------|-----------------------|

| | | | | |
|--|--|--|--|--|
| | | | | |
|--|--|--|--|--|

16. Reasons for the choice of fishing:

17. Season for fishing :

18. Number of hours devoted for fishing activities :

19. Income per month : Rs. _____

20. Family expenditure per month : Rs. _____

21. Monthly family expenditure (Rs.) :

| Food | Clothing | Electricity | Transport | Medicine | Other Expenses |
|------|----------|-------------|-----------|----------|----------------|
| | | | | | |

22. Savings per month : Rs. _____

23. Requirements for training for fishing

24. Quantity of fish catch made per trip

25. Value of fish catch made per trip

26. Problems faced :

27. Any help from Government? :

28. Any other information :

**A STUDY OF ONLINE SHOPPING HABITS OF CONSUMERS
WITH SPECIAL REFERENCE TO THOOTHUKUDI AREA**

Project report Submitted to the

DEPARTMENT OF ECONOMICS

ST.MARY'S COLLEGE (AUTONOMOUS), THOOTHUKUDI

Affiliated to Manonmaniam Sundaranar University, Tirunelveli

In partial fulfillment of the requirement for the award of the

Degree of Bachelor of Arts in Economics

By

The students of Third B.A.Economics

| NAME | REG.NO |
|------------------------------|-----------------|
| U.AADHI LAKSHMI | 20AUEC01 |
| B. ESAKKI SELVI | 20AUEC13 |
| S. MARIA DELPHIN | 20AUEC24 |
| R.MUTHU MARISH VIMALA | 20AUEC34 |
| N. SHYALIN | 20AUEC49 |
| A. SNEHA | 20AUEC50 |

SUPERVISOR

Dr.D.Amutha M.A., M.Phil., Ph.D



DEPARTMENT OF ECONOMICS

ST.MARY'S COLLEGE (Autonomous), THOOTHUKUDI

(Re-accredited With 'A+' Grade by NAAC)

March 2023

CERTIFICATE

This is to certify that the report of subject project entitled “A STUDY OF ONLINE SHOPPING HABITS OF CONSUMERS WITH SPECIAL REFERENCE TO THOOTHUKUDI AREA” submitted to ST.MARY’S COLLEGE (AUTONOMOUS), Thoothukudi in partial fulfillment for the award of the Degree of Arts in Economics and is a record of the work done during the year 2022-2023 by the following students of Third B.A.Economics.

U. Aathi Lakshmi

S. Maria Delphin

R. Mubhu Marish vimala

N. Shyalin

A. Sneha



Supervisor



Head of the Department

Examiner  12/04/23

Dr. A. ANGEL ANILA, Ph.D.,
Assistant Professor,
Department of Economics,
St. John's College
Palayamkottai - 627 002.

Dr. Mrs. D. AMUTHA, M.A., M.Phil., Ph.D.,
Associate Professor in Economics
St. Mary's College (Autonomous)
Tuticorin - 628 001


Principal

St. Mary's College (Autonomous)
Thoothukudi - 628 001.

A decorative border of pink roses with green leaves runs along the top, bottom, and right edges of the page.

ACKNOWLEDGEMENT

We sincerely and thank our lord almighty for the successful completion of our project.

We are grateful to our Principal **Dr.Sr.A.S.J. Lucia Rose M.Sc., PGDCA, M.Phil., Ph.D.**, St. Mary's College (Autonomous), Thoothukudi for her encouragement.

We are extremely grateful to **Dr. D. Amutha M.A., M.Phil., Ph.D**, Head of Department of Economics, St. Mary's College (Autonomous) for her total support and encouragement.

We feel to please to express our deep sense of gratitude to our Supervisor **Dr. D. Amutha M.A., M.Phil., Ph.D.** render her valuable guidance and offered suggestions at every stage of the study.

We thank our department library and college library which helped as a lot in the completion of our project by providing needed books and journals.

We express our deep sense of gratitude to our parents and friends who encouraged and provided us their full support.

| S.NO | TITLE | PAGE NO |
|-------------|---|--------------------|
| | CHAPTER - I | |
| 1.1 | Introduction | 1 |
| 1.2 | The Online Shopping Process | 2-3 |
| 1.3 | The History of Online Shopping | 3-4 |
| 1.4 | Online Shopping in India | 4-5 |
| 1.5 | Consumer Behaviour towards Online Shopping | 5-10 |
| 1.6 | Need for Internet Shopping | 10-11 |
| 1.7 | Trend of Telephone Subscribes in India | 11-13 |
| 1.8 | Telecom Subscribers in Tamil Nadu | 13-15 |
| 1.9 | Statement of the Problem | 15-16 |
| 1.10 | Objectives of the Study | 16 |
| 1.11 | Limitations of the Study | 16-17 |
| 1.12 | Scheme of work | 17 |
| | CHAPTER-II | |
| 2.1 | Review of Literature | 18-26 |
| | CHAPTER-III | |
| | METHODOLOGY AND PROFILE OF THE STUDY AREA | |
| 3.1 | Methodology | 27 |
| 3.2 | Sample Design | 27 |
| 3.3 | Collection of Data | 27 |
| 3.4 | Period of Study | 28 |
| 3.5 | Tools of Analysis | 28 |
| 3.6 | Profile of the Study Area | 28 |
| 3.6.1 | Thoothukudi District-Historical and cultural background | 28-30 |
| 3.6.2 | Economy of Thoothukudi | 30-32 |
| 3.4 | Literates According to 2011 GENSCY | 33 |
| 3.6.3 | The work force in Thoothukudi District | 33 |
| 3.5 | Total workers and Non workers in | 34 |

| | | |
|-------|---|-------|
| | Thoothukudi District 2011 | |
| 3.6.4 | The significance of Thoothukudi as industrial growth centre | 34 |
| 3.6.5 | Fisheries in Thoothukudi District | 34-35 |
| 3.7 | Role of District industrial centre (DIC) in Thoothukudi | 35-36 |
| | CHAPTER-IV | |
| | Socio Economic profile of the sample respondents | 40-62 |
| | CHAPTER-V | |
| | Summary of Findings Suggestions and Conclusion | |
| 5.1 | Findings | 63-66 |
| 5.2 | Suggestions | 66-69 |
| 5.3 | Conclusion | 69 |
| | Reference | 70-73 |
| | Questionnaire | 74-75 |
| | Photos | |

TABLES

| TABLE NO | TITLE OF THE TABLE | PAGE NO |
|----------|--|---------|
| 1.1 | NUMBER OF INTERNET USERS BY COUNTRY | 4 |
| 1.2 | TRENDY OF TOTAL TELEPHONE SUBSCRIBERS IN INDIA | 11-12 |
| 1.3 | INTERNET SUBSCRIBERS IN INDIA | 12-13 |
| 1.4 | TELECOM SUBSCRIBERS IN TAMIL NADU | 13-14 |
| 3.2 | ADMINISTRATIVE SET UP OF THE DISTRICT | 29 |
| 3.3 | URBAN POPULATION IN 2011 CENSUS | 32 |
| 3.4 | LITERATES ACCORDING TO 2011 CENSUS | 33 |
| 3.5 | TOTAL WORKERS AND NON-WORKERS IN THOOTHUKUDI DISTRICT-2011 | 34 |
| 3.6 | INDUSTRIAL SCENERIO OF THOOTHUKUDI DISTRICT | 36-37 |
| 3.7 | OVERVIEW OF THE INDUSTRIAL SCENERIO SNAPSHOT INDUSTRIAL VISTAS | 37 |
| 3.8 | DISTRICT INDUSTRIAL POSSIBILITIES LOCATION ANALYSIS | 38-39 |
| 4.1 | AGE WISE CLASSIFICATION OF THE RESPONDENTS | 40 |
| 4.2 | GENDER WISE CLASSIFICATION OF THE RESPONDENTS | 41 |
| 4.3 | RELIGION OF THE RESPONDENTS | 42 |
| 4.4 | CASTE WISE CATEGORY OF THE RESPONDENTS | 43 |
| 4.5 | EDUCATION QUALIFICATION OF THE RESPONDENTS | 44 |
| 4.6 | MARITAL STATUS OF THE RESPONDENTS | 45 |
| 4.7 | FAMILY TYPES OF RESPONDENTS | 46 |
| 4.8 | SIZE OF FAMILY OF THE RESPONDENTS | 47 |
| 4.9 | EARNING MEMBERS IN THE FAMILY | 48 |
| 4.10 | OCCUPATION BACKGROUND | 49 |
| 4.11 | OWNERSHIP OF THE HOUSE | 50 |
| 4.12 | TYPES OF LIVING HOUSE | 50 |
| 4.13 | BASIC FACILITIES ENJOYED BY RESPONDENTS AND THEIR FAMILY | 51 |
| 4.14 | PERSONAL INCOME PER MONTH OF THE RESPONDENTS | 52 |
| 4.15 | FAMILY INCOME PER MONTH | 53 |

TABLES

| | | |
|------|---|----|
| 4.16 | FAMILY EXPENDITURE PER MONTH | 54 |
| 4.17 | SAVINGS PER MONTH | 55 |
| 4.18 | MATERIAL POSSESSION AMONG THE RESPONDENTS | 56 |
| 4.19 | ASSETS OF THE SELECTED RESPONDENTS | 57 |
| 4.20 | TYPE OF INTERNET CONNECTION | 57 |
| 4.21 | YEARS OF VISITING ONLINE SHOPPING | 58 |
| 4.22 | PREFERENCE OF PURCHASING THROUGH ONLINE SHOPPING | 59 |
| 4.23 | REASONS TO PREFER ONLINE SHOPPING | 60 |
| 4.24 | WEBSITE PREFERRED | 61 |
| 4.25 | FREQUENCY OF PURCHASES OF THE PRODUCT | 62 |
| 4.26 | PROBLEM FACED ON SHOPPING ONLINE | 62 |

CHAPTER 1

INTRODUCTION

1.1 INTRODUCTION

The introduction and implementation of internet technologies has created new market for manufacturers and service providers and also has provided new arena for innovative marketing strategies by the professionals. There are various reasons of shifting the customers buying patterns towards online retail shops.

The facility of comparing your product with competitive products on the basis of price, colour, size and quality is one of the biggest benefits of online shopping. Moreover the product remains at its place even you purchase it. It looks hilarious but this is also one of the most significant reasons reported by the online shoppers. The other popular names for online shopping are virtual store, e-shop, webshop, internet shop, web-store and online storefront etc. These days Mobile commerce or m-commerce is also one of the popular means of shopping.

The facilities of various coupon and discount scheme are also fascinating the customers in online shopping. In our time, internet is acknowledged as noteworthy valuable communication channel taxing with the traditional ones, such as walkie-talkie, magazines, and small screen. From the past few years, on-line shopping is the prevalent way of doing dealings in the field of E-Business and is unquestionably going to be the future of shopping in the human race.

The increasing consumer base, principally of youths, is playing a significant role in the online shopping. Through this means, the shopper can buy the product from wherever he wants. Because of wide communication network e-commerce has become the new mediator between the companies/manufacturers and their customers.

What is Online Shopping?

Online shopping is the activity or action of buying products or services over the Internet. It means going online, landing on a seller's website, selecting something, and arranging for its delivery. The buyer either pays for the good or service online with a credit or debit card or upon delivery.

The Online Shopping Process

The process of online shopping may be defined as when consumers decide to use the internet to shop. Online stores do not have space constraints and a wide variety of products can be displayed on websites. It helps the analytical buyers to purchase a product after a good search.

Hollensen (2004) alleges that the internet has developed into the “new” distribution channel. Using the internet to shop online has become one of the primary reasons to use the Internet, combined with searching for products and finding information about them (Joines et al., 2003).

The following points show how online shopping takes place:

- Connect to the internet and open online shopping website
- Browse the website and choose purchase items
- Add the item in the shopping cart
- Continue shopping
- Checkout and submit orders
- Login or register on the website
- Choose transport mode and delivery speed Choose payment mode
- Enter personal details like shipping address, phone number, email etc
- Confirm order(s) and complete the payment
- Shopping success and logout.

What One Should Purchase Online?

1. New or used electronic items or gadgets.
2. Used or second-hand car
3. Medicines only from reputed websites.
4. Apparels, when you are sure about the size, color and style.
5. Footwear, accessories and jewelry.
6. Baby or newborn supplies
7. Groceries or essential supplies.
8. Art and fancy household artifacts.
9. Books and novels.
10. Airfare and hotel bookings.
11. Insurance policies or mutual funds.

The history of online shopping 1979

It all began when Michael Aldrich 'invented' online shopping. Using videotext, a two way message service, it revolutionized businesses. Online shopping started early in 1995 by the introduction of

internet in India. Online shopping became popular during the Internet boom in 1999-2000 with the well know auction site know as bazee.com. As of 2020, customers can shop online using a range of different computers and devices, including desktop computers, laptops, tablet computers, smartphones and smart speakers. India plaza was the first ever online shopping store; founder was K. Vaitheeswaran, founded in June 1999. Earlier it was named as Fabmall and was US based company, but after a period of time it was renamed and launched as Indiaplaza in India. Amazon launches first online shopping site in India. Online retailer Amazon launched its first shopping website in India. The company took its first steps into the Indian market in February 2012 when it launched Junglee.com, a site which allowed customers to compare prices online but not purchase items directly.

TABLE 1.1
Number of Internet Users by Country

| Rank | Country | Internet Users (in millions, estimated) |
|-------------|----------------|--|
| 1 | China | 748.4 |
| 2 | India | 455.3 |
| 3 | United States | 245.4 |
| 4 | Brazil | 140.0 |
| 5 | Japan | 115.4 |
| 6 | Russia | 109.8 |
| 7 | Indonesia | 84.0 |
| 8 | Mexico | 82.0 |
| 9 | South Korea | 73.2 |
| 10 | Germany | 69.5 |
| 11 | Philippines | 62.9 |
| 12 | United Kingdom | 62.7 |
| 13 | France | 54.5 |
| 14 | Nigeria | 53.0 |
| 15 | Turkey | 51.8 |
| 16 | Iran | 48.7 |
| 17 | Vietnam | 47.5 |
| 18 | Egypt | 44.0 |
| 19 | Spain | 39.7 |
| 20 | Pakistan | 31.0 |

Source: <https://www.worldatlas.com/articles/the-20-countries-with-the-most-internet-users.html>

1.2 ONLINE SHOPPING IN INDIA

The rise of the consumer class in India combined with the continued proliferation of internet access is boosting online shopping, opening up a new domain through which retailers and consumer

product companies can meet consumer demands and expectations. In a new report titled 'Shaping Consumer Trends' by PwC, Strategy&, and the Federation of Indian Chambers of Commerce & Industry, the authors explore, among other things, the changing consumer behaviour within the online space. The survey involved more than 19,000 online shoppers in 19 different territories.

The report finds that the number of people shopping online in India is set to continue its strong growth – although still on a relatively small base. Of those surveyed who do engage in online shopping, behavioural trends have been found to be changing with more and more people shifting to weekly use of the channel, the number of which was up to 39% in 2015 and up from 33% the previous year. Meanwhile the number of people using the channel daily for shopping jumped 3% from 2013 to 12% in 2015.

The number of people using their smartphone to make a purchase too has been on the rise. While those who shop monthly rose from 20% in 2013 to 27% last year, those who use the device to shop on a daily basis increased from 12% in 2013 to 24% last year. People using the devices on a daily basis to make purchases saw 6% growth, from 3% to 9% in 2015.

1.3 CONSUMER BEHAVIOUR TOWARDS ONLINE SHOPPING

Consumer behaviour can be described as the evident behaviour of consumers at the time of search of a product, during the process of making a purchase and the behaviour after having made the purchase or having used the service acquired through shopping online. In other words, consumer behaviour can be defined as the actions people carry out when they want to purchase and use the bought products or services.

Consumer behaviour is the intent or attitude shown by consumers while shopping online. Consumer behaviour includes various practices, for instance, how people usually buy, what things they prefer buying, when or at what time are they comfortable buying, why they buy the products or how to decide on the products that they buy.

Online shoppers browse various websites to fulfil their needs for the products or services they desire. The consumers look at all possible options and alternatives that are available for the product that they want and select the product that best fits their need. Finally, the consumers buy the product that is needed.

Attitude towards online shopping and goal to shop online is not only affected by ease of use, usefulness, and enjoyment, but also by other factors like consumer individuality, situational

factors, product distinctiveness, previous online shopping understanding and faith in online shopping. Several companies give customers the forum to purchase the goods online.

Consumers online are more educated than ever. Higher computer education makes shopping online more intelligent. They are also better able to recognise and make decisions about goods and services through their internet awareness. On the internet, customers are discovering that the fixed goods and services rates no longer have to be embraced, and the lowest price, the best quality product can be achieved by clicking on a few buttons.

On the one side, customers can select, shopping from home for a range of items easily and save time and money. Online shopping is a relatively new type of retailing. Goods in online shopping are computer, computer peripherals, electronic items, home & kitchen appliances, home decor items, books and stationery items, health care product, gifts, kids & baby items.

Online shopping behaviour in India is significantly affected by various demographic factors like age, gender, marital status, family size and income (Nagra & Gopal, 2013)¹. Four relevant demographic factors such as age, gender, education, and income have a significant moderating effect on consumers' attitude toward online shopping (Burke, 2002)².

Consumers cannot physically check the quality of a product or monitor the safety and security of sending sensitive personal and financial information while shopping on the internet (Lee & Turban, 2001)³. Website design, website reliability/fulfilment, website customer service and website security/privacy are the most attractive features that influence the perception of the consumer of online buying (Shergill & Chen, 2005)⁴.

¹ Nagra, G., & Gopal, R. (2013). A study of factors affecting on online shopping behaviour of consumers. *International Journal of Scientific and Research Publications*, 3(6), 1-4.

² Burke, R. R. (2002). Technology and the customer interface: What consumer want in the physical and virtual store. *Journal of the Academy of Marketing Science*, 30(4), 441-432.

³ Lee, M., & Turban, E. (2001). A trust Model for consumer Internet shopping. *International Journal of Electronic Commerce*, 6(1), 75-91.

⁴ Shergill, G. S., & Chen, Z. (2005). Web-based shopping: Consumers' attitude towards online shopping in New Zealand. *Journal of Electronic Commerce Research*, 6(2), 79-91.

Different products types affect consumers' acceptance of online shopping (Liang and Huang, 1998)⁵. Social networking in young people enables them to develop new relationships and new social ties (Lennon et al., 2012)⁶. The age of employees had a significant relation with the average usage of daily internet in Turkey (Akman & Mishra, 2010)⁷.

Younger Chinese children use the internet and computer more and are better at it than older ones (Jackson et al., 2008)⁸. The elderly people are not used to the penetration of internet into their daily lives as much as the younger generation thus supporting the conclusion that age has a negative relationship with an average usage of internet (Jackson et al., 2008)⁹.

The average daily internet usage held a significant relation to the income of the user (Akman and Mishra, 2010)¹⁰. Higher the income of someone the more confident they are in spending it on the internet in New Zealand, thus supporting the significance of variables (Smith et

⁵ Liang, T. P. and Huang, J. S., (1998), An empirical study on consumer acceptance on products in electronic markets: A transaction cost model, *Decision Support Systems*, 24:29–43.

⁶ Lennon, R., Rentfro, R. W., & Curran, J. M. (2012). Exploring relationships between demographic variables and social networking use. *Journal of Management and Marketing Research*, 11, 1-16.

⁷ Akman, I., & Mishra, A. (2010). Gender, age and income differences in internet usage among employees in organizations. *Computers in Human Behavior*, 26(3), 482-490.

⁸ Jackson, L. A., Zhao, Y., Qiu, W., Kolenic, A., Fitzgerald, H. E., Harold, R., & von Eye, A. (2008). Culture, gender and information technology use: A comparison of Chinese and US children. *Computers in Human Behavior*, 24(6), 2817-2829.

⁹ Jackson, L. A., Zhao, Y., Qiu, W., Kolenic, A., Fitzgerald, H. E., Harold, R., & von Eye, A. (2008). Culture, gender and information technology use: A comparison of Chinese and US children. *Computers in Human Behavior*, 24(6), 2817-2829.

¹⁰ Akman, I., & Mishra, A. (2010). Gender, age and income differences in internet usage among employees in organizations. *Computers in Human Behavior*, 26(3), 482-490.

al., 2008)¹¹. The better-off Americans use the internet more and so spend more on it (Jansen, 2010)¹².

People between ages 22-29 give more importance to social networking where the reasons behind it were stated as making new connections with new people and reconnecting with those they have lost touch with and being able to share their lives with people (Lennon et al., 2012)¹³. With the increasing expertise in internet use, consumers' use of electronic shopping opportunities is expected to increase (Shiu & Dawson, 2002)¹⁴.

Though women have much more positive attitudes toward shopping in general and towards both catalogue and store shopping in particular, their general attitude towards online shopping is similar to that of men says, Alreck & Settle (2002)¹⁵. Women to be less satisfied than men with their online shopping experience (Kim & Kim 2004)¹⁶.

Website quality decides the level of evaluation of online shopping websites by the consumers, which leads to positive and emotions being exhibited by them (Jean E Their et al.,

¹¹ Smith, P., Smith, N., Sherman, K., Kripalani, K., Goodwin, I., Crothers, C., & Bell, A. (2008). The inter- net: Social and demographic impacts in Aotearoa New Zealand. *Observatorio (OBS), Journal*, 307-330.

¹² Jansen, B. J. (2010). Use of the internet in higher-income households. Washington, DC: Pew Research Center.

¹³ Lennon, R., Rentfro, R. W., & Curran, J. M. (2012). Exploring relationships between demographic variables and social networking use. *Journal of Management and Marketing Research*, 11, 1-16.

¹⁴ Shiu, E., & Dawson, J. (2002). Cross-national consumer segmentation of Internet shopping for Britain & Taiwan, *The Service Industries Journal*, 22 (1), 147–166.

¹⁵ Alreck, P., & Settle, R. B. (2002). Gender effects on Internet, catalogue and store shopping. *Journal of Database Marketing*, 9(2), 160– 162.

¹⁶ Kim, E., & Kim, Y. (2004). Predicting online purchase intentions for clothing products. *European Journal of Marketing* , 38 (7), 883– 897.

2006)¹⁷. All customers have their desires and demands for products so that it is very crucial for all online retailers to identify and know about their online consumers (Hasslinger, 2007)¹⁸.

The brand name also greatly affects the final buying decision of the customer (Lim & Dubinsky, 2004)¹⁹. Online stores can even build specially integrated mechanisms that ensure the safeguarding of personal information of the consumers and avoid misuse of information and payments through credit card (Prasad & Aryasri, 2009)²⁰.

One of the major factors that are inhibiting online purchasing is the lack of consumers' trust in vendors over the internet (Gefen, Karahanna, & Straub, 2003)²¹. Thus, the internet brings a new lane to promote, advertise products and services in the market (Barry Silverstein, 2002)²².

1.4 NEED FOR INTERNET SHOPPING

Few technologies have changed the lifestyle of India faster and more completely than the internet. Online access allows people from all walks of life to bring whole libraries, entertainment venues, post offices, and financial centre.

The largest and most important effect of the internet could very well be on how customers shop for everything from toys, gadgets and grocery stores to clothes, cars, and cruises. The convenience and range given to shoppers by the internet have changed the face of retailing. Consumers are continually visiting the website of a retailer to make their decisions before going

¹⁷ Jean E.Their, J. E., Hadaya, P., Talbot, J., & Cadieux, J. (2006). B2C web site quality and emotions during online shopping episodes: An empirical study. *Information & Management* , 43, 627–639.

¹⁸ Hasslinger, A. (2007). *Consumer Behaviour in Online Shopping*.18-22.

¹⁹ Lim, H. and Dubinsky, A.J., (2004), Consumers' perceptions of e-shopping characteristics: An expectancy-value approach, *The Journal of Services Marketing*, 18(6), 600-513.

²⁰ Prasad, C. and Aryasri, A., (2009), Determinants of shopper behaviour in e-tailing: An empirical analysis, *Paradigm*, 13(1), 73-83.

²¹ Gefen, D., Karahanna, E. & Straub, D. W. (2003). Trust and TAM in Online Shopping: An Integrated Model. *MIS Quarterly*, 27(1), 51-90.

²² Barry Silverstein. (2002). *Business to Business internet marketing*, Canada: Jim Hoskins

to the retailer itself. In a rapidly rising tide, many shoppers are entirely bypassing the store and buying directly from their favourite brands and distributors' websites online.

Besides the number of items available in their online stores and sending online coupons and sales updates directly to their customers via e-mail, since online stores are open 24 hours a day, seven days a week and their inventories are often more full than those of their brick and mortar counterparts, the internet makes it easy for shoppers to compare goods inside or within the store

Consumers do need to consider the benefits of online shopping and to learn about online shopping providers. The need, requirements, likes, dislikes, their attitude, behaviour and consumer lifestyle remain dynamic in the online shopping industry, which is ruled by technology.

Because of its diverse nature, understanding customer behaviour poses a significant challenge for marketers to develop and manufacture goods to satisfy consumer desires and achieve loyalty. It is therefore important to understand the customer and to deliver products and services which are up to the consumer's standards.

What One Should Avoid Purchasing Online?

1. Heavy items or large appliances with expensive shipping costs.
2. High priced items like luxury bags or costly fine jewelry.
3. Prescription drugs.
4. Fresh produce items such as fruits and vegetables.
5. Things that need to be experienced first such as sun glasses, mattress, furniture etc.
6. Any item or product that you haven't experienced before such as perfumes, cosmetics.
7. Pet animals.
8. Real Estate.

1.5 TREND OF TELEPHONE SUBSCRIBERS IN INDIA

The trend of total telephones and number of landline and mobile subscribers in India during the period 2001 to 2019 are given in Table 1.2.

TABLE 1.2

TREND OF TOTAL TELEPHONE SUBSCRIBERS IN INDIA

| Year | No. of Mobile phone subscribers (in Million) | No. of landline subscribers (in Million) | Total Telephones (in a million) |
|-------------|---|---|--|
| 2001 | 3.58 | 32.70 | 36.28 |
| 2002 | 6.68 | 38.29 | 44.97 |
| 2003 | 13.29 | 41.32 | 54.61 |

| | | | |
|--------------------|-----------------|--------------|----------------|
| 2004 | 35.62 | 40.92 | 76.54 |
| 2005 | 56.95 | 41.42 | 98.37 |
| 2006 | 101.87 | 40.22 | 142.09 |
| 2007 | 165.09 | 40.77 | 205.87 |
| 2008 | 261.08 | 39.41 | 300.49 |
| 2009 | 391.76 | 37.96 | 429.72 |
| 2010 | 584.32 | 36.96 | 621.28 |
| 2011 | 811.6 | 34.73 | 846.33 |
| 2012 | 919.18 | 32.17 | 951.35 |
| 2013 | 867.81 | 30.21 | 898.02 |
| 2014 | 904.52 | 28.60 | 933.02 |
| 2015 | 969.54 | 26.59 | 996.13 |
| 2016 | 1034.11 | 25.22 | 1059.33 |
| 2017 | 1170.59 | 24.40 | 1194.99 |
| 2018 | 1188.99 | 22.81 | 1211.80 |
| 2019 | 1161.71 | 21.70 | 1183.41 |
| Total | 10648.29 | 636.3 | 11284.6 |
| Mean (X) | 560.44 | 33.49 | 593.93 |
| Standard Deviation | 462.81 | 6.91 | 456.61 |

Source: Department of Telecommunications (Compiled Data)

India is currently the world's second-largest telecommunications market with a subscriber base of 1183.41 million, of which mobile telephone connections are 1161.71 million and landline telephone connections are 21.70 million in the year 2019 are presented in Table 1.2. Whereas, total telephone subscribers in India 36.28 million, of which mobile telephone connections are 3.58 million and landline telephone connections are 32.70 million in the year 2001.

From Table 1.2, it could also see that the proportion of mobile telephone connections in India performance ranges from 4.93 percent during the year 2001 to 49.08 percent during the period 2019 showed an increasing trend. On the contrary, the proportion of landline telephone connections in India performance ranges from 45.07 percent during the year 2001 to 0.92 percent during the period 2019 showed a decreasing trend.

Internet Subscribers in India

Total internet connections during the period 2010 to 2019 are given at the following table 1.3.

TABLE 1.3
INTERNET SUBSCRIBERS IN INDIA (Millions)

| Year | Narrowband | Broadband | Wired | Wireless | Urban | Rural | Total |
|------|------------|-----------|-------|----------|-------|-------|--------|
| 2010 | 7.41 | 8.77 | 16.18 | 177.87 | - | - | 210.23 |

| | | | | | | | |
|------|---------|---------|--------|---------|---------|---------|---------|
| 2011 | 7.79 | 11.89 | 19.68 | 381.40 | - | - | 420.76 |
| 2012 | 5.70 | 13.81 | 19.51 | 259.16 | - | - | 298.18 |
| 2013 | 6.56 | 15.05 | 21.61 | 143.20 | - | - | 186.42 |
| 2014 | 190.72 | 60.87 | 18.60 | 233.09 | - | - | 603.18 |
| 2015 | 203.15 | 99.20 | 19.07 | 283.29 | 194.80 | 107.56 | 907.07 |
| 2016 | 192.90 | 149.75 | 20.44 | 322.21 | 230.71 | 111.94 | 1027.95 |
| 2017 | 145.68 | 276.52 | 21.58 | 400.62 | 285.68 | 136.52 | 1266.6 |
| 2018 | 81.35 | 412.60 | 21.24 | 472.72 | 348.13 | 145.83 | 1481.87 |
| 2019 | 73.42 | 563.31 | 21.68 | 615.05 | 409.72 | 227.01 | 1910.19 |
| CAGR | 25.28 % | 51.63 % | 2.97 % | 13.21 % | 16.03 % | 16.11 % | 16.74 % |

Source: Telecom Regulatory Authority of India (TRAI)

Table 1.3 reveals that the total number of internet subscribers stands at 210.23 million, the number of subscribers accessing the internet via wireless phones was 177.87 million, and there were 16.18 million wired internet subscribers in India in the year 2010. While the number of broadband subscribers was 8.77 million and the number of narrowband subscribers was 7.41 million in India in the year 2010. Besides, the number of urban subscribers was 194.80 million, and the number of rural subscribers was 107.56 million in India in the year 2015.

Similarly, the total number of internet subscribers stands at 1910.19 million, the number of subscribers accessing the internet via wireless phones was 615.05 million, and there were 21.68 million wired internet subscribers in India in the year 2019. While the number of broadband subscribers was 563.31 million, the number of narrowband subscribers was 73.42 million, the number of urban subscribers was 409.72 million, and the number of rural subscribers was 227.01 million in India in the year 2019.

The CAGR analysis reveals the optimum growth rate of 51.63 per cent attained by the broadband subscribers followed by narrowband subscribers 25.28 per cent whereas, wired internet subscribers showed a low growth with 2.97 per cent respectively during the period 2010 to 2019 in India.

1.6 TELECOM SUBSCRIBERS IN TAMIL NADU

Total telecom subscribers in Tamil Nadu during the period 2008 to 2019 are given at the following table 1.4.

TABLE 1.4
TELECOM SUBSCRIBERS IN TAMIL NADU (Millions)

| Year | Wireline | Wireless | Rural | Urban | Public | Private | Total |
|------|----------|----------|-------|-------|--------|---------|-------|
| 2008 | 2.5 | 18.28 | 5.13 | 15.65 | 5.14 | 15.64 | 62.34 |

| | | | | | | | |
|--------------|-------|--------|-------|--------|--------|--------|---------|
| 2009 | 2.26 | 27.78 | 8.22 | 21.82 | 5.57 | 24.47 | 90.12 |
| 2010 | 2.11 | 42.34 | 12.03 | 32.41 | 6.64 | 37.8 | 133.33 |
| 2011 | 1.98 | 56.73 | 15.11 | 43.59 | 8.68 | 60.03 | 176.12 |
| 2012 | 3.19 | 77.68 | 17.21 | 63.66 | 12.22 | 68.65 | 242.61 |
| 2013 | 3.11 | 72.41 | 19.98 | 55.54 | 12 | 63.53 | 226.57 |
| 2014 | 2.91 | 75.17 | 21.91 | 56.18 | 12.05 | 66.04 | 234.26 |
| 2015 | 2.76 | 80.32 | 24.05 | 59.02 | 10.71 | 72.36 | 249.22 |
| 2016 | 2.64 | 81.35 | 24.25 | 59.73 | 10.65 | 73.34 | 251.96 |
| 2017 | 2.55 | 89.26 | 26.28 | 65.53 | 10.97 | 80.83 | 275.42 |
| 2018 | 2.32 | 95.7 | 29.14 | 68.87 | 12.65 | 85.36 | 294.04 |
| 2019 | 2.19 | 82.29 | 23.09 | 61.39 | 13.48 | 71.00 | 253.44 |
| Total | 30.52 | 799.31 | 226.4 | 603.39 | 120.76 | 709.05 | 2489.43 |

Source: Annual Reports of Department of Telecommunications (Compiled Data)

Table 1.4 reveals that the total number of internet subscribers stands at 62.34 million, the number of subscribers accessing the internet via wireless phones was 18.28 million, and there were 2.5 million wired internet subscribers in Tamilnadu in the year 2008. While the number of public subscribers was 5.14 million and the number of private subscribers was 15.64 million in Tamilnadu in the year 2008. Whereas the number of urban subscribers was 15.65 million, and the number of rural subscribers was 5.13 million in Tamilnadu in the year 2008.

Similarly, the total number of internet subscribers stands at 253.44 million, the number of subscribers accessing the internet via wireless phones was 82.29 million, and there were 2.19 million wired internet subscribers in Tamilnadu in the year 2019. While the number of public subscribers was 13.48 million, the number of private subscribers was 71 million, the number of urban subscribers was 61.39 million, and the number of rural subscribers was 23.09 million in Tamilnadu in the year 2019.

From Table 1.4, it could also see that the proportion of wireline connections in Tamil Nadu performance ranges from 4.01 percent during the year 2008 to 0.86 percent during the period 2019 showed a decreasing trend. On the contrary, the proportion of wireless telephone connections in Tamil Nadu performance ranges from 29.32 percent during the year 2008 to 32.47 percent during the period 2019 showed an increasing trend.

While the proportion of rural connections in Tamil Nadu performance ranges from 8.23 percent during the year 2008 to 9.11 percent during the period, 2019 showed an increasing trend. On the contrary, the proportion of urban telephone connections in Tamil Nadu performance ranges

from 25.10 percent during the year 2008 to 24.22 percent during the period 2019 showed a decreasing trend.

Whereas, the proportion of public connections in Tamil Nadu performance ranges from 8.24 percent during the year 2008 to 5.32 percent during the period 2019 showed a decreasing trend. On the contrary, the proportion of private telephone connections in Tamil Nadu performance ranges from 25.08 percent during the year 2008 to 28.01 percent during the period 2019 showed an increasing trend.

ADVANTAGES OF ONLINE SHOPPING

Due to rapid growth of technology, business organizations have switched over from the traditional method of selling goods to electronic method of selling goods.

1. **Convenience:** There are no lines to wait in or cashiers to track down to help you with your purchases and you can do your shopping in minutes. Online shops give us the opportunity to shop 24/7, and also reward us with a 'no pollution' shopping experience. There is no better place to buy informational products like e-books, which are available to you instantly, as soon as the payment goes through. Downloadable items purchased online eliminate the need for any kind of physical material at all, as well, which helps the environment!
2. **Better prices:** Cheap deals and better prices are available online, because products come to you direct from the manufacturer or seller without involving middlemen. Plus, it's easier to compare prices and find a better deal. Many online sites offer discount coupons and rebates, as well. Not only are prices better, but you can save on tax as well, since online shops are only required to collect a sales tax if they have a physical location in your state. Factor in the saved expense of gas and parking and you have saved yourself a lot of money!
3. **More variety:** The choices online are amazing. You can find almost any brand or item you're looking for. A far greater selection of colors and sizes than you will find locally are at your disposal. Plus, the stock is much more plentiful, so you'll always be able to find your size and color. Some online shops even accept orders for out-ofstock items and ship when they come in.
4. **Send gifts more easily:** Sending gifts to relatives and friends is easy, no matter where they are. All the packaging and shipping is done for you. Oftentimes, they'll even gift wrap it for you! Now, there is no need to make distance an excuse for not sending a gift on occasions like birthdays, weddings, anniversaries, Valentine's Day, Mother's Day, Father's Day, and so forth.

5. More control: Many times, when we opt for conventional shopping, we tend to spend a lot more than planned and end up buying items that aren't exactly what we wanted (but we can't find anything better in the store). Online, you don't have to let the store's inventory dictate what you buy, and you can get exactly what you want and need.

6. Easy price comparisons: Comparing and researching products and their prices is so much easier online. If you're shopping for appliances, for example, you can find consumer reviews and product comparisons for all the options on the market, with links to the best prices. We can research firsthand experience, ratings, and reviews for most products and retailers.

7. No crowds: If you are like me, you hate crowds when you're shopping. Especially during holidays, festivals, or on weekends, they can be such a huge headache. Also, being crushed in the crowds of shoppers sometimes makes us feel rushed or hurried. You don't have to battle for a parking place. All of these problems can be avoided when you shop online.

8. No pressure: Oftentimes when we're out shopping, we end up buying things that we don't really need, all because shopkeepers pressure us or use their selling skills to compel us to make these purchases.

9. Buy used or damaged items at lower prices: The marketplace on the Internet gives us access to listings of old or damaged items at rock bottom prices. Also, if we want to buy antiques, there's no better place to find great ones.

10. Availability of online shop: The mall is open on 365 x 24 x 7. So, time does not act as a barrier, wherever the vendor and buyers are.

DISADVANTAGES OF ONLINE SHOPPING

Ease of use is the prime reason that drives the success of e-commerce. Though internet provides a quick and easy way to purchase a product, some people prefer to use this technology only in a limited way. They regard internet as a means for gathering more information about a product before buying it in a shop. Some people also fear that they might get addicted to online shopping. The major disadvantages of online shopping are as follows.

1. Delay in delivery

Long duration and lack of proper inventory management result in delays in shipment. Though the duration of selecting, buying and paying for an online product may not take more than 15 minutes; the delivery of the product to customer's doorstep takes about 1-3 weeks. This frustrates the customer and prevents them from shopping online.

2. Lack of significant discounts in online shops

Physical stores offer discounts to customers and attract them so this makes it difficult for e-tailers to compete with the offline platforms.

3. Lack of touch and feel of merchandise in online shopping

Lack of touch-feel-try creates concerns over the quality of the product on offer. Online shopping is not quite suitable for clothes as the customers cannot try them on.

4. Lack of interactivity in online shopping

Physical stores allow price negotiations between buyers and the seller. The show room sales attendant representatives provide personal attention to customers and help them in purchasing goods. Certain online shopping mart offers service to talk to a sales representative,

5. Lack of shopping experience

The traditional shopping exercise provides lot of fun in the form of show-room atmosphere, smart sales attendants, scent and sounds that cannot be experienced through a website. Indians generally enjoy shopping. Consumers look forward to it as an opportunity to go out and shop.

6. Lack of close examination in online shopping

A customer has to buy a product without seeing actually how it looks like. Customers may click and buy some product that is not really required by them. The electronic images of a product are sometimes misleading. The colour, appearance in real may not match with the electronic images. People like to visit physical stores and prefer to have close examination of good, though it consumes time. The electronic images vary from physical appearance when people buy goods based on electronic images.

7. Frauds in online shopping

Sometimes, there is disappearance of shopping site itself. In addition to above, the online payments are not much secured. So, it is essential for e-marketers and retailers to pay attention to this issue to boost the growth of e-commerce. The rate of cyber-crimes has been increasing and customers' credit card details and bank details have been misused which raise privacy issues. Customers have to be careful in revealing their personal information. Some of the e-tailers are unreliable. The disadvantages of online shopping will not hinder its growth, Online shopping helped businesses to recover from the recession. Merchants should pay attention to the stumbling blocks and ensure secure payment system to make online shopping effective.

1.7 STATEMENT OF THE PROBLEM

This paper aims to develop an online shopping for customers with the goal so that it is very easy to shop our loved things from an extensive number of online shopping sites available on the web. With the help of this we can carry out an online shopping from our home. Here is no compelling reason to go to the crowded stores or shopping centers during festival seasons. Simply require a PC or a laptop and one important payment sending option to shop online.

To get to this online shopping system all the customers will need to have an email and password to login and proceed shopping. The login credentials for an online shopping system are under high security and nobody will have the capacity to crack it easily. Upon successful login the customers can purchase a wide range of things such as mobiles, books, apparel, jewellery, infant care, gifts, tools, etc. can be dispatched using online shopping system.

Not just these, also purchase from outside nations by few clicks on our mouse. And of course, we will get our requested ordered items at our door step. No need to go physical shops with this we will have more time to spend with our family. It Just need a computer and a payment making options like net banking, credit card, debit card or PayPal etc.,

1.8 OBJECTIVES OF THE STUDY

The objectives of the present study are:

1. To study the socio-economic conditions of the sample respondents in Thoothukudi area.
2. To know the working and living conditions of respondents.
3. To understand the years of visiting online shopping of sample respondents in Thoothukudi area.
4. To examine the reasons to prefer online shopping by the sample respondents.
5. To analyse the preferences of purchasing through online shopping
6. To find out the website preferred and frequency of purchases of the product.
7. To study the problems faced on shopping online and offer suitable suggestions from the findings of the study.

1.9 LIMITATIONS OF THE STUDY

Following are limitations and constraints of the present research.

1. The respondents were unable to give correct figures regarding their family income, expenditure, saving, and even time and expenses incurred on online shopping.

2. Attempts were made to arrive at correct figures by repeated questioning and by cross-checking with similar information provided by other well-informed respondents of the study area.
3. The sample of this study has been restricted to 60 respondents in Thoothukudi area. So, the findings of the present study cannot be generalised for the entire district.
4. The constraints of time and money have limited this study to a modest sample. An extensive study would be more comprehensive.

1.10 SCHEME OF WORK

The present study on “*A Study of Online Shopping Habits of Consumers with special reference to Thoothukudi area*” has been divided into five chapters.

The chapter I is an introductory chapter which discusses the importance of online shopping in India, consumer behaviour towards online shopping, need for internet shopping, trend of telephone subscribers in India, internet subscribers in India, telecom subscribers in Tamilnadu, statement of the problem, objectives of the study, limitations and scheme of work.

Chapter II elucidates the review of the past work done in this field.

Chapter III discusses the methodology adopted for the present study, and it describes the profile of the study area.

Chapter IV deals with the socio-economic status of the sample respondents.

Chapter V presents the summary of findings, suggestions and conclusion.

CHAPTER II

REVIEW OF LITERATURE

In this chapter, a review of the literature is made relating to the identified research problem to know what has been so far found.

Vellido et al. (2000)²³, in his research, observed that nine variables provide a user's perception of online shopping. The risk perception of consumers is the crucial difference between online buyers and not online buyers. The control and convenience of the purchasing process and the accessibility of goods, customer service and easy usage of the shopping site have been additional discriminating factors.

Thompson, S H Teo, (2001)²⁴ has examined demographic variables such as gender, age, educational level and motivation variables such as perceived ease of use, perceived enjoyment, perceived usefulness associated with internet usage activities defined in terms of messaging, browsing, downloading and purchasing. The study shows that male respondents are more likely to engage in downloading and purchasing activities, while females are more likely to engage in messaging activities.

Leo Sin & Alan, T (2002)²⁵ in their study have tested a model of internet shopping behaviour, and the result showed that the consumer internet shopping behaviour is affected by the consumer's demographic, psychographic, attitudinal, and experiential factors. The findings indicate a relationship between consumers who shop online, and some of the variables included in the study. The study has found that internet buyers tend to be male, well educated, with higher income, and are mainly in the age groups between 21 and 30 years.

²³ Vellido, A., P.J.G. Lisboa, and K. Meehan, "Quantitative characterization and prediction of on-line purchasing behavior: A latent variable approach," *International Journal of Electronic Commerce*, Vol. 4,, 2000, pp 83- 104.

²⁴ Thompson, S.H & Teo, 2001, 'Demographic and motivation variables associated with internet usage activities; Internet Research; Electronic networking applications and policy', *ICTACT Journal on management studies*, Vol. 11, No. 2, pp. 101-118.

²⁵ Leo Sin & Alan Tse, 2002, 'Profiling internet shoppers in Hong Kong', *Journal of International consumer marketing*, Vol.15, Issue No.1, July, pp.7-29.

Kaun-pin Chiang & Ruby Roy Dholkia, (2003)²⁶ have examined consumers intention to shop online during the information acquisition stage with specific consideration of three essential variables that are likely to influence intentions convenience characteristics of shopping channels, product type characteristics, and perceived price of the product. They have found that convenience and product type influence consumers to engage in online shopping.

Heejin Lim & Alan F Dubinsky, (2004)²⁷ has attempted to analyse an expectancy-value approach to study consumers' perception of e-shopping characteristics concerning e-store factors viz., merchandise, convenience, interactivity, reliability, promotions, and navigation. The findings obtained demonstrate that consumers' attitude towards online shopping is positively related to their perceptions of web site merchandise and reliability attribute.

Kim & Kim (2004)²⁸ found that the number of children in a home is positively associated with online purchases.

Doolin et al. (2005)²⁹ suggested that most of the Internet shoppers are male, highly educated, and possess a high-income family background.

Ahasanul Haque and Ali Khatibi (2006)³⁰ have conducted a study of online shopping. The study indicates that the frequency levels for Malaysian consumers are significantly affected by three factors. Included in these considerations are costs for online products, consumer trust in internet

²⁶ Kaun-pin Chiang & Ruby Roy Dholkia, 2003, 'Factors driving Consumer Intention to Shop Online; An Empirical Investigation', *Journal of Consumer Psychology*; Vol. 13, No. 1, pp. 177-183.

²⁷ Heejin Lim & Alan F Dubinsky, 2004, 'Consumers' perception of e-shopping Characteristics, An expectancy value approach', *The Journal of consumer affairs*, Vol.35, No. 1, pp. 27-42.

²⁸ Kim, E., & Kim, Y. (2004). Predicting online purchase intentions for clothing products. *European Journal of Marketing* , 38 (7), 883– 897.

²⁹ Doolin, B., Dillon, S., Thompson, F., & Corner, J. L. (2005). Perceived risk, the Internet shopping experience and online purchasing behavior: A New Zealand perspective. *Journal of Global Information Management*, 13(2), 66–88.

³⁰ Ahasanul Haque and Ali Khatibi(2006), " The study of the behavior of Malaysian consumers Towards Online Shopping", *Asian Journal of Information Technology* 5(1): pp. 12-19.

stores and education. Malaysian online consumers are, therefore, still unable to rely on the internet as a shopping source.

Lynda Andrews et al. (2007)³¹ have attempted to compare the experiential consumption values that motivate consumer choice to shop online for both male and female purchasers and non-purchasers. They found that male online shoppers are discriminated from female online shoppers by social value and from male non-purchasers by conditional value. Female online shoppers are discriminated from male purchasers by functional value and from female non-online shoppers' purchasers by social value.

Murugaiah, V & Vishvas, R (2008)³², in their research, identified the reasons for the women's inherent relationship with shopping. The survey indicates that women who are married shop more than unmarried. It is also reported that graduate respondents spend more item in shopping as compared to postgraduate shoppers. The study also reports that higher-income group respondents indulge in other prime leisure activities than shopping.

Nayyar and Gupta (2010)³³ assessed the impact of the demographic profile on the internet shopping behaviour of Indian consumers. The study has been conducted among the students by using a random sampling technique. Age, education and gender are the demographic variables that have a positive influence over the internet shopping behaviour of the consumers. The trust and security are the primary concern that prevents Indian consumers from making online purchases. The research suggests the retailers concentrate on the creation of curiosity rather than on the economic value for the product.

³¹ Lynda Andrews, Jay Weerawardena, Geoffrey Kiel, Judy Drennan & Maree V Boyle, 2007, 'Gendered perceptions of experiential value in using web-based retail channels', *European Journal of Marketing*, vol. 41, No. 5, June, pp.640- 658.

³² Murugaiah, V & Vishvas, R 2008, 'Women and shopping An empirical study of Bangalore City', *Indian Journal of marketing*, Vol. 38, No.7, August, pp.47-55.

³³ Gupta, C.B., & Nair, N.R. (2010). *Marketing Management* (12th ed.). New Delhi: Sultan Chand & Sons.

Ulbrich et al. (2010)³⁴ determined the different features in online shopping preferences based on gender. Information quality, systems quality and customer-relations quality have been considered as the three primary constructs of the study based on which the gender differences are analysed. Comparison has been made between the constructs and by ranking among the features of the construct. The results find that there is no sign of differences existing between the constructs, but there is a significant difference in their features. The study finalises that when the needs of the users are covered by the websites, the customers will have positive shopping experiences.

Zhou (2011)³⁵ acknowledged four factors that affect online initial trust-website characteristics, consumer characteristics, online vendors and third-party recognition.

Michal Pilik (2012)³⁶ examined that online buying behaviour is affected by various factors like economic factors, demographic factors, technical factors, social factors, cultural factors, psychological factors, marketing factors and legislative factors. Customers choose an online-shop mainly based on references, clarity and menu navigation, terms of delivery, graphic design and additional services. Complicated customers read discussions on the internet before they spend their money online when customers are unable to find the product quickly and efficiently they leave online-shop.

Thamizhvanan, A & Xavier, M J (2013)³⁷ have attempted to find the determinant factor influencing youth in India to buy online. Trust is the critical factor which makes one buy the online product. The study has found out that prior online purchase experience has a positive impact on online buying. The author suggests that since impulse purchase orientation positively impacts

³⁴ Ulbrich, F., Christensen, T., & Stankus, L. (2010). Gender-specific on-line shopping preferences. *Electronic Commerce Research*, 11(2), 181-199. doi:10.1007/s10660-010-9073-x.

³⁵ Zhou, T. (2011). The effect of initial trust on user adoption of mobile payment. *Information Development*, 27 (4), 290-300.

³⁶ Michal, P.,(2012) ‘On-line Shopping on B2C Markets in the Czech Republic,’ *Journal of Competitiveness*, 4(4), 2012, 36-49.

³⁷ Thamizhvanan, A & Xavier, M J 2013, ‘Determinants of customers online purchase intention: An empirical study in India’, *Journal of Indian business research*, Vol. 5, No. 1, pp. 17-32.

online buying, this can be used by e-tailers for providing attractive deals to entice customers to buy online.

Shalini, S & Kamalaveni, D (2013)³⁸ in their article, the data has been collected with the help of a structured questionnaire from 226 respondents. The study has brought to fore that online shoppers are young, highly educated, active, intensive, and expert users of the internet. They have a strong positive perception of online shopping and generally spend a meagre amount on online shopping. Significant differences in shopping behaviour could be ascribed to gender, occupation, and the Internet expertise of online shoppers.

Meghna Verma & Saranya, R (2014)³⁹ have explored the attitude of consumers towards online advertisements, the preference of content, attraction and formats of online advertisements and the impact of online advertisements on consumers' purchase decisions. The study findings show that there is no substantial effect of gender on the attitude of respondents towards online ads and that the preference of respondents for online advertising represents their price sensitivity and animation preference.

Priyanka Sinha & Saumya Singh, (2014)⁴⁰ have attempted a study to understand the impact of various sub-dimensions of risk, particularly financial risk, product performance risk, time risk, and delivery risk on attitude towards online shopping and the variation in the perception of these two sub-dimensions along with the two demographic factors that are age and income. The research findings reveal that product performance risk, delivery risk, and financial risk negatively impact attitude towards online shopping. In contrast, time/convenience risk has no impact on attitude towards online shopping. It is also inferred that the consumer's perception of all the mentioned sub-dimensions of risk varies with age. However, it is found that income impacts only the perception of a product and financial risk.

³⁸ Shalini, S & Kamalaveni, D 2013, 'Online buyer behaviour of netizens : A study with reference to Coimbatore, Tamilnadu', *Indian Journal of marketing*, Vol.43, No.8, August, pp. 35-43.

³⁹ Meghna Verma & Saranya, R 2014, 'Role of gender in influencing consumer's attitude towards online advertising', *Indian Journal of marketing*, Vol.44, No.12, December, pp. 32-39.

⁴⁰ Priyanka Sinha, & Saumya Singh, 2014, 'Determinants of consumers perceived risk in online shopping', *Indian Journal of marketing*, Vol.44, No.11, January, pp. 22-31.

Raman, P (2014)⁴¹ has identified certain relations affecting female consumer behaviour towards online shopping like convenience, reliability, and risk. Reliability and risk are found to be positively correlated. As the risk of shopping online increases, the lack of reliability also increases towards online shopping. The female shoppers prefer the established old retail outlets to reduce the risks associated with online shopping.

Anitha, N (2015)⁴², in her study, has analysed consumer preference to online retailing. The result shows significant variation in the preference of consumer among different age groups. Consumers within the age group of 25-35 are more interested in doing online shopping, followed by less than 25 age group consumers in Chennai. This study provides additional insights into online shopping preferences from the age perspective. It also demonstrates that significant differences might not show on the construct level but only when features are individually compared with each other. The implication for practice is to help businesses enhance their online shopping platforms to consider better the particular needs of different age group online shoppers.

Upasana Kanchan et al., (2015)⁴³ have attempted to understand and analyse the factors affecting online purchase decisions of Indian customer and to identify the determinants of online purchase intentions of youth in the Indian context. The findings of the survey display that the online shopping plans for customers contribute significantly to their gender, employment, age, safety concerns, technical familiarity and previous online buying frequencies. Consumer buying behaviour is also affected by product type, purchase frequency and expensiveness. Their purchase decisions are also found to be related to the online retailer's services like return, refund and delivery services.

⁴¹ Raman, P 2014, 'Factors influencing women consumers buying behaviour towards online shopping in India', *Journal of contemporary Management research*, Vol. 8, No. 2, pp. 23-56.

⁴² Anitha, N 2015, 'Consumer preference towards online retailing', *ICTACT Journal on management studies*, Vol. 01, Issue No. 02, May, pp. 74- 85.

⁴³ Upasana Kanchan, Naveen Kumar & Abhishek Gupta, 2015, 'A study of online purchase behaviour of customers in India' *ICTACT Journal on management studies*, Vol. 01, Issue No. 03, August, pp. 136-147.

Aishwarya Goyal (2015)⁴⁴ The rising use of internet in India provides an impetus to online shopping. Now Consumers are increasingly adopting electronic channels for purchasing their daily needed products. The increasing use of Internet by the younger generation in India is creating opportunities for online retailers. This study provides theoretical contribution in understanding the present status of online shopping and provides insights into consumers' online shopping behaviors and preferences. This study will contribute in sharing the information about the scope of improvement in online shopping website and challenges faced by online retailers in Indian market. Sarita Prasead & Mukund Sharma, (2016)⁴⁵ have revealed to understand the influence of demographic and socio-economic factors among the Indian populace on online channel usage and non-usage for purchase for food and grocery. The finding in the context of the Indian urban population reveals that demographic factors do not impact online channel usage for food and grocery purchase. The study shows that a socio-economic factor, about the respondent buyer, has a significant impact. In contrast, those about the chief wage earner in the household do not impact online channel usage.

Sivanesan.R, (2017)⁴⁶ The massive Indian market is changing fast. Internet access is mainstreaming among professionals and the use of mobile is intensifying. The pace of change continues to be rapid with digital channels constantly growing in volume and strength. More people spend more time online in India every year, and the digital tools and sites they use play an ever-growing role in their lives. Smart marketers keep on top of the scale of change and ensure their marketing strategies and touch point's mirror where the consumer is spending their time. This article shows the problems faced by customers in online shopping with special reference to Kanyakumari District.

⁴⁴ Aishwarya Goyal, "Rising Trends of Online Shopping in India", Biz and Bytes, Volume 6, Issue 2, 2015, Pp – 125-131.

⁴⁵ Sarita Prasead & Mukund Sharma, 2016, 'Demographic and socioeconomic influences shopping usage of online channel for purchase of food and Grocery', Indian Journal of marketing, Vol. 46, Issue No. 10, October, pp.7-16

⁴⁶ Sivanesan.R " A Study on Problems Faced by Customers in Online Shopping with special reference to Kanyakumari District", International Journal of Research in Management & Business Studies, Volume 4, Issue 3 (SPL 1) July-September 2017, Pp- 22-25.

Rajendra Kumar.R & Srikanth.J (2017)⁴⁷ By having deep analyses of these two models through SWOT analysis, it was found that both models have equal weight age however, the market based model has more advantages than the warehouse based model in terms of product offering, price discount and delivery .So in the Indian Context, it is appropriate for the online shopping companies to prefer warehouse based model. Hence this analysis suggest ware house model.

Muthumani,A., Lavanya,V., & Mahalakshmi,R., (2017)⁴⁸ Online shopping is one of the most popular ways to make purchases, but it's not something that everyone is comfortable doing. In this paper an attempt is made to know the products purchased by consumers from online stores and to identify the types of problems faced by consumers while buying goods from online shopping. This study is based on primary data. The primary data were obtained through interview schedule. The convenient sampling technique was adopted for collecting data from respondents. In this paper the suggestions also given to overcome the problems faced by online shopping consumers.

Abhishek Chilka & Sandeep Chauhan (2018)⁴⁹ Online Shopping or internet shopping consists primarily of the distribution, buying, selling, marketing, advertising and servicing of products with the help of internet and other computer networks. India is witnessing the tremendous growth in online shopping. This paper studies the recent scenario, recent trends in online shopping in India. For example, the interested categories of product, preferred way to pay online. Today's online shopping platforms provide many offers to consumer which attracts the consumer and drives their business. Along with that there are also problems in online shopping like quality, security etc. India's online shopping market is constantly growing at good phase.

⁴⁷ Rajendra Kumar & Srikanth.J, “ SWOT Analysis of Online Shopping Models”, International Journal of Current Engineering and Scientific Research, Volume 4, Issue 6, 2017, Pp 28-31.

⁴⁸ Muthumani,A., Lavanya,V., & Mahalakshmi,R., “Problems faced by Customers on Online Shopping in Virudhunagar District”, International Conference on Recent Trends in Engineering Science, Humanities and Management”, 2017, Pp-398- 405.

⁴⁹ Abhishek Chilka & Sandeep Chauhan, “Study on Recent Trends in Online Shopping in India”, International Journal of Scientific & Engineering Research, Volume 9, Issue 2, February 2018, Pp – 3033.

CHAPTER III

METHODOLOGY AND PROFILE OF THE STUDY AREA

In this chapter, an effort has been made to discuss the methodology and profile of the study area.

3.1 METHODOLOGY

This section describes the methodology adopted in the present study, which includes the sampling technique adopted, the collection of data, a period of study and the tools of analysis.

3.2 Sample Design

This study conducted in Thoothukudi city in Tamil Nadu. The study taken up for this research work are government employee, private employee, agriculture employee, self-employed, dairy and animal husbandry workers, petty shop business, fisher men and salt labourers. The simple random sampling method adopted for this study.

Hence, for the present study, a total of 60 sample respondents, the researcher choose three areas in Thoothukudi city namely, V.E.Road, Anna Nagar and Toovepuram. For this study, 20 respondents from each area are randomly selected. Totally 60 respondents are the sample for this study.

3.3 Collection of Data

The study is grounded on both primary and secondary data. The primary data were collected from 60 respondents in Thoothukudi area of Tamil Nadu by using interview schedules. The primary data comprises socio-economic conditions, occupation, housing condition and facilities, income, expenditure, material possession, saving and investment.

The final structure of the interview schedule was framed after the pre-test and pilot study. Secondary data were collected from the publications of Reserve Bank of India, Central Statistical Organisation, journals, articles, magazines, theses and websites.

3.4 Period of Study

The field survey was conducted from December 2022 to February 2023. The data collection pertains to 3 months.

3.5 Tools of Analysis

For analysing the primary data and the secondary data, percentage analysis, averages, and standard deviation used for the analysis.

3.6 PROFILE OF THE STUDY AREA

The effectiveness of any research study can be sufficiently valued only when the results studied against the contextual evidence such as physical, social and economic conditions of the region. The current study undertakes with the determination of emphasising the different characteristics of activities in Thoothukudi district.

3.6.1 Thoothukudi District - Historical and Cultural Background

Thoothukudi was governed over by the Pandya kings before the British rule. During the freedom struggle, it was the birthplace of several bold nationalists. The blackness of British slavery dispersed by the selfless detriment of these enthusiastic nationalists. Kattapomman with his fearless fighting spirit, Bharathiar with his burning and new poems of nationalism and V.O. Chidambaranar who shipped the Swedish ship against the British were among the many brave nationals who valiantly fought against the external rule. They make Thoothukudi proud and ironic in ethnic heritage.

District at a Glance

Thoothukudi 'the pearl city of India,' is the newly formed district formed by bifurcating the first Tirunelveli district in Tirunelveli district (western portion) and Thoothukudi district (eastern portion). The District covers an extent of 4,621 sq.km in the South-Eastern portion of Tamilnadu, and it is rectangular. It bounded by Virudhunagar and Ramanathapuram district in the North of Kanyakumari district in the South and Gulf of Mannar in the east and Tirunelveli district in the west. The district lies between $8^{\circ}-05'$ and $9^{\circ}-00'$ of the northern latitude and $77^{\circ}-05'$ and $78^{\circ}-25'$ of eastern longitude.

Physical geographies

There are no tall mountains in the district: red Mounds or small hills found in Tiruchendhur, Srivaikundam, Sattankulam and Vijayaramapuram. The elasticity of land that slopes to the east in Srivaikundam is made lush by the Thamiraparani River. This river movements through Punnaikayal and joins the Bay of Bengal, Malattar, Mambiaru, Vaippar and Manimuthaar.

TABLE 3.2

ADMINISTRATIVE SET UP OF THE DISTRICT

| S.No. | Revenue Divisions | Taluks | Blocks |
|-------|----------------------|---------------------------|---|
| 1. | Thoothukudi Division | Tuticorin Srivaikuntam | Tuticorin Srivaikuntam Karungulam |

| | | | |
|----|----------------------|--|--|
| 2. | Tiruchendur Division | Tiruchendur Sattankulam | Tiruchendur Alwarthirunagari Udangudi Sattankulam |
| 3. | Kovilpatti Division | Kovilpatti Vilathikulam Ottapidaram Ettayapuram | Kovilpatti Kayathar Vilathikulam Pudur Ottapidaram |

Source: District Industries Centre, Thoothukudi – 2010-11

Area and Population

The area of the district is 4,621 Sqkm, and the population is 17,38,376. The district has three Revenue Divisions, Eight Taluks, Twelve Blocks, One Corporation, Two Municipalities, Nineteen Town Panchayats and 480 Revenue Village, Six Constituencies and One Lokshaba are in the district.

The thickness of population per Sq.km is 378 as against 555 for the state. The sex ratio is 1024 female for every 1000 males. The percentage of literacy is 86.52. Fifty-eight per cent of the people live in rural areas. The district has an SC population of 2.8 lakhs, which is around 18 per cent of the population. Male Literacy is 91.42.per cent. Female Literacy is 81.77 per cent.

3.6.2 Economy of Thoothukudi

The economy of Thoothukudi rotates around shipping, fishing, salt pan and agricultural industries. Thoothukudi has a multitude of other industries including power, chemicals and IT. The district is industrially advanced with the majority of the industries located in and around Tuticorin.

The availability of skilled labour, electricity generating plant, a container facility and an important port have made Thoothukudi an essential centre for industry and trade. The Sethusamudram scheme, the airport at Vagaikulam, Koodankulam Nuclear power plant, enhanced road and rail infrastructure and Nanguneri SEZ are expected to make Thoothukudi an attractive choice for business investment.

Three nation-wide brand products are made in Tuticorin, namely, V.V.D.Coconut Oil, Agsar Paints and Venus Water Heaters. Earlier SPIC and TAC were large companies having an impact on the local economy. Currently, the port and Sterlite Industries seem to be the major companies.

Agriculture

Agriculture is the primary occupation on which 70 percent of the people hinge on it. The critical food crop in this district is Paddy. Out of the total area of 4, 70,724 hectares, 1,90,780 hectares are taken under the farming of different crops which is nearly 41 percent of the total area of the district. The essential food crops in the district are Paddy, Cholan, Cumbu, Ragi, Varagu, Samai and Commercial Crops like Cotton, Chilly, Sugarcane, and Groundnut.

Paddy cultivated in Siruvaikundam, Sattankulam, and Tiruchendur Taluks. Cumbu, Cholan, Kuthiraivali and other pulses raised in the dry tracks of Kovilpatti, Vilathikulam, Ottapidaram and Thoothukudi Taluks. Cotton cultivated in Kovilpatti, Ottapidaram and Thoothukudi Taluks. Groundnut agriculture commenced in Kovilpatti, Tiruchendur and Sattankulam Taluks. Groundnut bar used as manure and Cattle feed. With 35 percent share, the district is the top producer of Cumbu in Tamil Nadu.

Mineral Resources

Gypsum, Ilammanide, Monazite, Hyduim, Limestones, Corals from the Islands and Phosphate are some of its natural resources.

Irrigation

The climate of Thoothukudi district is hot and dry. The district has a seaside line of 163.5 kms and local waters covering thousands of hectares. The different causes of irrigation are Channels, Tanks, and Wells, which cover 46,262 hectares in the district.

Fisheries

This district is an essential coastal district having a vast coastal line of 160km and territorial water covering thousands of hectares. Fishing, next to agriculture, is an essential occupation of the district. Thoothukudi is an important fishing centre. It is also measured to be the only pearl fishing centre in the whole of India. It is also noted for mass fishing — nearly 36000 MT of marine fish produced per annum.

Forest

The region under forestry is 12724 hectares which occupy 2.77 percent of the geographical area.

Shipping

Thoothukudi has been a centre of maritime trade for more than a century. It is natural to the harbour with a productive hinterland, facilitated the growth of the port. Thoothukudi

acknowledged as a slight anchorage port in 1868. In 1906, V.O.Chidambaram Pillai hurled the first Swadeshi Ship, S.S. Gaelio in British India from Thoothukudi Port. After Independence, the minor part of Thoothukudi witnessed a flourishing trade and handled a variety of Cargo.

Thoothukudi Port

Thoothukudi Port is generating an essential position in the Southern part of India. During the year 2010, 1414 vessels entered this port and Cargo to the tune of 19.49 Million tonnes is handled. Export of certain raw materials and finished products are shipped to for about twenty foreign countries.

Thoothukudi harbour was being used for export of salt, cotton yarn, palmyrah fibres, dry fish, senna leaves, country drugs etc. The first made of the wood jetty of this port was custom-built in 1864.

Thermal Power

The Thoothukudi Thermal Power Station is the central power station in Tamil Nadu, under the control of Tamil Nadu Electricity Board with five units of 210 M.W each producing 60 Million units of energy daily. The first unit was custom-built in July 1979, the second unit in December 1980 and the third unit in March 1982.

Population

The population of the district 2011 Census was 17,60,176, of which 8,65,021 were males and 8,85,155 females. The population thickness in the district is 369 per sq.kms in contradiction of the state average of 555 per sq.kms. The percentage of the town population is 60.10, and that of the rural population is 49.90 of the total population. The literacy percentage of the male is 91.14 and female are 81.33. Total literacy percentage of this district is 86.16.

TABLE 3.3

URBAN POPULATION IN 2011 CENSUS

| Area | Females | Males | Total |
|----------------------|----------------|--------------|--------------|
| India | 18,13,87,871 | 19,57,17,889 | 37,71,05,760 |
| Tamil Nadu | 1,74,58,530 | 1,74,58,910 | 3,49,17,440 |
| Thoothukudi District | 4,42,142 | 4,34,660 | 8,76,802 |

Source: National Informatics Centre, Thoothukudi

From this Table 3.3, it is clear that the total urban population of India is 37, 71, 05,760 with the female population as 18, 13,87,871. In Tamil Nadu woman population is 1,74,58,530. Out of

the total population of Tamilnadu, Thoothukudi district's urban population is 8,76,802 and female population 4, 42,142. From the Table, we can about that female city population in Thoothukudi district be more than the man populace.

Table 3.4 shows the literateness level in Thoothukudi District.

TABLE 3.4
LITERATES ACCORDING TO 2011 CENSUS

| Area | | Person | Male | Female |
|-------------|--------------|-------------|-------------|-------------|
| Tamil Nadu | Total | 5,18,37,607 | 2,80,40,491 | 2,37,97,016 |
| | Rural | 2,45,02,195 | 1,36,65,839 | 1,08,36,356 |
| | Urban | 2,73,35,312 | 1,43,74,652 | 1,29,60,660 |
| Thoothukudi | Total | 13,49,697 | 7,03,106 | 6,46,591 |
| | Rural | 6,42,686 | 3,39,739 | 3,02,947 |
| | Urban | 7,07,011 | 3,63,367 | 3,43,644 |

Source: National Informatics Centre, Thoothukudi

From this Table 3.4, it is clear that urban female literacy is 1,29,60,660 (47.41 percent) of the total populace of the urban literates in Tamil Nadu. In the meantime, the total urban literates in Thoothukudi district are 7,07,011 (52.38 percent) of the total literates in Thoothukudi district. Of this, the female literateness is 3,43,644 (53.14 percent). From this Table, it is also evident that male literateness level in Thoothukudi is more than female literateness.

3.6.3 The workforce in Thoothukudi District

According to the 2011 Census, workers were classified into main workers, bordering workers, and non-workers. Out of the total main workers of 6,89,400 main female workers are 1,95,110 and main male workers are 4,94,290. Out of 96,738 marginal workers, female workers are 58,912, and male workers are 37,826. Out of 8,96,833 non-workers, females are 5,48,112 and males are 3,48,721. The specified table shows the classification of workers in Thoothukudi district.

TABLE 3.5
TOTAL WORKERS AND NON-WORKERS IN THOOTHUKUDI DISTRICT – 2011

| Sector | | Population | Total workers (Main + Marginal) | Main Workers | Marginal Workers | Non-workers |
|--------|--------|------------|------------------------------------|--------------|------------------|-------------|
| Rural | Male | 437599 | 248691 | 221286 | 27405 | 188908 |
| | Female | 466212 | 180192 | 136056 | 44136 | 286020 |
| | Total | 903811 | 428883 | 357342 | 71541 | 474928 |
| Urban | Male | 326488 | 181695 | 174224 | 7471 | 144793 |
| | Female | 335444 | 63104 | 53172 | 9932 | 272340 |

| | | | | | | |
|-------|--------|---------|--------|--------|-------|--------|
| | Total | 661932 | 244799 | 227396 | 17403 | 417133 |
| Total | Male | 764087 | 430386 | 395510 | 34876 | 333701 |
| | Female | 801656 | 243296 | 189228 | 54068 | 558360 |
| | Total | 1565743 | 673682 | 584738 | 88944 | 892061 |

Source: National Information Centre, Thoothukudi.

The table shows that the female marginal workers are more in number in both rural and urban sectors than males. However, female central workers are more in the rural sector than in the urban sector.

3.6.4 The significance of Thoothukudi as Industrial Growth Centre

The Thoothukudi District located on the extreme southern parts of Tamil Nadu and is carved out of Tirunelveli District on 20 October 1986. The district located between 0.80 and 450 of the northern latitude and 78 and 110 of the eastern longitudes. The district is roughly triangular and bounded by Virudhunagar and Ramanathapuram districts in the north, Tirunelveli district in the south and west and Gulf of Manner in the east. The total terrestrial area of the district is 4,621 sq.km constituting about 3.5 percent of the state. It has got a coastal line of 121km.

3.6.5 Fisheries in Thoothukudi District

Thoothukudi is blessed with a wide variety of flora and fauna inhabiting the fragile ecosystems of coral reef and mangroves. Marine fishing, Pearl and Chunk fishing are famous in this district from the time immemorial. Thoothukudi is the main centre for deep-sea fishing. Thoothukudi has a lengthy coastline of about 140 km. Prawn culture is flourishing in this district and earning a large amount of foreign exchange. Now, the prawn culture has been disqualified by the Supreme Court of India due to pollution issues.

The other varieties of fishes are caught and powdered and packed and it is called as 'MASI'. The MASI is even exported to all parts of the country and foreign countries, particularly to Srilanka and other Indian Ocean countries. The fish cakes produced here are used for feed for prawns and other fishes. There are 23 marine fishing villages in Thoothukudi district.

There is one Joint Director of fisheries and Assistant Director of Fisheries in charge of Pearl Chunk fishing, Fishermen Training Institute and for technical guidance. There is a fish seed farm at Kadamba. Service Centre / Base workshop is situated at Tuticorin. There is a fish curing centre at Punnakayal. During the year 2010-11, the total inland fish production is 3137 tonnes.

The fishing industry became increasingly polarised between a modern mechanised sector and a traditional non-mechanised sector. The mechanised sector can make considerable profits

from exports. The non-mechanised sector is confined to the domestic market with declining catches and fish stock. Forced to compete with the growing mechanised sector, the artisanal fisheries also started to enter the process of modernisation fitting their traditional craft with low power outboard engines.

The Government has been facilitating this modernisation process of the fishing boats through programmes such as the scheme for the motorisation of traditional fishing crafts, sponsored by the Ministry of Agriculture since 1986. The group that could afford the motorisation of their traditional fishing craft started to produce both for export and the local market. The better facilities and infrastructure initially set up for the mechanised sector, and the broader markets opened up by this same sector, also benefited the traditional fishermen.

3.7 Role of District Industries Centre (DIC) in Thoothukudi District

The District Industries Centre here has issued 614 provisional SME registration certificates to various entrepreneurs for starting new ventures, during the year 2012. DIC in the current financial year between April and September, have issued permanent SME certificates to 156 industrial units functioning across the district, 97 registration certificates to cottage units and 54 online provisional registration certificates to industrial firms during the same period.

Under the Prime Minister's Rozgar Yojana Scheme, 220 cases had so far been recommended to banks, in which Rs.40.75 lakh sanctioned about 93 cases. As part of its efforts to progress the entrepreneurial and technical skills among the industrial fraternity, the DIC imparted training to 54 persons till September 30 and took active steps to disburse loans to the beneficiaries of the training programme. Eight industrial units were benefited by term loans under the New Anna Marumalarchi Thittam up to September 30, 2010, and added that three among the eight commenced production.

A vast number of youth will benefit from the Unemployed Youth Employment Programme (UYEGP) directly and indirectly in Tamil Nadu during the Eleventh Plan period. It would help the unemployed to set up enterprises including manufacturing and other commercial formations by availing loans to an extreme of Rs. 5 lakh with 15 percent subsidy of the project cost.

General Managers of DIC, Thoothukudi fascinated to the unemployed to consume this chance. Economically useful manufacturing service and business activities without direct agricultural operations like levitation crops, etc., would be covered under this programme. District Industries Centre will be the applying agency to condense assistance.

TABLE 3.6
INDUSTRIAL SCENARIO OF THOOTHUKUDI DISTRICT

| Sl.No. | Head | Unit | Particulars |
|--------|---|---------|-------------|
| 1. | Registered Industrial Unit | No. | 10078 |
| 2. | Total Industrial Unit | No. | 10078 |
| 3. | Registered Medium & Large Unit | No. | 28 |
| 4. | Estimated Avg. No. Of Daily Worker Employed In Small Scale Industries | No | 25640 |
| 5. | Employment In Large And Medium Industries | No. | 40284 |
| 6. | No. Of Industrial Area | No. | 3 |
| 7. | Turnover of Small Scale Ind. | In Lacs | 100 Crore |
| 8. | Turnover of Medium & Large Scale Industries | In Lacs | 3000 Crore |

Source: Brief Industrial Profile of Thoothukudi District, Br.MSME-Development Institute, Tuticorin

The economy of Thoothukudi rotates shipping, fishing, salt pan, and agricultural industries. Thoothukudi has a swarm of other industries including power, chemicals and IT. Few significant industries of Thoothukudi district are SPIC, Sterlite Industries India Ltd, TAC, Dharangadhara Chemical Works, Kilburn Chemicals, Madura Coats, Nila Sea Food, Loyal Textiles Ltd., and Transworld Granite Industries.

TABLE 3.7
OVERVIEW OF THE INDUSTRIAL SCENARIO
SNAPSHOT INDUSTRIAL VISTAS

| Sl.No | Existing Industrial Scenario | Emerging Industrial Scenario |
|-------|------------------------------|---|
| 1. | Chemical Industries | Marine Chemicals |
| 2. | Readymade Garment | Salt-Based Products |
| 3. | Safety Matches | Fly Ash Bricks Industries |
| 4. | Textile | Floriculture |
| 5. | Spinning Mills | Sea Food Processing |
| 6. | Salt Industry | Spice/spice-based products |
| 7. | Boat Making (traditional) | Oleoresin/Spice Oils |
| 8. | Edible Oil | Pharmaceuticals |
| 9. | Rice Milling | Dairy Development |
| 10. | Bakery Products | Mineral Based Industries |
| 11. | Fish Processing Industry | Software and Information Technology |
| 12. | - | Fruit & Vegetable processing Industries |
| 13. | - | Palmyrah Based Products |

| | | |
|-----|---|---|
| 14. | - | Solar Equipments (Nonconventional energy) |
| 15. | - | Energy Foods |
| 16. | - | Cattle/Poultry Feed |
| 17. | - | Rubber and Plastic based Products |
| 18. | - | Cashewnut based products |
| 19. | - | Cold Storage |
| 20. | - | Mechanised production of Safety Matches |

Source: District Industries Centre (Thoothukudi – 2010-11)

The farming of horticultural crops viz., fruits and vegetables are an upward trend, as the local farmers show interest, given profits. There is a possibility for fruits and vegetables based industries in the district. The district lodges the first place in salt production in the state. There is a proper scope for development for salt-based marine chemical industries namely bromine from sea bittern; free flow iodised salt, sodium chloride (analytical and pharmaceutical), magnesium sulphate.

The tremendous growth of Palmyra and coconut trees in the district has bright prospects for the growth of industries based on these to improve the rural economy. The total length of the shoreline is 121 kms. Marine food production in current years has shown a descending drift.

To incredulous this problem, there is a need to recover infrastructure facilities in the old port at Kulasekarapatinam in Udangudi Block, given the tremendous export demand for seafood and processed fish food variables, which can earn foreign exchange. The readymade garment industry, which is in the small sector, is an asset of the district. Given the continuous demand for domestic and export market, a fashion technology institute can be set up. Limestone deposits in the district pave the way for starting a mini cement plant.

TABLE 3.8
NON-FARM SECTOR IN THOOTHUKUDI DISTRICT

| SL.NO | Name of the block | Proposed key Activities |
|-------|-------------------|--|
| 1. | Alwarthirunagiri | Bakery products, Leather goods, readymade garments, country bricks, etc. |
| 2. | Karungulam | Wooden toys, stone crusher, wax candle, readymade garments, bricks etc. |
| 3. | Kayathar | Bakery, readymade garments, flour mills, masala powder, jewellery etc. |
| 4. | Kovilpatti | Match Industries, candles, power loom, Bakery, etc. |

| | | |
|-----|--------------|---|
| 5. | Ottaipidaram | Match Factory, readymade garments, Appalam and masala powder, etc., |
| 6. | Pudur | Charcoal manufacturing, match factory Appalam and masala powder, etc., |
| 7. | Sattankullam | Plastic wire, leather goods, timber works |
| 8. | Srivaikuntam | Country bricks, flour mills, limestone works, etc. |
| 9. | Tiruchendur | Salt pans, coir fibre, readymade garments, Palmyra products etc. |
| 10. | Udankudi | Palmyra products, readymade garments, timber sawing, jewellery, etc. |
| 11. | Thoothukudi | Salt panes, coconut oil, leather goods, dry flower, masala powder, etc. |
| 12. | Vilathikulam | Match factory, handloom/power loom, leather goods, etc. |

Source: District Industries Centre (Thoothukudi – 2010-11)

Non-Farm Sector holds the key to the faster economic development of the country. It has potential and promises for generating employment and increased income in rural areas.

TABLE 3.9

DISTRICT INDUSTRIAL POSSIBILITIES LOCATION ANALYSIS

| SL.NO | Proposed Industrial Sectors | Blocks |
|--------------|--|---|
| 1 | Banana powder, Banana based products, fruits and vegetable processing industries | Srivaikuntam, Tiruchendur, Kovilpatti, Vilathikulam |
| 2 | Dehydration of drumsticks and oil from dry seeds of drumsticks | Sattankullam, Vilathikulam |
| 3 | Poultry and Cattle feed | Thoothukudi |
| 4 | Seafood Industry | Thoothukudi |
| 5 | Extraction, refining of edible oils | Kovilpatti, Karungulam |
| 6 | Oleoresin and spice oils, spice-based products | Vilathikulam, Kovilpatti, Thoothukudi |
| 7 | Meat processing industry | Pudur, Vilathikulam |
| 8 | Textile based industry, Readymade Garments | Ottaipidaram, Kovilpatti, Thoothukudi |
| 9 | Chemical Industries | Thoothukudi, Tiruchendur |
| 10 | Mechanical boats/ small ships building units | Thoothukudi |
| 11 | Coconut-based products | Udankudi |
| 12 | Palmyra based products | Udankudi, Sattankullam |
| 13 | Mini Cement Plant | Sattankullam |
| 14 | Fly ash/ Chamber bricks | Karungulam |
| 15 | Cold Storage unit | Srivaikuntam, Tiruchendur, Vilathikulam |
| 16 | Rubber based products | Karungulam, Sattankullam, Udankudi |

| | | |
|----|-----------------------|---|
| 17 | Dhal milling | Thoothukudi, Srivaikuntam, Tiruchendur, Vilathikulam, Ottaipidaram, Kovilpatti. |
| 18 | Mini Modern Rice Mill | Thoothukudi, Srivaikuntam, Tiruchendur, Vilathikulam, Ottaipidaram, Kovilpatti |

Source: District Industries Centre (Thoothukudi – 2010-11)

As per 2009-10 censuses, the district constitutes 70 percent of the total salt production of the state and meets 30 percent necessity of our nation. There are two Industrial Estates one at Kovilpatti with 11 units and the further at Thoothukudi with 20 units. SIDCO and the latter by SIPCOT manage the former. Small and Medium Industries such as match industries, food-based and metal-based industries generally concentrated in Kovilpatti and Thoothukudi taluks.

In Puthiamputhur village Ottapidaram taluk and Kovilpatti, the production of Readymade dresses are very much flourishing in recent times and the readymade dresses produced here are transported to Northern India, and it earns a good reputation and income. There are SMEs registered in the district and about 14 critical industries more than 2554 and SME's were only 1160 in 2002-03.

CHAPTER IV

SOCIO-ECONOMIC PROFILE OF THE SAMPLE RESPONDENTS

The socio-economic profile of the sample respondents such as age, gender, religion, caste, marital status, educational level, type and size of family, earning members per family, occupation, ownership of the house, housing condition and facilities, income, expenditure, material possession, savings, reasons for saving and investment, regularity of saving and investment, mode of savings, investment on physical assets, investment on financial assets, and the like are analysed in this chapter.

Age-wise Classification

Age of the defendants is one of the essential characteristics in understanding their views about the particular's problems; by and considerable age indicates the level of maturity of individuals in the sense age become more essential to examine the response.

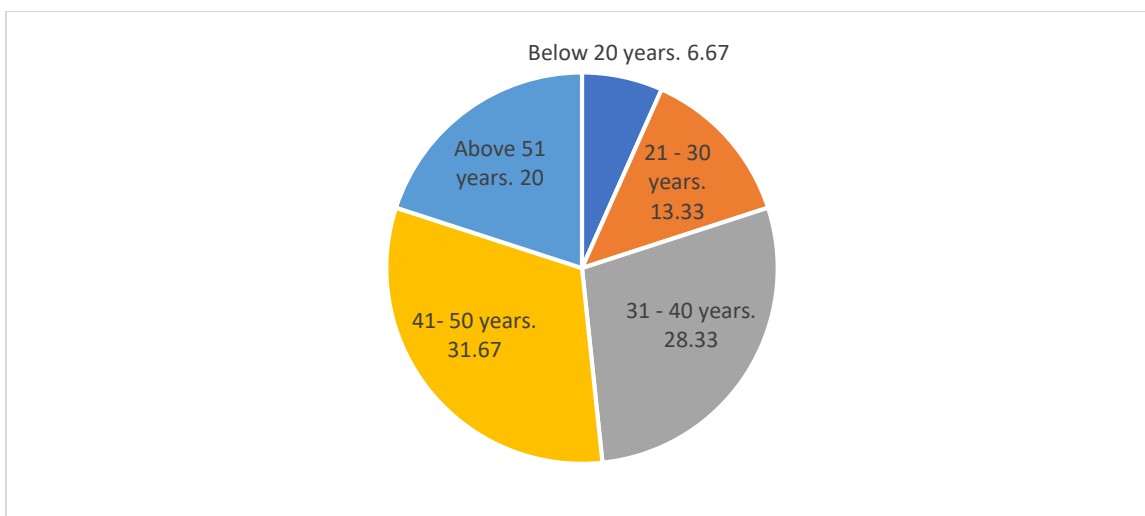
TABLE 4.1

AGE WISE CLASSIFICATION OF THE RESPONDENTS

| Sl.No | Age | Respondents | Percentage |
|-------|----------------|-------------|------------|
| 1 | Below 20 years | 4 | 6.67 |
| 2 | 21 - 30 years | 8 | 13.33 |
| 3 | 31 - 40 years | 17 | 28.33 |
| 4 | 41- 50 years | 19 | 31.67 |
| 5 | Above 50 years | 12 | 20.00 |
| | Total | 60 | 100 |

Source: Primary data

The above table 4.1 displays that the out of 60 respondents, 31.67 percent of the defendants are below the age group of 41 – 50 years. 28.33 percent of the respondents are under the age group of 31 – 40 years. 20% of the respondents are under the age group of above 50 years. 13.33 percent of the respondents are under the age group of 21 – 30 years and 6.67 percent of the respondents are under the age group of below 20 years. The mean age of respondents worked out to be 40.00 years, and standard deviation worked out to be 5.55, respectively.



Gender Wise Classification

Data correlated to the gender of the respondents is presented in table 4.2.

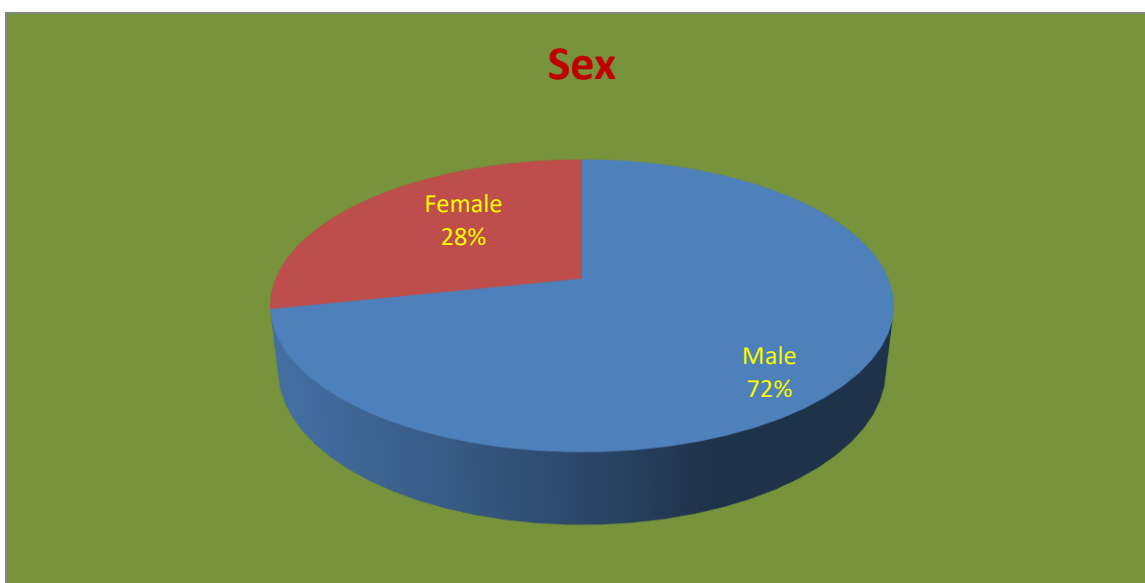
Table 4.2

GENDER WISE CLASSIFICATION OF THE RESPONDENTS

| Sl.No | Sex | Respondents | Percentage |
|-------|--------|-------------|------------|
| 1 | Male | 43 | 71.67 |
| 2 | Female | 17 | 28.33 |
| | Total | 60 | 100 |

Source: Primary data

The above table 4.2 shows that the out of 60 respondents, 71.67 percent of the respondents are male, and 28.33 percent of the respondents are female.



Religion-wise Distribution

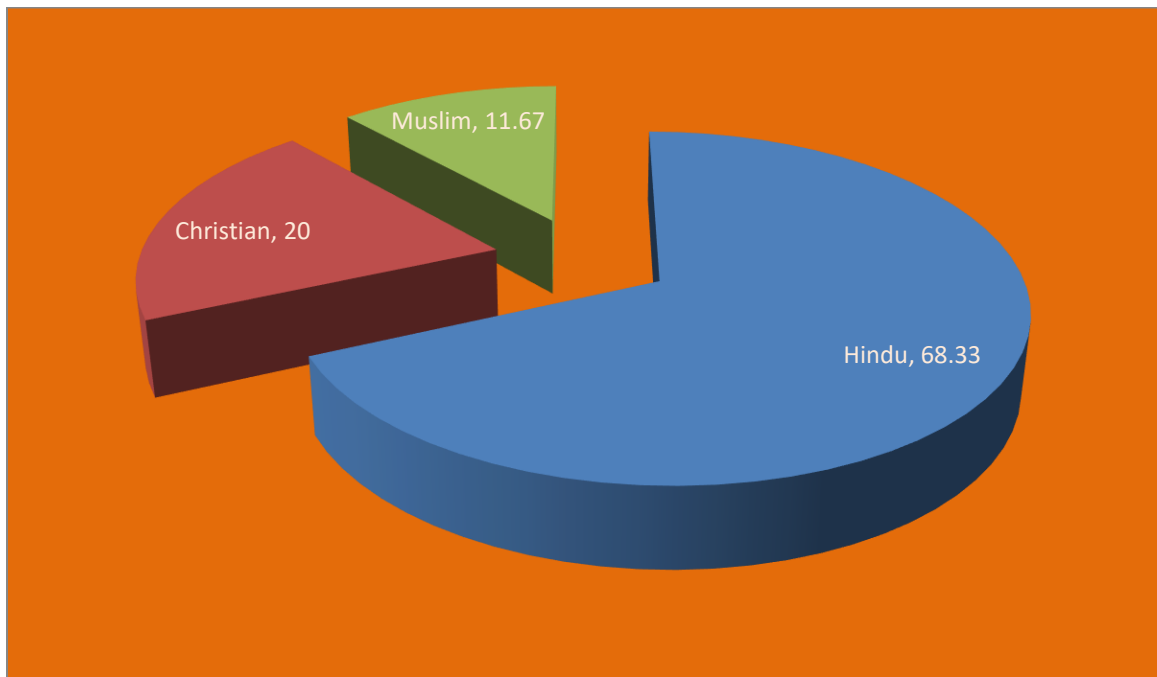
Table 4.3 shows the religion-wise distribution of the sample respondents.

TABLE 4.3
RELIGION OF THE RESPONDENTS

| Sl.No | Religion | Respondents | Percentage |
|-------|-----------|-------------|------------|
| 1 | Hindu | 41 | 68.33 |
| 2 | Christian | 12 | 20.00 |
| 3 | Muslim | 7 | 11.67 |
| | Total | 60 | 100 |

Source: Primary data

The above table 4.3 shows that the out of 60 respondents, 68.33 percent of the respondents are Hindu, 20.00 percent of the respondents are Christian, and the remaining 11.67 percent of the respondents are Muslim.



Caste Wise Classification

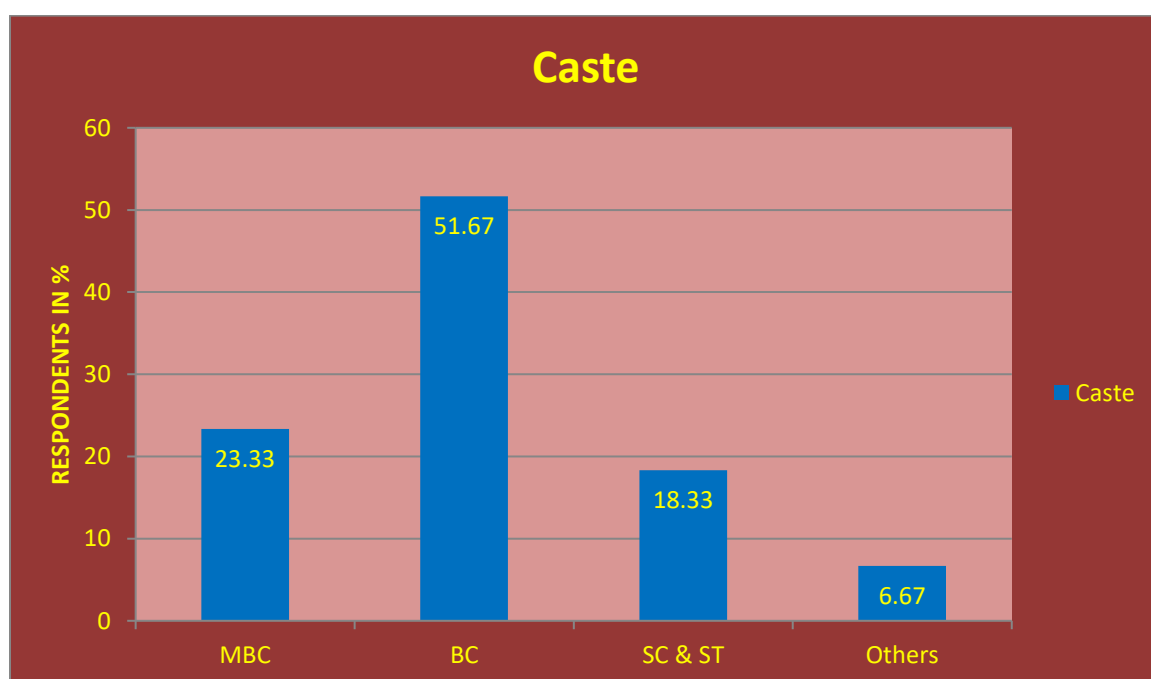
The caste-wise analysis of the sample respondents is given in Table 4.4.

TABLE 4.4
CASTE - WISE CATEGORY OF THE RESPONDENTS

| Sl.No | Caste | No. of Respondents | Percentage |
|-------|---------|--------------------|------------|
| 1 | MBC | 14 | 23.33 |
| 2 | BC | 31 | 51.67 |
| 3 | SC & ST | 11 | 18.33 |
| 4 | Others | 4 | 6.67 |
| | Total | 60 | 100 |

Source: Primary data

The above table 4.4 shows that the caste wise category of the respondents out of 60 respondents, 51.67 percent of the respondent is under the category of BC, 23.33 percent of the respondents are under the category of MBC, 18.33 percent of the respondents are under the category of SC & ST and remaining 6.67 percent of the respondents are under the category of others.



Education Wise Classification

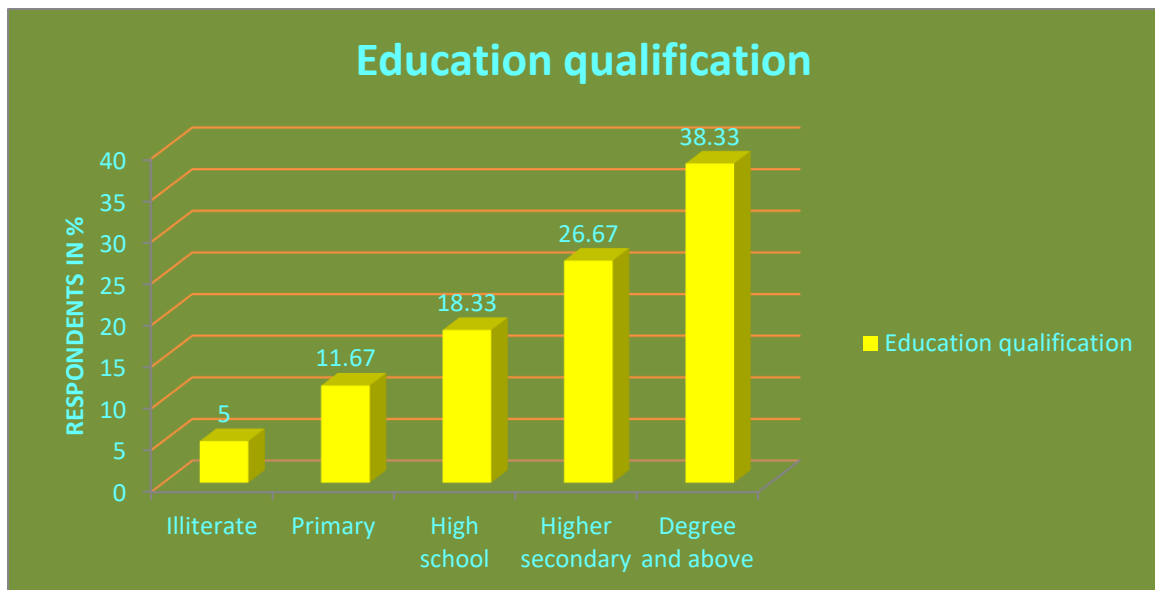
The data about education is presented below:

TABLE 4.5
EDUCATION QUALIFICATION OF THE RESPONDENTS

| Sl.No | Education qualification | No. of Respondents | Percentage |
|-------|-------------------------|--------------------|------------|
| 1 | Illiterate | 3 | 5.00 |
| 2 | Primary | 7 | 11.67 |
| 3 | High school | 11 | 18.33 |
| 4 | Higher secondary | 16 | 26.67 |
| 5 | Degree and above | 23 | 38.33 |
| | Total | 60 | 100 |

Source: Primary data

The above table 4.5 shows that the education qualification of the respondents out of 60 respondents, 38.33 percent of the respondents are qualified in degree, 26.67 percent of the respondents are qualified in higher secondary, 18.33 percent of the respondents are qualified in high school, 11.67 percent of the respondents are qualified in primary level and remaining 5.00 percent of the respondents are qualified in illiterate level.



Marital Position

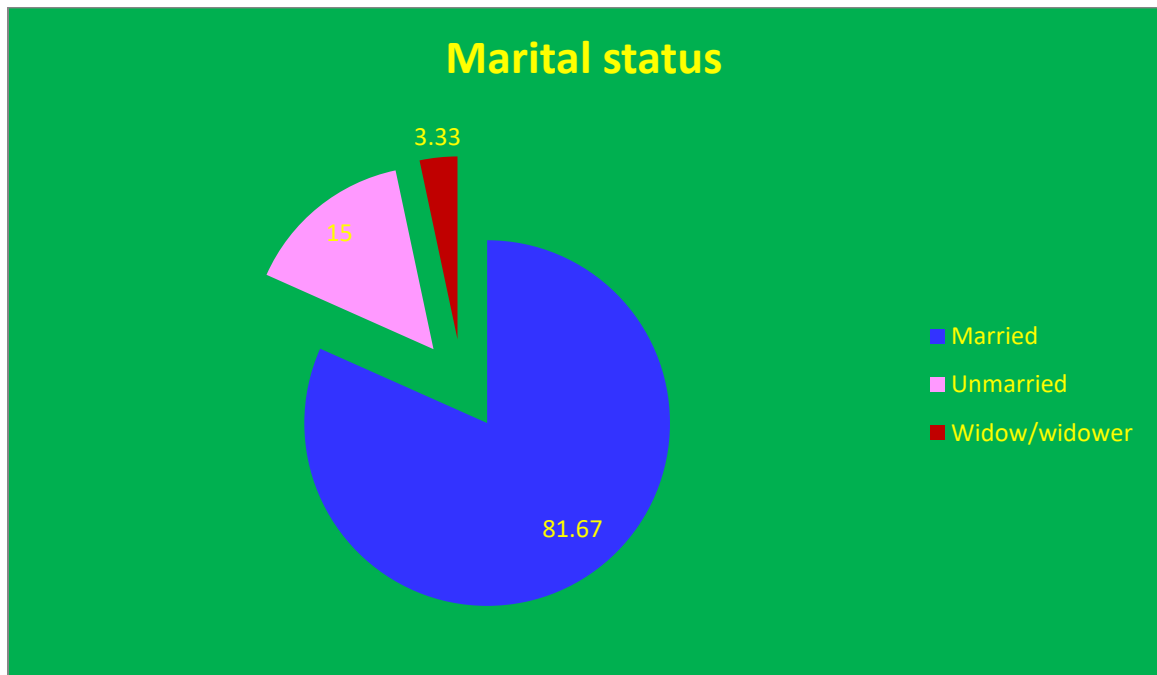
Marriage is one of the essential communal institutions. The marital status of the respondents is given below.

TABLE 4.6
MARITAL STATUS OF THE RESPONDENTS

| Sl.No | Marital status | No. of respondents | Percentage |
|-------|----------------|--------------------|------------|
| 1 | Married | 49 | 81.67 |
| 2 | Unmarried | 9 | 15.00 |
| 3 | Widow/widower | 2 | 3.33 |
| | Total | 60 | 100 |

Source: Primary data

The above table 4.6 shows the marital status of the respondents. Out of 60 respondents, 81.67 percent of the respondents are married, 15.00 percent of the respondents are unmarried, and the remaining 3.33 percent of the respondents are widow/widower.



Type of Family

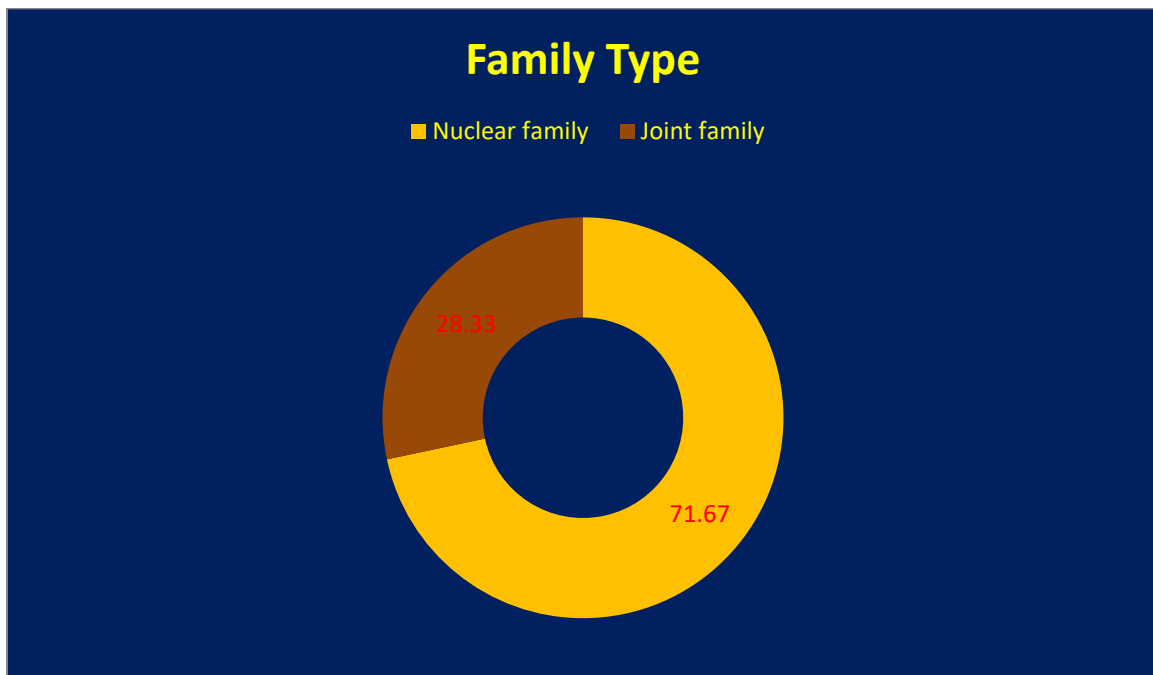
The family-type plays its role in giving the response of individuals, and therefore, it was thought essential to understand the family type of the respondents.

TABLE 4.7
FAMILY TYPE OF RESPONDENTS

| Sl.No | Family Type | No. of Respondents | Percentage |
|-------|----------------|--------------------|------------|
| 1 | Nuclear family | 43 | 71.67 |
| 2 | Joint family | 17 | 28.33 |
| | Total | 60 | 100.0 |

Source: Primary data

The above table 4.7 shows that type of family of the respondents. Out of 60 respondents, 71.67 percent of the respondents are living in the nuclear family, and the remaining 28.33 percent of the respondents are live in a joint family.



Family Size

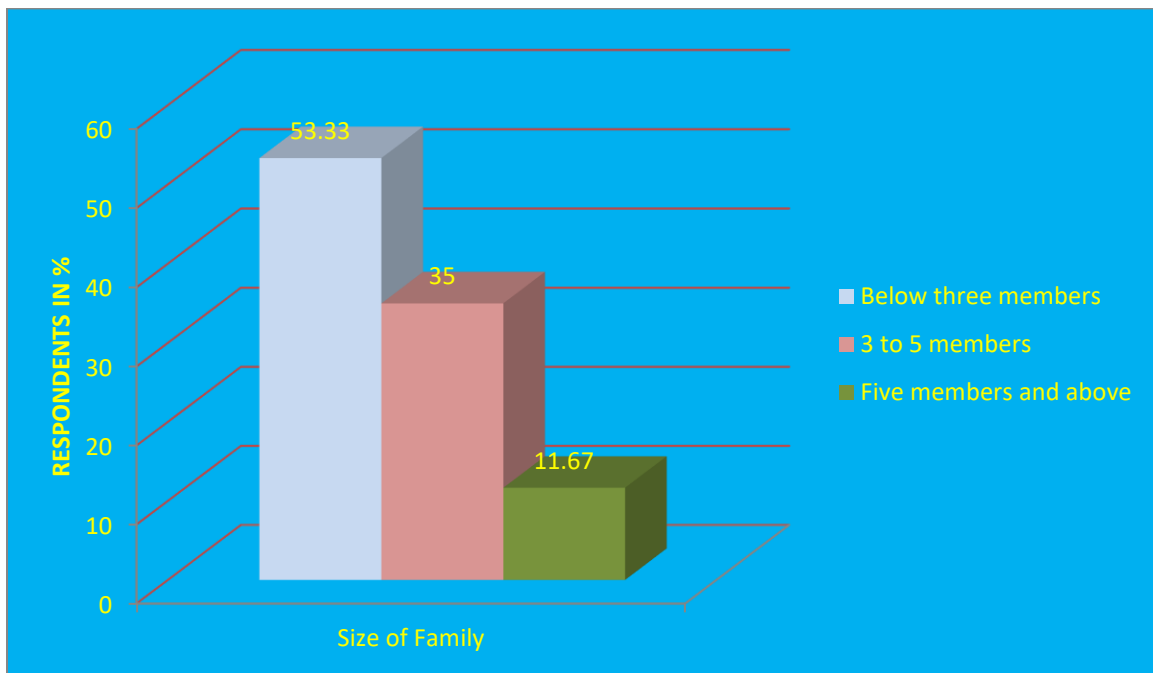
Table 4.8 depicts the family size of the respondents.

TABLE 4.8
SIZE OF FAMILY OF THE RESPONDENTS

| Sl.No | Size of Family | No. of respondents | Percentage |
|-------|------------------------|--------------------|------------|
| 1 | Below three members | 32 | 53.33 |
| 2 | 3 to 5 members | 21 | 35.00 |
| 3 | Five members and above | 7 | 11.67 |
| | Total | 60 | 100.0 |

Source: Primary data

Table 4.8 shows that members in the family. Out of 60 respondents, 53.33 percent of the respondents have a family member of below 3, 35.00 percent of the respondents having a family member of three to five and remaining 11.67 percent of the respondents having family member above five.



Earning Members per Family

Table 4.9 shows the earning members per family of the respondents.

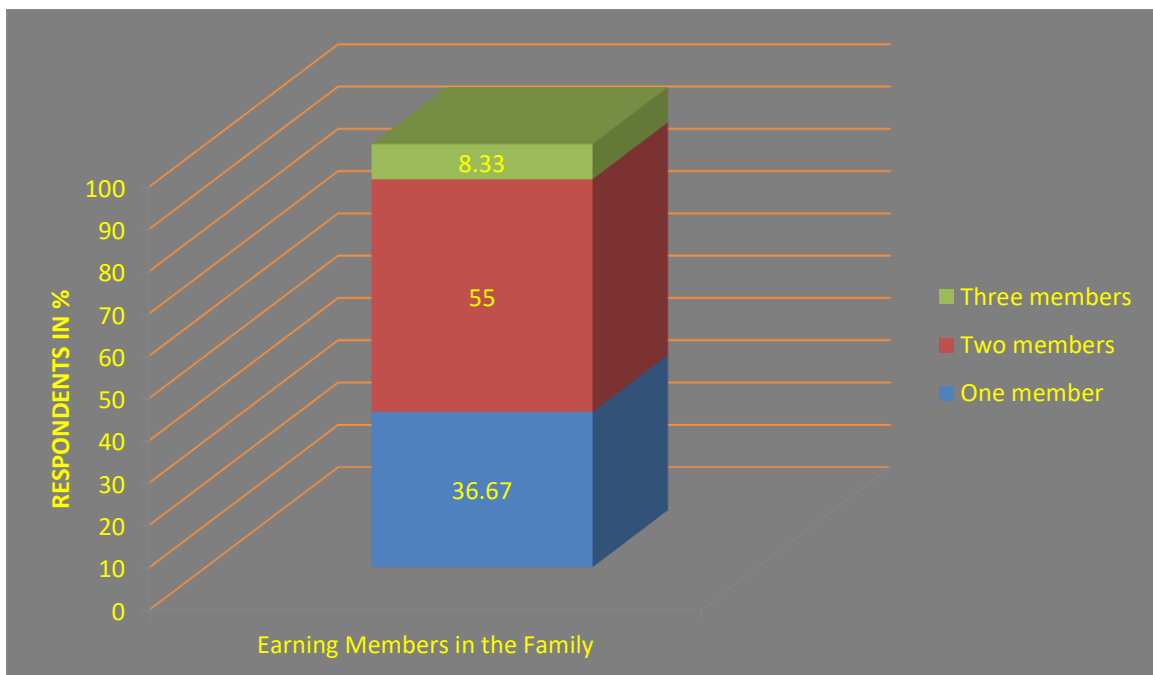
TABLE 4.9

EARNING MEMBERS IN THE FAMILY

| Sl.No | Earning Members | No of Respondents | Percentage |
|-------|-----------------|-------------------|------------|
| 1 | One member | 22 | 36.67 |
| 2 | Two members | 33 | 55.00 |
| 3 | Three members | 5 | 8.33 |
| | Total | 60 | 100.0 |

Source: Primary data

The above table 4.9 shows that earning members in the family. Out of 60 respondents, 36.67 percent of the respondents say that earning one member in the family, 55.00 percent of the respondents say that two members are earning in the family and remaining 8.33 percent of the respondents say that three members are earning in the family.



Occupation Background

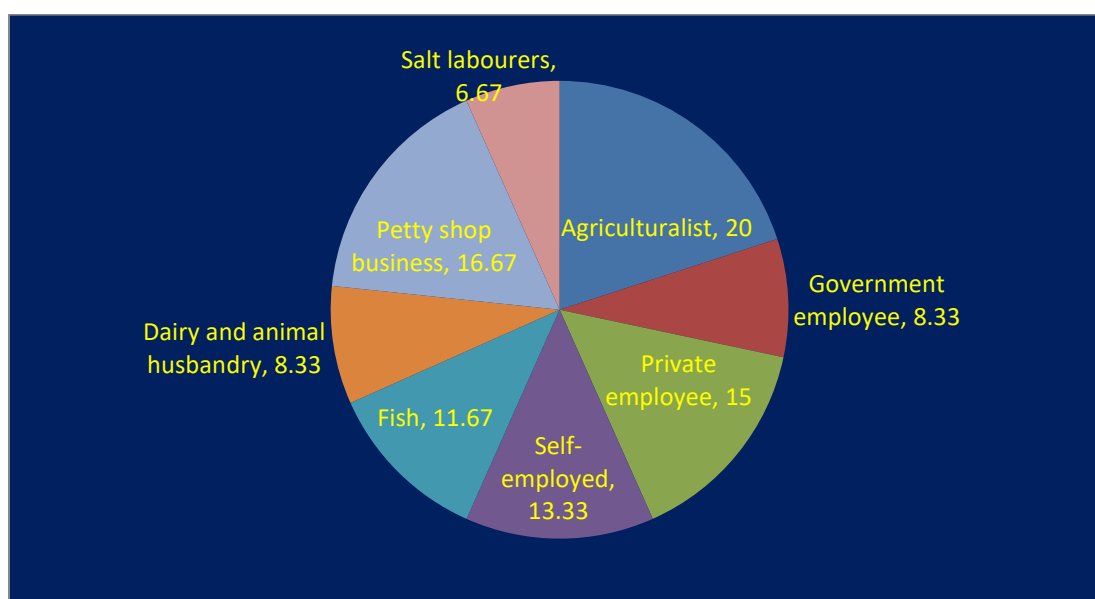
Occupation background of the respondents is demonstrated in Table 4.10.

TABLE 4.10
OCCUPATION BACKGROUND

| Sl.No | Occupation background | No. of respondents | Percentage |
|-------|----------------------------|--------------------|------------|
| 1 | Agriculturalist | 12 | 20.00 |
| 2 | Government employee | 5 | 8.33 |
| 3 | Private employee | 9 | 15.00 |
| 4 | Self-employed | 8 | 13.33 |
| 5 | Fish | 7 | 11.67 |
| 6 | Dairy and animal husbandry | 5 | 8.33 |
| 7 | Petty shop business | 10 | 16.67 |
| 8 | Salt labourers | 4 | 6.67 |
| | Total | 60 | 100 |

Source: Primary data

The above table 4.10 shows the occupation background of the respondents. Out of 60 respondents, 20.00 percent of the respondents are agriculturalist, 8.33 percent of the respondents are government employee, 15.00 percent of the respondents are private employee, 13.33 percent of the respondents are self-employed, 11.67 percent of the respondents are fisher, 8.33 percent of the respondents are dairy and animal husbandry, 16.67 percent of the respondents are petty shop business and remaining 6.67 percent of the respondents are salt labourers.



Ownership of the House

Ownership of the house of the respondents is furnished in Table 4.11.

TABLE 4.11

OWNERSHIP OF THE HOUSE

| Sl.No | House Condition | No of Respondents | Percentage |
|-------|-----------------|-------------------|------------|
| 1 | Owned | 34 | 56.67 |
| 2 | Leased | 6 | 10.00 |
| 3 | Rented | 20 | 33.33 |
| | Total | 60 | 100.0 |

Source: Primary data

The above table 4.11 shows that ownership of the house of the respondents. Out of 60 respondent's, 56.67 percent of the respondents are live in an owned house, 10.00 percent of the respondents are lived in a leased house and remaining 33.33 percent of the respondents are lived in a rented house.

Type of Housing

The different forms of housing details are shown in Table 4.12.

TABLE 4.12

TYPE OF LIVING HOUSE

| Sl.No | Type of Housing | No. of Respondents | Percentage |
|-------|-----------------|--------------------|------------|
| 1 | Terraced | 43 | 71.67 |
| 2 | Tiled | 12 | 20.00 |
| 3 | Thatched | 5 | 8.33 |
| | Total | 60 | 100.0 |

Source: Primary data

The above table 4.12 shows that type of living house of the respondents. Out of 60 respondent's 71.67 percent of the respondents are living in a terraced house, 20.00 percent of the respondents are lived in the tiled house and remaining 8.33 percent of the respondents are lived in a thatched house.

Essential Facilities enjoyed by Respondents and their family

Table 4.13 shows the necessary facilities enjoyed by respondents and their family.

TABLE 4.13

BASIC FACILITIES ENJOYED BY RESPONDENTS AND THEIR FAMILY

| Sl.No | Facilities | Number of Respondents | Percentage |
|-------|---------------|-----------------------|------------|
| 1 | Bicycle | 16 | 26.67 |
| 2 | T.V. | 52 | 86.67 |
| 3 | Home Theatres | 21 | 35.00 |
| 4 | Furniture | 36 | 60.00 |
| 5 | A/C | 17 | 28.33 |
| 6 | Mobile | 56 | 93.33 |
| 7 | Bike | 43 | 71.67 |
| 8 | Car | 14 | 23.33 |

Source: Primary data.

Each percent shows out of 60 respondents.

The above table revealed that the respondent's family have their possession of luxury items like TV, A/C, mobile, home theatres, furniture and also elements that are necessary to carry out economic activities like a bicycle, bike, car etc.

Personal Income

The income of the respondents is presented below:

TABLE 4.14

PERSONAL INCOME PER MONTH OF THE RESPONDENTS

| Sl.No | Personal Income | No of Respondents | Percentage |
|-------|-------------------------|-------------------|------------|
| 1 | Less than Rs. 10,000 | 4 | 6.67 |
| 2 | Rs. 10,001 - Rs. 20,000 | 12 | 20.00 |
| 3 | Rs. 20,001 - Rs. 30,000 | 27 | 45.00 |
| 4 | Above Rs. 30,000 | 17 | 28.33 |
| | Total | 60 | 100.0 |

Source: Primary data

The above table 4.14 shows that personal income of the respondents. Out of 60 respondents, 6.67 percent of the respondents are earning less than Rs. 10,000, 20.00 percent of the respondents are earning Rs. 10,001 to Rs. 20,000, 45.00 percent of the respondents are earning Rs.

20,001 to Rs. 30,000 and remaining 28.33 percent of the respondents are earning above Rs. 30,000. The mean monthly personal income worked out to be Rs.24,500.50.



Family Income

The distribution of respondents, according to their family income, is shown in Table 4.15.

TABLE 4.15

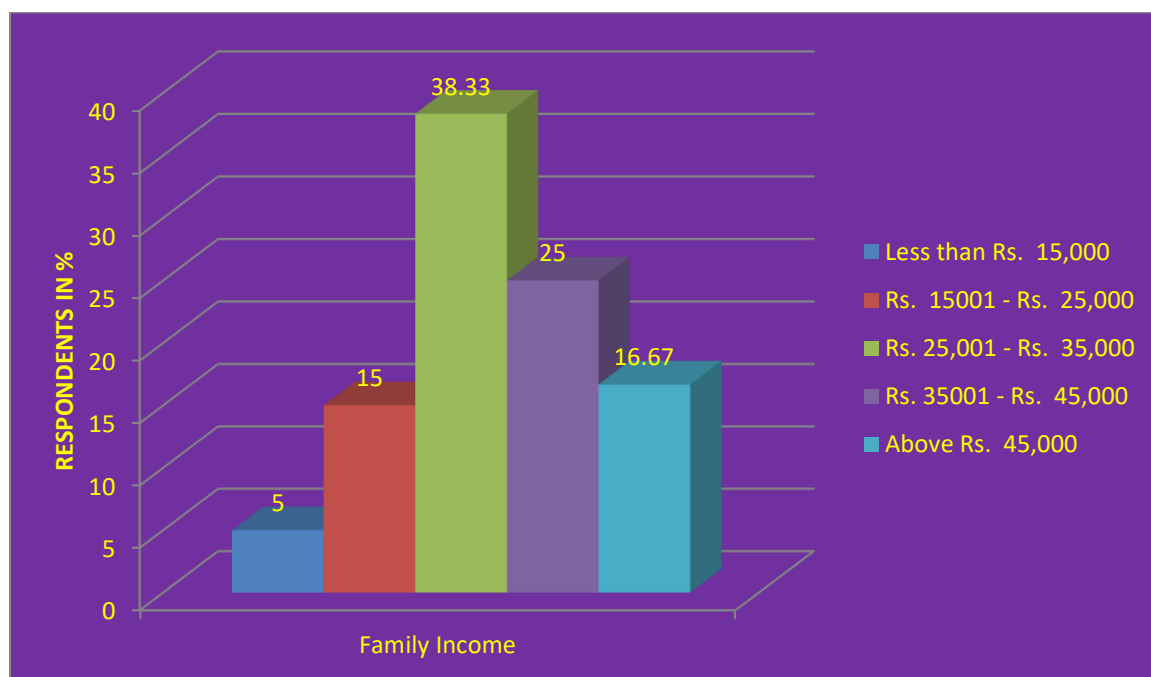
FAMILY INCOME PER MONTH

| Sl.No | Family Income | No. of Respondents | Percentage |
|-------|-------------------------|--------------------|------------|
| 1 | Less than Rs. 15,000 | 3 | 5.00 |
| 2 | Rs. 15001 - Rs. 25,000 | 9 | 15.00 |
| 3 | Rs. 25,001 - Rs. 35,000 | 23 | 38.33 |
| 4 | Rs. 36001 - Rs. 45,000 | 15 | 25.00 |
| 5 | Above Rs. 45,000 | 10 | 16.67 |
| | Total | 60 | 100.0 |

Source: Primary data

The above table 4.15 shows that family income of the respondents. Out of 60 respondents, 5.00 percent of the respondents are earning less than Rs. 15,000, 15.00 percent of the respondents are earning Rs. 15,001 to Rs. 25,000, 38.33 percent of the respondents are earning Rs. 25,001 to Rs. 35,000, 25.00 percent of the respondents are earning Rs. 35,001 to Rs. 45,000 and remaining

16.67 percent of the respondents are earning above Rs. 45,000. The mean monthly family income of the households works out to be Rs.33333.83.



Expenditure

The dissemination of respondents, according to their family expenditure, is shown in Table 4.16.

TABLE 4.16

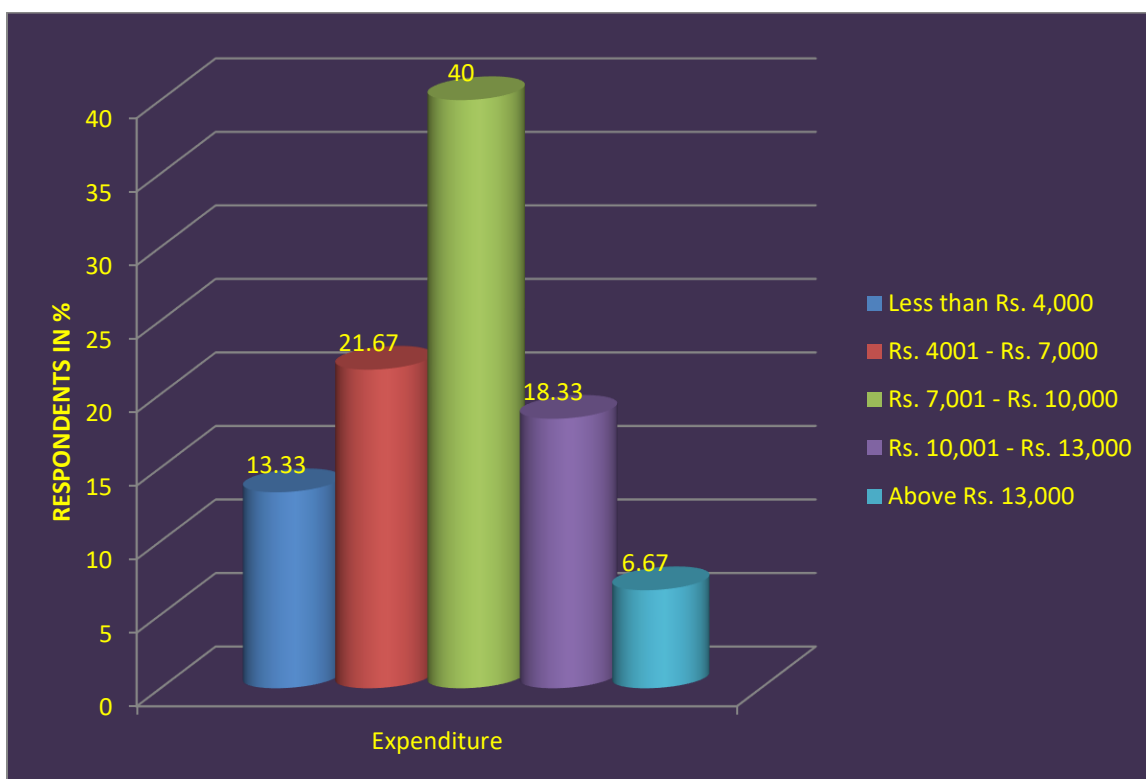
FAMILY EXPENDITURE PER MONTH

| Sl.No | Expenditure | No of Respondents | Percentage |
|-------|-------------------------|-------------------|------------|
| 1 | Less than Rs. 4,000 | 8 | 13.33 |
| 2 | Rs. 4001 - Rs. 7,000 | 13 | 21.67 |
| 3 | Rs. 7,001 - Rs. 10,000 | 24 | 40.00 |
| 4 | Rs. 10,001 - Rs. 13,000 | 11 | 18.33 |
| 5 | Above Rs. 13,000 | 4 | 6.67 |
| | Total | 60 | 100.0 |

Source: Primary data

The above table 4.16 shows that family expenditure of the respondents. Out of 60 respondents, 13.33 per cent of the respondents are spending below Rs. Four thousand per month, 21.67 percent of the respondents are spending Rs. 4,001 to Rs.7, 000 per month, 40.00 percent of the respondents are spending Rs. 7,001 to Rs. 10, 000 per month, 18.33 percent of the respondents

are spending Rs. 10,001 to Rs.13,000 per month and the remaining 6.67 percent of the respondents are above Rs. 13,000 per month. The mean monthly family expenditure of the households works out to be Rs. 8000.5.



Savings

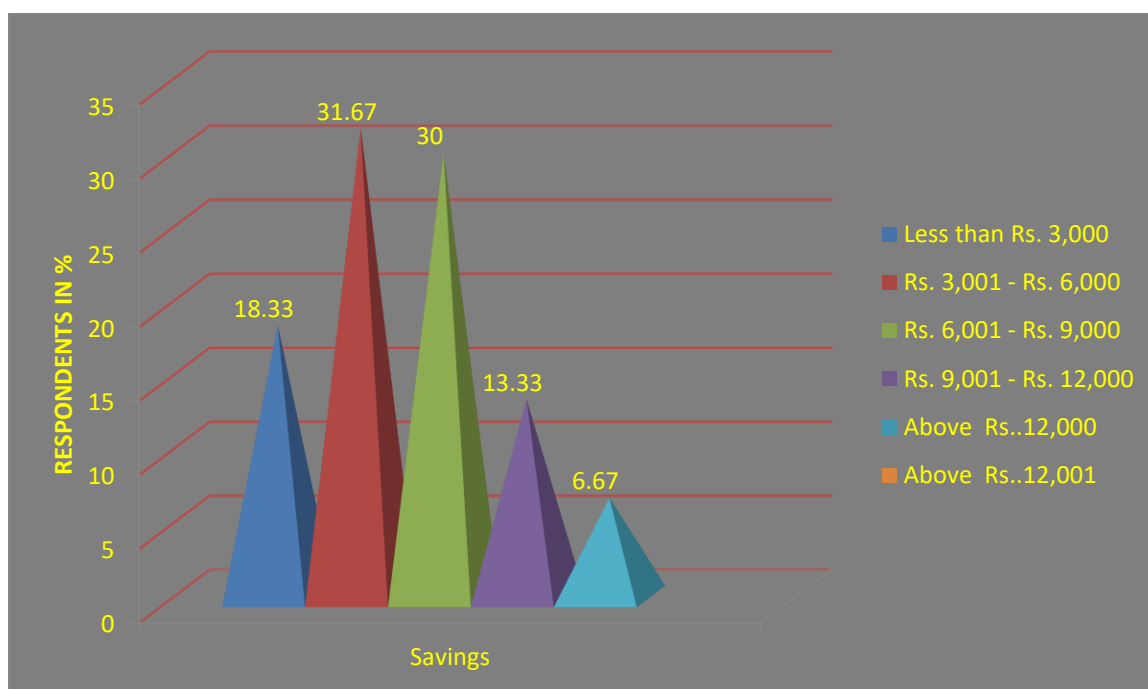
Table 4.17 shows the details of saving-wise classification of the respondents.

TABLE 4.17
SAVINGS PER MONTH

| Sl.No | Savings | No of Respondents | Percentage |
|-------|------------------------|-------------------|------------|
| 1 | Less than Rs. 3,000 | 11 | 18.33 |
| 2 | Rs. 3,001 - Rs. 6,000 | 19 | 31.67 |
| 3 | Rs. 6,001 - Rs. 9,000 | 18 | 30.00 |
| 4 | Rs. 9,001 - Rs. 12,000 | 8 | 13.33 |
| 5 | Above Rs.12,000 | 4 | 6.67 |
| | Total | 60 | 100.0 |

Source: Primary data

The above table 4.17 shows that savings per month. Out of 60 respondents, 18.33 percent of the respondents having less than rupee three thousand, 31.67 percent of the respondents are saving three thousand to six thousand, 30.00 percent of the respondents save between rupees 6 thousand to 9 thousand 13.33 percent of the respondents are save between rupees 9 thousand to 12 thousand and remaining 6.67 percent of the respondents are saving above rupee 12 thousand. The mean monthly family saving of the households works out to be Rs.6,250.50.



Material Possession

Table 4.18 displays the material possession of the respondents.

TABLE 4.18

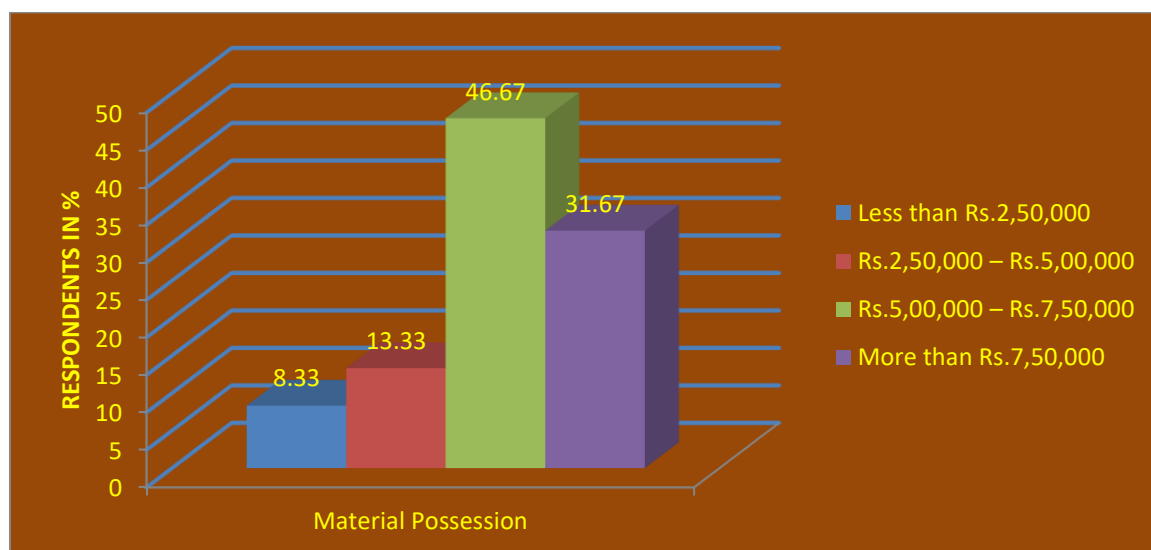
MATERIAL POSSESSION AMONG THE RESPONDENTS

| Sl. No. | Material Possession | Number of Respondents | Percentage |
|---------|---------------------------|-----------------------|------------|
| 1. | Less than Rs.2,50,000 | 5 | 8.33 |
| 2. | Rs.2,50,000 – Rs.5,00,000 | 8 | 13.33 |
| 3. | Rs.5,00,000 – Rs.7,50,000 | 28 | 46.67 |
| 4. | More than Rs.7,50,000 | 19 | 31.67 |
| Total | | 60 | 100.00 |

Source: Primary data.

It has been inferred from Table 4.18 that out of 60 respondents the maximum of 46.67 percent has a material possession worth rupees 5 to 7.5 lakhs, followed by 19 (31.67 percent)

having more than 7.5 lakhs. 8 (13.33 percent) have a material possession worth Rs.2.5 lakhs – Rs.5 lakhs, and 5 (8.33 percent) have material possession worth less than Rs 2,60,000.



Assets

The living standard of respondents studied with the help of assets value owned by the respondents is presented in Table 4.19.

TABLE 4.19
ASSETS OF THE SELECTED RESPONDENTS

| S. No. | Details of Assets | No. of Respondents | Percentage |
|--------|-------------------|--------------------|------------|
| 1. | Agricultural Land | 12 | 20.00 |
| 2. | Jewels | 56 | 93.33 |
| 3. | Vehicles | 36 | 60.00 |
| 4. | Buildings | 34 | 56.67 |
| 5. | Implements | 28 | 46.67 |
| 6. | Others | 19 | 31.67 |

Source: Primary data.

Each percent is out of 60 respondents.

As per Table 4.19, it is found that among the total respondents' 20.00 percent, 93.33 percent, 60.00 percent, 56.67 percent, 46.67 percent, and 31.67 percent of respondents own agricultural land, jewels, vehicles, buildings, implements, and some others respectively.

Type of internet connection

The type of connection is shown in Table 4.20.

TABLE 4.20
TYPE OF INTERNET CONNECTION

| Sl. No. | Type of internet connection | Number of Consumers | Percentage |
|---------|-----------------------------|---------------------|------------|
| 1 | Smart Phone | 39 | 65.00 |
| 2 | Broadband | 15 | 25.00 |
| 3 | Wi-Fi | 6 | 10.00 |
| Total | | 60 | 100 |

Source: Primary data.

Table 4.20 shows that 39 (65.00 per cent) consumers have access to the internet via smartphones, 15 (25.00 per cent) consumers have access to the internet via broadband, and 6 (10.00 per cent) consumers have access to the internet via Wi-Fi. More than half of respondents have access to the internet using a smartphone.

Years Visiting Online Websites for Shopping

The table below shows how many years of online shopping consumers frequent websites for shopping.

TABLE 4.21
YEARS OF VISITING ONLINE SHOPPING

| Sl. No. | Years Visiting online shopping | Number of Consumers | Percentage |
|---------|--------------------------------|---------------------|------------|
| 1 | Less than one year | 3 | 5.00 |
| 2 | One year to 2 years | 17 | 28.33 |
| 3 | Two years to 3 years | 13 | 21.67 |
| 4 | Three years to 4 years | 12 | 20.00 |
| 5. | Four years to 5 years | 9 | 15.00 |
| 6. | Five years and above | 6 | 10.00 |
| Total | | 60 | 100 |

Source: Primary data.

It is estimated from the above table that 28.33 percent of consumers view the products they purchase online from one year to two years, 21.67 percent view shopping websites from two to

three years, 20.00 percent shopping visit from three year to four years, 15.00 percent shopping visit from four to five years and 10.00 percent shopping visit from more than five years. Only a few 5.00 per cent of online shoppers have been visiting less than one year online shopping websites.

Online Shopping Pattern of the Sample Consumers

Table 4.22 shows that the online shopping pattern of the sample consumers.

TABLE 4.22
PREFERENCES OF PURCHASING THROUGH ONLINE SHOPPING

(Total Consumers = 60)

| Sl. No. | Products | Number of Consumers | Percentage |
|----------------|---|----------------------------|-------------------|
| 1. | Clothes | 48 | 80.00 |
| 2. | Airlines /Railway ticket/hotels booking | 34 | 56.67 |
| 3. | Electronic goods | 31 | 51.67 |
| 4. | Books | 26 | 43.33 |
| 5. | Sports accessories | 35 | 58.33 |
| 6. | Cosmetics& Gifts | 28 | 46.67 |
| 7. | Medicines | 17 | 28.33 |

Source: Primary Data.

Note: Multiple Responses.

Table 4.22 shows that 80.00 per cent of consumers purchased clothes through online shopping, 56.67 per cent, 51.67 per cent and 43.33 per cent of consumers who purchased online shopping goods such as airline bookings/railway tickets/hotel bookings, electronic goods and books, respectively. 58.33 per cent, 46.67 per cent, and 28.33 per cent of consumers who have purchased online shopping goods such as sports accessories, cosmetics & gifts and medicines.

Reasons to prefer online shopping by online shoppers.

Table 4.23 offers an attempt by the researcher to examine the reasons why online shoppers choose to shop online.

TABLE 4.23
REASONS TO PREFER ONLINE SHOPPING
(Total Consumers = 60)

| Sl. No. | Reasons to prefer online shopping | Number of Consumers | Percentage |
|----------------|--|----------------------------|-------------------|
| 1. | Time saving | 54 | 90.00 |
| 2. | Availability of Various payment methods | 41 | 68.33 |
| 3. | Offers and Discounts | 38 | 63.33 |
| 4. | Home Delivery | 49 | 81.67 |
| 5. | Convenience in shopping | 44 | 73.33 |
| 6. | Privacy and safe | 24 | 40.00 |
| 7. | Low Price | 39 | 65.00 |

Source: Primary Data.

Note: Multiple Responses.

As seen in the table 4.23, the online shoppers agree that 90.00 per cent of the customer's reason to purchase through online is time saving, 68.33 per cent of the customer's reason to purchase through online is availability of various payment methods. 63.33 per cent of the customer's opinion is offers and discounts, and 81.67 per cent of the customer says home delivery is the main reason to purchase online. 73.33 per cent of the customer feels to convenience in shopping online, and 40.00 per cent of the customers believe the online shopping is privacy and safety. 65.00 per cent of the customer's reason to purchase through online is low price.

Website Preferred

The following table 4.24 illustrates the various websites, and the number of customers on such websites choose to shop.

TABLE 4.24
WEBSITE PREFERRED
(Total Consumers = 60)

| Sl. No. | Website Preferred | Number of Consumers | Percentage |
|---------|-------------------|---------------------|------------|
| 1 | Amazon.com | 49 | 81.67 |
| 2 | Flipkart.com | 41 | 68.33 |
| 3 | Snapdeal.com | 26 | 43.33 |
| 4 | Jabong.com | 24 | 40.00 |
| 5. | Myntra.com | 22 | 36.67 |
| 6. | Yatra.com | 17 | 28.33 |
| 7. | Goibibo.com | 11 | 18.33 |

Source: Primary data.

Note: Multiple Responses.

It is analysed from the above table 4.24 that the majority of the five websites like amazon.com, flipkart.com, snapdeal.com, jabong.com and myntra.com for buying clothes, electronic goods, books, sports accessories, CD/DVDs, online magazines & journals, and cosmetics& gifts. Moreover, the majority of buyers use big basket.com and grofers.com for purchasing grocery and vegetables. The buyers who book airlines, railway ticket and hotels they use them frequently via makemytrip.com, irtc.co.in, goibibo.com and yatra.com websites. Furthermore, the critical buyers of medicine through online, the majority of the buyers use medplussmart.com and 1mg.com.

Pattern of purchases

Table 4.25 provides the frequency of product purchases by the sample consumers.

TABLE 4.25
FREQUENCY OF PURCHASES OF THE PRODUCT

| Sl. No. | Frequency of purchases | Number of Consumers | Percentage |
|---------|------------------------|---------------------|------------|
| 1 | Daily | 2 | 3.33 |
| 2 | Weekly once | 4 | 6.67 |
| 3 | Monthly once | 7 | 11.67 |

| | | | |
|-------|--------------------|----|-------|
| 4 | Once in two months | 9 | 15.00 |
| 5. | Whenever require | 24 | 40.00 |
| 6. | Special Days | 14 | 23.33 |
| Total | | 60 | 100 |

Source: Primary data.

The above Table 4.25 shows that a maximum of 24 (40%) of the 60 consumers buy consumer goods, when necessary, followed by 14 (23.33%), 9 (15%), 7 (11.67%), 4 (6.67%) and 2 (3.33%) on special days, once in two months, every month, once weekly, and once a day.

Problems faced with shopping online.

Problems regarding online shopping are outlined in Table 4.26.

TABLE 4.26
PROBLEM FACED ON SHOPPING ONLINE

| Sl. No. | Problem faced | Number of Consumers | Percentage |
|----------------|----------------------|----------------------------|-------------------|
| 1 | Yes | 20 | 33.33 |
| 2 | No | 40 | 66.67 |
| Total | | 60 | 100 |

Source: Primary data.

As seen in Table 4.26, 66.67 per cent of consumers said they faced no severe issues during online shopping. During online shopping, only 33.33 per cent faced some problems.

CHAPTER V

SUMMARY OF FINDINGS, SUGGESTIONS AND CONCLUSION

5.1 FINDINGS

1. It is revealed that the mean age of respondents worked out to be 40.00 years, and standard deviation worked out to be 5.55, respectively.
2. The study shows that the out of 60 respondents, 71.67 percent of the respondents are male, and 28.33 percent of the respondents are female.
3. It shows that the out of 60 respondents, 68.33 percent of the respondents are Hindu, 20.00 percent of the respondents are Christian, and the remaining 11.67 percent of the respondents are Muslim.
4. The data shows that the caste wise category of the respondents out of 60 respondents, 51.67 percent of the respondent is under the category of BC, 23.33 percent of the respondents are under the category of MBC, 18.33 percent of the respondents are under the category of SC & ST and remaining 6.67 percent of the respondents are under the category of others.
5. It shows that the education qualification of the respondents out of 60 respondents, 38.33 percent of the respondents are qualified in degree, 26.67 percent of the respondents are qualified in higher secondary, 18.33 percent of the respondents are qualified in high school, 11.67 percent of the respondents are qualified in primary level and remaining 5.00 percent of the respondents are qualified in illiterate level.
6. Out of 60 respondents, 81.67 percent of the respondents are married, 15.00 percent of the respondents are unmarried, and the remaining 3.33 percent of the respondents are window/widower.
7. 71.67 percent of the respondents are living in the nuclear family, and the remaining 28.33 percent of the respondents are live in a joint family.
8. Out of 60 respondents, 53.33 percent of the respondents have a family member of below 3, 35.00 percent of the respondents having a family member of three to five and remaining 11.67 percent of the respondents having family member above five.
9. It shows that 36.67 percent of the respondents say that earning one member in the family, 55.00 percent of the respondents say that two members are earning in the family and remaining 8.33 percent of the respondents say that three members are earning in the family.

10. 20.00 percent of the respondents are agriculturalist, 8.33 percent of the respondents are government employee, 15.00 percent of the respondents are private employee, 13.33 percent of the respondents are self-employed, 11.67 percent of the respondents are fisher, 8.33 percent of the respondents are dairy and animal husbandry, 16.67 percent of the respondents are petty shop business and remaining 6.67 percent of the respondents are salt labourers.
11. It shows that ownership of the house of the respondents. Out of 60 respondent's, 56.67 percent of the respondents are live in an owned house, 10.00 percent of the respondents are lived in a leased house and remaining 33.33 percent of the respondents are lived in a rented house.
12. It shows that type of living house of the respondents. Out of 60 respondent's 71.67 percent of the respondents are living in a terraced house, 20.00 percent of the respondents are lived in the tiled house and remaining 8.33 percent of the respondents are lived in a thatched house.
13. The study revealed that the respondent's family have their possession of luxury items like TV, A/C, mobile, home theatres, furniture and also elements that are necessary to carry out economic activities like a bicycle, bike, car etc.
14. The mean monthly personal income worked out to be Rs.24,500.50.
15. The mean monthly family income of the households works out to be Rs.33333.83.
16. The mean monthly family expenditure of the households works out to be Rs. 8000.5.
17. The mean monthly family saving of the households works out to be Rs.6,250.50.
18. It has been inferred that out of 60 respondents the maximum of 46.67 percent has a material possession worth rupees 5 to 7.5 lakhs, followed by 19 (31.67 percent) having more than 7.5 lakhs. 8 (13.33 percent) have a material possession worth Rs.2.5 lakhs – Rs.5 lakhs, and 5 (8.33 percent) have material possession worth less than Rs 2,60,000.
19. It is found that among the total respondents' 20.00 percent, 93.33 percent, 60.00 percent, 56.67 percent, 46.67 percent, and 31.67 percent of respondents own agricultural land, jewels, vehicles, buildings, implements, and some others respectively.
20. The data shows that 39 (65.00 per cent) consumers have access to the internet via smartphones, 15 (25.00 per cent) consumers have access to the internet via broadband, and

6 (10.00 per cent) consumers have access to the internet via Wi-Fi. More than half of respondents have access to the internet using a smartphone.

21. It is estimated that 28.33 percent of consumers view the products they purchase online from one year to two years, 21.67 percent view shopping websites from two to three years, 20.00 percent shopping visit from three year to four years, 15.00 percent shopping visit from four to five years and 10.00 percent shopping visit from more than five years. Only a few 5.00 per cent of online shoppers have been visiting less than one-year online shopping websites.
22. It shows that 80.00 per cent of consumers purchased clothes through online shopping, 56.67 per cent, 51.67 per cent and 43.33 per cent of consumers who purchased online shopping goods such as airline bookings/railway tickets/hotel bookings, electronic goods and books, respectively. 58.33 per cent, 46.67 per cent, and 28.33 per cent of consumers who have purchased online shopping goods such as sports accessories, cosmetics & gifts and medicines.
23. As seen, the online shoppers agree that 90.00 per cent of the customer's reason to purchase through online is time saving, 68.33 per cent of the customer's reason to purchase through online is availability of various payment methods. 63.33 per cent of the customer's opinion is offers and discounts, and 81.67 per cent of the customer says home delivery is the main reason to purchase online. 73.33 per cent of the customer feels to convenience in shopping online, and 40.00 per cent of the customers believe the online shopping is privacy and safety. 65.00 per cent of the customer's reason to purchase through online is low price.
24. It is analysed that the majority of the five websites like amazon.com, flipkart.com, snapdeal.com, jabong.com and myntra.com for buying clothes, electronic goods, books, sports accessories, CD/DVDs, online magazines & journals, and cosmetics& gifts. Moreover, the majority of buyers use big basket.com and grofers.com for purchasing grocery and vegetables. The buyers who book airlines, railway ticket and hotels they use them frequently via makemytrip.com, irtc.co.in, goibibo.com and yatra.com websites. Furthermore, the critical buyers of medicine through online, the majority of the buyers use medplussmart.com and 1mg.com.
25. The data shows that a maximum of 24 (40%) of the 60 consumers buy consumer goods, when necessary, followed by 14 (23.33%), 9 (15%), 7 (11.67%), 4 (6.67%) and 2 (3.33%) on special days, once in two months, every month, once weekly, and once a day.

26. As seen, that 66.67 per cent of consumers said they faced no severe issues during online shopping. During online shopping, only 33.33 per cent faced some problems.

5.2 SUGGESTIONS

The following suggestions are put forward by the researcher based on the findings of the study and through direct observation.

Service providers and vendors should stop hidden charges. This will help prevent the product's price from rising.

Website design and efficiency have a positive impact on the satisfaction of online shopping. So the vendor companies will concentrate more on the website design portion.

People shop online because they find it fun, and it suits their lifestyle. So marketers should try to make their websites such that they do not feel tiresome.

People buy online to show off in society. So marketers should offer the products at reasonable prices to offer more and more satisfaction.

Consumers are rational buyers. Social and rational buying affects their overall satisfaction from online shopping, followed by advertising and promotions. So companies should offer genuine products with good quality and value for money.

Marketers should try to overcome the technical difficulties faced by the consumers and make the purchase procedures as simple as possible.

Online shoppers revealed several perceived advantages of shopping online, including product reviews, saving time and convenience. Credit card security was the primary concern for internet non-shoppers.

The internet can empower consumers and allow them the opportunity to make an informed purchase decision. Consumers who have never used the internet for shopping, who tend to be risk-averse, should be informed of some of the helpful features available to them for shopping online.

Online users can search through a wide variety of goods with low transaction cost so, and retailers should understand the customer needs by directly observing and analysing the interaction between a customer and the online shop.

Thus, for marketers, policymakers, and consumer advocates, a key goal should be to understand consumer risk perceptions regarding online shopping, and how these perceptions relate to internet user's experience and purchase behaviours.

Perceived risk towards general online shopping, specific assessment of risk regarding privacy, online retailer fraud, and the security of online transaction systems would reveal which of these risky aspects of online commerce is driving purchase intentional.

Customised and unique products may be sold online, which helps to pull customers towards online stores.

E-retailers shall organise education campaigns through communication media such as posters, publications, radio, television, lectures, seminars, training and so on regarding uses of online services and its benefits.

The online shopping websites shall maintain a secured payment system.

Personalised discounts may be provided to the customers based on the customer product search. The database may be maintained for customers concerning each product type, and unique discounts may be given to make them place orders.

Providing opportunities for the customers to personalise their homepage helps them to find their products easily. This differentiates online store environment from that of a traditional store environment also.

Loyalty points may be provided by the e-retailers to the customers to retain the customers besides the heavy competition in the online business environment. It helps the customers to recognise the particular website to be useful.

Assurance of quick delivery of products, high-quality products is also other added benefits to the customers.

Step-by-step guidelines may be provided in the homepage about the purchase process, navigation and search process so that it will be easy for the customers to find their way to reach the desired type of products.

Providing with 24 hours online customer care and toll-free customer care available in the website helps the customers to clarify their queries regarding the product, price, or suitability or about the purchase process.

Better logistics system and supply chain management can be sustained by the online retailers to deliver the product at the right time to the right place.

Facilities can be made available for the customers to post their feedback and complaints in the web portal directly.

Precise product specifications, usage specifications and original image may be provided on the website so that the customers can get clear and identify the real impact of the product. This helps to avoid dissatisfaction after the product is delivered and used by the customers.

Like Google Tamil, online shopping websites may also provide language options for the customers to surf the products, fill the login registration forms, and understand the description of the products easily in their desired language. This helps the customers to understand the keywords easily and thereby helps to navigate through pages comfortably.

The online shopping websites may provide options to download e-catalogues so that the customers can view all products with their colour and price ranges at their leisure time, even during offline.

The courier companies play a significant role in connecting e-retailers and online buyers. Therefore, the e-retailers need to have a periodical check over the quality of courier services that are linked with their websites.

Feedback from customers concerning the service quality of courier companies and its delivery time will help the e-retailers gain more e-loyalty.

A Marketing Intelligence System can be created by the courier services to keep the database of the customers so that it can be used to track the customer orders.

5.3 CONCLUSION

Online shopping is pretty popular among the young Indian blood. Many teenagers and bachelors are now using the E-Commerce for fulfilling their shopping desires. Most of them are completely aware of all the pros and cons of online shopping. Technology has made significant progress over the years to provide consumers a better online shopping experience and will continue to do so for years to come. With the rapid growth of products and brands, people have speculated that online shopping will overtake in-store shopping. In exchange, online shopping has opened up doors to many small retailers that would never be in business if they had to incur the high cost of owning a brick and mortar store. At the end, it has been a win-win situation for both consumer and sellers.

REFERENCES:

1. Abhishek Chilka & Sandeep Chauhan, “Study on Recent Trends in Online Shopping in India”, *International Journal of Scientific & Engineering Research*, Volume 9, Issue 2, February 2018, Pp – 3033.
2. Ahasanul Haque and Ali Khatibi(2006), ” The study of the behavior of Malaysian consumers Towards Online Shopping“, *Asian Journal of Information Technology* 5(1): pp. 12-19.
3. Aishwarya Goyal, “Rising Trends of Online Shopping in India”, *Biz and Bytes*, Volume 6, Issue 2, 2015, Pp – 125-131.
4. Akman, I., & Mishra, A. (2010). Gender, age and income differences in internet usage among employees in organizations. *Computers in Human Behavior*, 26(3), 482-490.
5. Akman, I., & Mishra, A. (2010). Gender, age and income differences in internet usage among employees in organizations. *Computers in Human Behavior*, 26(3), 482-490.
6. Alreck, P., & Settle, R. B. (2002). Gender effects on Internet, catalogue and store shopping. *Journal of Database Marketing*, 9(2), 160– 162.
7. Anitha, N 2015, ‘Consumer preference towards online retailing’, *ICTACT Journal on management studies*, Vol. 01, Issue No. 02, May, pp. 74- 85.
8. Barry Silverstein. (2002). *Business to Business internet marketing*, Canada: Jim Hoskins
9. Burke, R. R. (2002). Technology and the customer interface: What consumer want in the physical and virtual store. *Journal of the Academy of Marketing Science*, 30(4), 441-432.
10. Doolin, B., Dillon, S., Thompson, F., & Corner, J. L. (2005). Perceived risk, the Internet shopping experience and online purchasing behavior: A New Zealand perspective. *Journal of Global Information Management*, 13(2), 66–88.
11. Gefen, D., Karahanna, E. & Straub, D. W. (2003). Trust and TAM in Online Shopping: An Integrated Model. *MIS Quarterly*, 27(1), 51-90.
12. Gupta, C.B., & Nair, N.R. (2010). *Marketing Management* (12th ed.). New Delhi: Sultan Chand & Sons.
13. Hasslinger, A. (2007). *Consumer Behaviour in Online Shopping*.18-22.
14. Heejin Lim & Alan F Dubinsky, 2004, ‘Consumers’ perception of e-shopping Characteristics, An expectancy value approach’, *The Journal of consumer affairs*, Vol.35, No. 1, pp. 27-42.

15. Jackson, L. A., Zhao, Y., Qiu, W., Kolenic, A., Fitzgerald, H. E., Harold, R., & von Eye, A. (2008). Culture, gender and information technology use: A comparison of Chinese and US children. *Computers in Human Behavior*, 24(6), 2817-2829.
16. Jackson, L. A., Zhao, Y., Qiu, W., Kolenic, A., Fitzgerald, H. E., Harold, R., & von Eye, A. (2008). Culture, gender and information technology use: A comparison of Chinese and US children. *Computers in Human Behavior*, 24(6), 2817-2829.
17. Jansen, B. J. (2010). Use of the internet in higher-income households. Washington, DC: Pew Research Center.
18. Jean E.Their, J. E., Hadaya, P., Talbot, J., & Cadieux, J. (2006). B2C web site quality and emotions during online shopping episodes: An empirical study. *Information & Management* , 43, 627–639.
19. Kaun-pin Chiang & Ruby Roy Dholkia, 2003, ‘Factors driving Consumer Intention to Shop Online; An Empirical Investigation’, *Journal of Consumer Psychology*; Vol. 13, No. 1, pp. 177- 183.
20. Kim, E., & Kim, Y. (2004). Predicting online purchase intentions for clothing products. *European Journal of Marketing* , 38 (7), 883– 897.
21. Kim, E., & Kim, Y. (2004). Predicting online purchase intentions for clothing products. *European Journal of Marketing* , 38 (7), 883– 897.
22. Lee, M., & Turban, E. (2001). A trust Model for consumer Internet shopping. *International Journal of Electronic Commerce*, 6(1), 75-91.
23. Lennon, R., Rentfro, R. W., & Curran, J. M. (2012). Exploring relationships between demographic variables and social networking use. *Journal of Management and Marketing Research*, 11, 1-16.
24. Lennon, R., Rentfro, R. W., & Curran, J. M. (2012). Exploring relationships between demographic variables and social networking use. *Journal of Management and Marketing Research*, 11, 1-16.
25. Leo Sin & Alan Tse, 2002, ‘Profiling internet shoppers in Hong Kong’, *Journal of International consumer marketing*, Vol.15, Issue No.1, July, pp.7-29.
26. Liang, T. P. and Huang, J. S., (1998), An empirical study on consumer acceptance on products in electronic markets: A transaction cost model, *Decision Support Systems*, 24:29–43.

27. Lim, H. and Dubinsky, A.J., (2004), Consumers' perceptions of e-shopping characteristics: An expectancy-value approach, *The Journal of Services Marketing*, 18(6), 600-513.
28. Lynda Andrews, Jay Weerawardena, Geoffrey Kiel, Judy Drennan & Maree V Boyle , 2007, 'Gendered perceptions of experiential value in using web- based retail channels', *European Journal of Marketting*, vol. 41, No. 5, June, pp.640- 658.
29. Meghna Verma & Saranya, R 2014, 'Role of gender in influencing consumer's attitude towards online advertising', *Indian Journal of marketing*, Vol.44, No.12, December, pp. 32-39
30. Michal, P.,(2012) 'On-line Shopping on B2C Markets in the Czech Republic," *Journal of Competitiveness*, 4(4), 2012, 36-49.
31. Murugaiah , V & Vishvas, R 2008, 'Women and shopping An empirical study of Bangalore City', *Indian Journal of marketing*, Vol. 38, No.7, August, pp.47-55.
32. Muthumani,A., Lavanya,V., & Mahalakshmi,R., "Problems faced by Customers on Online Shopping in Virudhunagar District", *International Conference on Recent Trends in Engineering Science, Humanities and Management*", 2017, Pp-398- 405.
33. Nagra, G., & Gopal, R. (2013). A study of factors affecting on online shopping behaviour of consumers. *International Journal of Scientific and Research Publications*, 3(6), 1-4.
34. Prasad, C. and Aryasri, A., (2009), Determinants of shopper behaviour in e-tailing: An empirical analysis, *Paradigm*, 13(1), 73-83
35. Priyanka Sinha, & Saumya Singh, 2014, 'Determinants of consumers perceived risk in online shopping', *Indian Journal of marketing*, Vol.44, No.11, January, pp. 22-31.
36. Rajendra Kumar & Srikanth.J, " SWOT Analysis of Online Shopping Models", *International Journal of Current Engineering and Scientific Research*, Volume 4, Issue 6, 2017, Pp 28-31.
37. Raman, P 2014, 'Factors influencing women consumers buying behaviour towards online shopping in India', *Journal of contemporary Management research*, Vol. 8, No. 2, pp. 23-56.
38. Sarita Prasead & Mukund Sharma, 2016, 'Demographic and socioeconomic influences shopping usage of online channel for purchase of food and Grocery', *Indian Journal of marketing*, Vol. 46, Issue No. 10, October, pp.7-16

39. Shalini, S & Kamalaveni, D 2013, 'Online buyer behaviour of netizens : A study with reference to Coimbatore, Tamilnadu', *Indian Journal of marketing*, Vol.43, No.8, August, pp. 35-43.
40. Shergill, G. S., & Chen, Z. (2005). Web-based shopping: Consumers' attitude towards online shopping in New Zealand. *Journal of Electronic Commerce Research*, 6(2), 79-91.
41. Shiu, E., & Dawson, J. (2002). Cross-national consumer segmentation of Internet shopping for Britain & Taiwan, *The Service Industries Journal*, 22 (1), 147–166.
42. Sivanesan.R " A Study on Problems Faced by Customers in Online Shopping with special reference to Kanyakumari District", *International Journal of Research in Management & Business Studies*, Volume 4, Issue 3 (SPL 1) July-September 2017, Pp- 22-25.
43. Smith, P., Smith, N., Sherman, K., Kripalani, K., Goodwin, I., Crothers, C., & Bell, A. (2008). The inter- net: Social and demographic impacts in Aotearoa New Zealand. *Observatorio (OBS), Journal*, 307-330.
44. Thamizhvanan, A & Xavier , M J 2013, 'Determinants of customers online purchase intention: An empirical study in India', *Journal of Indian business research*, Vol. 5 , No. 1, pp. 17-32.
45. Thompson, S.H & Teo, 2001, ' Demographic and motivation variables associated with internet usage activities; Internet Research; Electronic networking applications and policy', *ICTACT Journal on management studies*, Vol. 11, No. 2, pp. 101-118.
46. Ulbrich, F., Christensen, T., & Stankus, L. (2010). Gender-specific on-line shopping preferences. *Electronic Commerce Research*, 11(2), 181-199. doi:10.1007/s10660-010-9073-x.
47. Upasana Kanchan, Naveen Kumar & Abhishek Gupta, 2015, 'A study of online purchase behaviour of customers in India' *ICTACT Journal on management studies*, Vol. 01, Issue No. 03, August, pp. 136-147.
48. Vellido, A., P.J.G. Lisboa, and K. Meehan, "Quantitative characterization and prediction of on-line purchasing behavior: A latent variable approach," *International Journal of Electronic Commerce*, Vol. 4,, 2000, pp 83- 104.
49. Zhou, T. (2011). The effect of initial trust on user adoption of mobile payment. *Information Development* , 27 (4), 290-300.

*A Study of Online Shopping Habits of Consumers with special reference to
Thoothukudi area*

INTERVIEW SCHEDULE

1. Name of the respondent :

2. Address :

3. Age (in years)

☐ Below 20 ☐ 21-30 ☐ 31-40 ☐ 41-50 ☐ 50 and above

4. Sex

☐ Male ☐ Female

5. Religion

☐ Hindu ☐ Muslim ☐ Christian

6. Caste

☐ Most Backward Community ☐ Backward Community ☐ Scheduled Caste/tribes
☐ others

7. Level of education

☐ Illiterate ☐ Primary ☐ High school ☐ Higher secondary ☐ Degree and above

8. Marital status

☐ Unmarried ☐ Married ☐ Widow

9. Type of family

☐ Nuclear Family ☐ Joint Family

10. Family Size

☐ Below 3 ☐ 3 - 5 ☐ 5 and above

11. Earning members in the family

☐ 1 ☐ 2 ☐ 3

12. Occupational background

☐ Agriculturalist ☐ Government employee ☐ Private employee ☐ Self-employed ☐
☐ Fish ☐ Dairy and animal husbandry ☐ Petty shop business ☐ Salt labourers

13. Ownership of the house

☐ Owned ☐ Leased ☐ Rented

14. Type of Living House

☐ Terraced ☐ Tiled ☐ Thatched

15. Facilities

☐ Bicycle ☐ T.V. ☐ Home Theatres ☐ Furniture ☐ A/C ☐ Mobile ☐ Bike ☐ Car

16. Personal income per month (in Rs.)**17. The family income per month (in Rs.)****18. Family expenditure per month (in Rs.)****19. Savings per month (in Rs.)****20. Material Possession****21. Details of Assets**

☐ Agricultural Land ☐ Jewels ☐ Vehicles ☐ Buildings ☐ Implements ☐ Others

22. Type of internet connection :**23. Years Visiting Online Websites for Shopping :****24. Preferences of purchasing through Online Shopping:****25. Reasons to prefer online shopping:****26. Website Preferred:****27. Problem faced on Shopping Online :**

**A STUDY ON SOCIO ECONOMIC CONDITIONS OF
AGRICULTURAL LABOURERS IN SAKKAMMALPURAM
VILLAGE IN THOOTHUKUDI DISTRICT**

Project report submitted to the

DEPARTMENT OF ECONOMICS

ST.MARY'S COLLEGE (AUTONOMOUS), THOOTHUKUDI

Affiliated to Manonmaniam Sundaranar University, Thirunelveli

In partial fulfillment of the requirement for the award of the degree of

Bachelor of Arts in Economics

BY

The Students of Third B.A Economics

NAME

M.ANUSIYA

T.HARISHMA

M.MAHESWARI

J.MURUGESHWARI

M.NANDHINI

REG. NO

20AUEC10

20AUEC16

20AUEC23

20AUEC33

20AUEC35

SUPERVISOR

Dr.D.Amutha M.A.,M.Phil.,Ph.D.,



DEPARTMENT OF ECONOMICS

St.Mary's College (Autonomous), Thoothukudi

(Re-accredited with "A" Grade by NAAC)

MARCH-2023

CERTIFICATE

This is to that the report of subject project entitled "A STUDY ON SOCIO ECONOMIC CONDITIONS OF AGRICULTURAL LABOURERS IN SAKKAMMALPURAM VILLAGE IN THOOTHUKUDI DISTRICT" submitted to St. Mary's College, (Autonomous) Thoothukudi in partial fulfillment for the award of the Degree of Bachelor of Arts in Economics and is a record of the work done during the year 2020-2023 by the following students of Third B.A. Economics.

M. Anuradha

T. Harishma

M. Maheswari.

T. Murugeswari

M. Nandhini

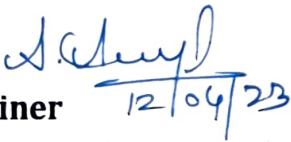


Supervisor



Head of the Department

Dr. Mrs. D. AMUTHA, M.A., M.Phil., Ph.D.,
Associate Professor in Economics
St. Mary's College (Autonomous)
Tuticorin - 628 001


12/04/23

Examiner

Dr. A. ANGEL ANILA, Ph.D.,
Assistant Professor,
Department of Economics,
St. John's College
Palayamkottai - 627 002.



Principal

St. Mary's College (Autonomous)
Thoothukudi - 628 001.

ACKNOWLEDGEMENT

We bow and thank our lord almighty for being with us throughout making of the project successfully.

We are grateful to our principal **Dr.Sr.A.S.J. Lusia Rose M.Sc., PGDCA, M.Phil., Ph.D.**, out our project and providing us enough chance and encouragement to complete the project successfully.

We extend out profound thanks to **Dr.D.Amutha M.A., M.Phil., Ph.D.** Head of Economics Department for her total support and encouragement.

We feel it pleasure to express our deep sense of gratitude to our Supervisor **Dr.D.Amutha M.A., M.Phil., Ph.D.**, rendered her valuable guidance and offer suggestion at every stage of the study.

We thank our department library and college library which help us a lot in the completion of our project by providing needed books and journals.

We express our deep sense of gratitude to our parents and friends who encouraged and provided us their full support.

CONTENT

| S. No | TITLE | PAGE NO. |
|-------|--|----------|
| | CHAPTER-I | |
| 1.1 | INTRODUCTION | 1 |
| 1.2 | IMPORTANCE OF AGRICULTURE | 1-5 |
| 1.3 | GREEN REVOLUTION IN AGRICULTURE SECTOR | 5-6 |
| 1.4 | AGRICULTURE INCOME IN GDP | 6-7 |
| 1.5 | CHANGES IN CROPPING PATTERN AND CROP OUTPUT AT NATIONAL LEVEL | 7-9 |
| 1.6 | GROWTH PERFORMANCE OF MAJOR CROPS AT NATIONAL LEVEL | 9-12 |
| 1.7 | MAJOR PRODUCTS AND YIELDS IN INDIA | 12-13 |
| 1.8 | AGRICULTURAL DEVELOPMENT DURING FIVE-YEAR PLANS | 13-19 |
| 1.9 | PRIVATE AND PUBLIC INVESTMENTS IN AGRICULTURE | 19-23 |
| 1.10 | AGRICULTURE IN TAMILNADU-PRESENT SCENARIO | 23-25 |
| 1.11 | AREA, PRODUCTION AND PRODUCTIVITY OF MAJOR CROPS IN THOOTHUKUDI DISTRICT | 25-26 |
| 1.12 | STEPS TAKEN BY GOVERNMENT FOR AGRICULTURAL DEVELOPMENT | 26-27 |
| 1.13 | STATEMENT OF THE PROBLEM | 27-28 |
| 1.14 | OBJECTIVES OF THE PRESENT STUDY | 28 |
| 1.15 | LIMITATIONS OF THE STUDY | 28 |
| 1.16 | CHAPTERIZATION | 28-29 |
| | CHAPTER-II | |
| 2.1 | REVIEW OF LITERATURE | 30-33 |
| | CHAPTER-III | |
| 3.1 | METHODOLOGY | 34 |
| 3.2 | PROFILE OF THE STUDY AREA | 34-38 |

| | | |
|-----|---|-------|
| 3.3 | INDUSTRIAL DEVELOPMENT IN THOOTHUKUDI DISTRICT | 38-39 |
| 3.4 | PROFILE OF THE STUDY AREA – SAKKAMMALPURAM VILLAGE | 39-40 |
| | CHAPTER-IV | |
| | ANALYSIS AND INTREPRETATION | 41-63 |
| | CHAPTER-V | |
| 5.1 | SUMMARY OF THE FINDINGS | 64-68 |
| 5.2 | RECOMMENDATIONS | 68-70 |
| 5.3 | CONCLUSION | 70 |
| | BIBLIOGRAPHY | 71-73 |
| | QUESTIONNAIRE | 74-75 |
| | PHOTOS | |

TABLES

| TABLE NO | TITLE OF THE TABLE | PAGE. NO |
|----------|---|----------|
| 1.1 | SHARE OF AGRICULTURE SECTOR IN TOTAL GROSS DOMESTIC PRODUCT AT FACTOR COST | 2 |
| 1.2 | EMPLOYMENT OF MAIN WORKERS IN AGRICULTURE | 2 |
| 1.3 | INCOME DISTRIBUTION IN AGRICULTURE SECTOR | 7 |
| 1.4 | STATE-WISE YIELD OF FOOD GRAINS | 11-12 |
| 1.5 | AGRICULTURE PRODUCTIVITY IN INDIA, GROWTH IN AVERAGE YIELDS | 13 |
| 1.6 | AGRICULTURAL CROPS AND ALLIED SEGMENTS IN TAMILNADU | 24 |
| 1.7 | AREA, PRODUCTION AND PRODUCTIVITY | 25 |
| 3.1 | POPULATION AND NUMBER OF WORKERS IN THOOTHUKUDI DISTRICT | 35-36 |
| 3.2 | LAND USE PATTERN IN THE THOOTHUKUDI DISTRICT (2012-13) | 36 |
| 3.3 | SIZE-WISE DISTRIBUTION OF AGRICULTURAL HOLDINGS IN THOOTHUKUDI DISTRICT (2012-13) | 37 |
| 3.4 | AREA IRRIGATED BY DIFFERENT SOURCES IN THOOTHUKUDI DISTRICT | 38 |
| 4.1 | GENDER WISE CLASSIFICATION OF THE RESPONDENTS | 41 |
| 4.2 | AGE WISE CLASSIFICATION OF THE RESPONDENTS | 42 |
| 4.3 | MARITAL STATUS OF THE RESPONDENTS | 43 |
| 4.4 | FAMILY SIZE OF THE RESPONDENTS | 44 |
| 4.5 | LEVEL OF EDUCATION OF THE RESPONDENTS | 45 |
| 4.6 | RESIDENTIAL POSITION OF THE RESPONDENTS | 46 |
| 4.7 | NATURE OF HOUSE OF THE RESPONDENTS | 47 |

| | | |
|------|--|----|
| 4.8 | AGRICULTURE AS PRIMARY JOB | 48 |
| 4.9 | NATURE OF LAND HOLDING OF THE RESPONDENTS | 49 |
| 4.10 | SIZE OF LAND HOLDING OF THE RESPONDENTS | 50 |
| 4.11 | METHOD OF CULTIVATION OF THE RESPONDENTS | 52 |
| 4.12 | YEARS OF EXPERIENCE IN AGRICULTURE | 53 |
| 4.13 | NUMBER OF HOURS DEVOTED FOR AGRICULTURE OF THE RESPONDENTS | 54 |
| 4.14 | TYPE OF AGRI-CULTIVATION OF THE RESPONDENTS | 56 |
| 4.15 | COST PER ACRE (In Rupees) | 57 |
| 4.16 | INVESTMENT PER ACRE (In Rupees) OF THE RESPONDENTS | 58 |
| 4.17 | PROFIT PER ACRE (In Rupees) OF THE RESPONDENTS | 59 |
| 4.18 | NUMBER OF RESPONDENTS BORROWED LOAN FOR AGRICULTURE | 60 |
| 4.19 | SOURCES OF BORROWING | 61 |
| 4.20 | VARIOUS PROBLEMS FACED BY THE RESPONDENTS IN THE AGRICULTURAL PRODUCTION | 62 |

CHAPTER I

INTRODUCTION

1.1 INTRODUCTION

Indian Agriculture is one of the most significant contributors to the Indian economy. Agriculture is the only means of living for almost 60% of the employed class in India. The agriculture sector of India has occupied almost 43% of India's geographical area. Agriculture is still the only largest contributor to India's GDP (16%) even after a decline in the same in the agriculture share of India.

Agriculture also plays a significant role in the growth of socio-economic sector in India. Agriculture is the base for the development of industries in developing countries. Indian economy is one of the world's oldest agrarian economies. Agriculture was predominant to such an extent that nearly 61 per cent of the working population in India was engaged in agriculture¹.

Agricultural development had always either preceded or followed the development of industries in almost all the developed countries of the world². If people in the agricultural sector do not earn sufficient income, over and above their subsistence levels, they may not be able to provide a good market which the industry needs for its start as well as for its continuous growth³.

1.2 IMPORTANCE OF AGRICULTURE

Agriculture forms the backbone of the Indian economy and despite concerted in the last five decades, agriculture occupies a place of pride. Being the largest industry in

¹ S.K. Misra and V.K. Pun, Indian Economy, Himalaya Publishing House, Mumbai, 2001, p.416.

² Ishwar C. Dhingra, The Indian Economy Environment and Policy, Sultan Chand and Sons, New Delhi, 1997, p.239.

³ Ishwar C. Dhingra, The Indian Economy Environment and Policy, Sultan Chand and Sons, New Delhi, 1997, p.240.

the country, agriculture provides employment to around 65 per cent of the total work force in the country.

1) Share of Agriculture in the National income:

TABLE 1.1
Share of Agriculture sector in total Gross Domestic product at factor cost
(At 1993-94 prices) Rs. 10 cores

| Year | GDP at factor cost | Agriculture | 2 as % of 1 |
|---------|--------------------|-------------|-------------|
| 1950-51 | 1,40,470 | 83,150 | 55.4 |
| 1970-71 | 2,96,280 | 1,42,580 | 44.5 |
| 1990-91 | 6,92,870 | 2,42,010 | 30.9 |
| 2003-04 | 14,30,550 | 3,43,810 | 24.1 |

Source: https://en.wikipedia.org/wiki/Agriculture_in_India

The table provide by the central statistical organization reveal that between 1950-50 to 1960-61 the share of agriculture in GDP has been in the range of 55to52 percent, thought it was declining, but at the process of industrialization and economic growth gathered momentum, the share of agriculture indicated a sharp decline and reached a level of 24 percent, in 2003-04.

2) Indian Agriculture and pattern of Employment in the country:

Agriculture dominates the economy to such an extent a very high proportion of working population in India is engaged in agriculture.

TABLE 1.2
EMPLOYMENT OF MAIN WORKERS IN AGRICULTURE

| Population | 1951 | 2001 |
|---------------------------|----------|----------|
| Total population | 361 | 1027 |
| Rural population | 299(8.3) | 742(72) |
| Cultivators | 70(50) | 128(32) |
| Agriculture labourers | 27(20) | 107(27) |
| Other workers | 43(30) | 167(41) |
| Total working populations | 40(100) | 402(100) |

Source: https://en.wikipedia.org/wiki/Agriculture_in_India

Data provided by the census of India reveals that in absolute terms, agriculture provided employment to 97million persons in 1951, the number of people working on land (cultivators and agricultural labourers) increased to 235 million in 2001. In terms of percentage, however, people working on land came down from70to 59(57% according to the Tenth plan) during the five decades between 1951 and 2001. It is, however, really disturbing that the proportion of agriculture labourers has increased from 20 to 27percent between 1951 and 2001 but that of cultivators has indicated a decline from 50 percent to 32 percent.

3) Importance of Agriculture for Industrial Development

Indian agriculture has been the source of supply of raw materials to our leading industries. Cotton and jute textile industries, sugar, vanaspathi and plantations—all these depend on agriculture directly. There are many other industries which depend on agriculture in an indirect manner. Many of our small scale and cottage industries like handloom weaving, oil crushing, rice husking, etc; depend upon agriculture for their raw materials—together they account for 50 percent of income generated in the manufacturing sector in India.

But then, in recent 3 years, the significant of agriculture to industries is going down as many more industries have come up which are not dependent on agriculture. Under the Five-Year plan, iron and steel industry, chemicals, machine tools and other engineering industries, aircraft, etc; have been started.

However, in recent years, the importance of food processing industries is being increasingly recognized both for generation of income and for generation of employment.

4) Role of Agriculture in the field of International Trade

Importance of Indian agriculture also arises from the role it plays in India's trade. Agriculture products- tea, sugar, oilseeds, tobacco, spices, etc,- constituted the main items

of exports of India. Broadly speaking, the proportion of agricultural goods which were exported came to 50 percent of our exports and manufactures with agricultural content (such goods as manufactured jute, cloth, and sugar) contribute another 20 percent or so; and the total comes to 70 percent of India's exports the Tenth plan estimates that agriculture contributes 14.7 percent of total export earnings. This has great significance for economic development. For, increased exports help the country to pay for the increased imported imports of machinery and raw materials.

5) Role of Agricultural Sector in Economic Planning:

Importance of agriculture in the National economy is indicated by many facts. For example, agriculture is the main support for India's transport system, since railways and roadways secure bulk of their business from the movement of agriculture goods. Internal trade is mostly in agricultural products; further, good crops implying large purchasing power with the farmers lead to greater demand for manufactures and, therefore, better prices. In other words, prosperity of the farmers is also the prosperity of industries.

Likewise, bad crops lead to a depression in business. Generally, it is the failure in the agricultural front that has led to failure of economic planning in particular periods. Agricultural growth has direct impact on poverty eradication. It is also an important factor in containing inflation, raising agricultural wages and for employment generation.

It is clear, therefore, that agriculture is the back-bone of the Indian economy and prosperity of agriculture can also largely stand for the prosperity of the Indian economy. At the same time, it is true that per capita productivity in agriculture is less than in industry. Naturally, most scholars of developing economics observe that this dominance of agriculture in India's economy is responsible for the low per capita income in the

country. In their opinion, so long as the Indian economy is dominated by an agricultural activity, per capita income will not rise to an extent which is necessary and desirable.

1.3 GREEN REVOLUTION IN THE AGRICULTURE SECTOR

In the earlier times, India was largely dependent upon food imports, but the successive story of the agriculture sector of Indian economy has made it self-sufficing in grain production. The country also has substantial reserves for the same. India depends heavily on the agriculture sector, especially on the food production unit after the 1960 crisis in food sector. Since then, India has put a lot of effort to be self-sufficient in the food production and this endeavour of India has led to the Green Revolution. The Green Revolution came into existence with the aim to improve the agriculture in India.

The services enhanced by the Green Revolution in the agriculture sector of Indian economy are as follows:

- Acquiring more area for cultivation purposes
- Expanding irrigation facilities
- Use of improved and advanced high-yielding variety of seeds
- Implementing better techniques that emerged from agriculture research
- Water management
- Plan protection activities through prudent use of fertilizers, pesticides.

All these measures taken by the Green Revolution led to an alarming rise in the wheat and rice production of India's agriculture. Considering the quantum leap witnessed by the wheat and rice production unit of India's agriculture, a National Pulse Development Programme that covered almost 13 states was set up in 1986 with the aim to introduce the improved technologies to the farmers.

A Technology Mission on Oilseeds was introduced in 1986 right after the success of National Pulse Development Programme to boost the oilseeds sector in Indian economy. Pulses

too came under this programme. A new seed policy was planned to provide entree to superior quality seeds and plant material for fruits, vegetables, oilseeds, pulses and flowers.

The Indian government also set up Ministry of Food Processing Industries to stimulate the agriculture sector of Indian economy and make it more Lucrative. India's agriculture sector highly depends upon the monsoon season as heavy rainfall during the time leads to a rich harvest. But, the entire year's agriculture cannot possibly depend upon only one season. Taking into account this fact, a second Green Revolution is likely to be formed to overcome such restrictions.

An increase in the growth rate and irrigation area, improved water management, improving the soil quality and diversifying into high value outputs, fruits, vegetables, herbs, flowers, medicinal plants and biodiesel are also on the list of the services to be taken by the Green Revolution to improve the agriculture in India.

1.4 AGRICULTURAL INCOME IN GDP

Agriculture sector contributed 32% in 1990-91, 20% during 2005-06 and around 16% now. Though the contribution of agriculture to the GDP income of India, it is great news that today the service sector is contributing more than half of the Indian GDP. It takes India one step closer to the developed economies of the world. Earlier it was agriculture which mainly contributed to the Indian GDP. The Indian government is still looking up to improve the GDP of the country and so several steps have been taken to boost the economy. Policies of FDI, SEZs and NRI investment have been framed to give a push to the economy and hence the GDP.

Agriculture per capita income

The per capita income of the agriculture sector declines to 1/3 of the national per capita income during the recent years. The per capita income of the agriculture population is estimated around Rs. 10,865 in 2020, which is around 32% of the national per capita income at Rs. 33,802/-. Per capita income of the agriculture population was around half (1/2) at Rs. 5,505 of

the national per capita income at Rs. 11,433/- during 1980 however, it came down to around 42% at Rs. 6,652/- of the national per capita income at Rs. 16,020/- during 2020.

TABLE 1.3
INCOME DISTRIBUTION IN AGRICULTURE SECTOR

| Year/ Period | Agriculture Share in GDP | Population Dependent on Agriculture | Agriculture Per Capita (in Rs.) |
|---------------------|---------------------------------|--|--|
| 1990 | 39 | 70 | 4745 (56%) |
| 2000 | 31 | 65 | 5505 (48%) |
| 2010 | 25 | 59 | 6652 (42%) |
| 2020 | 16 | 58 | 10865 (32%) |

Source: https://en.wikipedia.org/wiki/Agriculture_in_India

1.5 CHANGES IN CROPPING PATTERN AND CROP OUTPUT AT NATIONAL LEVEL

The cropping pattern in India has undergone significant changes over time. As the cultivated area remains more or less constant, the increased demand for food because of increase in population and urbanisation puts agricultural land under stress resulting in crop intensification and substitution of food crops with commercial crops. In fact, it is striking to observe that area under food grains in gross cropped area (GCA) declined by 12.02 per cent mainly due to fall in area under coarse cereals by 13.34 per cent between triennium ending (TE) 1970-71 and TE 2007-08.

Wheat has gained importance with area allocation of only 10.42 per cent in TE 1970-71, and it steadily increased to 14.18 per cent in TE 2007-08. Area under rice remained more or less constant during the period under study. Interestingly, area lost by food grains was used for the cultivation of oilseeds, fruits, vegetables and non-food crops to the extent of 4.0 per cent, 2.86 per cent and 7.02 per cent, respectively, between TE 1970-71 and TE 2007-08.

Although the shift from coarse cereals to high value crops is likely to increase farm output and income to farmers, in dry land regions it will expose cultivators to serious weather borne risks because high value crops have a high water requirement. Increase in area under

total oilseeds is not reflective of general rise in area across all oilseed crops, but seemed to be limited only to rapeseed and mustard, sunflower and soybean.

Favourable market conditions for refined oil and protein-rich soya food might have been responsible for inducing farmers to allocate larger areas for these crops. The area under groundnut came down from 4.42 per cent in TE 1970-71 to 3.20 per cent in TE 2007-08. However, the area under commercial crop like cotton almost remained constant at 4.5 per cent and that of sugarcane registered marginal increase from 1.62 per cent in TE 1970-71 to 2.47 per cent in TE 2007-08. It is quite understandable that commercial crops are taking the lead in terms of area share.

However, it would be interesting to analyse the contribution of different crops in total value of output. Besides the level of physical output, this will also capture the producer price of various crops in the country. Among crop groups, cereals accounted for the largest share of total output followed by fruits and vegetables, oilseeds and fibres. While the contribution of cereals declined marginally from 35.02 per cent in TE 1970-71 to 31.24 per cent in TE 2007-08, the share of fruits and vegetables increased considerably from 15.88 per cent to 24.27 per cent during the same period.

The changing share was largely determined by commodity price, which rose proportionately higher for fruits and vegetables rather than cereals during the recent decade. Among the individual crops, rice accounted for the major share in the total value of output, but declined from 2000 onwards. Similarly, the value of wheat output reported a steady increase until 2000 and declined thereafter. Pulses also registered a decline in value of output from 8.42 per cent in TE 1970-71 to 6.25 per cent in TE 1990-91 and then to 4.38 per cent in TE 2007-08.

Despite increase in producer price of pulses, output did not keep pace due to the vagaries of weather and allocation of smaller area for cultivation of pulses by farmers. Cotton,

however, increased in value of output in the current decade to 4.86 per cent from 3.40 per cent in TE 1990-91. The widespread cultivation of BT cotton was the major reason for the rise in production of cotton. It was found that productivity and profit from BT cotton cultivation was substantially higher than the conventional hybrid cotton varieties.

Condiments, spices and sugar also registered an increase in their share in total value of output in the last four decades. Overall, the analysis of the data clearly indicates that there was broad-based agricultural production in the 1980s but the phenomenon of commercialisation of agricultural production seems to have gained momentum since early 1990s. There is a definite shift from food grains to non-food grains such as fruits and vegetables, oilseeds, fibres and condiments and spices whose share in both area and in value of output has been increasing over time.

1.6 GROWTH PERFORMANCE OF MAJOR CROPS AT NATIONAL LEVEL

It is well documented in the literature that growth in area was the major source of production growth until early 1960s. The high yielding varieties introduced in wheat and rice during the late Sixties heralded India's green revolution. Along with technology, new institutional structures enabled the farmers to adopt improved methods of cultivation.

The major changes included provision of better irrigation facilities, government procurement system, guaranteed support price and input subsidies. Wheat production registered compound annual growth of 5.03 per cent during the early green revolution period (1967-68 to 1979-80). Both yield and area contributed to higher growth in production. In the case of rice, growth in yield contributed to production growth of 1.84 per cent per annum.

For food grains as a whole, the growth in area and yield were 1.75 per cent and 0.43 per cent, respectively and resulted in production growth of 2.19 per cent. However, it is interesting to observe a relatively higher growth in yield of all major crops during 1980-81 to 1989-90, i.e., the mature green revolution period. It indicates that crops other than rice and

wheat shared the technological benefits. With decline in area, impressive growth in production of most crops was mainly contributed by growth in yield.

Rice registered production and yield growth rate of 3.62 per cent and 3.19 per cent, respectively. Wheat yield also showed splendid growth of 3.57 per cent. Growth in yield of pulses and coarse cereals was appreciable. However, negative growth was reflected in the decline in area under food grains. Despite this, production of food grains was high at 2.73 per cent, which was contributed by yield growth of 2.97 per cent. Oilseeds recorded a growth rate of 5.46 per cent in production and 2.95 per cent in yield.

This could be attributed to technology mission on oilseeds launched in mid-1980s, which laid emphasis on increasing productivity of oilseeds and bridging yield gaps between experimental stations and farmers' fields by adopting improved package of practices. Similarly, cotton showed high growth in area by 3.50 per cent, production by 5.19 per cent and yield by 6.01 per cent. Potato and coconut also recorded a high growth in production and yield. There was slight improvement in production and yield of some crops during 2000-01 to 2007-08.

Growth in yield of rice increased at 2.01 per cent but negative growth in area resulted in sluggish growth in production when compared to the early economic reforms period. In contrast, growth in both area and yield of wheat declined. Impressive growth in yield of coarse cereals at 4.01 per cent led to 3.52 per cent growth in production. Groundnut, which witnessed negative growth in area and production in the previous decade, registered growth of 3.0 per cent in production due to high growth in yield (3.41 per cent).

Thus, impressive growth in groundnut along with rapeseed and mustard led to increase in production of oilseeds. Fibres witnessed a whopping growth of 9.68 per cent in production as a result of impressive growth of 8.51 per cent in yield. The Government of India has envisaged an annual growth rate of 4 per cent in agriculture and allied sectors since the 9th

Five-Year Plan (1996-97 to 2001-02). As the crop sector constitutes over three-fourth of total output its growth performance assumes great importance in achieving this target.

However, the long-term growth rate (during 1967-68 to 2007-08) shows that only rapeseed and mustard, and potato registered production growth of more than 4.0 per cent annum. Other crops that showed respectable growth in production were wheat, cotton, coconut, sugarcane and rice. Further, growth in food grain production was 2.06 per cent, which was only a little higher than the annual population growth of 1.64 per cent as per Census 2011.

This implies that production of food grains has to be enhanced to achieve long-term food security in the country. It is also discernible from the long-term growth that area shifts have been taking place from coarse cereals and pulses towards high value crops like sugarcane, potato and the more remunerative oilseeds and fibres. Policy interventions are required to encourage production of pulses and coarse cereals.

Further, crop productivity has to be improved through better soil and water management, profitable crop rotation, innovative marketing and investment in farm education and rural infrastructure. Among these factors, the former two are essential in ensuring sustainability of agricultural production through effective maintenance of soil fertility and controlling pests and diseases. The latter factors are important in making agriculture profitable through efficient marketing, access to and adoption of new technologies and providing incentives for making on-farm investment.

TABLE 1.4

STATE-WISE YIELD OF FOOD GRAINS (in kg/ha)

| State/UT | 2004-05 | 2005-06 | 2006-07 | 2007-08 | 2008-09 | 2009-10 | 2010-11 | 2011-12 | 2012-13 | 2013-14 | 2014-15 |
|-------------------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|
| Andhra Pradesh | 2,138 | 2,365 | 2,231 | 2,613 | 2,744 | 2,294 | 2,530 | 2,519 | 2,670 | 2,661 | 2,653 |
| Arunachal Pradesh | 1,178 | 1,212 | 1,216 | 1,241 | 1,255 | 1,555 | 1,673 | 1,778 | 1,786 | 1,794 | # |
| Assam | 1,405 | 1,416 | 1,286 | 1,378 | 1,551 | 1,662 | 1,763 | 1,704 | 1,962 | 1,916 | 2,012 |
| Bihar | 1,192 | 1,311 | 1,656 | 1,546 | 1,766 | 1,530 | 1,479 | 2,098 | 2,366 | 2,018 | 1,948 |
| Chhattisgarh | 979 | 1,111 | 1,148 | 1,238 | 1,041 | 1,008 | 1,424 | 1,384 | 1,506 | 1,524 | 1,433 |

| | | | | | | | | | | | |
|-------------------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| Goa | 2,456 | 2,509 | 2,254 | 2,091 | 2,231 | 1,990 | 2,264 | 2,272 | 2,361 | 2,659 | # |
| Gujarat | 1,412 | 1,551 | 1,423 | 1,831 | 1,595 | 1,560 | 1,843 | 1,874 | 1,970 | 2,097 | 1,955 |
| Haryana | 3,092 | 3,045 | 3,393 | 3,420 | 3,388 | 3,383 | 3,526 | 3,879 | 3,689 | 3,855 | 3,772 |
| Himachal Pradesh | 1,923 | 1,731 | 1,714 | 1,918 | 1,757 | 1,297 | 1,787 | 1,911 | 1,850 | 1,962 | 2,011 |
| Jammu and Kashmir | 1,686 | 1,680 | 1,733 | 1,711 | 1,851 | 1,405 | 1,639 | 1,690 | 1,962 | 1,915 | 1,379 |
| Jharkhand | 1,234 | 1,073 | 1,550 | 1,709 | 1,720 | 1,330 | 1,257 | 1,798 | 1,876 | 1,891 | 1,855 |
| Karnataka | 1,388 | 1,776 | 1,289 | 1,548 | 1,511 | 1,377 | 1,684 | 1,629 | 1,488 | 1,620 | 1,684 |
| Kerala | 2,278 | 2,219 | 2,331 | 2,221 | 2,440 | 2,470 | 2,399 | 2,695 | 2,547 | 2,530 | 2,805 |
| Madhya Pradesh | 1,131 | 1,130 | 1,167 | 1,069 | 1,168 | 1,285 | 1,162 | 1,510 | 1,676 | 1,603 | 1,719 |
| Maharashtra | 836 | 948 | 940 | 1,150 | 1,001 | 1,039 | 1,184 | 1,155 | 1,038 | 1,207 | 1,043 |
| Manipur | 2,390 | 2,241 | 2,241 | 2,297 | 2,236 | 1,796 | 2,244 | 2,397 | 1,926 | 1,745 | # |
| Meghalaya | 1,674 | 1,455 | 1,800 | 1,774 | 1,783 | 1,809 | 1,803 | 1,873 | 1,997 | 2,387 | # |
| Mizoram | 1,888 | 1,754 | 822 | 285 | 898 | 1,047 | 1,246 | 1,382 | 1,756 | 1,506 | # |
| Nagaland | 1,577 | 1,615 | 1,482 | 1,567 | 1,811 | 1,256 | 1,958 | 1,967 | 2,027 | 2,018 | # |
| Odisha | 1,300 | 1,349 | 1,369 | 1,484 | 1,363 | 1,262 | 1,432 | 1,303 | 1,592 | 1,625 | 1,733 |
| Punjab | 4,040 | 3,986 | 1,359 | 4,255 | 4,231 | 4,144 | 4,280 | 4,364 | 4,347 | 4,500 | 4,144 |
| Rajasthan | 1,008 | 919 | 4,017 | 1,180 | 1,263 | 931 | 1,249 | 1,348 | 1,480 | 1,334 | 1,535 |
| Sikkim | 1,406 | 1,354 | 991 | 1,378 | 1,351 | 1,496 | 1,448 | 1,495 | 1,608 | 1,577 | # |
| Tamil Nadu | 1,874 | 1,847 | 1,354 | 2,125 | 2,225 | 2,477 | 2,393 | 3,162 | 2,131 | 2,554 | 2,529 |
| Tripura | 2,179 | 2,194 | 2,610 | 2,563 | 2,526 | 2,544 | 2,587 | 2,620 | 2,711 | 2,680 | # |
| Uttar Pradesh | 1,961 | 2,057 | 2,399 | 2,206 | 2,365 | 2,236 | 2,386 | 2,498 | 2,542 | 2,484 | 2,117 |
| Uttarakhand | 1,697 | 1,548 | 2,057 | 1,785 | 1,715 | 1,780 | 1,841 | 1,945 | 1,962 | 1,995 | 1,824 |
| West Bengal | 2,479 | 2,423 | 1,760 | 2,525 | 2,493 | 2,522 | 2,601 | 2,645 | 2,717 | 2,721 | 2,691 |
| Others | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | 2,778 |
| All India | 1,652 | 1,715 | 1,756 | 1,860 | 1,909 | 1,798 | 1,930 | 2,078 | 2,129 | 2,120 | 2,070 |

Sources: Agricultural Statistics at a Glance 2015, Ministry of Agriculture; PRS.

1.7 MAJOR PRODUCTS AND YIELDS IN INDIA

As of 2011, India had a large and diverse agricultural sector, accounting, on average, for about 16% of GDP and 10% of export earnings. India's arable land area of 159.7 million hectares (394.6 million acres) is the second largest in the world, after the United States. Its gross irrigated crop area of 82.6 million hectares (215.6 million acres) is the largest in the world. India is among the top three global producers of many crops, including wheat, rice, pulses, cotton, peanuts, fruits and vegetables. Worldwide, as of 2011, India had the largest herds of buffalo and cattle, is the largest producer of milk and has one of the largest and fastest growing poultry industries.

TABLE 1.5
AGRICULTURE PRODUCTIVITY IN INDIA, GROWTH IN AVERAGE YIELDS
FROM 1970 TO 2019 (in kilogram per hectare)

| Crop | Average yield, 1970–1971 | Average yield, 1990–1991 | Average yield, 2010–2011 | Average yield, 2019 |
|-----------|--------------------------|--------------------------|--------------------------|---------------------|
| Rice | 1123 | 1740 | 2240 | 4057.7 |
| Wheat | 1307 | 2281 | 2938 | 3533.4 |
| Pulses | 524 | 578 | 689 | 441.3 |
| Oilseeds | 579 | 771 | 1325 | 1592.8 |
| Sugarcane | 48322 | 65395 | 68596 | 80104.5 |
| Tea | 1182 | 1652 | 1669 | 2212.8 |
| Cotton | 106 | 225 | 510 | 1156.6 |

Source: https://en.wikipedia.org/wiki/Agriculture_in_India

The table 1.5 presents average farm productivity in India over three farming years for some crops. Improving road and power generation infrastructure, knowledge gains and reforms has allowed India to increase farm productivity between 40% to 500% over 40 years. India's recent accomplishments in crop yields while being impressive, are still just 30% to 60% of the best crop yields achievable in the farms of developed as well as other developing countries. Additionally, despite these gains in farm productivity, losses after harvesting due to poor infrastructure and unorganised retail cause India to experience some of the highest food losses in the world.

1.8 AGRICULTURAL DEVELOPMENT DURING FIVE-YEAR PLANS

A valiant attempt was made to address the nation's economic issues in India's First Five Year Plan. The First Plan was deemed the best plan due to its remarkable success in a variety of fields. The actual increase was 18%, despite the target only being an 11% increase. The national income increased from Rs. 8,850 crores to Rs. 10,480 crores by the end of the First Plan. While the plan's target for food production was 61.6 million tonnes, it increased from 52.2 million tonnes in 1951–1952 to 65.8 million tonnes in 1955–1956⁴.

⁴ Radharani Choudhury, op. Cit., p.98: K.N.Dubey. Planning and Development in India. Ashish Publishing House. New Delhi. 1990. p.46.

Food grains produced in Sindh, Punjab, and East Bengal totalled 7.5 lakh tonnes, which India lost, and Pakistan received⁵. India had to rely on food imports totalling around 25 lakh tonnes⁶.

In order to strengthen the foundation of the rural economy, the planning commission gave the programme for agricultural development more attention. As a result, the First Five-Year Plan (1951–1956) was primarily launched as an agricultural plan to redress the economic disequilibrium and launch a development process, particularly in agriculture⁷.

During the second plan period, Rs. 950 crores were spent on agriculture instead of Rs. 4,600 crores. Compared to 31% in the First Plan of Rs. 950 crores represented only 20% of the total expenditure⁸. Compared to the 25% target outlined in the second plan, India's national income increased by 20%, and per capita income increased by 8%⁹.

Food production increased by 15%, from 65.0 million tonnes to 75.0 million tonnes. Although overall production increased, the failure of the monsoon prevented the plan's targets from being met¹⁰. A "diversified agricultural economy" was the second plan's goal. A significant increase in agricultural production occurred during this time, with irrigation facilities being extended to

⁵ R.K.Markande. R.K.Kulshrestha. Agricultural Economics. Aman Publishing House. Meerut. 1967. p.242.

⁶ Planning Commission. Review of the First Five-Year Plan. May 1957. p.3.

⁷ Chandra Shekhar Prasad. India: Economic Policies and Performance 1947- 4S to 2004-05. New Century Publication. New Delhi. 2005. p.46.

⁸ A.N.Agarwal. Indian Economy-Problems of Development and Planning. Vikas Publishing House. New Delhi. 1975. p. 108.

⁹ Resouces for the Third Five Year Plan-A Research Study and Analysis. The Indian Merchant's Chamber. Bombay. 1961. p.48.

¹⁰ Resouces for the Third Five Year Plan-A Research Study and Analysis. The Indian Merchant's Chamber. Bombay. 1961. p.77.

16 million additional acres. Despite these, the actual outcomes did not match the Planning Commission's vision.

Even though agricultural production rose overall throughout the First Plan, many of the Second Plan's goals could not be met, and in some instances, the results fell far short of the goals. The total amount of agricultural production did, however, rise by 27%. The second plan's economy suffered greatly from agriculture's poor performance, leading to several challenges and issues. The Planning Commission was in for a rude awakening after this disastrous experience with the plan when it became clear that agricultural production was the primary barrier to developing the Indian economy¹¹.

In contrast to the Third Plan's 6% growth target, the annual increase in national income during the first two years was estimated to be only 2.5%, largely due to a decline in agricultural production¹⁶. Agriculture experienced the greatest deficit. Food production reached 82 million tonnes at the start of the Third Plan in 1960–1961. The output of industrial crops, chemical fertilisers, etc., fell short of the goals¹².

The output of food grains was only 89 million tonnes in 1964–1965 and 72.3 million tonnes in 1965–1966 compared to the plan's target of 100 million tonnes. Food grain production barely increased by 10% as compared to the target of a 30% increase. In contrast to the goal of 9.8 million tonnes, the production of oilseeds decreased to 6.4 million tonnes at the end of the plan period (1965–1966)¹³.

¹¹ Radharani Choudhury. op.cit.. p.132: M.H.Hasham Premii. Op.cil.. p.41.

¹² Radharani Choudhury. op.cit.. p.132: M.H.Hasham Premii. Op.cil.. p.50.

¹³ Amutha, D., Agricultural Crisis in India: The Root Cause and Consequences (October 26, 2012). Available at SSRN: <https://ssrn.com/abstract=2167261>

Food grain prices rose dramatically during the Third Plan due to the Third plan's agricultural failure, and by the end, prices had increased by more than 40%. Furthermore, we had to import food grains, which decreased our foreign exchange reserves¹⁴.

Agriculture accounted for Rs. 6,757 crores, or 24% of the plan's budget, throughout the three Annual Plans (1966–1969). Of this, Rs. 1,167 crores went toward community and agricultural development, and Rs. 457 crores went toward irrigation¹⁵. Even though 1966–1967 saw an unprecedented widespread drought, the conditions were not favourable for agricultural production. Due to the combination of favourable weather and the High Yielding Variety Program implementation, 1967–1968 saw an increase in agricultural production¹⁶.

Food production in 1968–1969 fell short of the planned 102 million tonnes due to shortfalls in the agricultural and industrial sectors. The fourth plan's goals included reestablishing ecological balance, preserving soil and moisture, fostering the growth of small and marginal farmers and agriculture, and managing irrigation resources, among others¹⁷.

Nearly 21% of the plan outlay, or Rs. 8080 crores went toward irrigation and agricultural development during the Fifth Plan. The sixth five-year plan acknowledged that India's economy heavily depends on the expansion of agriculture and rural development. The plan's main goals were to increase agricultural output, create employment and income opportunities in rural areas, and strengthen modernisation-promoting forces to achieve self-sufficiency.

¹⁴ Fraixine R. Frankl. *India's Green Revolution*. Princeton University Press. Bombay. 1971. p.8.

¹⁵ Purshotamdas. op.cit.. p. 157; Surendra Prasad Sinha. *Indian Agriculture*. Kitafo Mahal Pvt l td. Allahabad. 1965. p.33.

¹⁶ H.K.Paranjape. op.cit.. p. 193; S.S.Acharva & N.L.Agarwal. *Agricultural Marketing in India*. Oxford & 1BH Publishing Mouse. New Delhi. 1987. p.95.

¹⁷ GOI (1969). *Government of India, Four Five Year Plan*.

Agricultural production was to increase by an average of 4% per year under the Seventh Plan. The plan included 39,770 crores of rupees for the agricultural sector (22 percent of the total plan outlay).

The eight-year plan's main goals were to build on the advancements in agricultural productivity and production made over the previous 40 years, to maintain agricultural productivity and production in order to meet the increased demands of the growing population, to increase farmer income, to expand employment opportunities in the agricultural sector, and to increase agricultural exports. Agriculture and irrigation received 22 percent of the overall plan outlay, or Rs. 93,680 crores. The plan calls for annual growth of 4.1 percent for the agricultural sector. The development of the ninth five-year plan took into account four crucial factors: life quality, (ii) creating productive employment, (iii) regional balance, and (iv) self-reliance. Although 5.35 percent was achieved, the desired growth rate was 6.5 percent. According to Dev (2006), there were 45 million agricultural labour households in the nation in 1999–2000. Between 1993 and 2000, these households had India's highest poverty rate. The introduction of crop varieties with high yields during the green revolution increased the use of pesticides and fertilisers¹⁸.

The government launched the Pradhan Mantri Gram Sadak Yojana (PMGSY) to improve transportation between rural areas in 2000–2001. A new initiative called Rashtriya Sam Vikas Yojana was created during the tenth plan to address the real challenges of extreme poverty, unemployment, etc. The program's goal is to ease expansion restrictions and hasten progress.

The Bharat Nirman Program's goal is to instil a sense of urgency in the creation of rural infrastructure by setting time-bound goals under various schemes, such as increasing the average rate of irrigation, establishing rural road connectivity for rural development, reducing poverty in India, implementing rural electrification, providing clean drinking water, etc., during

¹⁸ Dev, S. M. (2006), "Agricultural Labor and Wages since 1950", Encyclopedia of India (vol. 1) edited by Stanley Wolpert, pp. 17–20, Thomson Gale, ISBN 0-684-31350-2.

the Eleventh Five-Year Plan (2007-2012)¹⁹. The country's overall development is a priority of the twelfth five-year plan devoted to agricultural and rural development.

The Eleventh Plan, which attempted to reverse the slowing of agricultural growth during the Ninth and Tenth Plans, had some success as food grain production reached a new high of 241.56 million tonnes in 2010–11, and the growth of agriculture in the Eleventh Plan is anticipated to be about 3.3 percent annually. But for the agricultural sector to grow on average by 4 to 4.5 percent during the Twelfth Plan period, the government must make sufficient efforts²⁰.

High food prices have encouraged policymakers, farmers, and investors to increase agricultural productivity after decades of policy neglect and underinvestment in public goods like agricultural science, rural infrastructure, information, and monitoring²¹.

The paradoxical situation of endemic mass hunger coexisting with increasing food grain stocks is present in India, ranked 94th out of 119 countries in the Global Hunger Index. Effective measures are therefore needed to end hunger and guarantee that India has access to a sufficient supply of food and nutrition. The Food Security Act presents an opportunity and can be considered a significant step for India²².

Currently, India's agricultural industry is in crisis. The problem cannot be solved with a few packages; it requires fundamental changes to how agriculture is currently treated economically.

¹⁹ GOI (2007). Government of India, Eleventh Five-year Plan.

²⁰ Amutha, D., Controlling Agricultural Price Inflation in India (November 4, 2012). Available at SSRN: <https://ssrn.com/abstract=2171027>

²¹ Amutha, D., Financial Crisis and Indian Agriculture (January 12, 2013). Available at SSRN: <https://ssrn.com/abstract=2199708> or <http://dx.doi.org/10.2139/ssrn.2199708>.

²² Amutha, D., Food Security and Indian Agriculture (June 4, 2015). Available at SSRN: <https://ssrn.com/abstract=2614265> or <http://dx.doi.org/10.2139/ssrn.2614265>

To revive agriculture and "Save India from Agrarian Crisis," all farmers, agricultural labourers, societies, governments, and people's organisations should collaborate²³ .

1.9 PRIVATE AND PUBLIC INVESTMENTS IN AGRICULTURE

The sustained economic growth of agriculture in any country or in any region depends largely upon the level of investments in fixed assets in the farm and a sustained rate of capital formation in agriculture in that region. The effect of investments in agriculture in a particular region, is measured in terms of an increase in income per head, which is generated by the interaction of the factors such as resources, capital, labour, changes in technology and the like.

The technological changes evolved in agricultural production during the recent past had generated a growing awareness among agriculturists to modernise their farms by means of higher investments in their farms. The investment in agriculture has two major sources, namely, private investment and public or government investment.

The private investment may be considered a behavioural or an endogenous variable, and the public investment which reflected the policy of the government may be considered an exogenous variable.

Private investments should be directly related to profitability and the past literature on the subject suggests that this should be associated with several factors, such as output, demand which is related to prices, input use which is related to input prices, the cost of capital which is inclusive of the interest rates, the government investment, the adoption of new technology such as the use of high-yielding varieties (HYVs) and the availability of one's own savings and the credit availability. In India, the pursuance of a number of policies in respect of these determinants, have in their turn, influenced private investments in agriculture.

Private Investments in Agriculture

²³ Amutha, D., Agricultural Crisis in India: The Root Cause and Consequences (October 26, 2012). Available at SSRN: <https://ssrn.com/abstract=2167261>

Private investments in agriculture have a cascading effect on a number of factors which ultimately results in agricultural development and capital formation in agriculture. Increased investments and increased productivity lead to higher incomes, which after meeting the consumption expenditure of the farmers lead to savings. Such a saving or surplus of fund becomes available for further investments in capital stock.

Private investments made by the farmers include the following:

1. Purchase of farmland.
2. Reclamation of land
3. Bunding and other land improvement measures.
4. Digging, deepening and repairs of wells.
5. Development of other irrigational sources.
6. Laying of new orchards and plantations.
7. Purchase of livestock.
8. Purchase of implements, machinery, tools and transport equipment and
9. Construction of farmhouses, cattle sheds and the like.

Purchase of Land

Investment in the purchase of new landforms the most important outlet for the savings of the farmers. However, a mere transfer of land from one farmer to another farmer does not increase the area of the cultivable lands. But buying of land, certainly leads to an increase in the capital assets of an individual farmer. Hence, such a transfer of agricultural land, and the amount spent on the purchase of such land should be treated as agricultural investment, from the purchaser's point of view.

Reclamation of Land

Reclamation of cultivable land helps to avoid weed-infestation, loss due to soil erosion and the like. The amount spent by the farmers towards land reclamation is I thus considered a capital

investment. Reclamation of forest lands, marshy lands and such other uncultivated lands definitely increases the capital assets of the fanner as well as those of the community.

Bunding and other Land Improvements

Expenditure on bunding, terracing, fencing and such other land improvements comes under the item 'investments'. The expenses are incurred not for adding to the investment stock but for the maintenance and repairs of the farmers' old investments. Bunding of fields prevents soil erosion. Bunding and other land improvement activities increase the productivity of the land and hence should be treated as capital investment.

Digging and Repairs to Wells

Construction of a new well is definitely an act leading to new capital formation. But in respect of wells which were already in use, expenditure has to be incurred on repairs for maintaining the value of the assets intact. As the expenditure incurred on such repairs increases the utilisation of the existing wells, it is an addition made to the existing capital assets of the fanner and hence should be treated as capital formation. In some cases, the amount has to be spent for deepening the wells or for broadening the wells or even for strengthening the walls.

Development of other Irrigation Sources

Expenditure on development of irrigation sources clearly implies the creation of new sources, which either did not exist before or were not fully developed earlier. Thus, this amount of expenditure adds to the value of the capital assets of the farmer.

Laying of new Orchards and Plantations

Laying of new orchards and plantations involve an expenditure in the purchase and planting of saplings, manuring, construction of water channels and the like. The expenditure involved in transforming an ordinary field into that of an orchard result in an increase in income after four or five years. As this process involves an addition to the capital assets of the farmer, the expenditure should be treated as "capital investment".

Purchase of Livestock

Livestock includes farm animals, dairy animals and also goats and sheep. Goat and sheep rearing is an important subsidiary activity of the farmers, though the main categories of animals involved comprise only the plough and the many cattle. The amount spent on buying the plough and the many animals should be considered a capital investment.

Purchase of Implements, Machinery and Transport Equipment The equipment used by the cultivators could be classified into two categories, namely, ordinary implements and mechanical equipment. Ordinary implements include ploughs, harrows, axes and the like. Mechanical equipment includes electric pumps, tractors and the like. Purchase of equipment is an addition to the fixed assets of the farmer. Therefore, it should be treated as capital investment.

Construction of Farmhouse and Cattle Sheds

Construction of farmhouses and cattle sheds leads to an increase in the fixed assets of the farmers and therefore the amounts incurred or invested in the construction of farmhouses and cattle sheds should be considered capital investment.

Public Investments in Agriculture

Public investment in agriculture implies the investments made by the Central and the State Governments in the construction of dams for irrigation purposes, soil conservation programmes, land reclamation schemes, establishment of farm research stations, construction of drainage, rural electrification programmes, rural roads and manufacture of fertilizers and the like. Many economists are of the opinion that public investment in agriculture induces the individual farmers to invest more and more in agricultural endeavours.

Public investment in canal irrigation in India has stimulated private investments in agriculture, including investments in the private means of improving irrigation²⁴. Public investment, measured in terms of gross capital formation in agriculture, had been rising in India till the 1970s; but started decelerating during the 1980s.

1.10 AGRICULTURE IN TAMIL NADU – PRESENT SCENARIO

Tamil Nadu has done extremely well in irrigated agriculture particularly in paddy, cholam, cumbu, maize, sugarcane, ragi and groundnut, which are the cereal major crops of the state. All these achievements were possible only with the importance given by the government of Tamil Nadu to agriculture. In present scenario, the state has provided various assistance to the farmers that have created hope and confidence among them.

Some of the major assistance are as follows; waiver of crop loan through cooperatives to the tune of Rs.7,000 crores and Co-operative loan waiver certificates was issued to 22,39,487 farmers so far, interest for agricultural loan was reduced from 9–7per cent in Cooperative Banks and the interest rate to those farmers who repay the dues in time has been further reduced from 7 to 5 per cent, crop Insurance to non-loaned farmers by 50 per cent State subsidy on premium, extension of free electricity to all farmers for Agricultural pump sets and also for 2.4 lakh farmers obtained electricity connection through self-financing scheme and the new crop loan has been disbursed so far to the tune of Rs.1153 crores during 2006-07. Crop loans to the tune of Rs.1360 crores will be disbursed in the coming year 2007-08.

AGRICULTURAL CROPS AND ALLIED SEGMENTS IN TAMIL NADU

Given below is a table of 2020-21 national output share of select agricultural crops and allied segments in Tamil Nadu based on 2011 prices.

²⁴ B.D. Dhawan, Studies in Agricultural Investments and Rural Savings, Commonwealth Publishers, New Delhi, 1998, p. 87.

TABLE 1.6**AGRICULTURAL CROPS AND ALLIED SEGMENTS IN TAMIL NADU**

| Segment | National Share % |
|----------------------------|-------------------------|
| Drumstick | 98.0 |
| Tapioca | 44.4 |
| Floriculture | 16.5 |
| Gooseberry | 18 |
| Coconut | 29.1 |
| Tamarind | 25.3 |
| Meat | 7.5 |
| Turmeric | 14.6 |
| Banana | 19.4 |
| Ragi | 17.8 |
| Horse gram | 17.5 |
| Sapota | 17.4 |
| Urd | 14.7 |
| Groundnut | 14.2 |
| Cucumber | 12.6 |
| Maize | 12.3 |
| Egg | 12.2 |
| Carrot | 12.1 |
| Marine fish | 11.8 |
| Gur | 11.6 |
| Watermelon | 11.4 |
| Jackfruit | 10.9 |
| Jowar | 10.6 |
| Tea | 8.5 |
| Cocoa | 8.2 |
| Moong | 7.9 |
| Oilseed | 7.7 |
| Papaya | 7.4 |
| Paddy | 6.9 |
| Bean | 6.7 |
| Fruit and vegetable | 6.3 |
| Sugarcane | 6.1 |
| Mango | 5.8 |
| Bitter gourd | 5.6 |
| Pear | 5.3 |
| Sericulture and Apiculture | 5.3 |

Source: https://en.wikipedia.org/wiki/Economy_of_Tamil_Nadu

Over the recent past decade, the agricultural production in districts of Tamil Nadu had faced increased yields in almost all crops, especially in cereals. The state government has taken several efforts in order to increase the yield and production in the case of the major crops

by mechanization of production by wide utilization of farm machinery in agriculture at subsidized prices and granted loans investment in agricultural infrastructure, supplying inputs such as fertilizers, pesticides and seed and pricing policy for several main crops, in particular cereal crops. This makes Tamil Nadu as one among the leading state that records the huge agricultural productions in cereals every year. The study attempts to focus on the socio-economic conditions of farmers in Sakkammalpuram village of Thoothukudi District.

1.11 AREA, PRODUCTION AND PRODUCTIVITY OF MAJOR CROPS IN THOOTHUKUDI DISTRICT

The major crops in the district considering the area of cultivation major food crops are paddy, cereals and millets, cholam, oilseeds and pulses are banana, green gram, red gram, ground nut, and black gram. cash crops include sugarcane, coconut, chilies and cotton. Major horticulture crops cultivated in this district are fruits crops like Banana and Vegetables.

TABLE 1.7
AREA, PRODUCTION AND PRODUCTIVITY OF MAJOR CROPS IN
THOOTHUKUDI DISTRICT

| S.No | Name of the Crop | Area | Production | Productivity |
|-------------|----------------------------|--------------|-------------------|---------------------|
| 1 | Fruits | 9457 | 311974 | 32.99 |
| 2 | Vegetables | 6173 | 40293 | 6.53 |
| 3 | Plantation Crops | 9645 | 105626 | 10.95 |
| 4 | Spices & Condiments | 15533 | 15921 | 1.02 |
| 5 | Flowers | 310 | 1710 | 5.51 |
| 6 | Medicinal & Aromatic Crops | 119 | 231 | 1.94 |
| | TOTAL | 41239 | 475757 | 11.54 |

Source: <https://www.tnhorticulture.tn.gov.in/thoothukudi>

Horticultural crops in Thoothukudi District

Major horticulture crops cultivated in this district are fruit crops like banana, mango and guava, vegetables like bhendi, tomato, brinjal, onion, tapioca, spices and condiments like chilies, tamarind and turmeric, plantation crops like betel vine and cashew, flower crops like jasmine, chrysanthemum, tube rose, marigold, rose and medicinal plants like senna, coleus and aloe vera. The red loamy soil suitable for horticulture crops available in Kayathar and Ottapidaram

blocks provides good scope for vegetable cultivation. Betel vine cultivation is confined to Athur in Tiruchendur block and Eral in Srivaikundam block.

1.12 STEPS TAKEN BY GOVERNMENT FOR AGRICULTURAL DEVELOPMENT

- Two acres free land distribution by converting waste land into cultivable lands is under implementation. So far 2,11,507 acres of waste land distributed to 1,77,356 numbers of farmers have been converted into cultivable lands.
- Distribution of Soil Health Cards and encouraging Organic Farming for soil health improvement are under implementation.
- In continuation of the National River Linkage Policy, State Water Policy has been drafted.
- National Development Council has consented for State River Water Linkage and Cauvery- Gundaru linkage scheme is under implementation at a cost of Rs.165 crores. Also Tamirabarani-Karumeniyaru-Nambiyaru linkage scheme is proposed to be implemented at a cost of Rs.369 crores under irrigation plan assistance.
- With efficient water management, by using less water, high quality marketable crops are produced through precision farming. Under this, Micro Irrigation with drip fertigation technologies is under implementation in larger areas in Tamil Nadu.
- SRI Cultivation that paved way for more rice production is adopted in larger area.
- In order to increase the pulses and oilseeds production substantially, Seed Village Programme is under implementation.
- The production and quality of vegetables and horticultural crops are being increased through implementation of National Horticultural Mission.
- To get remunerative prices for the vegetables and fruits produced by the farmers without the interference of middleman, 151 Uzhavar Santhais are functioning for the benefit of consumers.

- Establishment of Agricultural Export Zones to provide better opportunities for export besides Terminal Markets for better marketing opportunities.
- INM and IPM to reduce the input cost besides, pollution free environment.
- Tamil Nadu is a pioneer State in providing solace for crop loss due to flood and drought on a war footing manner by encouraging farmers to participate in the National Agricultural Insurance Scheme and Weather Based Crop Insurance Scheme besides extending crop loss compensation to the affected farmers. In order to provide good market price for the produces and to improve agriculture on par with industries, multiple concessions are extended in “Industrial Policy 2007”. During 11th Plan period, steps have been taken to attain 4% growth in agriculture and the schemes are being implemented accordingly.

1.13 STATEMENT OF THE PROBLEM

In the study area majority of the farmers are not able to get cheap loan facilities to finance the expenditure involved in paddy, banana and coconut cultivation. One of the most ruthlessly exploited segments of Indian community is that of the farmers. As the small farmers are hard pressed for cash to meet postponed consumption needs and to pay off debts, they have to sell soon after the harvest- when the price is low.

Agricultural production is seasonal in nature while its demand is inelastic. This also affects the price fixation. There is a large variation in the quality of agricultural goods which makes their grading and standardization somewhat difficult. The selected Sakkammalpuram village in Thoothukudi District with more than 80 per cent of the total population dependent on agriculture and lot of marketing business go on in the villages. The villages are solely depended on agriculture, so a survey has been undertaken to study the process of cultivation of agricultural products . Therefore, an attempt has been finished to study the socio-economic

conditions of agricultural labourers in Sakkammalpuram village of Thoothukudi District of Tamilnadu State.

1.14 OBJECTIVES OF THE PRESENT STUDY

The objectives of the present study are:

1. To collect data on the socio-economic structure of agricultural labourers in Sakkammalpuram village of Thoothukudi District.
2. To identify the nature and size of land holding of the respondents in Sakkammalpuram village.
3. To know the method of cultivation and years of experience in agriculture.
4. To evaluate the number of hours devoted for agriculture.
5. To find out the cost and investment per acre of the sample farmers.
6. To assess the types of agri-cultivation of the agricultural labourers and
7. To study various problems of the agricultural labourers .

1.15 LIMITATIONS OF THE STUDY

1. The information on agri cultivation was collected by survey method through personal interview with the sample farmers, confined to a particular area.
2. Farmers in general were not maintaining detailed accounts on farming and the information on costs and return were elicited from their memory and their experience.
3. Farmers in general are mostly using ancient methods for cultivation. But they are sometimes hesitating to answer regarding the technological oriented questions.
4. The study is limited to three months.

1.16 Chapterization

The present study “**A Study on Socio Economic Conditions of Agricultural labourers in Sakkammalpuram village of Thoothukudi District**” is presented in five chapters.

The first chapter **Introduction** describes the economic importance of fish, growth of marine fish production in the world, marine fish production in India, Tamilnadu and Thoothukudi District and also the growth in export of Indian marine products, modernisation of the fishing sector, statement of the problem, objectives, limitations and chapterization.

The second chapter **Review of Literature** discusses the views of the different authors related to the area of study.

The third chapter highlight the **Methodology** adopted and describes the **Profile** of the study area.

The fourth chapter deals with a **socio-economic profile** of the sample respondents.

The fifth chapter shows the **summary of findings**, conclusion and suggestions based on the findings.

CHAPTER II

REVIEW OF LITERATURE

This section reviews the studies carried out in the past which have a bearing on the present research.

2.1 REVIEW OF LITERATURE

Choudhari (1972)²⁵ made an attempt to assess the nature and pattern of investment by farmers in the rural economy. He selected one hundred and twenty farms from six villages covering irrigated and unirrigated regions for his study. He observed that the farmers in the irrigated region invested more than 23 per cent of the gross income. The cultivators in the unirrigated region were found to have spent nearly 45 per cent of their investible funds in purchasing land, but the cultivators in the irrigated region had spent only 15 per cent of their funds. The study laid emphasis on the irrigation variable only. Other important variables such as the farm-size, base-level investment and the like which are equally important in determining capital investment were not taken into consideration in that study.

K.K. Chauhen, S. Mundle and D. Jadhav (1972)²⁶ in their article chose a sample of 87 small farmers in Sangli district, Maharastra state, to study the changes in farm investments over a period of time.

D.S. Nandal (1972)²⁷ in his study estimated the relationship between income and investment

²⁵ Choudhri, "Investment Pattern in Rural Economy (A Case Study of 120 Farms)", Indian Journal of Agricultural Economics, Vol. 27, No. 4, October-December, 1972, pp. 90-91.

²⁶ K.K. Chauhen, S. Mundle and D. Jadhav, "Income, Saving and Investment Behaviour of Small Farmers", Indian Journal of Agricultural Economics, Vol. 27, No. 4, October- December, 1972, pp. 43-50.

²⁷ D.S. Nandal, "Pattern of Income, Investment, Expenditure and Savings of Selected Demonstration Farms in Haryana", Indian Journal of Agricultural Economics, Vol. 27, No. 4, October-December, 1972, pp. 11-19.

by fitting a linear regression model to the average income and investment data. He concluded that the average percentage increase in income in the years 1968-69 and 1969-70 over the year 1967-68 was due to the benefits of new farm technology that was adopted by the large farmers as compared to the small and medium farmers.

S.K. Chakravarty (1972)²⁸ studied the savings investment pattern of small cultivators in the Hooghly district of West Bengal and showed that the impact of market-orientation coupled with irrigational facilities had helped to raise the cropping intensity in the area. The introduction of chemical fertilizers and the use of improved farm implements had resulted in an increase in farm income.

A.S. Kahion and H.S. Bal (1972)²⁹ found that the largest farm investment was made by the farmers for the purchase and improvement of land. Next in order was the investment in farm machinery, followed by investments for irrigation. They examined the break-up structure for different categories of farm investments for different sizes of land holdings.

A.K. Koshta, M.R. Chandrakar and K.G. Agarwal (1996)³⁰ stated that the income from small as well as the large canal irrigated farms had increased up to 10 per cent. Tube well irrigated farms recorded a low level of profitability. Small canal-irrigated farm households earned nearly 25 per cent of their total income from wage employment in non-farm activities such as

²⁸ -S.K. Chakravarty, "A Recent Change in Saving-Investment Direction of Small Cultivators in West Bengal (Case Study in Hooghly District)", *Indian Journal of Agricultural Economics*, Vol. 27, No. 4, October-December, 1972, pp. 64-74.

²⁹ A.S. Kahion and H.S. Bal, "Saving and Investment Pattern of Farm Families in Punjab", *Indian Journal of Agricultural Economics*, Vol. 27, No. 4, October December, 1972, pp. 19-29.

³⁰ A.K. Koshta, M.R. Chandrakar and K.G. Agarwal, "Farm Investment Income and Saving Pattern in Canal and Tubewell Irrigated Area in Raipur District of Madhya Pradesh", *Indian Journal of Agricultural Economics*, Vol. 51, No. 4, October December, 1996, pp. 618-619.

industrial labour and construction work.

S. Bhuvaneswari and T. Alagumani (1996)³¹ stated that out of the 120 sample farmers, 77 had reported capital formation and among those who had reported capital formation, gross capital formation per farm was Rs. 23,000 and the net capital formation per farm was found to be of the order of Rs.20,5 13. The rate of capital formation worked out to 7 per cent which was less than that of the minimum rate of 10 per cent required for sustainable agricultural development. The sources of finance for capital invested showed that only 6.5 per cent of the farmers had invested with their owned funds and 93.5 per cent of the farmers had depended on borrowed funds. The share of credit to total investment stood at 58.86 per cent for land improvements, 76.90 per cent for livestock acquisition and 100 per cent in the case of purchase of tractors. Inder Sain and V.K. Sharma (1996)³² highlighted the fact that disinvestment in fixed capital specifically on items related to farm machinery, had taken place among the small-sized categories of farms. The growth in livestock among this category was yet another feature in the composition of the capital change over a period of time in the study area. The large farms had continued to add more of farm machinery at a substantial growth rate over the period 1982-83 through 1992-93.

S. Varadarajan and Sankari (1996)³³ concluded in their article that past savings, holding of assets, irrigated area, productivity of land and priorities among investment opportunities were

³¹ S. Bhuvaneswari and T. Alagumani, "Determinants of Capital Formation in Agriculture in Dindigul Anna District, Tamil Nadu", Indian Journal of Agricultural Economics, Vol. 51, No. 4, October-December, 1996, pp. 602-603.

³² Inder Sain and V.K. Sharma, "Capital Formation in Punjab Agriculture: An Analysis of Private Investment", Indian Journal of Agricultural Economics, Vol. 51, No. 4, October-December, 1996, pp. 605-606.

³³ S. Varadarajan and Sankari, "Private Capital Formation in Agriculture", Indian Journal of Agricultural Economics, Vol. 51, No. 4, October-December 1996, pp. 608-609.

the determinants of the private fixed capital formation in agriculture and they were applied according to the specific nature and the specific needs of farms. The availability of external finance and the user-cost of capital had become the policy variables. The investments in the generation of power and electricity and the transfer of technology and also in infrastructure facilities had ensured efficient markets for the farm inputs.

Rekha, Ganokar and P.S. Mundianamani (1996)³⁴ concluded that the demand for pump set loan was high in a backward village where the farmers were more interested in intensive cultivation compared to a relatively advanced village where the demand for pump sets by the farmers was low. It was also found that out of the 168 farmers, 12 farmers had misutilised the loans resulting in diversion of borrowed credit. The farmers were not given sufficient extension facilities which were found to be very essential for borrowing as well as for utilising the credit for augmenting capital formation. It was reported that out of the five banks, two were not equipped with sufficient staff.

³⁴ Rekha, Gaonkar and P.S. Mundinamani, "Private Sector Capital Formation in Agriculture - A Goan Experience", Indian Journal of Agricultural Economics, Vol. 51, No. 4, October-December, 1996, pp. 620-621.

CHAPTER III

METHODOLOGY AND PROFILE OF THE STUDY AREA

In this chapter, energy has been made to deliberate the methodology and profile of the study area.

3.1 METHODOLOGY

The present study has covered agricultural labourers in Sakkammalpuram village of Thoothukudi District. The present study is based on both primary and secondary data covered only three-month period, starting from January 2023 to March 2023. Primary data has been collected through interview schedule. The total household sample is 50. Fifty respondents were chosen from the list, using systematic random sampling method for in depth study.

Secondary data were collected from publications of agricultural departments, books, journals, magazine, newspapers, documents, pamphlets periodicals, reports, internet, unpublished Ph.D thesis, unpublished records of District Industries Centre (DIC), Thoothukudi and District Statistics Office, Thoothukudi, websites, libraries, educational institutions, agent manuals etc. A separated interview schedule was designed, pilot tested and used for data collected. This is purely a descriptive study. Class interval technique was used to analysis the age, income, saving and expenditure. Percentage analysis, averages, and standard deviations were used for the analysis.

3.2 PROFILE OF THE STUDY AREA

The effectiveness of any research study can be sufficiently valued only when the results studied against the contextual evidence such as physical, social and economic conditions of the region. The current study undertakes with the determination of emphasising the different characteristics of agricultural development in Thoothukudi district.

THOOTHUKUDI DISTRICT AT A GLANCE

The district started functioning as the twentieth District in Tamil Nadu with effect from October 20, 1986 with Thoothukudi as its headquarters. This district is located between 8°-05' and 9°-30' of northern latitude and 77°-05' and 78°-25' of the eastern longitude.

This district is bound by Virudhunagar and Ramanathapuram districts in the north, Kanyakumari district in the south, the Gulf of Mannar in the east and Tirunelveli district in the west. It is spread over an area of 4621 sq.kms.

Administrative Regions

The district now consists of eight Taluks namely Thoothukudi, Tiruchendhur, Sathankulam, Srivaikundam, Kovilpatti, Ottapidaram, Ettayapuram and Vilathikulam. It comprises two revenue divisions, seven revenue Taluks and 12 development blocks. The administrative set up of the district is as follows:

The district has 20 town panchayats, 2 municipalities and 465 revenue villages. The district is industrially advanced with the majority of the industries located in and around Thoothukudi.

TABLE 3.1

POPULATION AND NUMBER OF WORKERS IN THOOTHUKUDI DISTRICT (2012-13)

| S.No. | Category | Number | Percentage |
|-------|------------------------|----------|------------|
| 1. | Population | 1565743 | |
| | Male | 764087 | 48.80 |
| | Female | 801656 | 51.20 |
| | Total | 15655743 | 100.00 |
| 2. | Cultivators | 71315 | 4.55 |
| 3. | Agricultural Labourers | 167387 | 10.69 |
| 4. | Marginal Workers | 88944 | 5.68 |
| 5. | Other Workers | 346036 | 22.10 |

| | | | |
|------------------|-------------|---------|--------|
| 6. | Non-Workers | 892061 | 56.98 |
| Total Population | | 1565743 | 100.00 |

Source: Assistant Director of Statistics, Thoothukudi.

Land-Use Pattern

Agro-climatic conditions of any region namely soil, irrigation, rainfall and the like, besides the ownership pattern of land, determine their use. The Thoothukudi district extends over a geographical area of 4, 59,054 hectares, of which net sown area accounts for 41.02 per cent. The pattern of land utilisation that 2.40 per cent of the total geographical area is under forest and 4.28 per cent is barren and uncultivable land. Land put to non-agricultural uses is 15.63 per cent and cultivable waste is 4.31 per cent. Current fallows and other fallows form 13.33 per cent and 10.12 per cent of geographical area respectively.

TABLE 3.2

LAND USE PATTERN IN THE THOOTHUKUDI DISTRICT (2012-13)

| S.No. | Classification | Areas (in Hectares) | Percentage |
|--------------|--|--------------------------------|-------------------|
| 1. | Forests | 11012 | 2.40 |
| 2. | Barren Uncultivable lands | 19662 | 4.28 |
| 3. | Land put to non-agricultural uses | 71772 | 15.63 |
| 4. | Cultivable waste | 19779 | 4.31 |
| 5. | Permanent pastures and other grazing lands | 5132 | 1.12 |
| 6. | Land under miscellaneous tree crops | 35771 | 7.79 |
| 7. | Current fallows | 61189 | 13.33 |
| 8. | Other fallows | 46441 | 10.12 |
| 9. | Net area sown | 188296 | 41.02 |
| 10. | Total geographical area | 459054 | 100.00 |

Source: Assistant Director of Statistics, Thoothukudi District, 2012-13

Operational Holdings

The average size of land holdings of the district is 1.54 hectares as compared to 1.08 hectares in the state. Sixty-four per cent of the holdings are below 1 hectare and holdings with

less than 2 hectares account for 83.50 per cent of the total number of holdings. Nearly 12 per cent of the holdings are between two and five hectares. Holdings with more than five hectares constitute 3.79 per cent of the total number.

TABLE 3.3
SIZE-WISE DISTRIBUTION OF AGRICULTURAL HOLDINGS IN
THOOTHUKUDI DISTRICT (2012-13)

| Size of Holdings (in Ha.) | Number of Operational Holdings | Percentage to Total Number of Holdings | Area under the Holdings (in Ha.) | Percentage to Total Area |
|------------------------------|--------------------------------------|--|--|-----------------------------|
| 0 – 0.5 | 92118 | 41.11 | 22889.83 | 8.06 |
| 0.5 – 1.0 | 53040 | 23.67 | 37642.50 | 13.26 |
| 1.0 – 2.0 | 41956 | 18.72 | 59406.95 | 20.92 |
| 2.0 – 3.0 | 16101 | 7.18 | 39358.40 | 13.86 |
| 3.0 – 4.0 | 7940 | 3.54 | 27493.61 | 9.68 |
| 4.0 – 5.0 | 4460 | 1.99 | 19902.81 | 7.01 |
| 5.0 – 7.5 | 4595 | 2.05 | 27836.45 | 9.81 |
| 7.5 – 10.0 | 2035 | 0.91 | 17229.31 | 6.07 |
| 10.0 – 20.0 | 1524 | 0.68 | 20173.95 | 7.11 |
| 20.0 and above | 333 | 0.15 | 11982.95 | 4.22 |
| Total | 224102 | 100.00 | 283916.76 | 100.00 |

Source: Assistant Director of Statistics, Thoothukudi District, 2012-13.

On the whole the majority of the holdings in the district are medium and small size holdings. The average size of holdings ranges from 0.91 hectares in Srivaikundam taluk to 2.03 hectares in Vilathikulam taluk. The percentage of holdings ranging from 0.1 to 2.0 hectares to total holdings in each taluk is 72 per cent, 76 per cent, 72 per cent, 92 per cent, 88 per cent and 86 per cent in Kovilpatti, Ottapidaram, Vilathikulam, Sathankulam, Srivaikuntam, Tiruchendhur and Thoothukudi Taluks respectively.

Irrigation

The main sources of irrigation in the district is through canals, tanks and wells

accounting for 3,873 hectares, 18,040 hectares and 20,527 hectares of net area irrigated respectively during 2009-10. The gross area irrigated by canals has decreased from 12.09 per cent in 2009-10. The gross area irrigated by canals has decreased from 12.09 per cent in 1998-99 to 10.70 per cent in 2009-10. The gross area irrigated by tanks also has decreased from 44.10 per cent in 1998-99 to 44.17 per cent in 2009-10. The gross irrigated by well has increased from 38.82 per cent in 1998-99 to 45.12 per cent in 2009-10.

TABLE 3.4
AREA IRRIGATED BY DIFFERENT SOURCES IN THOOTHUKUDI DISTRICT

| Year | Net Area Irrigated | | | Total Gross Irrigated Area | | |
|-----------|--------------------|------------------|------------------|----------------------------|------------------|------------------|
| | Canals | Tanks | Wells | Canals | Tanks | Wells |
| 1998-99 | 4873 (9.98) | 22145 (45.34) | 21825 (44.68) | 7218 (12.09) | 29323 (44.10) | 23183 (38.82) |
| 1999-2000 | 4346 (14.00) | 16471 (53.07) | 10219 (32.93) | 6708 (13.60) | 21611 (43.82) | 21001 (42.58) |
| 2007-08 | 3834 (9.35) | 15899 (38.74) | 21290 (51.90) | 4785 (11.12) | 16524 (38.41) | 21717 (50.47) |
| 2008-09 | 3945 (0.74) | 19687 (43.61) | 21508 (47.65) | 4468 (9.52) | 20505 (43.91) | 21722 (46.52) |
| 2009-10 | 3873 (8.13) | 18040 (42.51) | 20527 (48.37) | 5354 (10.70) | 22095 (44.17) | 22570 (45.12) |

Source: Assistant Director of Statistics, Thoothukudi District, 2012-13.

Note: Figures in brackets represent the percentage to total irrigated area.

Srivaikundam and Tiruchendhur Taluks have the benefit of canal irrigation besides tank and well irrigation systems. Irrigation by tanks is widely prevalent in Thoothukudi and Tiruchendhur Taluks. Sathankulam and Kovilpatti Taluks are irrigated mainly by wells.

3.3 Industrial Development in Thoothukudi District

The district constitutes 70 percent of the total salt production of the state and meets 30 percent obligation of our nation. In this district two Industrial Estates are available one at Kovilpatti with 11 parts and the other at Thoothukudi with 20 items. The prior is accomplished by SIDCO and the latter by SIPCOT. There are 2,200 and above Small Scale Industries

registered in the district and about 12 major industries. They are engaged in the production of cotton and staple yarn, caustic soda, PVC resin, fertilizers, soda-ash, carbon dioxide gas in liquid form etc., Some of the major trades are SPIC, TAC, Dharangadhara Chemical Works, Loyal Textiles Ltd., Madura Coats Ltd., Sterlite Copper Industries, Kilburn Chemicals, Ramesh Flowers, Nila seafoods, Deva and Co., and Transworld Granite Industries.

Tata steel recently announced plans to set up a Titanium dioxide project in Thoothukudi. Four national brand products are made in Thoothukudi they are VVD Coconut Oil, Agsar Paints, BIO Food Ltd. Hip Tea & Genkii Tea (Herbal Tea) and Venus Water Heaters. The essential public sector undertakings in this district are the Thoothukudi Thermal Power Station unit of the Tamil Nadu Electricity Board, Heavy Water Plant (HWP) and Port Trust.

The Central Government is considering the construction of Titanium and Zirconium Sponge Plant, which comes under the control of Department of Atomic Energy at Palayakalay village of Srivaikundam Taluk. The District Industries Centre and the Tamil Nadu Industrial Investment Corporation are catering to the needs of the small- and large-scale industries in this district.

3.4 PROFILE OF THE STUDY AREA – SAKKAMMALPURAM VILLAGE

Sakkammalpuram is a village panchayat located in the Tuticorin district of Tamil-Nadu state, India. Sakkammalpuram is a Village in Vilathikulam Block in Tuticorin District of Tamil Nadu State, India. It is located 30 KM towards North from District headquarters Thoothukudi. 14 KM from Vilathikulam. 590 KM from State capital Chennai. Sakkammalpuram Pin code is 628712 and postal head office is Eppodumvendran . Vallinayagipuram (4 KM) , Athanoor (5 KM) , Marthandampatti (8 KM) , Poosanur (9 KM) , Chandiragiri (9 KM) are the nearby Villages to Sakkammalpuram. Sakkammalpuram is surrounded by Ottapidaram Block towards west , Pudur Block towards North , Thoothukkudi Block towards South , Kovilpatti Block

towards west. Thoothukudi , Sattur , Aruppukkottai , Viswanatham are the nearby Cities to Sakkammalpuram. It is near to bay of bengal. There is a chance of humidity in the weather.

SAKKAMMALPURAM 2011 CENSUS DETAILS

| Census Parameter | Census Data |
|---------------------------------------|--------------------|
| Total Population | 1506 |
| Total No of Houses | 485 |
| Female Population % | 54.1 % (814) |
| Total Literacy rate % | 71.4 % (1076) |
| Female Literacy rate | 35.5 % (535) |
| Scheduled Tribes Population % | 0.0 % (0) |
| Scheduled Caste Population % | 19.5 % (294) |
| Working Population % | 62.2 % |
| Child(0 -6) Population by 2011 | 126 |
| Girl Child(0 -6) Population % by 2011 | 51.6 % (65) |

Source: <https://geolysis.com/p/in/tn/tuticorin/vilathikulam/sakkammalpuram>

Sakkammalpuram Local Language is Tamil. Sakkammalpuram Village Total population is 1506 and number of houses are 485. Female Population is 54.1%. Village literacy rate is 71.4% and the Female Literacy rate is 35.5%.As per available data from the year 2009, 1506 persons live in 485 house holds in the village Sakkammalpuram. There are 814 female individuals and 692 male individuals in the village. Females constitute 54.05% and males constitute 45.95% of the total population. There are 294 scheduled castes persons of which 152 are females and 142 are males. Females constitute 51.7% and males constitute 48.3% of the scheduled castes population. Scheduled castes constitute 19.52% of the total population. Population density of Sakkammalpuram is 129.62 persons per square kilometer.

CHAPTER V

SUMMARY OF FINDINGS, CONCLUSION AND SUGGESTIONS

5.1 SUMMARY OF FINDINGS

1. The study shows that the out of 50 respondents 76% of the respondents are Male, 24% of the respondents are Female. Hence most of the respondents are Male in the Sakamalpura village.
2. It shows that out of 50 respondents, 8 percent of the respondents are falling under the category of 20-29 age group, 20 percent of the respondents are falling under the category 30-39 age group, 28 percent of the respondents are falling under the category of 40-49, 22 percent of the respondents are falling under the category of 50-59 age group, 12 percent of the respondents are falling under the category of 60-69 age group and 10 percent of the respondents are falling under the category of 70-79 age group.
3. It could be evident that out of 50 respondents, Most of the respondents are married, They constitute 90 percent respondents. It was followed by unmarried, which constituted 10 percent.
4. It could be illustrated that important family sizes among the respondents are five and four members per family, which constitute 36 and 34 percent of the total, respectively. The Number of Respondents who have a family size of six, seven and eight members in their family constitutes 14, 8 and 4 percent, respectively. The Number of the respondents who have family size of two and three members in their family constitutes two percent, respectively. The analysis reveals that the important family size among the respondents is five members in the study area.
5. It illustrates Educational qualification of the respondents, the important level of education among them is primary, which constitutes 46 percent of the total. The number

of respondents with Secondary, Higher Secondary, Under graduate and Post graduate constitute 22, 14, 12 and 6 per cent of the total, respectively. It is concluded that most respondents have primary level education in the study area.

6. It shows Residential position of the Respondents. Out of 50 respondents , 60 percent of the respondents are living in their own house, 30 percent of the respondents are living in rented house and 10 percent of the respondents are living in lease house. It is concluded most of the respondents are living in their own houses in the study area.
7. It demonstrates Number of respondents have agriculture as a primary job. Out of 50 respondents, 78 percent of the respondents primary job is Agriculture and 22 percent of the respondents primary job is not Agriculture. It is concluded most of the respondents primary job is agriculture in the study area.
8. It is concluded that 28 (56%) respondents land holding is lease and 22 (44%) respondents have own land for agriculture. It is concluded most of the respondents hold lease land for agriculture in the study area.
9. It explains Size of land holding of the respondents, the important size of land holding among the respondents are 2 acre and $\frac{1}{2}$ acre , which constitutes 26 and 24 percent of the total, respectively. The number of respondents with 1 acre, $1\frac{1}{2}$ acre, $2\frac{1}{2}$ acre, 3 acre, $3\frac{1}{2}$ acre and 4 acre constitute 20, 16, 4, 2, 4 and 4 per cent of the total, respectively. It is concluded that most respondents have 2 acre of land holding in the study area.
10. It is concluded that 43 (86%) respondents are doing cultivation without the help of labors and 7(14%) respondents are doing cultivation with the help of Agricultural labors. It is concluded most of the respondents doing cultivation with the help of agricultural labors in the study area.

11. It is concluded that 13 (26%) respondents have experience in agriculture for 1-10 years, 18 (36%) respondents have experience in agriculture for 11-20 years, 11 (22%) respondents have experience in agriculture for 21-30 years, 3 (6%) respondents having experience in agriculture for 31-40 years and 5 (10%) respondents have experience in agriculture for 41-50 years. It is concluded most of the respondents have 11-20 years experience in agriculture in the study area.
12. It explains Number of hours devoted for agriculture of the respondents, the important Number of hours devoted for agriculture among the respondents are 10 hours, which constitutes 54 percent of the total. The number of respondents with 5, 6, 7, 8, 9, 11 and 12 constitute 4, 6, 6, 14, 8, 4 and 4 per cent of the total, respectively.
13. The study shows that out of 50 respondents, 19 percent of the respondents are cultivating Flowers, 19 percent of the respondents are cultivating Banana, 25 percent of the respondents are cultivating Turmeric, 27 percent of the respondents are cultivating Vegetables and 10 percent of the respondents are cultivating Green leaves. It is concluded most of the respondents cultivating Vegetables in the study area.
14. The data shows that out of 50 respondents, 6 percent of the respondents cost of production per acre is below 10,000, 44 percent of the respondents cost of production per acre is between 10,000-15,000, 20 percent of the respondents cost of production per acre is between 15,000-20,000, 26 percent of the respondents cost of production per acre is between 20,000-25,000 and 4 percent of the respondents cost of production per acre is between 25,000-30,000.
15. The data shows that out of 50 respondents, 12 percent of the respondents Investment per acre is between 10,000-15,000, 28 percent of the respondents Investment per acre is between 16,000-20,000, 36 percent of the respondents Investment per acre is between 21,000-25,000, 22 percent of the respondents Investment per acre is between 26,000-

30,000 and 2 percent of the respondents Investment per acre is between 30,000-35,000.

It is concluded most of the respondents investment is between 21,000-25,000 in the study area.

16. The study illustrates out of 50 respondents, 18 percent of the respondents Profit per acre is between 5,000-10,000 Rupees, 46 percent of the respondents Profit per acre is between 11,000-15,000 Rupees, 24 percent of the respondents Profit per acre is between 16,000-20,000 Rupees, 6percent of the respondents Profit per acre is between 21,000-25,000 Rupees and 6percent of the respondents Profit per acre is between 26,000-30,000 Rupees. It is concluded most of the respondents profit is between 11,000-15,000 Rupees in the study area.

17. The data shows that out of 50 respondents, 78 percent of the respondents borrowed loan for agriculture and 22 percent of the respondents did not borrow any loans for agriculture. It is concluded most of the respondents borrowed loan for agriculture in the study area.

18. It displays that out of 39 respondents, (as per table 4.18, 11 respondents did not borrow any loan for agriculture) 56 percent of the respondents borrowed loan from Government banks, 0 percent of the respondents borrowed loan from private banks, 16 percent of the respondents borrowed loan from Cooperative banks, 18 percent of the respondents borrowed loan from Money lenders and 10 percent of the respondents borrowed loan from other sources. It is concluded most of the respondents borrowed loan from Government banks.

19. It shows that out of 50 respondents, 16 (32%) respondents are faced the problem of disease and pest attacks in agriculture, 11 (22%) respondents are faced the problem of lack of infrastructure facilities, 10 (20%) respondents are faced the problem of low marketing and storage facilities, 3 (6%) respondents are faced the problem of scarcity

of capital , 3 (6%) respondents faced the problem of lack of knowledge and awareness about agriculture facilities in the village and 7 (14%) respondents faced the problem of heavy rain and drought. It is concluded most of the respondents faced disease and pest attack problem in the agriculture in the study area.

5.2 RECOMMENDATIONS

1. Most of the farmers were not aware of the salient features of the KCC scheme General Credit Card and Swarozgar Credit Card and benefits thereof as also the loan availment procedure. These schemes need to be popularised.
2. No proper communication of terms and conditions like rate of interest, repayment period, repayment schedule, amount of instalments etc. was made to the borrowers.
3. Another problem encountered by the farmers is that the cooperative system still continues to insist on lifting of the “kind” component of the crop loan. This deprives the farmers of the freedom of choice of inputs and defeats the very objective of KCC.
4. Banks are not conveying the reasons for rejection of loan applications.
5. Incentives to be extended to those who repay their loan promptly instead of across the board waiver.
6. Farmers expect timely and appropriate relief measures during drought conditions. Banks are expected to have more proactive role in this direction.
7. It was opined that the farmers get loans at 7 per cent from nationalised banks, RRBs and cooperatives but the private banks are not lending at 7 per cent as the Interest Subvention Scheme is not extended to them. Hence the farmers avail loan at higher rates of interest from these banks.
8. Debt waiver/relief measures announced by the government have vitiated the recovery climate as those farmers who had promptly repaid their loans felt that loan waivers were

a disincentive to them. Moreover, rumors in some quarters of another waiver has resulted in even the prompt repayers delay their repayment.

9. Pledge loan facility by the banks in association with godowns wherever feasible needs to be extended.
10. Most of the farmers opined that the innovations made at Research Stations/Agricultural Universities were not reaching them. The extension services in the nature of technology to be adopted, type / variety of crops to be grown, potentials need to be disseminated.
11. Timely and adequate supply of quality seeds, pesticides, farm implements need to be ensured by Agricultural Department and other extension agencies of State Government.
12. Guidance is needed for adoption of bio fertilizers, organic farming etc.
13. Despite publicity and awareness campaigns through all media the facilities and schemes available under agriculture is not completely reaching the needy and deserving.
14. Farmers are not being sensitised on cropping pattern based on weather and soil conditions by Agriculture Department.
15. Timely advice on alternative cropping in the years of deficient rainfall was lacking and a need to sensitise the farmers on the problems of nutrients erosion.
16. Shortage of adequate manpower with Animal Husbandry Department to provide extension and health cover.
17. Proper certifying agency on organic inputs is not in place.
18. The gap between scientific know-how and field level do-how needs to be bridged, both in production and post harvest phases of farming.
19. Poor sanitation and hygiene, public health, veterinary care facilities, schools, absence of safe drinking water, public transport facility need to be improved.
20. There is a need for community owned assets like common threshing floor, go downs and community hall.

21. Establishment / Linking of more milk routes and the existing routes to be strengthened.
22. Desilting and strengthening/proper maintenance of irrigation tanks, canal system, water structures and continuous pollution caused to canals/rivers.

5.3 CONCLUSION

One can conclude that such study based on primary data strongly helps to know more of the respondents' conditions and living standards. It also tells how the respondents are struggling with the problems. This village survey also helps to know the social, economic conditions and the awareness about the policies and schemes of the government for agricultural development. The development of our nation depends upon the development of socio-economic and political aspect of all village and their conditions. Thus, the study encourages helping the development of the farmers living in Sakkammalpuram village of Thoothukudi District.

There is an urgent need to adopt cost effective and eco-friendly, technological up gradation by the farmer community specifically by the small and marginal farmers. There is a need to adopt a holistic approach of integrated production and production management of agricultural crops. High yield and other suitable varieties should be promoted according to the agro-climatically conditions prevailing in this District. All these above methods are adopted it could help the farmers not only to increase the yield but also for increasing their socio-economic conditions. Any how it is an important thing that the farmers should approach the Agricultural Department to adopt the new and most benefited methods of cultivation suited for the area as well as suited for the climatically conditions prevailing.

BIBLIOGRAPHY

- 1) A.K. Koshta, M.R. Chandrakar and K.G. Agarwal, "Farm Investment Income and Saving Pattern in Canal and Tubewell Irrigated Area in Raipur District of Madhya Pradesh", Indian Journal of Agricultural Economics, Vol. 51, No. 4, October December, 1996, pp. 618-619.
- 2) A.N. Agarwal. Indian Economy-Problems of Development and Planning. Vikas Publishing House. New Delhi. 1975. p. 108.
- 3) A.S. Kahion and H.S. Bal, "Saving and Investment Pattern of Farm Families in Punjab", Indian Journal of Agricultural Economics, Vol. 27, No. 4, October December, 1972, pp. 19-29.
- 4) Amutha, D., Agricultural Crisis in India: The Root Cause and Consequences (October 26, 2012). Available at SSRN: <https://ssrn.com/abstract=2167261>
- 5) Amutha, D., Agricultural Crisis in India: The Root Cause and Consequences (October 26, 2012). Available at SSRN: <https://ssrn.com/abstract=2167261>
- 6) Amutha, D., Controlling Agricultural Price Inflation in India (November 4, 2012). Available at SSRN: <https://ssrn.com/abstract=2171027>
- 7) Amutha, D., Financial Crisis and Indian Agriculture (January 12, 2013). Available at SSRN: <https://ssrn.com/abstract=2199708> or <http://dx.doi.org/10.2139/ssrn.2199708>.
- 8) Amutha, D., Food Security and Indian Agriculture (June 4, 2015). Available at SSRN: <https://ssrn.com/abstract=2614265> or <http://dx.doi.org/10.2139/ssrn.2614265>
- 9) B.D. Dhawan, Studies in Agricultural Investments and Rural Savings, Commonwealth Publishers, New Delhi, 1998, p. 87.
- 10) Chandra Shekhar Prasad. India: Economic Policies and Performance 1947- 4S to 2004-05. New Century Publication. New Delhi. 2005. p.46.

- 11) Choudhri, "Investment Pattern in Rural Economy (A Case Study of 120 Farms)", Indian Journal of Agricultural Economics, Vol. 27, No. 4, October-December, 1972, pp. 90-91.
- 12) D.S. Nandal, "Pattern of Income, Investment, Expenditure and Savings of Selected Demonstration Farms in Haryana", Indian Journal of Agricultural Economics, Vol. 27, No. 4, October-December, 1972, pp. 11-19.
- 13) Dev, S. M. (2006), "Agricultural Labor and Wages since 1950", Encyclopedia of India (vol. 1) edited by Stanley Wolpert, pp. 17–20, Thomson Gale, ISBN 0-684-31350-2.
- 14) Fraixine R. Frankl. India's Green Revolution. Princeton University Press. Bombay. 1971. p.8.
- 15) GOI (1969). Government of India, Four Five Year Plan.
- 16) GOI (2007). Government of India, Eleventh Five-year Plan.
- 17) H.K.Paranjape. op.cit.. p. 193: S.S.Acharva & N.L.Agarwal. Agricultural Marketing in India. Oxford & IBH Publishing Mouse. New Delhi. 1987. p.95.
- 18) hider Sain and V.K.. Sharma, "Capital Formation in Punjab Agriculture: An Analysis of Private Investment", Indian Journal of Agricultural Economics, Vol. 51, No. 4, October-December, 1996, pp. 605-606.
- 19) Ishwar C. Dhingra, The Indian Economy Environment and Policy, Sultan Chand and Sons, New Delhi, 1997, p.239.
- 20) Ishwar C. Dhingra, The Indian Economy Environment and Policy, Sultan Chand and Sons, New Delhi, 1997, p.240.
- 21) K.K. Chauhen, S. Mundle and D. Jadhar, "Income, Saving and Investment Behaviour of Small Farmers", Indian Journal of Agricultural Economics, Vol. 27, No. 4, October-December, 1972, pp. 43-50.
- 22) Planning Commission. Review of the First Five-Year Plan. May 1957. p.3.

- 23) Purshotamdas. op.cit.. p. 157: Surendra Prasad Sinha. Indian Agriculture. Kitafo Mahal Pvt l td. Allahabad. 1965. p.33.
- 24) R.K.Markande. R.K.Kulshrestha. Agricultural Economics. Aman Publishing House. Meerut. 1967. p.242.
- 25) Radharani Choudhurv, op. Cit.. p.98: K.N.Dubey. Planning and Development in India. Ashish Publishing House. New Delhi. 1990. p.46.
- 26) Radharani Choudhury. op.cit.. p.132: M.H.Hasham Premii. Op.cil.. p.41.
- 27) Radharani Choudhury. op.cit.. p.132: M.H.Hasham Premii. Op.cil.. p.50.
- 28) Rekha, Gaonkar and P.S. Mundinamani, "Private Sector Capital Formation in Agriculture - A Goan Experience", Indian Journal of Agricultural Economics, Vol. 51, No. 4, October-December, 1996, pp. 620-621.
- 29) Resouces for the Third Five Year Plan-A Research Study and Analysis. The Indian Merchant's Chamber. Bombay. 1961. p.48.
- 30) Resouces for the Third Five Year Plan-A Research Study and Analysis. The Indian Merchant's Chamber. Bombay. 1961. p.77.
- 31) S. Bhuvaneswari and T. Alagumani, "Determinants of Capital Formation in Agriculture in Dindigul Anna District, Tamil Nadu", Indian Journal of Agricultural Economics, Vol. 51, No. 4, October-December, 1996, pp. 602-603.
- 32) S. Varadharajan and Sankari, "Private Capital Formation in Agriculture", Indian Journal of Agricultural Economics, Vol. 51, No. 4, Oct-Dec 1996, pp. 608-609.
- 33) -S.K. Chakravarty, "A Recent Change in Saving-Investment Direction of Small Cultivators in West Bengal (Case Study in Hooghly District)", Indian Journal of Agricultural Economics, Vol. 27, No. 4, Oct-Dec, 1972, pp. 64-74.
- 34) S.K. Misra and V.K. Pun, Indian Economy, Himalaya Publishing House, Mumbai, 2001, p.416.

QUESTIONNAIRE

A STUDY ON SOCIO ECONOMIC CONDITIONS OF AGRICULTURAL LABOURERS IN SAKKAMMALPURAM VILLAGE OF THOOTHUKUDI DISTRICT

1. Name of the respondent :
2. Address :
3. Sex :
4. Age :
5. Level of education :
6. Community :
7. Religion :
8. Size of family :
9. Marital status :
10. Family Type :
11. Housing Type :
12. Earning members per family of the households
13. Occupational background of tomato cultivators
14. Distribution of area under cultivation
15. Material possession among the cultivators:
16. Monthly personal income of the cultivators
17. Family income of the households
18. Monthly family expenditure of the households
19. Monthly savings of the households
20. Sources of Finance:

21. Sources of irrigation of the respondent
22. Cost and return of cultivation (Per acre)
23. Nature and Size of Land holding of the Respondents
24. Method of Cultivation of the Respondents
25. Years of Experience in Agriculture
26. Number of Hours Devoted for Agriculture
27. Types of Agri-Cultivation of the Respondents
28. Cost and Investment Per Acre
29. Problems faced by organic tomato cultivating farmers :
30. Any help from Government? :
31. Any other information :
32. Any Suggestions :

**ECONOMIC STATUS OF WORKERS EMPLOYED IN CASHEW INDUSTRY IN
NAZARETH AREA OF THOOTHUKUDI DISTRICT**

Project report submitted to the

DEPARTMENT OF ECONOMICS

ST.MARY'S COLLEGE (AUTONOMOUS), THOOTHUKUDI

Affiliated to Manonmaniam Sundaranar University, Tirunelveli

In partial fulfilment of the requirement for the award of the degree of

Bachelor Arts in Economics

By

The Students of Third B.A.Economics

| NAME | REG.NO |
|---------------------|----------|
| A. ALPHONSE KEBSIPA | 20AUEC04 |
| S. EPZIBA | 20AUEC12 |
| G. GAYATHIRI | 20AUEC15 |
| P. JESU MARIA KEMI | 20AUEC45 |
| V. SUBHA | 20AUEC52 |
| S.UMA SAKTHI | 20AUEC55 |

SUPERVISOR

Dr.D.Amutha M.A.,M.Phil.,Ph.D.



APRIL 2023

CERTIFICATE

This is to certify that the report of support project entitled “**ECONOMIC STATUS OF WORKERS EMPLOYED IN CASHEW INDUSTRY IN NAZARETH AREA OF THOOTHUKUDI DISTRICT**”

Submitted to St.Mary's college, (Autonomous) Thoothukudi in partialfulfilment for the award of the Degree of Bachelor of Arts in Economics and is a record of the work done during the year 2022-2023 by the following students of Third B.A. Economics.

A. Alphonse Kapsiba
G. Sreiba
Gt. Graya + hiri
P. Sesus Maria Keni
V. Subha.
S. Uma Sakithi


Supervisor


Head of the Department

Dr. Mrs. D. AMUTHA, M.A., M.Phil., Ph.D.,
Associate Professor in Economics
St. Mary's College (Autonomous)
Tuticorin- 628 001


Examiner

Dr. A. ANGEL ANILA, Ph.D.,
Assistant Professor,
Department of Economics,
St. John's College
Palayamkottai - 627 002.


Principal

Principal
St. Mary's College (Autonomous)
Thoothukudi - 628 001.

ACKNOWLEDGEMENT

We bow and thank our lord almighty for being with us throughout making of the project successfully.

We are grateful to our principal **Dr.Sr.A.S.J.Lucia rose M.Sc., PGDCA, M.Phil.,Ph.D.**, out our project and providing us enough chance and encouragement to complete the project successfully.

We extend our profound thanks to **Dr.D.Amutha M.A., M.Phil., Ph.D.** Head of economics Department her total support and encouragement.

We feel it pleasure to express our deep sense of gratitude to our Supervisor **Dr. D. Amutha M.A., M.Phil., Ph.D.** rendered her valuable guidance and offer suggestions at every stage of the study.

We thank our department library and college library which help us a lot in the completion of our project by providing needed books and journals.

We express our deep sense of gratitude to our parents and friends who encouraged and provided us their full support.

CONTENT

| S No | TITLE | PAGE NO |
|------|---|---------|
| | CHAPTER-I | |
| 1.1. | INTRODUCTION | 1 |
| 1.2 | IMPORTANCE OF CASHEW | 2-5 |
| 1.3 | NUTRITION VALUE OF CASHEW | 5-6 |
| 1.4 | WORLD CASHEW PRODUCTION | 6-8 |
| 1.5 | CASHEW PRODUCTION IN INDIA | 8-9 |
| 1.6 | DISTRICT WISE CASHEW INDUSTRIES IN TAMILNADU | 9-10 |
| 1.7 | METHODS OF CASHEW NUT PROCESSING | 10-15 |
| 1.8 | STATEMENT OF THE PROBLEM | 15-17 |
| 1.9 | OBJECTIVES OF THE STUDY | 17 |
| 1.10 | LIMITATION | 17-18 |
| 1.11 | CHAPTERIZATION | 18 |
| | CHAPTER-II | |
| | REVIEW OF PREVIOUS STUDIES | 19-29 |
| | CHAPTER-III | |
| | PROFILE OF THE STUDY AREA | |
| 3.1 | TUTICORIN DISTRICT AT AGLANCE | 30-31 |
| 3.2 | LAND USE PATTERN | 31 |
| 3.3 | OPERATIONAL HOLDINGS | 32 |
| 3.4 | IRRIGATION | 33 |
| 3.5 | POPULATION | 34 |
| 3.6 | EDUCATION | 34-35 |
| 3.7 | THE WORKFORCE IN THOOTHUKUDI DISTRICT | 35-36 |
| 3.8 | INDUSTRIAL DEVELOPMEND IN THOOTHUKUDI DISTRICT | 36-37 |
| 3.9 | POTENTIAL FOR DEVELOPMENT | 37-39 |
| 3.10 | PROFILE OF THE STUDY AREA NAZARETH AREA | 39-40 |
| | CHAPTER-IV | |

| | | |
|-----|---|-------|
| | ANALYSIS AND INTERPRETATION | 41-61 |
| | CHAPTER-V | |
| | SUMMARY OF FINDINGS SUGGESTIONS AND CONCLUSION | |
| 5.1 | FINDINGS | 62-65 |
| 5.2 | SUGGESTIONS | 65-67 |
| 5.3 | CONCLUSIONS | 68 |
| | REFERENCE | 69-72 |
| | QUESTIONNAIRE | 73-74 |
| | PHOTOS | |

TABLES

| TABLE NO | TITLE OF THE TABLE | PAGE NO |
|-----------------|--|----------------|
| 1.1 | NUTRITIONAL VALUE OF CASHEW KERENEL | 5-6 |
| 1.2 | MAJOR COUNTRIES PRODUCING CASHEW NUT (WITH SHELL) PRODUCERS | 7 |
| 1.3 | INDIA CASHEW PRODUCTION IMPORTS AND EXPORTS (in million kgs) | 8-9 |
| 1.4 | DISTRICT-WISE CASHEW FACTORIES IN TAMILNADU DURING 2021-2022 | 9 |
| 3.1 | POPULATION AND NUMBER OF WORKERS IN THOOTHUKUDI DISTRICT | 30-31 |
| 3.2 | LAND USE PATTERN IN THE THOOTHUKUDI DISTRICT 2012-13 | 31 |
| 3.3 | SIZE- WISE DISTRIBUTION OF AGRICULTURAL HOLDINGS IN THOOTHUKUDI DISTRICT 2012-13 | 32 |
| 3.4 | AREA IRRIGATED BY DIFFERENT SOURCES IN THOOTHUKUDI DISTRICT | 33 |
| 3.5 | URBAN POPULATION IN 2011 CENSUS | 34 |
| 3.6 | LITERATES ACCORDING TO 2011 CENSUS | 35 |
| 3.7 | TOTAL WORKERS AND NON-WORKERS IN THOOTHUKUDI DISTRICT 2011 | 36 |
| 4.1 | AGE-WISE CLASSIFICATION OF CASHEW WORKERS | 41 |
| 4.2 | SEX-WISE CLASSIFICATION OF THE RESPONDENTS | 42 |
| 4.3 | EDUCATIONAL ATTAIMENT OF CASHEW WORKERS | 43 |
| 4.4 | CASTE-WISE DISTRIBUTION OF CASHEW WORKERS | 44 |
| 4.5 | RELIGIONS FOLLOWED BY THE RESPONDENTS | 45 |
| 4.6 | TYPE OF FAMILY OF THE CASHEW WORKERS | 46 |
| 4.7 | MARTIAL STATUS OF CASHEW WORKERS | 47 |
| 4.8 | FAMILY SIZE OF CASHEW WORKERS | 48 |
| 4.9 | EARNING MEMBERS PER FAMILY OF THE HOUSEHOLDS | 49 |
| 4.10 | HOUSING OF THE RESPONDENTS | 50 |
| 4.11 | REASONS FOR GOING TO CASHEW INDUSTRY | 51 |
| 4.12 | NATURE OF EMPOLYMENT IN CASHEW NUT | 52 |

| | | |
|------|--|----|
| | INDUSTRY | |
| 4.13 | YEARS OF EXPERIENCES | 53 |
| 4.14 | TOTAL WORKING HOURS PER DAY | 54 |
| 4.15 | MONTHLY PERSONAL INCOME OF CASHEW WORKERS | 55 |
| 4.16 | FAMILY INCOME OF THE HOUSEHOLDS | 56 |
| 4.17 | MONTHLY FAMILY EXPENDITURE OF THE HOUSEHOLDS | 57 |
| 4.18 | MONTHLY SAVINGS OF THE HOUSEHOLDS | 58 |
| 4.19 | MATERIAL POSSESSION AMONG THE CASHEW WORKERS | 59 |
| 4.20 | WORKING FACILITIES IN CASHEW FACTORY | 60 |
| 4.21 | WORKING CONDITION OF CASHEW FACTORIES | 60 |
| 4.22 | PROBLEMS FACED BY THE WORKERS IN CASHEW NUT INDUSTRY | 61 |

CHAPTER I

INTRODUCTION

1.1 INTRODUCTION

Cashew is one of the most valuable and most nutritious, processed kernels in the global commodity markets and has the potential to generate employment and revenue at national and international level¹. It is a kidney shaped nut, product of Brazil, introduced by the Portuguese to Mozambique and India during the sixteenth century².

The cashew tree earlier served only as a means of controlling coastal erosion before the fifteenth century. In fact, the people of this century did not know the value and importance of the cashew nut and cashew nutshell liquid. But they consumed the cashew apple and threw the cashew nuts away. The value, importance and usefulness of cashew nut was recognized during the last part of the sixteenth century, that too, only after it reached India and Mozambique from Brazil.

It is interesting to note that cashew spread within these countries with the aid of elephants that consumed the cashew fruit along with its nut. As the nut was too hard to digest, later, the undigested nut was expelled with the droppings and that resulted in the spurt of cashew plants throughout these countries. Subsequently, the tree spread to a number of countries in Africa, Asia, Latin America and to the West Indies³. The Portuguese traders thus

¹ Bala Subramoniam, Cashew Exports and Marketing Abroad, National Seminar on Cashew Industry, Quilon, Kerala, p. 83.

² Rajiv Kumar, India, Africa and the International Trade – Current Trends and Prospects for the Future, Indian Cashew Journal, Vol. XXIV, No.2, pp. 3-7.

³ Bhaskara Roa, Integrated Production Practices of Cashew in India, Indian Cashew Journal, Vol. XXIX, No.3, p.8.

introduced the cashew tree into India and Africa to prevent soil erosion. Cashew is now widely cultivated for its kernel, fruit, cashew nutshell liquid and other products. However, it is mostly found in the coastal regions of South Africa, Madagascar, Tanzania, and in South Asia, from Sri Lanka to the Philippines⁴.

The Cashew tree though in existence for a long time was identified as a useful plant only in the early twentieth century. The earlier reports about cashew are from Brazil, French, Portuguese and Dutch observers. Thevat (1558) a French naturalist who visited Brazil during the period of French settlement, first described the plant being located in the northeast⁵.

He saw some local people harvesting the cashew fruits and squeezing juice from them into a jar. Ganda Vo (1575)⁶ was the first Portuguese writer who described the cashew apple as a refreshing fruit during hot seasons and the cashew kernel as tasting better than almonds. The Tupi natives of Brazil called the cashew ‘acaju’ which became ‘caju’ in Portuguese. The Maconde tribe in Mozambique referred to it as the Devils nut.

1.2 IMPORTANCE OF CASHEW

Cashew kernel has a unique place in all functions and celebrations of both developed and developing countries. It is offered at wedding ceremonies as a token of fertility. In fact, it is considered as having aphrodisiac properties. Its place is very prominent at social and religious celebrations. It is offered to the guests and visitors and very important persons in

⁴ Rajiv Kumar, India, Africa and the International Trade – Current Trends and Prospects for the Future, **Indian Cashew Journal**, Vol. XXIV, No.2, pp. 4.

⁵ Kannan, Cashew Development in India: Potentialities and Constraints, Agricola Publishing Academy, New Delhi, p. 1.

⁶ Rajiv Kumar, India, Africa and the International Trade – Current Trends and Prospects for the Future, **Indian Cashew Journal**, Vol. XXIV, No.2, pp. 9.

educational, social, religions and political field. In fact, it is used to honour the guests, VIP's and rich people in the semi-urban and rural areas in Nazareth.

Three main cashew products are traded at the international market: raw cashew nuts, cashew kernel and cashew nutshell liquid. Cashew apple is another product which is generally processed and consumed locally. The raw cashew nut and cashew kernel are the main commercial products. Raw nuts are exported and imported before or after processing the cashew kernel.

Cashew nutshell liquid is an important commercial by product released from raw nuts at the time of processing. It has industrial and medical applications. Moreover, the skin of the nut is high in tannins and can be recovered and used in the tanning of hides. From Cashew apple or fruit, juice is extracted which has high vitamin content and it could be fermented to give a high proof spirit.

In fact, cashew nutshell liquid is a valuable raw material for the preparation of oil paints, varnishes, pigments of gums, typewriter rolls, automobile, break lining and lubricant in aircraft. The cashew apple is used in the preparation of fruit juice, syrup, candy, jelly, pickles, cashew wine and fenny.

Cashew kernel is smaller in size, higher in nutritional value, pleasant, tasty and one of the most important commercial products. It is known for its delicious, pleasant taste and for the balanced nutritive profile. It is estimated that 60 per cent of cashew kernel is consumed in the form of snacks and the remaining 40 per cent included in confectionery.

It contains protein, fat, carbohydrates and all the fat-soluble vitamins A, D and K. It is also a source of minerals like calcium, magnesium, phosphorous, potassium, sodium, iron and others. In fact, cashew is a perfect food with zero per cent cholesterol. At present the dry leaves are used as natural manure for the few other crops. The dead branches and twigs are regularly collected for firewood.

From the economic point of view, cashew has many advantages. Cashew is an export-oriented commodity that earns foreign exchange, provides employment opportunities to lakhs of people and generates income to a large level. So, it is a boon to the development of cottage and small-scale industries.

It is the backbone of rural economy. It is the only industry mostly requiring women labourers. India earned so far Rs 439068 lakhs through the export of cashew kernel to United States, Japan, Russia and European countries and Rs 5946 lakh through selling cashew nutshell liquid. Thus, cashew kernel and cashew nutshell liquid play an important role in domestic and international markets.

Thus, the use of cashew for food and medicine has been increasing since the early twentieth century. Cashew and its products serve nutritional, medicinal and wartime needs. Presently it has been used in the manufacture of adhesives, resins, and natural insecticides. In fact, it has become highly priced owing to the use of nuts and other products as kernel, oil, medicine, and firewood.

As cashew kernel is a rich source of fat (46 per cent) and protein (18 per cent) it can be used as a source of calcium, phosphorus, and iron. Moreover, it has a high percentage of polyunsaturated fatty acids and linoleic acid. So, it is useful in making people healthy, happy and strong. The tart apple is a source of vitamin C, calcium, and iron. So, it can also be used for manufacturing liquid food.

Moreover, cashew leaves, bark, gum, and shell can be used in medical and industrial applications. In fact, leaves and bark are commonly used to relieve toothache and sore gums. The boiled water extracted from leaves and bark is good for mouth washing. The bark of cashew tree is useful for killing of ringworm in ground water.

Moreover, fibres of cashew leaves strengthen fishing lines and nets. The water-resistant cashew wood is used for boats and ferries. Cashew resin is used as an expectorant cough

remedy and insect repellent. Cashew nutshell liquid is used as an important and versatile industrial material for phenolic resins and friction powder which is used in automotive industry brake linings and clutch disks. The cashew nutshell liquid (CNSL) is also used in mouldings, acid-resistant, paints, foundry resins, varnishes, enamels and black lacquers for decorating vases and as insecticides and fungicides.

It is also used to treat leprosy elephantiasis, psoriasis, ringworm, warts, and corns. Like cashew kernel, cashew nutshell liquid has also got an excellent international market. Thus, it has also been source of employment and income to the country. Cashew apples are used to manufacture jams, and soft and alcoholic drinks in Brazil, whereas it is used to distil a cashew liquor (fenni) in India. In this way, cashew and its products are very useful to human beings in many ways.

1.3 NUTRITION VALUE OF CASHEW

Cashew kernel attracts the people of all categories and all parts of the world. This is so, because of its pleasant taste and nutritive contents. In fact, it makes the dining table very attractive and add to its luxury. A hundred gram of cashew kernel contributes to about 600 calories. The nutritive value of cashew kernel is presented in Table 1.1.

TABLE 1.1
NUTRITIONAL VALUE OF CASHEW KERNEL

| Nutritional Value | Per 100 g (3.5oz) |
|--------------------------|--------------------------|
| Energy | 2314 kj (553 Kcal) |
| Carbohydrates | 30.19 g |
| Starch | 23.49 g |
| Sugar | 5.91 g |
| Dietary fibre | 3.3 g |
| Fat | 43.85 g |
| Saturated | 7.78 |
| Monounsaturated | 23.8 g |
| Polyunsaturated | 7.85 g |
| Protein | 18.22 g |
| Water | 5.2 g |

| | |
|-----------------------|---------------|
| Thiamine (vit. B1) | 0.42 mg (37%) |
| Riboflavin (vit. B2) | 0.06 mg (5%) |
| Niacin (vit. B3) | 1.06 mg (7%) |
| Pantothenic acid (B5) | 0.86 mg (17%) |
| Vitamin B6 | 0.42 mg (32%) |
| Folate (vit. B9) | 25 mg (6%) |
| Vitamin C | 0.5 mg (1%) |
| Vitamin E | 0.9 mg (9%) |
| Calcium | 37 mg (4%) |
| Iron | 6.68 (51%) |
| Magnesium | 292 mg (82%) |
| Manganese | 1.66 mg (79%) |
| Phosphorus | 593 mg (85%) |
| Potassium | 660 mg (14%) |
| Sodium | 12 mg (14%) |
| Zinc | 5.78 mg (61%) |

Source: USDA Nutrient Data base

It is evident from Table 1.1 that the fat and protein content in 100 gms cashew kernel is 43.85 and 18.22 g respectively. It contains 5 mg vitamin C, 6.68 g iron, 42 g vitamin B6, 292 mg magnesium, 593 m phosphorus, 660 mg potassium 12 mg sodium, 23.49 g starch and 30.19 g carbohydrates. Cashew kernel particle is also used as an excellent poultry food.¹ The consumption of kernel does not lead to obesity and even diabetic patients can also consume it without any problem.

1.4 WORLD CASHEW PRODUCTION

The cashew tree, *Anacardium occidentale*, belongs to the Anacardiaceae family of plants. This tree has spread from Brazil to other parts of the world. As a result, today cashew is planted in 32 countries and mainly found in 28 countries. However, the major producers are Cambodia, India, Indonesia, Sri Lanka, Thailand, Vietnam and Korea in Asia, Benin, Ghana, Guinea-Bissau, Ivory coast, Nigeria, Senegal and other small producers of West Africa, Kenya, Madagascar, Mozambique and Tanzania in East Africa and Brazil, Peru and other small producers in Latin America.

Thus, Asia (49.93 per cent) West Africa (33.69 per cent) East Africa (9.32 per cent) and Latin America (7.12 per cent) are the most important four regions that produce the maximum in 2011. Among Asian countries, India accounts for 56.34 per cent of the total cashew production. In the West African region about 50.23 per cent cashew nut are produced in Ivory Coast. Mozambique and Tanzania produce about 47.17 per cent of the cashew nut in East African region. Among the Latin American countries, Brazil (95.74 per cent) is the major producer. It is very important to note that the world cashew production increased from 1383.4 million kgs in 2000 to 2276.4 million kgs in 2018.

The Food and Agriculture Organization identified top ten cashew nut producers in the world, which is depicted in Table 1.2.

TABLE 1.2
MAJOR COUNTRIES PRODUCING CASHEW NUT (WITH SHELL) PRODUCERS
IN 2022

| Country | Production (metric tons) | Per cent | Yield (MT/hectares) |
|-----------------|-------------------------------------|-----------------|--------------------------------|
| Viet Nam | 9,58,000 | 28.93 | 1.97 |
| India | 6,95,000 | 20.99 | 0.66 |
| Nigeria | 5,80,761 | 17.54 | 0.42 |
| Cote d' Ivories | 2,46,383 | 7.44 | 0.83 |
| Brazil | 2,20,505 | 6.66 | 0.39 |
| Indonesia | 1,45,082 | 4.38 | 0.72 |
| Philippines | 1,11,983 | 3.38 | 0.46 |
| Tanzania | 79,100 | 2.39 | 0.38 |
| Mozambique | 67,846 | 2.05 | 0.27 |
| Guinea Bissau | 64,653 | 1.95 | 0.23 |
| Benin | 49,487 | 1.49 | 0.20 |
| Thailand | 38,184 | 1.16 | 0.18 |
| Ghana | 35,647 | 1.08 | 0.13 |
| Malaysia | 10,335 | 0.31 | 0.09 |
| Kenya | 8,381 | 0.25 | 0.6 |
| World Total | 3311347 | 100.00 | |

Source: Commissioner, International Trade Centre, September 03,2022.

Table 1.2 indicates the names of fifteen countries which produce cashew nut at the international level. It is understood that Viet Nam was the largest producer of cashew nuts with shell in 2022. It produced about 9,58,000 metric tons at the yielding of 1.97 metric tons per hectare. India was the second largest producer of cashew nut at the yielding of 0.66 metric tons per hectare. These countries are followed by Cote d' Ivories, Mozambique, Indonesia, Philippines, Brazil, Guinea Bissau, Tanzania and Benin.

It is important to note that the counties placed first, second and third in the order have also highest yielding capacity per hectare. This is because cashew nuts are produced in tropical countries where cashew trees are very frost sensitive and now, they have been adapted to various climatic regions around the world, particularly between the 25-30 degrees north and south latitude of the equator.

1.5 CASHEW PRODUCTION IN INDIA

In India, cashew is grown mainly in Maharashtra, Goa, Karnataka and Kerala along the west coast and Tamil Nadu, Andhra Pradesh, Orissa and West Bengal along the east coast. Manipur, Meghalaya, Tripura, Andaman Nicobar, Island and Madhya Pradesh are also engaged in the production of cashew to a small scale in linked areas. India's cashew production, imports and exports is presented in Table 1.3.

TABLE 1.3

INDIA CASHEW PRODUCTION IMPORTS AND EXPORTS (in million kgs)

| Sl.No | Year | Production | Import | Export |
|--------------|-------------|-------------------|---------------|---------------|
| 1 | 2015 | 544 | 566 | 495 |
| 2 | 2016 | 573 | 572 | 489 |
| 3 | 2017 | 620 | 599 | 480 |
| 4 | 2018 | 665 | 649 | 462 |
| 5 | 2019 | 695 | 728 | 446 |
| 6 | 2020 | 704 | 739 | 428 |

| | | | | |
|----|------|-----|-----|-----|
| 7. | 2021 | 726 | 756 | 413 |
| 8 | 2022 | 718 | 792 | 427 |

Source: Cashew Industry

Table 1.3 displays that there has been a positive trend in production from 544 million kgs in 2015 to 726 million kgs in 2021. But the total export of cashew kernel has been declining from 495 million kgs in 2015 to 446 million kgs in 2021. On the other hand, import of cashew nut has increased from 566 million kgs in 2005 to 728 million kgs in 2021. Thus, the data shows that India's export of cashew kernel is less than its imports in recent years.

1.6 DISTRICT WISE CASHEW INDUSTRIES IN TAMIL NADU

According to Cashew Industries Report 2021, there were 540 cashew industries in Tamil Nadu which is presented in Table 1.4.

TABLE 1.4

DISTRICT- WISE CASHEW FACTORIES IN TAMIL NADU DURING 2021-22

| Sl. No | Name of the District | No. of Factories | Percentage |
|---------------|-----------------------------|-------------------------|-------------------|
| 1 | KanyaKumari | 462 | 85.55 |
| 2 | Thirunelveli | 5 | 0.93 |
| 3 | Tuticorin | 6 | 1.14 |
| 4 | Sivagangai | 4 | 0.74 |
| 5 | Theni | 7 | 1.3 |
| 6 | Pudukottai | 16 | 2.96 |
| 7 | Perambalur | 6 | 1.12 |
| 8 | Thiruvarur | 2 | 0.37 |
| 9 | Thanjavur | 3 | 0.55 |
| 10 | Cuddalore | 15 | 2.78 |
| 11 | Thiruvannamalai | 7 | 1.3 |
| 12 | Ariyalur | 7 | 1.3 |
| | Total | 540 | 100 |

Source: Memo graph of Maxist Communist Party Office, Kuzhithurai, 2022.

Table 1.4 displays the district wise distribution of cashew industries in Tamil Nadu. Out of the total number of cashew industries in the state, about 85.5 per cent industries are found in Nazareth. This is so because, the district was part of Kerala before 1956, now bordering the state and people of the district are conversant in both the languages.

Moreover, women labourers are abundant in the district. The remaining 15.5 per cent cashew industries are found in other districts of Tamil Nadu. It is seen that 2.96 per cent in Pudukottai District and 2.78 per cent in Cuddalore District.

A very less number of cashew industries are found in (0.34 per cent) Thiruvarur District. The statistics reveals that only 10 per cent of cashew industries are concentrated in other districts. Thus, Nazareth has been the most important centre of cashew processing industries in Tamil Nadu.

1.7 METHODS OF CASHEW NUT PROCESSING

The earliest shipments of cashew kernels sent abroad were neither peeled nor graded. The pioneer exporters used to buy the kernels from the local markets, dry, pack and then ship them. The exporter's role was that of a trading company, using the existing system of production. With the expansion of the export market in the 1920s and 1930s, these companies introduced a cottage industry system of production.

Their reason was probably the need for larger quantities and a continuous flow of the product. The raw nuts were distributed under a contract to cottagers, who returned the roasted and shelled nuts to the factory for further processing. Efforts have always been made to speed up the Shelling process. In the 1940s, General Foods Company invented a machine (a hand and foot driven semi- mechanized tool) called a cracker, but it was reported to be not very successful.

The cracker was tried in a few factories in Bombay and in one factory in Mangalore. It consisted of two knives shaped like the contour of half a nut and placed opposite each other in a manner resembling a pair of scissors. The machine was operated by two people. One operated the knives with one foot and one hand and cut the raw nut. The other person then picked it up and separated the shell from the kernel. General Foods patented the machine. But the machine was discontinued after some years.

There may have been several reasons for abandoning it. For one thing, the variety in size of the raw nuts rendered the process difficult. It could only be used for Indian nuts, as those were too small. As India became more and more dependent on the imported raw nuts, the machine lost its' significance. It would have been possible to improve the machine so that varieties other than Indian nuts could be processed. In the 1960's semi- mechanized Shelling machines were used in such parts of the world as Brazil, Mozambique and Tanzania. More than thirty years later, semi- mechanized Shelling machines were introduced in a few of the larger private factories in Kerala.

The process of using a semi- mechanized machine is called cutting. The newly introduced cutting tools are very similar to the old crackers of the 1940s. They are said to have increased workers productivity a strong argument in support of this method. There is also the fear that it will become more and more difficult to get labourers for the manual Shelling process because of the dirty and unpleasant nature of the work.

However, the new method does require steam to soften the shell, whereas roasted raw nuts generate a much higher per centage of broken nuts. The main reason for the factory owners not investing in cutting machines and the ancillary equipment for steam processing has been said to be the fact that it is only from profit amount capital investment has to be used thus, lessening the profit.

In countries other than India, advanced, fully mechanized Shelling machines were introduced in the 1960s. Thus, at the world-market, the Shellers of India do compete with machines, resulting in labourer costs being controlled wherever mechanized factories yield higher profits.

Drying

It is necessary to dry kernel before Peeling. This process reduces the moisture and allows the kernel shrink so that the surrounding thin, brown skin can easily be removed. The earliest and most primitive way of drying the kernels was to 'sun-dry'. In Travancore, this method prevailed up to the 1940s, when ovens were introduced in almost every factory.

In the first of Peirce Leslie's cashew factories in Mangalore, the flues of the factory boiler were used to dry the nuts by putting the nuts on racks inside the flue. Very soon, a common oven for drying the kernels was identified. It was a simple steel chamber containing a rack on which ten to twenty trays with cashew kernels could be spread out. Below the steel chamber was fire that was fed with cashew nut shells.

Workers had to move the trays from the bottom to the top every thirty minutes to avoid scorching the kernels, while they dried for six to eight hours. These ovens in India are called 'bormas'. Usually only a few individuals in any given factory work this process. This method has undergone marginal changes during the last fifty years. A few of the larger factories in Kerala use electric bormas to facilitate the control of temperature.

Peeling

Peeling is the operation of removal of skin from the kernels. After being cooled, the kernels are peeled in a process which has always been conducted the same way everywhere in India. The thin brownish skin covering the kernel is manually removed with fingernails or with the help of a small knife.

The pre-graded kernels have to be further graded by size and colour by peelers after they have removed the thin skin. These workers have several baskets at their workstation. The number of different grades vary in different factories, the smaller factories having less. The Peeling operation has the same characteristics as the Shelling process, it is also monotonous and stressful. One person can easily peel about 10 Kg kernels / day. The average output per workers ranger from 7 kgs to 18 kgs per day in Kanyakumari District.

Grading

The peeled nuts should be carefully handled and sorted out mechanically according to the size and colour and ‘wholes’, ‘splits’ and ‘bits’. The Cashew Export Promotion Council (CEPC) conforms grade specification and recognizes twenty-four different grades of cashew kernels. The final Grading, like Shelling and Peeling, is a totally manual process.

Early shipments of cashews were not graded, but very soon American firms, who were the main buyers, demanded that kernels be graded and checked for quality. They returned considerable amounts of cashew kernels when the quality was considered to be poor, In the last part of the 1940s, a system of Grading, the so-called American Standard of Quality was adopted by most of the exporters.

It was further strengthened in 1963 when the Government of India implemented compulsory quality control on all exported kernels. The evaluation system recognizes six main grades and 24 subcategories based on size and colour. Each worker is responsible for one or two main groups. Since, the pre graded kernels, normally must be separated into four to eight different kinds, the workers have to train their eyes to estimate size quickly to sort the nuts with considerable speed. The process of Grading cashew kernels has remained the same since the introduction of the new Grading system in the 1940s.

Packing

Cashews were originally exported in mango-wood cases, but very soon more uniform, better-protected kernels came to foreign markets. The problem of infestation by weevils was serious and several methods of improving the packing were tried. One satisfactory system was to pack the kernels in vacuum- sealed tins of 25 Lbs (11.34 Kg) each, which kept the kernels sound and intact for about a year.

In the 1920's, the General Foods Corporation invented a new method of packing, the so-called Vita pack- method. This involved removing the air in the tin and substituting carbon dioxide gas by means of an electrically operated machine. A lid placed on the bunghole of the tin was manually sealed by soldering. The method was patented by General Foods and only their contractors in Travancore and Mangalore were allowed to use it.

The method was highly covered by others, who had to pay a royalty of five per cent of the gross value of goods exported in carbon dioxide to the United States.¹⁸ Some exporters tried to evade the royalty by using a small hand- driven machine to inject the gas. In 1932 firms using the latter method were prosecuted. Only after expiration of the patent in 1950 the method was adopted by a majority of the factories. Many processors send their kernels to special packing centers. The same type of tins is still used for exports and only after 1990 some of the larger factories started to pack cashew kernels in consumer packages.

The work process has not changed very much during the period under consideration. It is worth nothing that only small technological improvement occurred since the industry's inception. It is still, by and large, a manual, labourer intensive process. The main innovation in the field was the drum roaster, invented in 1932 and introduced into most factories during the 1940s. Two of the work tasks, Shelling and roasting are especially hazardous and unpleasant due to the corrosive nature of cashew shell oil. It has not been possible to find quantitative information on the distribution of workers in different processing operations for the period prior to 1952.

The fact that processing of cashew nuts has remained essentially unchanged suggests a similar pattern during the early decades of the industry, a fact which has been corroborated by interviews with factory owners and trade union leaders active in the 1940s. In 1952 a survey of forty-two cashew factories showed that more than 94 per cent of all workers were engaged in Shelling, Peeling or Grading.

1.8 STATEMENT OF THE PROBLEM

Cashew industry is one of the most important sources of employment and income especially to the rural people in Nazareth. It also fetches foreign earnings. So, its role is important in the determination of economic development of the district. Similarly in Kerala and some other southern states, it plays a key role in employment generation and economic empowerment. The economic and political importance of the cashew industry is based on the great number of workers employed and the amount of foreign currency earned through cashew exports.

From its inception during the mid-1920's, the industry registered factory work force increased to 8 per cent in Travancore. Since then, this number has fluctuated, reaching to 60 per cent at its highest, but never declining below 32 per cent. The majority of all cashew workers are women that is, about 95 per cent. Since 1960, it is remarkable to note that most of the female workers of India have been working in cashew industries. This is also true in the case of cashew industries in Nazareth. Except in roasting, only women workers are engaged in shelling, peeling, grading, and packing sections.

It is interesting to note that nearly three fourth of the workers employed in Roasting and Shelling sections belong to the Scheduled caste and Backward communities. From the Forward Caste and Muslim community, only 14 and 8 per cent of the women workers are engaged and that too in the other categories of work.⁹

The educational standard of the women engaged in cashew industries is very poor. Most of them have education up to secondary school level. Those who have education upto secondary level are employed in clean operations like Peeling and Grading. Moreover, the majority of workers in the cashew processing industry belong to the economically most disadvantaged sections. Thus, most of the women workers in the cashew are socially, economically and culturally backward. Women workers have different level of efficiency that can be seen in cashew processing industry⁷.

An increase in industrial productivity from time to time or from region to region is a result of certain factors. The factors influencing industrial productivity are so numerous, complex and inextricably inter woven that the task of evaluating units is beset with almost innumerable difficulties.

As far as cashew industry is concerned, technological innovations, size of industrial unit and government policies would not have any impact on the determination of labourer efficiency. On the other hand, the skill, experience, age, educational qualification, intensity of work and socio-economic factors such as living conditions and demand for income and saving factors determine the efficiency of workers. A host of studies are available on cashew industries. But no systematic study has been done to analyse the efficiency of labourer in cashew industry.

Above all the researcher himself has found performance variation existing among natives, working in cashew industry. In fact, scores of his neighbours go to cashew industry and they engage themselves in either of the processing activities like Shelling, Peeling and

⁷ Modernisation and Effeminisation in India: Kerala Cashew Workers since 1930, Nias Press, Nordiac Institute of Asian Studies (NIAS), Copenhagen, South Denmark.

Grading without time variation, but their efficiency in production differ considerably. This is quite common in women labourers working in all cashew industries.

This may be due to factors like caste, age, education, years of experience, physical health, family income, demand for money, home and working environment, and quality of cashew nuts. Hence, through this study earnest attempt is made by the researcher to find out the factors that determine the efficiency of labourer in cashew industry in Nazareth area, which is the sample area for the study.

1.9 OBJECTIVES OF THE STUDY

The specific objectives of the study are:

1. To analyse the trend and growth of cashew production in the world, in India, Tamilnadu and Thoothukudi District.
2. To study the socio-economic status of cashew industry workers in the study area.
3. To ascertain the reasons for going to cashew industry and the nature of employment in cashew nut industry.
4. To identify and analyse working condition of cashew factories.
5. To study the working facilities in cashew factory by the sample respondents.
6. To analyse the problems faced by the workers in cashew nut industry.
7. To offer suitable suggestions on the basis of the findings of the study.

1.10 LIMITATIONS

The present study is based mainly on primary data for the period January 2023 to March 2023. Registered and unregistered cashew industry workers have been selected for primary data collection. The researcher personally and individually contacted the selected workers. It was a Herculean task to make them be willing to answer the questions in the interview schedule. However, with great difficulty the response could be obtained. Further, the study is confined to Nazareth town in Thoothukudi district. Thus, the results and findings can be generalized

only to a certain extent. Anyhow, due to lack of money, energy and lack of time, the researcher has collected the data from 60 respondents in the study area for the purpose of analysis and discussion.

1.11 CHAPTERIZATION

The present study “**A STUDY OF LIVING CONDITIONS OF CASHEW INDUSTRY WORKERS IN NAZARETH TOWN OF THOOTHUKUDI DISTRICT**” is presented in seven chapters.

The first chapter **Introduction** describes the economic importance of cashew, growth of cashew production in the world, cashew production in India, Tamilnadu and Thoothukudi District and also the growth in export of Indian cashew products, methods of cashew nut processing, statement of the problem, objectives, limitations and chapterization.

The second chapter **Review of Literature** discusses the views of the different authors related to the area of study.

The third chapter highlight the **Methodology** adopted and describes the **Profile** of the study area.

The fourth chapter deals with a **socio-economic profile** of the sample respondents.

The fifth chapter shows the **summary of findings**, conclusion and suggestions based on the findings.

CHAPTER II

REVIEW OF PREVIOUS STUDIES

2.1 REVIEW OF PREVIOUS STUDIES

A comprehensive review of related previous studies helps one to adapt, modify and improve the conceptual framework and provide a link with the past approaches. Hence, an attempt is made in this section to review the earlier studies are adopted in the present study.

Chirayath John Thomas (1965)⁸ has analyzed the problem of cashew industry. This is also an analytical study of the cashew tree, cashew products and processing methods, the export prospects of cashew kernel and the shell liquid and the growth of trade unionism. This study highlights the methods of processing, employment and productivity and the welfare activities undertaken in cashew industry.

A study has been conducted by the State Planning Board (1969)⁹ identifying various problems faced by cashew industry in the 1960's in Kerala State. The Board observes that storage of raw materials is major problem in cashew industry.

Russel (1969)¹⁰ in his study entitled "Cashew nut Processing" has analyzed the different stages of processing involved in the extraction of kernel from the raw cashew nut. The study depicts the importance of drying before storing the raw nut. The study also states the merits in manual and mechanical methods of shelling. It stresses on the effective utilization of by products for increasing the income of the cashew processing industry.

⁸John Thomas, "A Study on the Cashew Industry in Kerala, Industry Study Series", Thiruvandrum : Labour and Industrial Bureau.

⁹ The State Planning Board, Problem Faced by Cashew Industry in 1960, Tirvandrum.

¹⁰ Russel, D.C., "Cashew nut Processing", Rome : Food and Agricultural Organisation of the United Nations.

Balasubramaniam (1979)¹¹ in his study entitled “Import Promotion of Cashew Nut into Japan” has examined the reasons for drastic fall in the exports of cashew kernel. He has found that poor cashew crops, reduction in the inflow of raw cashew nuts from East African countries, relatively high price of raw material and consumer resistance to the resultant higher price of cashew kernel are main reasons for falling of exports.

Kannan (1983)¹² in his study entitled “Cashew Development of India – Potentialities and Constraints” has analyzed major issues involved in the cultivation, distribution, processing and marketing of cashew and examined the prospects of development of cashew industry in India. The major finding of the study is that the general policy of promoting exports without adequate appreciation of the industry with its linkage with the processing and the cultivation of crop in the agricultural sector. The study has revealed the high level of profitability in the industry and the low level of wage. He has also found that the workers in Kerala have experienced erosion of quantum of employment owing to the diversion of the processing activity to Tamil Nadu.

Rachel James (1981)¹³ in her study entitled “Problem of Workers in the Cashew Industry” has examined the problem of cashew workers in the cashew industry in Kerala. The study shows that the main problem faced by casual workers in the industry is that they do not get enough working days. Until the supply of nuts is increased, the problem of having more

¹¹ Balasubramaniam, “Indian Cashew – Paper Presented on the Seminar on Import Promotion of Cashew Nut into Japan” held at Tokyo December 5 & 6, 1979. (Kochi : DCCD, 1980), pp. 1-10.

¹² Kannan, Cashew Development in India: Potentialities and Constraints, Agricola Publishing Academy, New Delhi, p. 36.

¹³ Rachel James, Problem of Workers in the Cashew Industry Working Papers, Centre for Development, p 91.

working day cannot be solved. The study has found that workers have been exploited by the employers.

Balan Pillai (1986)¹⁴ in his study entitled “Economic Impact of Collective Bargaining on Cashew Industry in Kerala” has analysed the prospect of cashew industry. His study is on the economic impact of collective bargaining on cashew industry in Kerala. In this study, he has examined the extent to which collective bargaining of the labourers could be held responsible for the decline of the cashew industry in Kerala. He has found that both market forces and industrial relations forces as the relevant factors for the decline of the industry. It is observed from the study that collective bargaining is only a major step towards solving the economic issues of cashew workers.

Ratheesh Kumar (1990)¹⁵ in the article entitled “Cashew Cultivation in India” analyzed the nature of cashew cultivation in India. The study indicates that cashew is a dry land crop and it can be grown in hillside and other areas where no other crop can ordinarily be grown. It does not require irrigation and bring in good yields even under the conditions of water scarcity. It provides the highest return for a given investment among horticultural crops. It is not labourer intensive as other plantations and agricultural crops. It is the most important marketable commodity in the country and abroad.

John (1990)¹⁶ in his study entitled “Problems of Cashew Workers in Nazareth” has attempted to identify the problems of cashew workers in Nazareth of Tamil Nadu. The study

¹⁴ Balan Pillai, “Economic Impact of Collective Bargaining on Cashew Industry in Kerala”, Unpublished Ph.D. Thesis, University of Kerala, pp. 76-79.

¹⁵ Ratheesh Kumar, “Nature of Cashew Cultivation in India”, Indian Cashew Journal, Vol. XI, Issue 2.

¹⁶ John, “Problems of Cashew Workers in Kanyakumari District”, M.Phil Dissertation University of Kerala.

reveals that lower wages and poor working environment affect the interest of cashew labourers in Kerala. The availability of cheap labour, absence of labour problems and availability of raw nuts, low investments, availability of land at low cost and absence of any intervention motivates the establishment of more and more cashew industries in Nazareth.

Abdul Salam, Aravindakrishanan and Pushpalatha (1991)¹⁷ in their article entitled “Cashew Production Technology” have analysed the recent trend in cashew production technology. The study reveals that new crop management and crop protection strategies are important to increase cashew productivity. They further state that concentrated and integrated efforts by researchers, farmers and extension workers, supplemented by media support can increase the production and productivity of cashew in the country.

Dayanandan (1991)¹⁸ in his study entitled “The Kerala State Cashew Development Corporation – An Evaluation Study” has made an evaluation on the performance of the Kerala State Cashew Development Corporation.

Mandel (1992)¹⁹ in his study entitled “Cashew Production and Processing Technology” has examined the cashew production and processing technology in cashew industry. The study highlights the background of cashew plantations, diseases of cashew trees and the cashew processing technology. He suggests that effective plant protection measures should be adopted for increasing the productivity of cashew plantations. He also points out the need for

¹⁷ Abdul Salam, M. et al., “Recent Trends in Cashew Production Technology”, Cashew Bulletin 28.5 (Kochin: CEPC 1991), pp. 10-13.

¹⁸ Dayanandan, “The Kerala State Cashew Development Corporation – An Evaluate Study” Ph.D. Thesis, University of Kerala, Tirvandrum.

¹⁹ Mandel R.C., “Cashew Production and Processing Technology”, AgroBotanical Publishers, Bikanar.

introducing high yielding varieties of cashew plant suitable to different climatic and soil conditions.

Gangadharan Pillai (1992)²⁰ in his study entitled “International Trade of Cashew – Problems and Prospectives” has initiated a discussion at the national workshop on cashew in Kannur (Kerala) about the problems and prospects in international trade of cashew. He points out that the most important problem faced by the Indian cashew industry is inadequate supply of raw cashew nut. He further notes that, the development of cashew industry in Mozambique, Tanzania and Kenya, the major cashew growing countries, has resulted in lower import possibilities and India is facing serious competition from low price kernel from such countries.

Giridhar Prabhu (1992)²¹ in his study entitled “Trade and Trade problems and Strategies of Cashew” has attempted to investigate the problems of cashew trade in India. He points out that wrong harvesting practice, absence of research and development activities, existing land ceiling act, absence of plantation status to cashew, scarcity of high yielding varieties of cashew plant, purchase tax and sales tax in cashew trade are the important problems faced by the cashew processing industries in India.

Kamaladharan (1992)²² in his study entitled “Monopoly Procurement of Raw Cashew nut in Kerala” has made an attempt to examine the advantages of monopoly procurement of raw cashew in Kerala. He found that cashew farmers, the cashew industry, the cashew workers

²⁰ Gangadharan Pillai, “International Trade of Cashew – Problems and Prospects”, National Workshop on Cashew Kannur December 10-15, 1992 (Kochi : DCCD, 1992).

²¹ Giridhar Prabhu, “Trade and Trade Problems and Strategies”, National Workshop on Cashew Kannur December 10-15, 1992 (Kochi : DCCD, 1992).

²² Kamaladharan, “Monopoly Procurement of Raw Cashew nut in Kerala” National Workshop on Cashew Kannur December 10-15, 1992 (Kochi : DCCD, 1992).

and the government have benefited invariably from the introduction of monopoly cashew procurement.

Raj Narain (1992)²³ in his study entitled “World Market for Cashew” states that quality control is the primary requisite to boost the export trade of cashew kernel from India. He suggests that a pre-condition for a successful export marketing strategy for cashew kernel or any product is that the product must confirm to market requirements and the cashew exporter needs to be familiar with individual market.

Krishnaswamy (1992)²⁴ in his study entitled “World Market for Cashew” has reviewed the world market for cashew kernel. He highlights that India lost monopoly in the world market for exporting cashew kernel due to the entry of East African countries in processing raw cashew nut. He further states that the USA is the largest importer of cashew kernel and the second largest importers are the European Countries.

Dayanadan and Sarangadharan (1993)²⁵ in their study entitled “Comparative Analysis of Cost Structure of Cashew Processing Industry” have analyzed the cost structure of cashew processing industry in private and public sectors in Kerala. They found that the cost of production is more in public sectors in Kerala.

²³ Raj Narian, B, “Quality Control the Primary Requisite to boost the Export of Cashew Kernel from India”, National Workshop on Cashew Kannur December 10-15, 1992 (Kochi : DCCD, 1992).

²⁴ Krishnaswamy, “World Market for Cashew”, National Workshop on Cashew Kannur, December 10-15, 1992 (Kochi : DCCD, 1992).

²⁵ Dayanadan and Sarangadharan, “Comparative Analysis of cost Structure of Cashew Processing Industry in Private and Public Sector in Kerala, Cashew Bulletin, 30.3 (Kochi : CEPC, 1993), p .7-13.

Unni Krishnan Kurup (1994)²⁶ in his study entitled “Cashew Processing in Kerala” has analysed the cashew processing in the private sector, Kerala State Cashew Development Corporation and cooperative sector of cashew industry in Kerala. The study aims at analyzing the cost structure and profitability of the cashew processing industry in the private, public and cooperative sectors. It has found that the average processing cost per bag is least in the private sector. It is observed that private sector is efficient in processing maximum volume of raw nut and generating more days of employment.

Abdul Salam and Mohana Kumaran (1996)²⁷ in their study entitled “Towards a more sustainable Cashew Industry in India” have highlighted on schemes to be implemented for the better prospects of cashew industry in India. They have pointed out that the production and productivity of cashew nut should be enhanced in a sustainable manner in order to sustain the cashew industry in the country.

Balasubramoniam (1996)²⁸ in his study entitled “Three Decades of Cashew Development in India” has investigated on the development of cashew in India. The objective of the study is to review cashew development during the last three decades. He has discussed on the development project formulated and implemented monitored and modulated during each of the five-year plan periods. He has also evaluated the developmental measures taken for

²⁶ Unni Krishnan Kurup, “Cashew Processing –An Analysis of Private Sector, Kerala State Cashew Development Corporation and CAPEX”, M.Phil Dissertation, University of Kerala, Tiruvandrum.

²⁷ Abdul Salam and Mohana Kumaran, “Towards a more sustainable Cashew Industry in India”, Cashew Bulletin, 33.6.

²⁸ Balasubramoniam, P.P., “Three Decades of Cashew Development in India – An Introduction”, National Seminar on Development of Cashew Industry in India December 14-16, 1996, Bhuvanewar (Kochi : DCCD, 1996).

increasing the areas and productivity of cashew nuts, export performance of cashew kernel and reducing the import of raw cashew nuts.

Raj Mohan Pillai (1996)²⁹ in his study entitled “Cashew Industry over the last thirty years – A Look Back” has studied the progress of the cashew processing industry over the past 30 years. He has pointed out that generic promotion of Indian cashew should be undertaken with more vigour in the existing market especially in USA and Europe where the market growth is very little and is more or less saturated.

Basavaraj Banakar and Shankar (1994)³⁰ in their article entitled “Export of Cashew Product from India” state that apart from cashew nut, cashew nutshell liquid is also an important export item, and it is exported to Germany, Japan and Korea to the tune of Rs 3.4 crores during 1992-93. They also point out that there are 1677 cashew processing factories in the country. The total processing capacity is about 6 to 6.5 lakhs million tons of raw nuts and India exports cashew kernel to the American Zone, European Zone and West Asia Zone in large quantities and to the African Zone in small quantities.

Musalier Shahul Hassan (1996)³¹ in his article entitled “The Trend of Cashew Export in Consumer Packaging” has made a study on the trend in the export of cashew in consumer packaging. The study suggests that the consumer packed products should be in line with

²⁹ Raj Mohan Pillai, “Cashew Industry over the last Thirty years – A Look Back”, National Seminar on Development of Cashew Industry in India December 14-16, 1996, Bhuvaneshwar (Kochi : DCCD, 1996).

³⁰ Basavaraj Banakar and Shankar, “Export of Cashew Kernel and Cashew nut shell Liquid from India”, Indian Agricultural Journal, Vol. 17 (4).

³¹ Musalier Shahul Hassan, “Trend in Export of Cashew in Consumer Packaging”, National Seminar on Development of Cashew Industry in India December 14-16, 1996, Bhuvaneshwar (Kochi : DCCD, 1996).

international standards of packing and pricing in order to compete with foreign markets. It has identified the non-availability of suitable packing method of international standards as one of the main constraints. Further the study states that the major constraint in marketing consumer package is the local language requirement of the countries where products are retained, and also statutory labelling regulation that differs from country to country.

Subramaniam, Umarani and Arulmozhi (1997)³² have analyzed in their study entitled “A Study on Defective Cashew nut and Cashew Processing Units”, about the propagation of cashew to the deficit areas. They point out that cashew has now become naturalized in India. The areas of cultivation and centres of production are steadily increasing year by year to meet the shortage of cashew nuts. It is observed from the study that defective raw materials imported from African countries, detected recently tells upon the quality of the processed nuts.

Suresh Zantye (1998)³³ in his study entitled “Cashew Processing and Marketing” has examined the processing of cashew and its marketing in India. The study aims at analyzing the different methods of processing and marketing. It points out the problems involved in processing and marketing of cashew. The study suggests that effective measures should be taken to improve the processing techniques and expand the size of the market so as to increase foreign earnings.

Bharathan Pillai (1996)³⁴ carried out an interesting study entitled “Imports of Cashew Augmentation”. It deals with various aspects on imports of cashew like dwindling phenomena,

³² Subramaniam, Umarani and Arulmozhi, “A Study on Defective Cashew nut and Cashew Processing Industry”, *The Cashew*, 12.3 (Kochi: DCCD, 1998), pp. 21-23.

³³ Suresh Zantye, “Cashew Processing and Marketing”, *The Cashew*, 12.3, (Kochi: DCCD, 1998), pp. 161-168.

³⁴ Bharathan Pillai, “Imports of Cashew Augmentation”, National Seminar on Development of Cashew Industry in India December 14-16, 1996, Bhuvaneswar (Kochi : DCCD, 1996).

domestic production needs, augmentation of domestic cashew production so as to meet the increasing exports. This is identified as due to the phenomena of non-availability of raw cashew nuts from foreign countries.

Baskara Rao (1998)³⁵ in his study entitled “National Perspective for Cashew Development” has analyzed the national perspective for cashew development. The study has dwelt at length on the growth of cashew industry production and exports in India. The study highlights that cashew has been one of the sources of income and employment and as it fetches foreign earnings its contribution to the national economy is quite significant.

Manual Fernandez and Sudheer (2000)³⁶ in their study entitled “Cashew Industry, Comparative Analysis of Cashew Processing Methods” have examined the cashew processing methods. It is an analysis of different techniques applied in cashew processing. The study points out on the devices applied in both traditional and modern methods especially in Roasting, Shelling and Peeling. The study recommends modification of cashew processing activities so as to improve the quality of cashew kernel and increase the efficiency of labourer in terms of productivity.

Rajan and Binilkumar (2004)³⁷ in their study entitled “Spectral Study on Cashew Industry” highlights the weaknesses, opportunities and threats in cashew industry. It shows that

³⁵ Baskara Rao, E.V.S., “National Perspective for Cashew Development in India”, *The Cashew*, 12.3, (Kochi: DCCD, 1998), pp. 41-52.

³⁶ Manual Fernandez and Sudheer (2000), “Cashew Industry, Comparative Analysis of Cashew Processing Methods”, National Seminar 9th Swadeshi Science Congress on November 5-7 (Kollam FMN College, 2000), p. 39.

³⁷ Rajan, A.C. and Binilkumar, M.T. (2004), “Spectral Study on Cashew Industry”, Kerala State Industrial Development Corporation Ltd., Trivandrum, pp. 17-21.

youngsters are unwilling to work in manual Shelling process owing to social status of workers in the industry, comparatively lower wages. Prevalence of strong trade union and lack of sufficient stock yard for raw nuts are the other areas of concern. The study also points out that under cultivation of cashew nuts annually results in reduced production of raw cashew nuts. As, India faces competition in cashew market from countries like Vietnam and Brazil, it suggests that internal production of raw cashew nuts should be enhanced to sustain the cashew industry.

Lindberg, Anna (2005)³⁸ has made an intensive study shows that the women of cashew factories in Kerala suffer from greater poverty deprivation and starvation than the average Malayalee. There has been a widening gap between femininity and masculinity. Female workers of cashew industry are one of the most exploited groups in Kerala. The limitations imposed upon them by poverty and gross unequal power relations, limitations imposed by capital and labour can be reasons for the more pronounced exploitation of female workers over males. It is observed from the study that although women have had the potential for collective power, they continue to suffer discriminatory and humiliating treatment by their employers.

³⁸ Anna Lindaberg, *Experience and Identity: A Historical Account of Class, Caste and Gender among the Cashew Workers of Kerala 19302000*, pp. 4-7.

CHAPTER III

PROFILE OF THE STUDY AREA

3.1 TUTICORIN DISTRICT AT A GLANCE

The district started functioning as the twentieth District in Tamil Nadu with effect from October 20, 1986, with Thoothukudi as its headquarters. This district is located between 8°-05' and 9°-30' of northern latitude and 77°-05' and 78°-25' of the eastern longitude.

This district is bound by Virudhunagar and Ramanathapuram districts in the north, Nazareth in the south, the Gulf of Mannar in the east and Tirunelveli district in the west. It is spread over an area of 4621 sq.kms.

Administrative Regions

The district now consists of eight Taluks namely Thoothukudi, Tiruchendhur, Sathankulam, Srivaikundam, Kovilpatti, Ottapidaram, Ettayapuram and Vilathikulam. It comprises two revenue divisions, seven revenue Taluks and 12 development blocks. The administrative set up of the district is as follows:

The district has 20 town panchayats, 2 municipalities and 465 revenue villages. The district is industrially advanced with the majority of the industries located in and around Thoothukudi.

TABLE 3.1

POPULATION AND NUMBER OF WORKERS IN THOOTHUKUDI DISTRICT (2012-13)

| S.No. | Category | Number | Percentage |
|-------|-------------|----------|------------|
| 1. | Population | 1565743 | |
| | Male | 764087 | 48.80 |
| | Female | 801656 | 51.20 |
| | Total | 15655743 | 100.00 |
| 2. | Cultivators | 71315 | 4.55 |

| | | | |
|------------------|------------------------|---------|--------|
| 3. | Agricultural Labourers | 167387 | 10.69 |
| 4. | Marginal Workers | 88944 | 5.68 |
| 5. | Other Workers | 346036 | 22.10 |
| 6. | Non-Workers | 892061 | 56.98 |
| Total Population | | 1565743 | 100.00 |

Source: Assistant Director of Statistics, Thoothukudi.

3.2 LAND-USE PATTERN

Agro-climatic conditions of any region namely soil, irrigation, rainfall and the like, besides the ownership pattern of land, determine their use. The Thoothukudi district extends over a geographical area of 4, 59,054 hectares, of which net sown area accounts for 41.02 per cent. The pattern of land utilisation that 2.40 per cent of the total geographical area is under forest and 4.28 per cent is barren and uncultivable land. Land put to non-agricultural uses is 15.63 per cent and cultivable waste is 4.31 per cent. Current fallows and other fallows form 13.33 per cent and 10.12 per cent of geographical area respectively.

TABLE 3.2

LAND USE PATTERN IN THE THOOTHUKUDI DISTRICT (2012-13)

| S.No. | Classification | Areas (in Hectares) | Percentage |
|-------|--|------------------------|------------|
| 1. | Forests | 11012 | 2.40 |
| 2. | Barren Uncultivable lands | 19662 | 4.28 |
| 3. | Land put to non-agricultural uses | 71772 | 15.63 |
| 4. | Cultivable waste | 19779 | 4.31 |
| 5. | Permanent pastures and other grazing lands | 5132 | 1.12 |
| 6. | Land under miscellaneous tree crops | 35771 | 7.79 |
| 7. | Current fallows | 61189 | 13.33 |
| 8. | Other fallows | 46441 | 10.12 |
| 9. | Net area sown | 188296 | 41.02 |
| 10. | Total geographical area | 459054 | 100.00 |

Source: Assistant Director of Statistics, Thoothukudi District, 2012-13

3.3 OPERATIONAL HOLDINGS

The average size of land holdings of the district is 1.54 hectares as compared to 1.08 hectares in the state. Sixty-four per cent of the holdings are below 1 hectare and holdings with less than 2 hectares account for 83.60 per cent of the total number of holdings. Nearly 12 per cent of the holdings are between two and five hectares. Holdings with more than five hectares constitute 3.79 per cent of the total number.

TABLE 3.3
SIZE-WISE DISTRIBUTION OF AGRICULTURAL HOLDINGS IN
THOOTHUKUDI DISTRICT (2012-13)

| Size of Holdings (in Ha.) | Number of Operational Holdings | Percentage to Total Number of Holdings | Area under the Holdings (in Ha.) | Percentage to Total Area |
|------------------------------|--------------------------------------|--|--|-----------------------------|
| 0 – 0.5 | 92118 | 41.11 | 22889.83 | 8.06 |
| 0.5 – 1.0 | 53040 | 23.67 | 37642.60 | 13.26 |
| 1.0 – 2.0 | 41956 | 18.72 | 59406.95 | 20.92 |
| 2.0 – 3.0 | 16101 | 7.18 | 39358.40 | 13.86 |
| 3.0 – 4.0 | 7940 | 3.54 | 27493.61 | 9.68 |
| 4.0 – 5.0 | 4460 | 1.99 | 19902.81 | 7.01 |
| 5.0 – 7.5 | 4595 | 2.05 | 27836.45 | 9.81 |
| 7.5 – 10.0 | 2035 | 0.91 | 17229.31 | 6.07 |
| 10.0 – 20.0 | 1524 | 0.68 | 20173.95 | 7.11 |
| 20.0 and above | 333 | 0.15 | 11982.95 | 4.22 |
| Total | 224102 | 100.00 | 283916.76 | 100.00 |

Source: Assistant Director of Statistics, Thoothukudi District, 2012-13.

On the whole the majority of the holdings in the district are medium and small size holdings. The average size of holdings ranges from 0.91 hectares in Srivaikundam taluk to 2.03 hectares in Vilathikulam taluk. The percentage of holdings ranging from 0.1 to 2.0 hectares to total holdings in each taluk is 72 per cent, 76 per cent, 72 per cent, 92 per cent, 88 per cent and

86 per cent in Kovilpatti, Ottapidaram, Vilathikulam, Sathankulam, Srivaikuntam, Tiruchendhur and Thoothukudi Taluks respectively.

3.4 IRRIGATION

The main sources of irrigation in the district is through canals, tanks and wells accounting for 3,873 hectares, 18,040 hectares and 20,527 hectares of net area irrigated respectively during 2009-10. The gross area irrigated by canals has decreased from 12.09 per cent in 2009-10. The gross area irrigated by canals has decreased from 12.09 per cent in 1998-99 to 10.70 per cent in 2009-10. The gross area irrigated by tanks also has decreased from 44.10 per cent in 1998-99 to 44.17 per cent in 2009-10. The gross irrigated by well has increased from 38.82 per cent in 1998-99 to 45.12 per cent in 2009-10.

TABLE 3.4

AREA IRRIGATED BY DIFFERENT SOURCES IN THOOTHUKUDI DISTRICT

| Year | Net Area Irrigated | | | Total Gross Irrigated Area | | |
|-----------|--------------------|------------------|------------------|----------------------------|------------------|------------------|
| | Canals | Tanks | Wells | Canals | Tanks | Wells |
| 1998-99 | 4873 (9.98) | 22145 (45.34) | 21825 (44.68) | 7218 (12.09) | 29323 (44.10) | 23183 (38.82) |
| 1999-2000 | 4346 (14.00) | 16471 (53.07) | 10219 (32.93) | 6708 (13.60) | 21611 (43.82) | 21001 (42.58) |
| 2007-08 | 3834 (9.35) | 15899 (38.74) | 21290 (51.90) | 4785 (11.12) | 16524 (38.41) | 21717 (60.47) |
| 2008-09 | 3945 (0.74) | 19687 (43.61) | 21608 (47.65) | 4468 (9.52) | 20605 (43.91) | 21722 (46.52) |
| 2009-10 | 3873 (8.13) | 18040 (42.51) | 20527 (48.37) | 5354 (10.70) | 22095 (44.17) | 22570 (45.12) |

Source: Assistant Director of Statistics, Thoothukudi District, 2012-13.

Note: Figures in brackets represent the percentage to total irrigated area.

Srivaikundam and Tiruchendhur Taluks have the benefit of canal irrigation besides tank and well irrigation systems. Irrigation by tanks is widely prevalent in Thoothukudi and Tiruchendhur Taluks. Sathankulam and Kovilpatti Taluks are irrigated mainly by wells.

3.5 POPULATION

The population of the district 2011 Census was 17,50,176, of which 8,65,021 were males and 8,85,155 females. The population thickness in the district is 369 per sq.kms in contradiction of the state average of 555 per sq.kms. The percentage of the town population is 50.10, and that of the rural population is 49.90 of the total population. The literacy percentage of the male is 91.14 and female are 81.33. Total literacy percentage of this district is 86.16.

TABLE 3.5

URBAN POPULATION IN 2011 CENSUS

| Area | Females | Males | Total |
|----------------------|----------------|--------------|--------------|
| India | 18,13,87,871 | 19,57,17,889 | 37,71,05,760 |
| Tamil Nadu | 1,74,58,530 | 1,74,58,910 | 3,49,17,440 |
| Thoothukudi District | 4,42,142 | 4,34,660 | 8,76,802 |

Source: National Informatics Centre, Thoothukudi

From this Table 3.5, it is clear that the total urban population of India is 37, 71, 05,760 with the female population as 18, 13,87,871. In Tamil Nadu woman population is 1,74,58,530. Out of the total population of Tamilnadu, Thoothukudi district's urban population is 8,76,802 and female population 4, 42,142. From the Table, we can about that female city population in Thoothukudi district be more than the man populace.

3.6 EDUCATION

Table 3.6 shows the literateness level in Thoothukudi District.

TABLE 3.6**LITERATES ACCORDING TO 2011 CENSUS**

| Area | | Person | Male | Female |
|-------------|--------------|---------------|-------------|---------------|
| Tamil Nadu | Total | 5,18,37,507 | 2,80,40,491 | 2,37,97,016 |
| | Rural | 2,45,02,195 | 1,36,65,839 | 1,08,36,356 |
| | Urban | 2,73,35,312 | 1,43,74,652 | 1,29,60,660 |
| Thoothukudi | Total | 13,49,697 | 7,03,106 | 6,46,591 |
| | Rural | 6,42,686 | 3,39,739 | 3,02,947 |
| | Urban | 7,07,011 | 3,63,367 | 3,43,644 |

Source: National Informatics Centre, Thoothukudi

From this Table 3.6, it is clear that urban female literacy is 1,29,60,660 (47.41 percent) of the total populace of the urban literates in Tamil Nadu. In the meantime, the total urban literates in Thoothukudi district are 7,07,011 (52.38 percent) of the total literates in Thoothukudi district. Of this, the female literateness is 3,43,644 (53.14 percent). From this Table, it is also evident that male literateness level in Thoothukudi is more than female literateness.

3.7 THE WORKFORCE IN THOOTHUKUDI DISTRICT

According to the 2011 Census, workers were classified into main workers, bordering workers, and non-workers. Out of the total main workers of 6,89,400 main female workers are 1,95,110 and main male workers are 4,94,290. Out of 96,738 marginal workers, female workers are 58,912, and male workers are 37,826. Out of 8,96,833 non-workers, females are 5,48,112 and males are 3,48,721. The specified table shows the classification of workers in Thoothukudi district.

TABLE 3.7
TOTAL WORKERS AND NON-WORKERS IN THOOTHUKUDI DISTRICT – 2011

| Sector | | Population | Total workers (Main + Marginal) | Main Workers | Marginal Workers | Non-workers |
|--------|--------|------------|------------------------------------|--------------|------------------|-------------|
| Rural | Male | 437599 | 248691 | 221286 | 27405 | 188908 |
| | Female | 466212 | 180192 | 136056 | 44136 | 286020 |
| | Total | 903811 | 428883 | 357342 | 71541 | 474928 |
| Urban | Male | 326488 | 181695 | 174224 | 7471 | 144793 |
| | Female | 335444 | 63104 | 53172 | 9932 | 272340 |
| | Total | 661932 | 244799 | 227396 | 17403 | 417133 |
| Total | Male | 764087 | 430386 | 395510 | 34876 | 333701 |
| | Female | 801656 | 243296 | 189228 | 54068 | 558360 |
| | Total | 1565743 | 673682 | 584738 | 88944 | 892061 |

Source: National Information Centre, Thoothukudi.

The table shows that the female marginal workers are more in number in both rural and urban sectors than males. However, female central workers are more in the rural sector than in the urban sector.

3.8 INDUSTRIAL DEVELOPMENT IN THOOTHUKUDI DISTRICT

The district constitutes 70 percent of the total salt production of the state and meets 30 percent obligation of our nation. In this district two Industrial Estates are available one at Kovilpatti with 11 parts and the other at Thoothukudi with 20 items. The prior is accomplished by SIDCO and the latter by SIPCOT. There are 2,200 and above Small Scale Industries registered in the district and about 12 major industries.

They are engaged in the production of cotton and staple yarn, caustic soda, PVC resin, fertilizers, soda-ash, carbon dioxide gas in liquid form etc., Some of the major trades are SPIC,

TAC, Dharangadhara Chemical Works, Loyal Textiles Ltd., Madura Coats Ltd., Sterlite Copper Industries, Kilburn Chemicals, Ramesh Flowers, Nila seafoods, Deva and Co., and Transworld Granite Industries.

Tata steel recently announced plans to set up a Titanium dioxide project in Thoothukudi. Four national brand products are made in Thoothukudi they are VVD Coconut Oil, Agsar Paints, BIO Food Ltd. Hip Tea & Genkii Tea (Herbal Tea) and Venus Water Heaters. The essential public sector undertakings in this district are the Thoothukudi Thermal Power Station unit of the Tamil Nadu Electricity Board, Heavy Water Plant (HWP) and Port Trust.

The Central Government is considering the construction of Titanium and Zirconium Sponge Plant, which comes under the control of Department of Atomic Energy at Palayakalay village of Srivaikundam Taluk. The District Industries Centre and the Tamil Nadu Industrial Investment Corporation are catering to the needs of the small- and large-scale industries in this district.

3.9 POTENTIAL FOR DEVELOPMENT

1. The district has more rural population, which accounts for 57.73% to the total population of the district and it is one of the reasons for backwardness.
2. The percentage of the literates in the district is 72.85%, which is more than the state's average percentage
3. Agriculture is the main stay of the district. The cultivators and agricultural labourers both together accounts for 35.45% of the total work force of the district.
4. Thoothukudi has been identified as a most ideal place for spices cultivation, particularly chillies, corriander etc. Scope for industries on spice-based products is bright, as these products have both domestic and export demand.

5. The district accounts for 11% of the state's total area under Banana cultivation. The average yield is more than state's average.
6. Spices are cultivated in a large area and accounts for 28.77% to the state's total area of Spices cultivation.
7. The area under cashew nut-based industries, which have good export demand
8. The cultivation of horticultural crops viz fruits and vegetables are in upward trend, as the local farmers show interest, in view of profits. There is a scope for fruits and vegetables-based industries in the district.
9. The district occupies the first place in salt production in the state. There is a good scope for development for salt based marine chemical industries namely bromine from sea bittern, free flow iodized salt, sodium chloride (analytical and pharmaceutical), magnesium sulphate.
10. The large no of existence of Palmyrah and coconut trees in the district have bright prospects for development of industries based on these to improve the rural economy.
11. The total length of coastline is 121kms. Marine food production in recent years has shown downward trend. To overcome this problem, there is a need to improve infrastructure facilities in the old port Kulasekarapatinam in Udangudi Block, in view of tremendous export demand for seafood and fish-based products, which can earn foreign exchange.
12. The readymade garment industry, which is in tiny sector is an asset of the district and in view of continuous demand for domestic and export market, a fashion Technology Institute can be set up.
13. Limestone deposits in the district pave way for starting a mini cement plant
14. Major portion of production of safety matches comes from handmade sector
15. Thoothukudi is the 10th major and first ISO 9001certified port of the country, functioning with nine cargo berths and three bulk jetties. The infrastructure facilities available will pave

way for export and import of industrial products and commodities for economic development of the district.

16. In view of the proposed specialized export zone (SEZ) in Nanguneri of Thirunelveli district and industrial activities in and around the district there is a need to make the present airport a fully-fledged one to attract the foreign investments.

17. The Sethu Samudram project is under process which is aimed at deepening the Palk Straits in the Gulf of Mannar which will help not only the hinterland to flourish with the activities of trade and industry, but also overall economic development of the southern districts of Tamil Nadu.

3.10 PROFILE OF THE STUDY AREA – NAZARETH AREA

Nazareth is situated near the southern tip of the country. It was named by early Christian missionaries in memory of the city of Nazareth Israel, where Jesus Christ spent his early days. There is a 100+ -year-old church (St. John's Cathedral) in the centre of the town. It has a tall tower with a flat top. This part of Southern Tamil Nadu has many Gothic-styled churches.

Nazareth is in Thoothukudi district. It is about 50 km from Thoothukudi; and about 36 km from Tirunelveli. Several villages surrounding Nazareth are considered as part of Nazareth. Nazareth is connected to major cities in Tamil Nadu as well as to all the villages surrounding that area.

The climate of Nazareth town is usually dry. A short rainy season exists but the weather, for the most part, is hot and humid. Paddy rice is mainly cultivated in and around the places of Nazareth on a large scale, followed by cereals green and black grams. Banana is also cultivated here on a large scale.

As of 2011 India census Nazareth had a population of 24,862. Males constitute 48% of the population. Nazareth has an average literacy rate of 94%, higher than the national average of 59.5%. Male literacy is 95%, and female literacy is 93%.

Total area of Nazareth town is 10.98 km² . According to the census 2011 the town population is 24,862. population density is 2200/km². As per the Census of 2011, Nazareth town had 12.16% Hindus, 87.83% Christians. Nazareth is situated in SH-93 which connects Valliyur and Alwarthirunagari. There are also major roads which connect Nazareth with Kurumbur, Then Thirupperai and Palaniyappapuram.

Nazareth has separate secondary schools for boys and girls, an arts and science college, an engineering college, a polytechnic college, a Nursing (BSc) college and an industrial training institution called Art Industrial School (I.T.I) & Advanced Training Centre.

The town has several small schools including a Margoschis Matriculation School, Seventh-day Adventist primary school, Solomon Matriculation School and Nightingale Nursery and primary school. Tamil medium schools include Kaspa Primary school, St. Johns Model School, Dr Mathuram Middle School, TNDTA Primary School, Thiruvalluvar Colony etc.

CHAPTER IV

4.1 ANALYSIS AND INTERPRETATION

In the present study, the socio-economic profile of the selected cashew workers such as age, education, caste, type of family, marital status, family size, number of earning members, professional background, personal income, family income, family expenditure, savings, working facilities, working condition and problems faced by cashew industry workers have been discussed.

TABLE 4.1
AGE-WISE CLASSIFICATION OF CASHEW WORKERS

| Sl. No. | Age (in years) | Number of respondents | Percentage |
|---------|----------------|-----------------------|------------|
| 1. | Less than 30 | 5 | 8.33 |
| 2. | 30 – 40 | 19 | 31.67 |
| 4. | 40 – 50 | 24 | 40.00 |
| 4. | 50 and above | 12 | 20.00 |
| Total | | 60 | 100.00 |

Source: Survey data.

From Table 4.1 it has been revealed that the majority of cashew workers are in the age groups of 40–50 years and 30–40 years, which constitute 40.00 and 31.67 per cent respectively. The number of respondents who are 50 years and above alone constitute 20.00 per cent. The respondents, who are under the age group of fewer than 30 years, constitute 8.33 per cent to a total of 60. The mean age of cashew workers worked out to be 42.17 years.

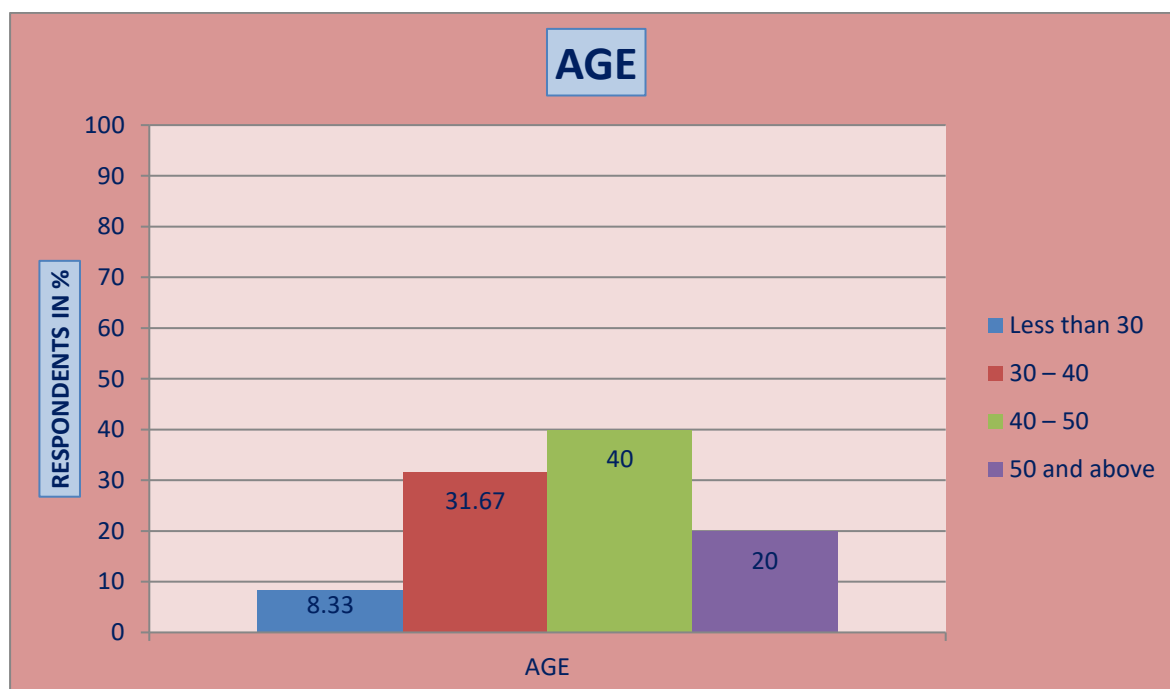
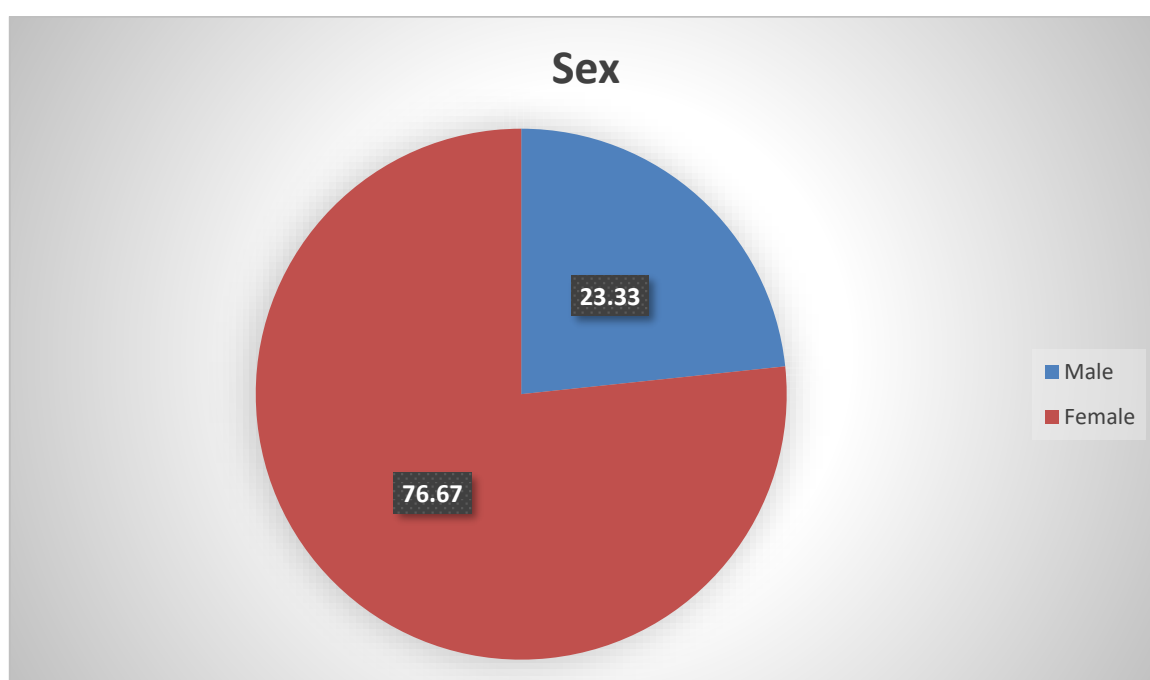


TABLE 4.2
SEX-WISE CLASSIFICATION OF THE RESPONDENTS

| Sl. No. | Sex | No. of Respondents | Percentage |
|---------|--------|--------------------|------------|
| 1. | Male | 14 | 23.33 |
| 2. | Female | 46 | 76.67 |
| | Total | 60 | 100.00 |

Source: Primary data.



It could be observed from Table 4.2 that out of the total respondents, 23.33 per cent are male whereas the remaining 76.67 per cent are females. Hence the majority of the respondents are female in the selected cashew industry in Nazareth area of Thoothukudi district.

TABLE 4.3
EDUCATIONAL ATTAINMENT OF CASHEW WORKERS

| Sl. No. | Level of Education | Number of respondents | Percentage |
|---------|--------------------|-----------------------|------------|
| 1. | Illiterate | 19 | 31.67 |
| 2. | School Level | 32 | 53.33 |
| 3. | College Level | 6 | 10.00 |
| 4. | Technical Level | 3 | 5.00 |
| Total | | 60 | 100.00 |

Source: Survey data.

It has been inferred from Table 4.3 that a maximum of 53.33 per cent of the cashew workers are having school level education, followed by 31.67 per cent of the cashew workers are Illiterate, 10 per cent with college-level education. 5.00 per cent of the cashew workers has technical level education.

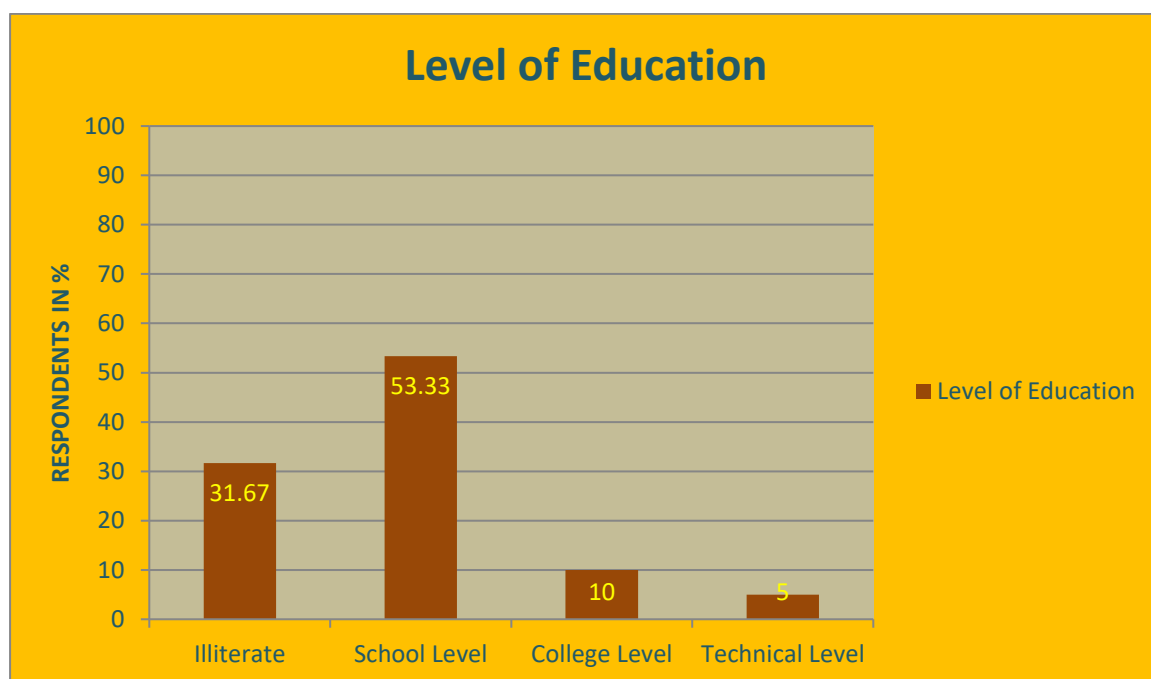


TABLE 4.4
CASTE-WISE DISTRIBUTION OF CASHEW WORKERS

| Sl. No. | Caste | Number of Respondents | Percentage |
|---------|---|-----------------------|------------|
| 1. | Forward Community (FC) | 3 | 5.00 |
| 2. | Backward Community (BC) | 31 | 51.67 |
| 3. | Most Backward Community (MBC) | 9 | 15.00 |
| 4. | Scheduled Caste (SC) and Scheduled Tribe (ST) | 17 | 28.33 |
| Total | | 60 | 100.00 |

Source: Survey data.

From Table 4.4 it has been observed that out 60 sample cashew workers 3 (5.00 per cent) of the cashew workers belonged to Forward Community 9 (15.00 per cent) belonged to Most Backward Community, 17 (28.33 per cent) are belonging to Schedule Caste / Schedule Tribes. However, the majority of 31(51.67. per cent) of the cashew workers belonged to Backward Community.

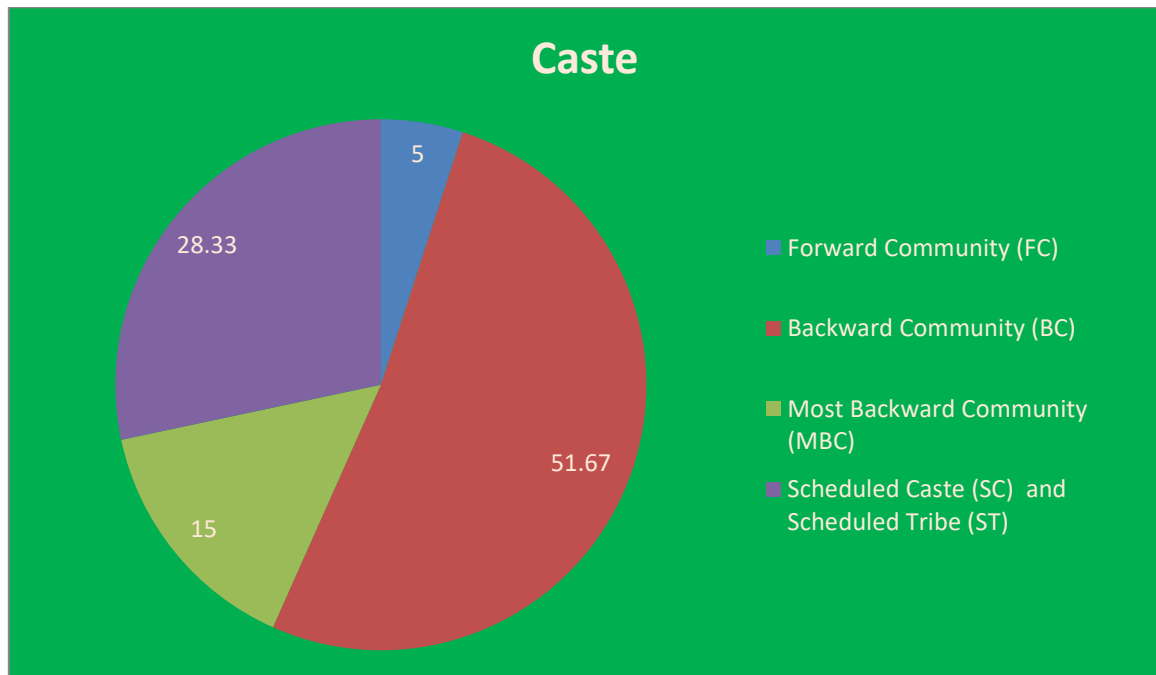


TABLE 4.5**RELIGIONS FOLLOWED BY THE RESPONDENTS**

| Sl. No. | Religion | No .of Respondents | Percentage |
|----------------|-----------------|---------------------------|-------------------|
| 1. | Christians | 41 | 68.33 |
| 2. | Hindus | 19 | 31.67 |
| | Total | 60 | 100.0 |

Source: Survey data.

The study showed that the majority of them, about 68.33%, as Christians and about 31.67% were Hindus. Generally, the study area is dominated by Christians.

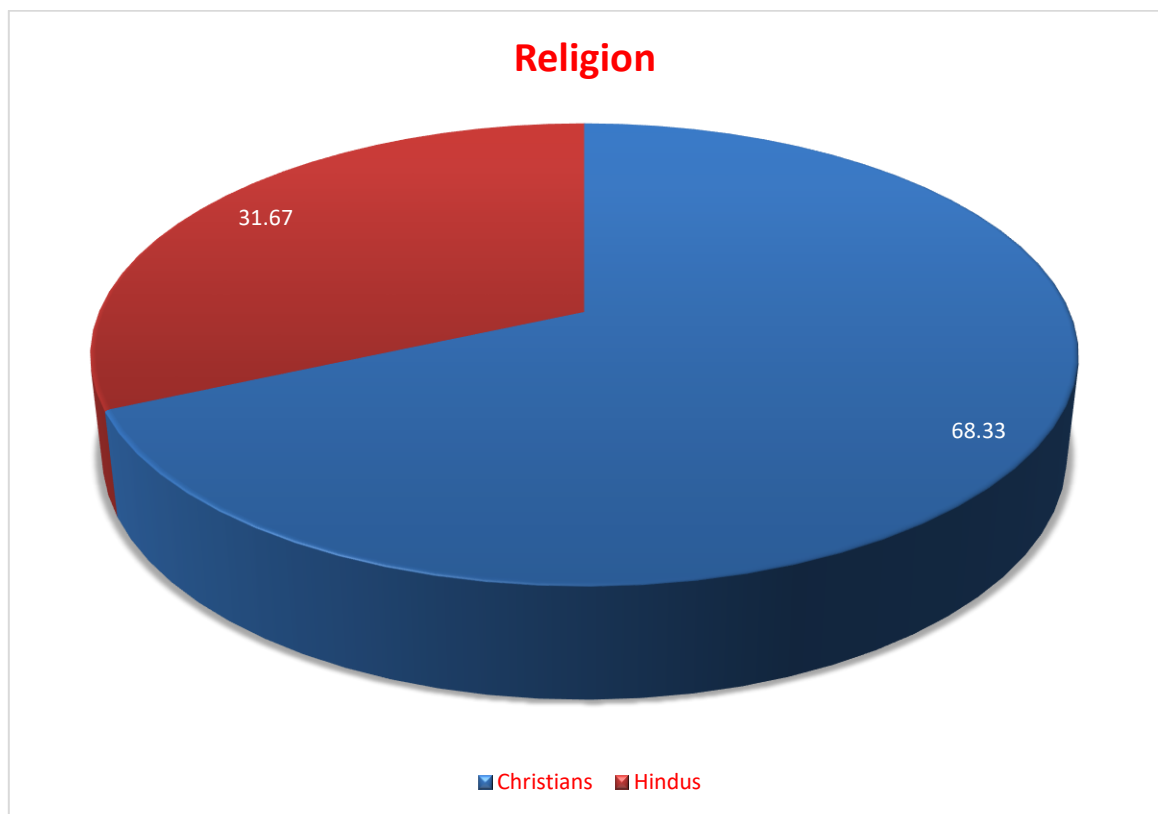


TABLE 4.6
TYPE OF FAMILY OF THE CASHEW WORKERS

| Sl. No. | Nature of Family | Number of Respondents | Percentage |
|---------|------------------|-----------------------|------------|
| 1. | Nuclear Family | 44 | 73.33 |
| 2. | Joint Family | 16 | 26.67 |
| Total | | 60 | 100.00 |

Source: Survey data.

It has been inferred from Table 4.6 that out of 60 cashew workers 44 (73.33 per cent) belonged to the nuclear family system and the remaining 16 (26.67 per cent) belonged to the joint family system. It indicates a constant decline of the joint family system even in the study area.

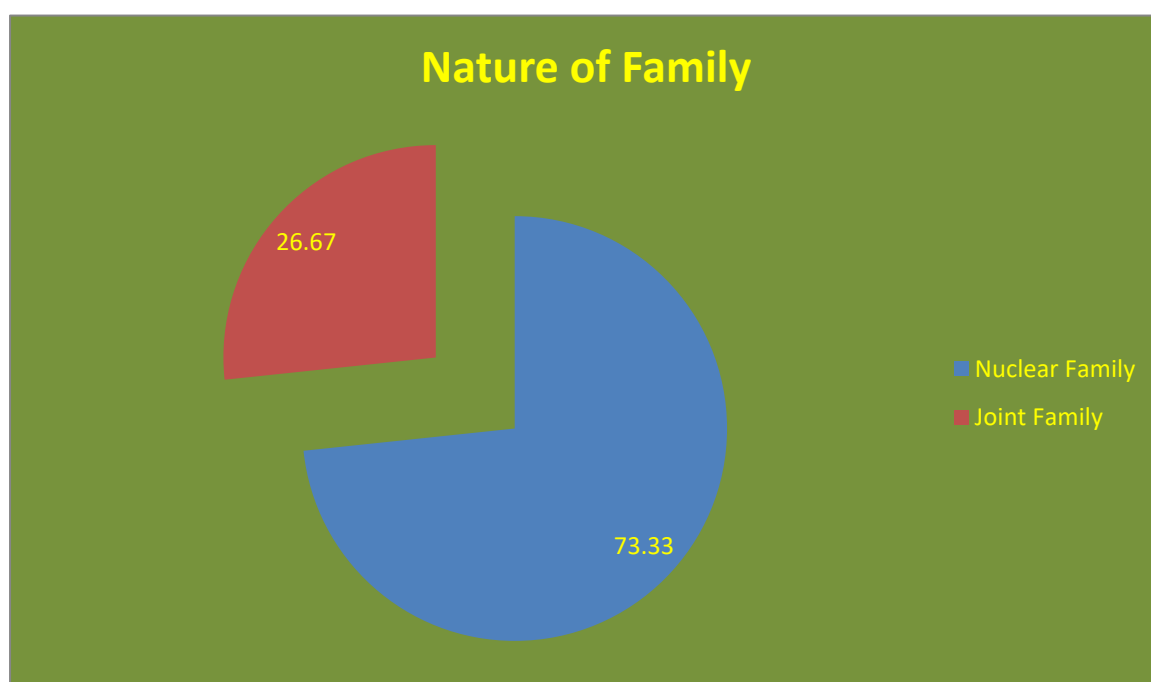


TABLE 4.7
MARITAL STATUS OF CASHEW WORKERS

| Sl. No. | Marital Status | Number of respondents | Percentage |
|---------|----------------|-----------------------|------------|
| 1. | Unmarried | 11 | 18.33 |
| 2. | Married | 46 | 76.67 |
| 4. | Widowers | 3 | 5.00 |
| Total | | 60 | 100.00 |

Source: Survey data.

Table 4.7 reveals that the out of 60 respondents a maximum of 46 (76.67 per cent) cashew workers are married, while 11 (18.33 per cent) are unmarried and 3 (5.00 per cent) are widowers.

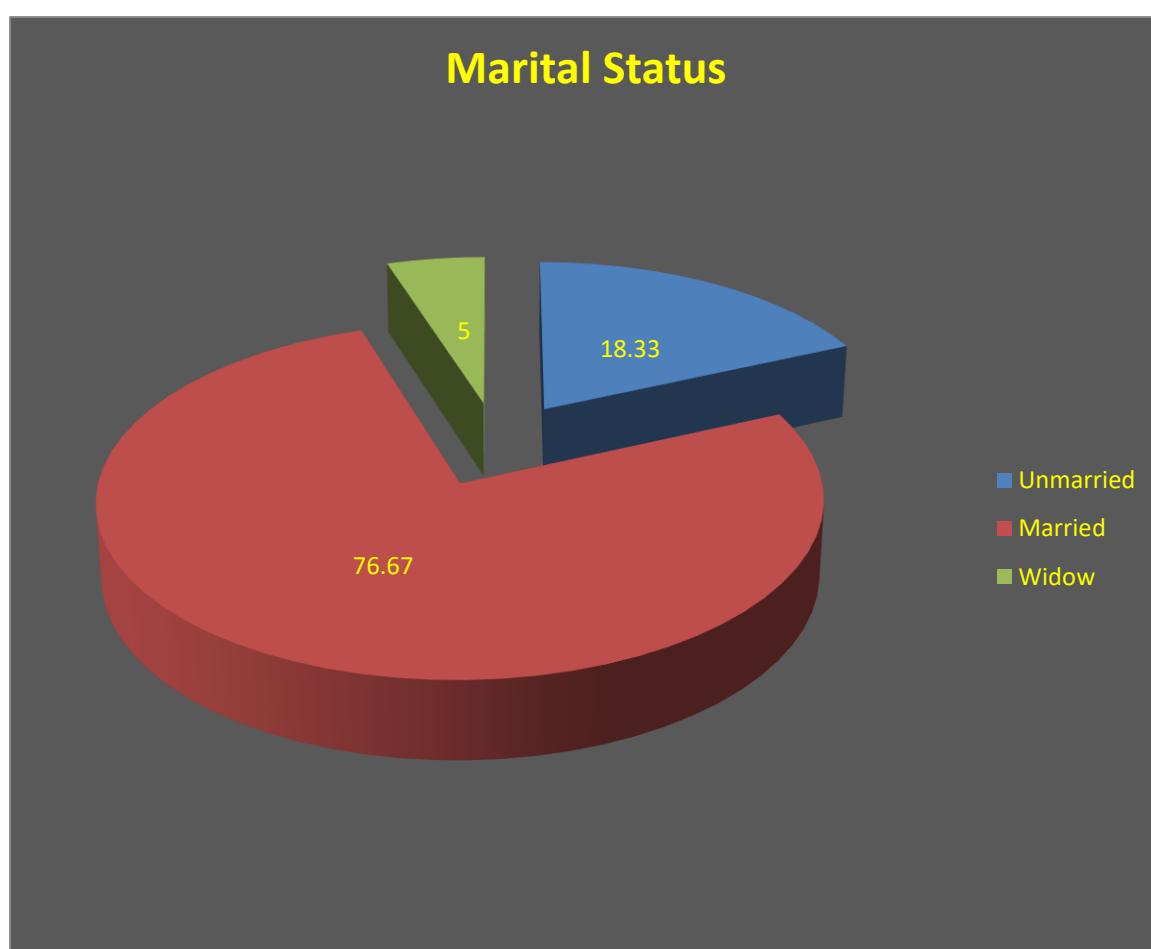


TABLE 4.8
FAMILY SIZE OF CASHEW WORKERS

| Sl. No. | Family Size | Number of respondents | Percentage |
|---------|-------------|-----------------------|------------|
| 1. | Below 3 | 13 | 21.67 |
| 2. | 3 – 5 | 38 | 63.33 |
| 4. | 5 and above | 9 | 15.00 |
| Total | | 60 | 100.00 |

Source: Survey data.

Note: Average family size 3.87.

A maximum of 38 (63.33 per cent) of cashew workers have a family size of 3 – 5 members, followed by 13 (21.67 per cent) having a family size of below 3, 9 (15.00 per cent) have a family size of 5 and above. It is observed from Table 4.8 that majority of them have a family size of 3 to 5 members. The average size of the family worked out to be 3.87.

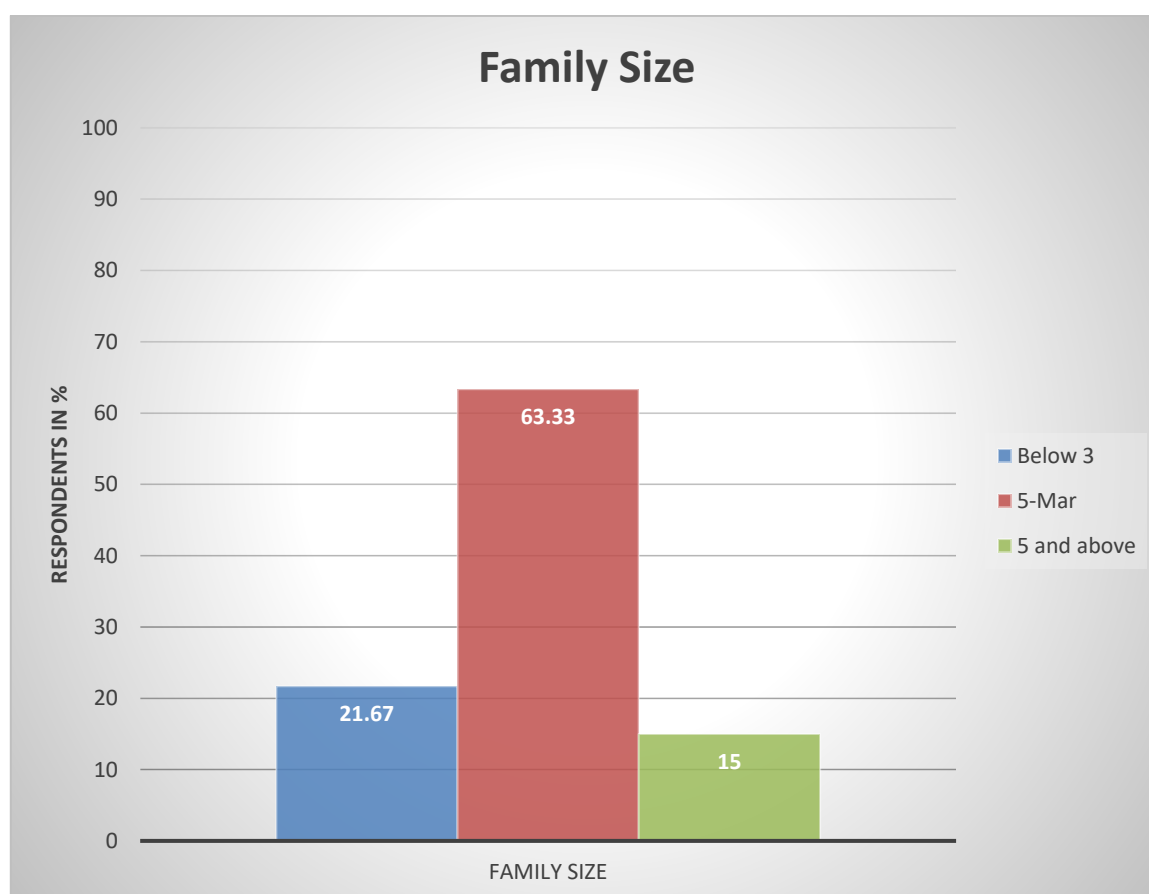


TABLE 4.9
EARNING MEMBERS PER FAMILY OF THE HOUSEHOLDS

| Sl. No. | Earning Members | Number of respondents | Percentage |
|---------|-----------------|-----------------------|------------|
| 1. | One | 17 | 28.33 |
| 2. | Two | 24 | 40.00 |
| 3. | Three | 10 | 16.67 |
| 4. | Four | 6 | 10.00 |
| 5. | More than four | 3 | 5.00 |
| Total | | 60 | 100.00 |

Source: Survey data.

From the Table 4.9 it has been revealed that a majority of 24 (40.00 per cent) of the cashew workers have two earning member per family, followed by 17 (28.33 per cent) of the cashew workers with only one earning members per family, 10 (16.67 per cent) of the cashew workers have three earning members per family and 6 (10.00 per cent) of the cashew workers have four earning members per family. Only three (5.00 per cent) of the cashew workers have more than four earning members per family. The mean earning members per family of the households worked out to be 1.73.

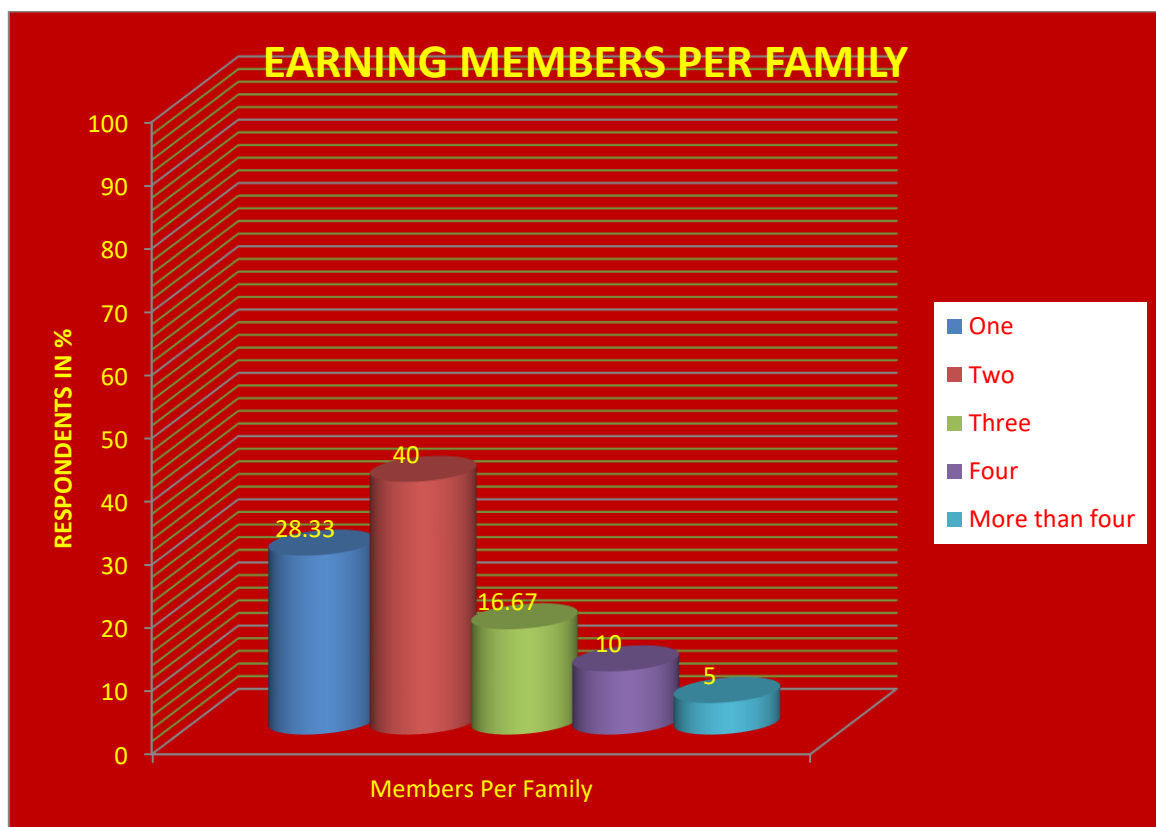


TABLE 4.10
HOUSING OF THE RESPONDENTS

| Sl. No. | Housing | No. of Respondents | Percentage |
|---------|---------|--------------------|------------|
| 1. | Own | 39 | 65.00 |
| 2. | Rent | 21 | 35.00 |
| | Total | 60 | 100.0 |

Source: Survey data.

From the table, it revealed that the majority 65% of the sample respondents have their own houses.

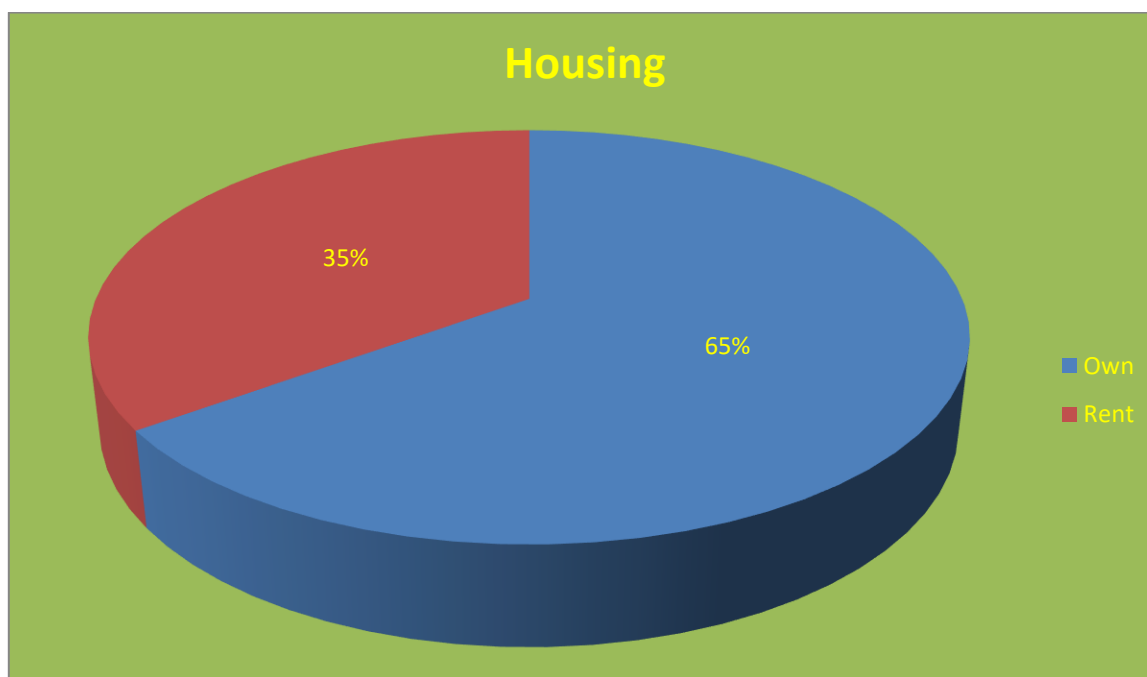


TABLE 4.11
REASONS FOR GOING TO CASHEW INDUSTRY

| S.No | Reasons for going to work in cashew industry | Number of Respondents | Percentage |
|------|--|-----------------------|------------|
| 1. | To help family | 16 | 26.67 |
| 2. | Poverty | 11 | 18.33 |
| 3. | Independent | 7 | 11.67 |
| 4. | Interested in earning | 17 | 28.33 |
| 5. | Lack of other job | 9 | 15.00 |
| | Total | 60 | 100.00 |

Source: Survey data.

It is inferred from the above Table, majority (28.33 percent) of the respondents are working in this factory because they are interested in earning. 26.67 percent of them are working in cashew factory to help their family. 18.33 percent of them working is cashew factory because they are poverty. 15 percent of them are working here due to lack of other job and the remaining 11.67 percent of them working in the cashew factory because they are independent.

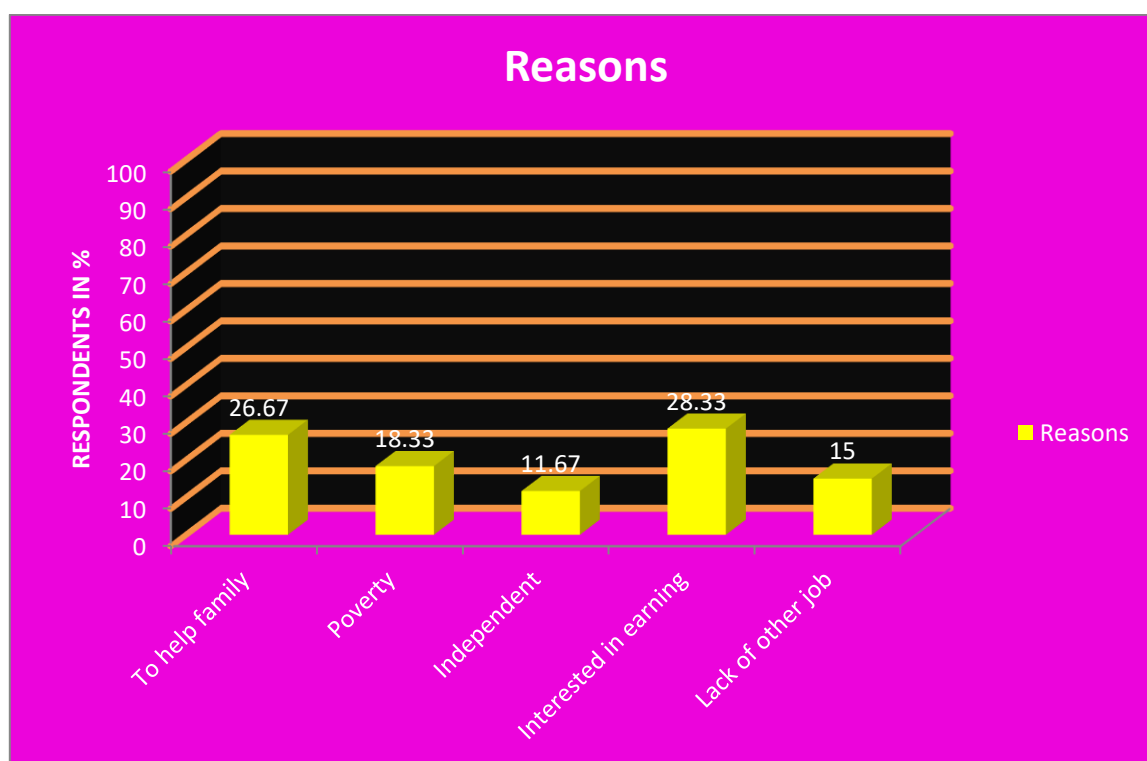


TABLE 4.12
NATURE OF EMPLOYMENT IN CASHEW NUT INDUSTRY

| Sl. No. | Nature of Employment | Number of respondents | Percentage |
|----------------|-----------------------------|------------------------------|-------------------|
| 1. | Shelling | 17 | 28.33 |
| 2. | Peeling | 15 | 25.00 |
| 3. | Packing | 9 | 15.00 |
| 4. | Grading | 15 | 25.00 |
| 5. | Supervising | 4 | 6.67 |
| Total | | 60 | 100.00 |

Source: Survey data.

The Table 4.12 shows that, out of the 60 workers, 28.33 percent of workers are engaged in the shelling section, 25 percent of workers are engaged in peeling section, 15 percent of workers are engaged in packing section, 25 percent of workers are engaged in Grading section and 6.67 percent workers are engaged in supervising section.

TABLE 4.13
YEARS OF EXPERIENCE

| S.No | Experience | Number of Respondents | Percentage |
|------|-----------------------------------|-----------------------|------------|
| 1. | Below 3 years | 6 | 10.00 |
| 2. | Above 3 years and up to 6 years | 10 | 16.67 |
| 3. | Above 6 years and up to 9 years | 18 | 30.00 |
| 4. | Above 9 years and up to 12 years | 13 | 21.67 |
| 5. | Above 12 years and up to 15 years | 8 | 13.33 |
| 6. | More than 15 years | 5 | 8.33 |
| | Total | 60 | 100.00 |

Source: Survey data.

It is inferred from Table 4.13 that 6(10%) respondents have work experience for a period of below 3 years, 10(16.67%) respondents have work experience for a period of 3 to 6 years, 18(30%) respondents have work experience for a period of 6 to 9 years, 13(21.67%) respondents have work experience of 9 to 12 years, 8(13.33%) respondents have work experience for a period of 12 to 15 years and the rest 5(8.33%) respondents have work experience for a period of more than 15 years.



TABLE 4.14
TOTAL WORKING HOURS PER DAY

| Sl. No. | Total working hours per day | Number of respondents | Percentage |
|---------|-----------------------------|-----------------------|------------|
| 1. | Below 8 hours | 21 | 35.00 |
| 2. | More than 8 hours | 39 | 65.00 |
| Total | | 60 | 100.00 |

Source: Survey data.

It could be seen from Table 4.14 that 39 (65 %) respondents are working for more than 8 hours per day, and the rest 21 (35%) respondents are working below 8 hours per day.

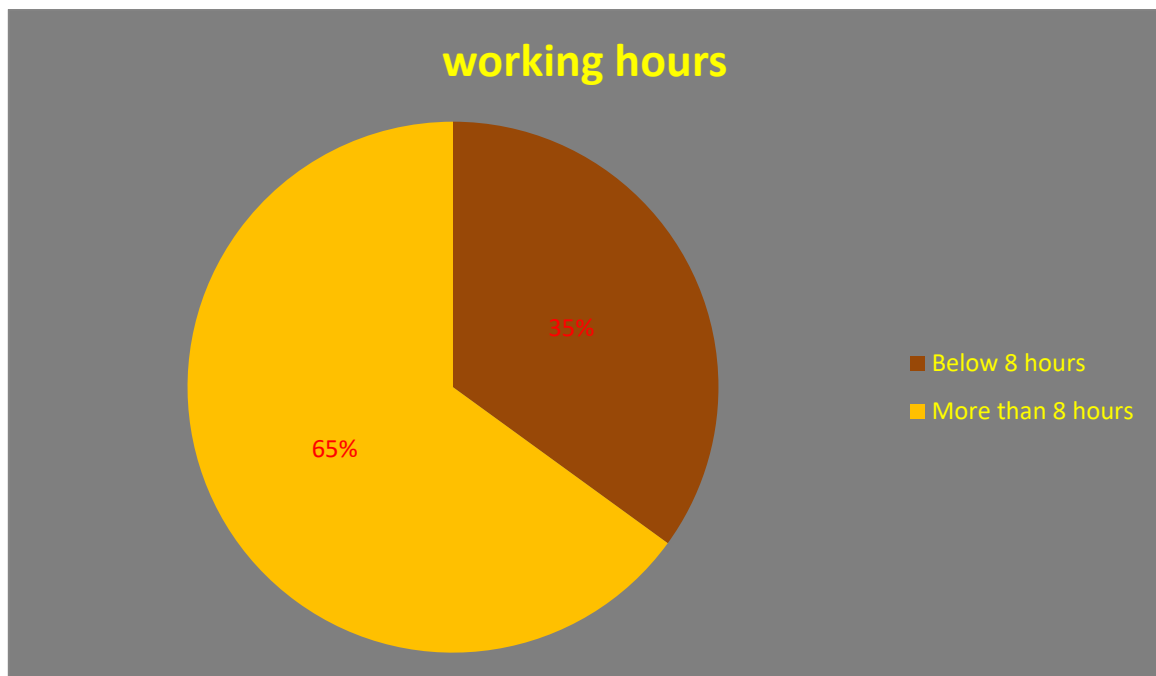


TABLE 4.15
MONTHLY PERSONAL INCOME OF CASHEW WORKERS

| Sl. No. | Personal Income (in Rs.) | Number of respondents | Percentage |
|---------|--------------------------|-----------------------|------------|
| 1. | Less than Rs.5000 | 4 | 6.67 |
| 2. | Rs.5,000 – Rs.8,000 | 9 | 15.00 |
| 3. | Rs.8,000 – Rs.11,000 | 14 | 23.33 |
| 4. | Rs.11,000 – Rs.14,000 | 23 | 38.33 |
| 5. | Rs.14,000 and above | 10 | 16.67 |
| Total | | 60 | 100.00 |

Source: Survey data.

Note: Mean monthly personal income Rs.10,800.

Table 4.15 shows that out of 60 cashew workers a majority of 23 (38.33 per cent) earn a monthly income of Rs.11, 000 to Rs.14, 000 followed by 14 (23.33 per cent) earning Rs.8, 000 to 11,000. 10 (16.67 per cent) of the cashew workers earn Rs.14, 000 and above, 9(15.00 per cent) earn Rs.6000 to Rs.8, 000 and 4 (6.67 per cent) earn a monthly income of earn less than Rs.6000 . The mean monthly personal income worked out to be Rs.10,800.

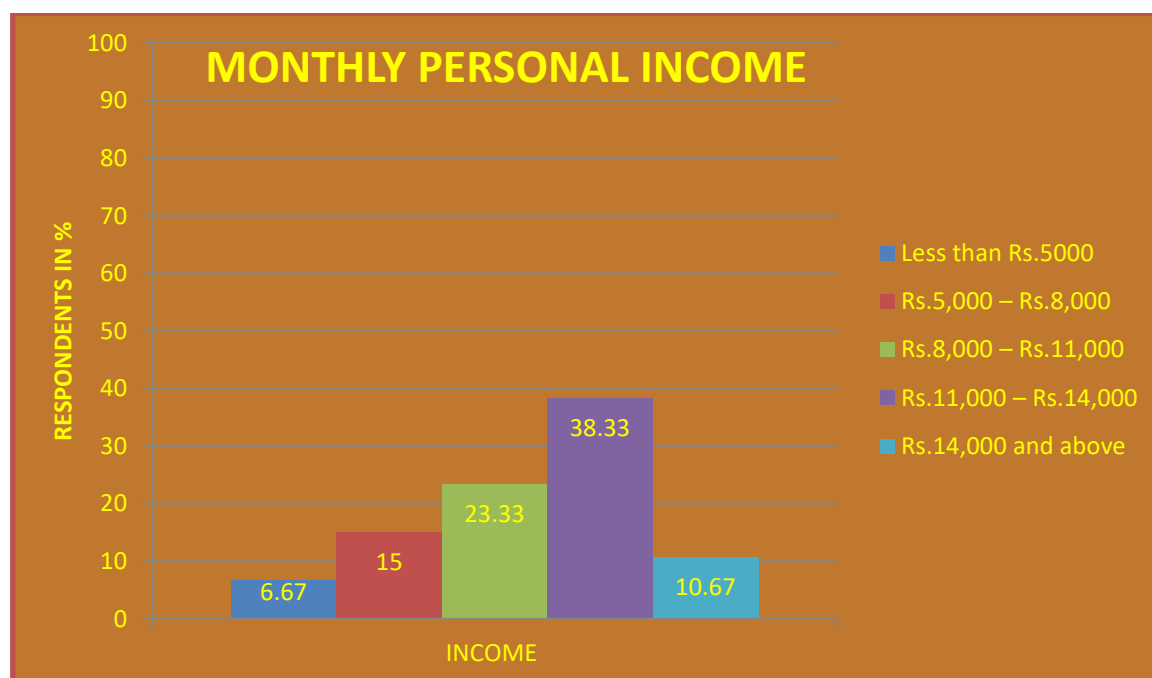


TABLE 4.16
FAMILY INCOME OF THE HOUSEHOLDS

| Sl. No. | Monthly Family Income (Rs.) | Number of respondents | Percentage |
|---------|-----------------------------|-----------------------|------------|
| 1. | Less than Rs.10,000 | 5 | 8.33 |
| 2. | 10,000 – 15,000 | 8 | 13.33 |
| 3. | 15,000–20,000 | 16 | 26.67 |
| 4. | 20,000–25,000 | 22 | 36.67 |
| 5. | 25,000 and above | 9 | 15.00 |
| Total | | 60 | 100.00 |

Source: Survey data.

Note: Mean monthly family income of the households Rs.17308.33

From Table 4.16 it has been observed that out of 60 cashew workers a maximum of 22 (36.67 per cent) have a monthly family income of Rs.20,000–Rs.25000, followed by 16 (26.67 per cent) with a family income of Rs.15000 -20,000. 9(15.00 per cent) of them have a family income of Rs.25, 000 and above. 8(13.33 per cent) with a family income of Rs.10000 -15,000, 5(8.33 per cent) of them have a family income of less than Rs.10, 000. The mean monthly family income of the households works out to be Rs.17308.33.

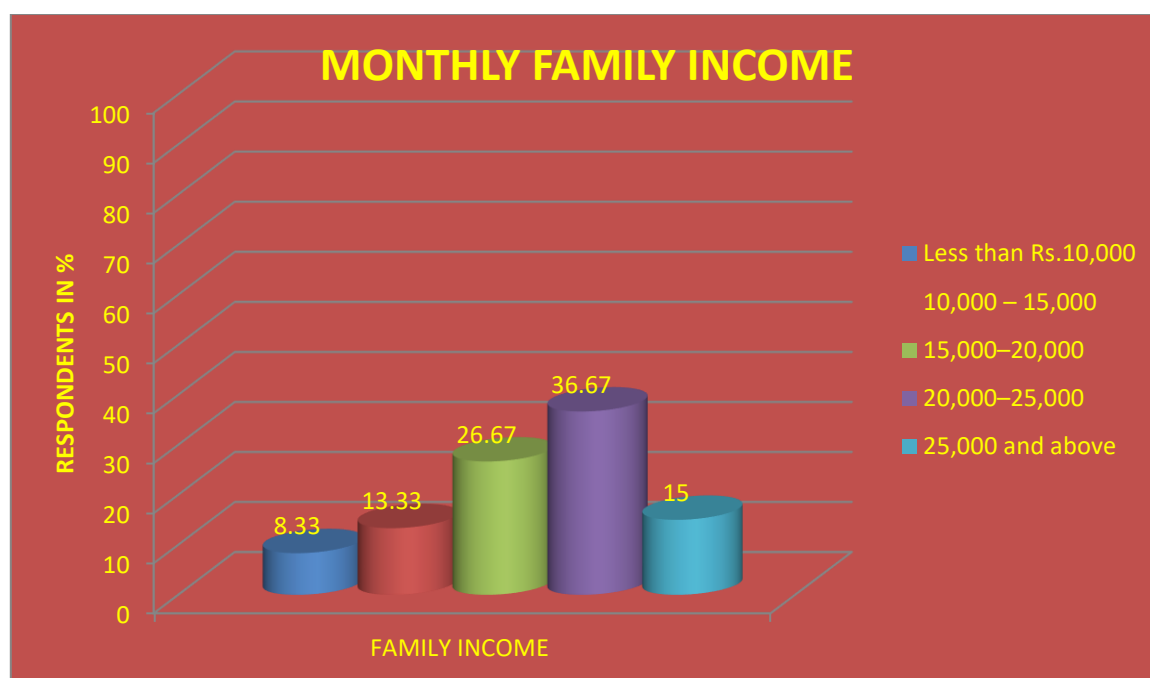


TABLE 4.17**MONTHLY FAMILY EXPENDITURE OF THE HOUSEHOLDS**

| Sl. No. | Family Expenditure (Rs.) | Number of respondents | Percentage |
|---------|--------------------------|-----------------------|------------|
| 1. | Less than Rs.5,000 | 7 | 11.67 |
| 2. | Rs.5,000 – Rs.6,000 | 9 | 15.00 |
| 4. | Rs.6,000 – Rs.7,000 | 15 | 25.00 |
| 4. | Rs.7,000 – Rs.8,000 | 18 | 30.00 |
| 5. | Rs.8,000 and above | 11 | 18.33 |
| Total | | 60 | 100.00 |

Source: Survey data.

Note: Mean monthly expenditure of the households is Rs.6,783.33.

It has been inferred from Table 4.17 that the out of 60 cashew workers a maximum of 18 (30.00 per cent) respondents incur a family expenditure of Rs.7000 – Rs.8000 per month, 15 (25.00 per cent) spend Rs.6000-Rs.7000, 11 (18.33 per cent) spend Rs. 8000 and above and 9 (15.00 per cent) spend Rs. 5000-Rs.6000. A minimum of 7 (11.67 per cent) of the cashew workers incur a family expenditure of less than Rs.5000. Mean monthly expenditure of the households works out to be Rs.6,783.33.

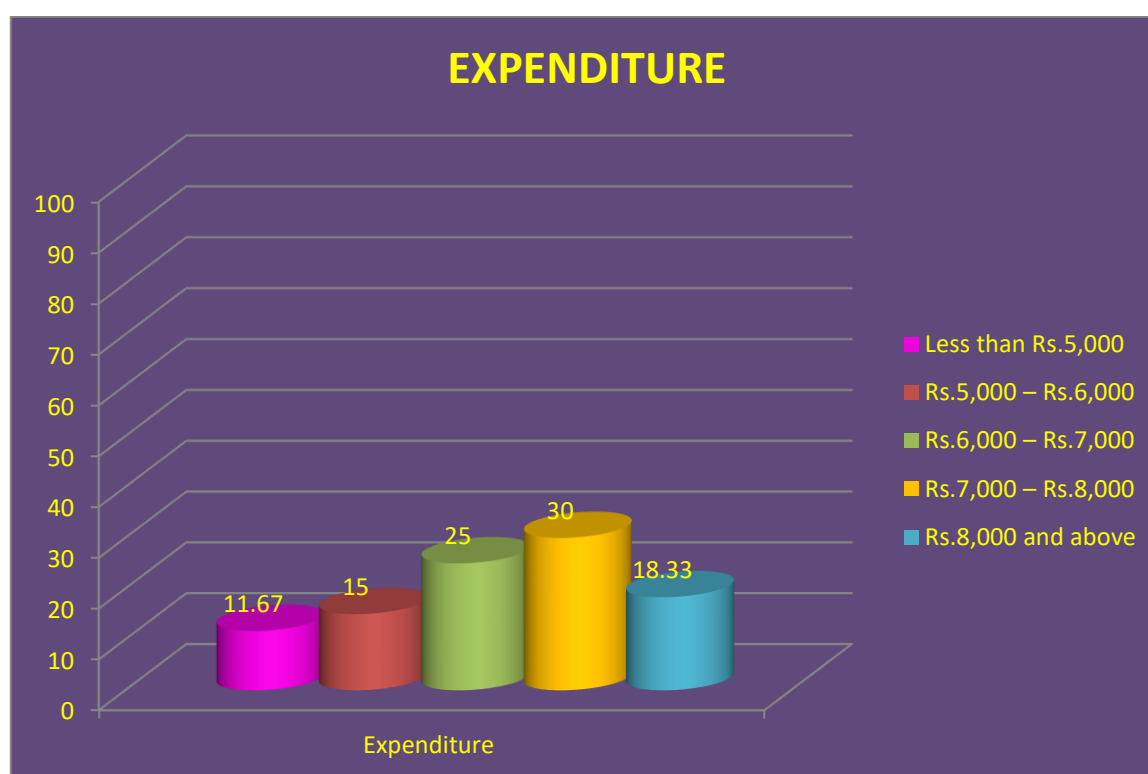


TABLE 4.18
MONTHLY SAVINGS OF THE HOUSEHOLDS

| Sl. No. | Monthly Savings | Number of respondents | Percentage |
|---------|--------------------|-----------------------|------------|
| 1. | Less than Rs.3,000 | 9 | 15.00 |
| 2. | 3,000 – 4,000 | 24 | 40.00 |
| 3. | 4,000 – 5,000 | 15 | 25.00 |
| 4. | 5,000 and above | 12 | 20.00 |
| Total | | 60 | 100.00 |

Source: Survey data.

Table 4.18 reveals that out of 60 cashew workers, a maximum of 40.00 per cent (24) having a saving of Rs. 3,000 – 4,000. 25.00 per cent of cashew workers is having a saving of Rs. 4,000 – 5,000 per month. Among the cashew workers, who saved above Rs.5000 constitute 20.00 per cent. On the other hand, 15.00 per cent of the respondents have savings of Less than Rs.3,000.

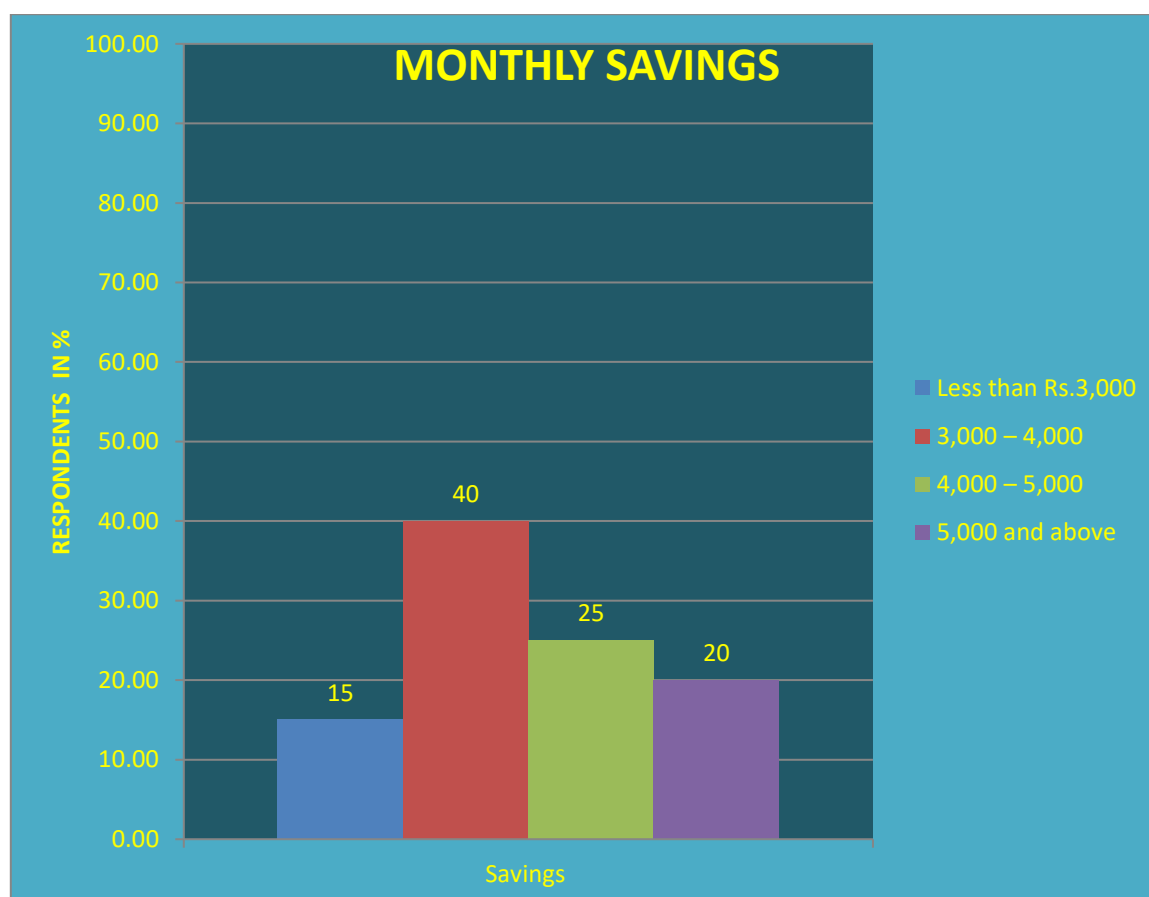


TABLE 4.19**MATERIAL POSSESSION AMONG THE CASHEW WORKERS**

| Sl. No. | Material Possession | Number of respondents | Percentage |
|---------|---------------------------|-----------------------|------------|
| 1. | Less than Rs.1,00,000 | 6 | 10.00 |
| 2. | Rs.1,00,000 – Rs.2,00,000 | 11 | 18.33 |
| 3. | Rs.2,00,000 – Rs.3,00,000 | 15 | 25.00 |
| 4. | Rs.3,00,000 – Rs.4,00,000 | 19 | 31.67 |
| 5. | More than Rs.4,00,000 | 9 | 15.00 |
| Total | | 60 | 100.00 |

Source: Survey data.

It has been inferred from Table 4.19 that out of 60 cashew workers the maximum of 19 (31.67 per cent) have a material possession worth rupees three to four lakhs, followed by 15 (25.00 per cent) having two to three lakhs. 11 (18.33 per cent) have property worth Rs.1,00,000 – Rs.2,00,000. 9 (15.00 per cent) have property worth More than Rs. four lakhs and 6 (10.00 per cent) have material possession worth less than Rs.1,00,000.

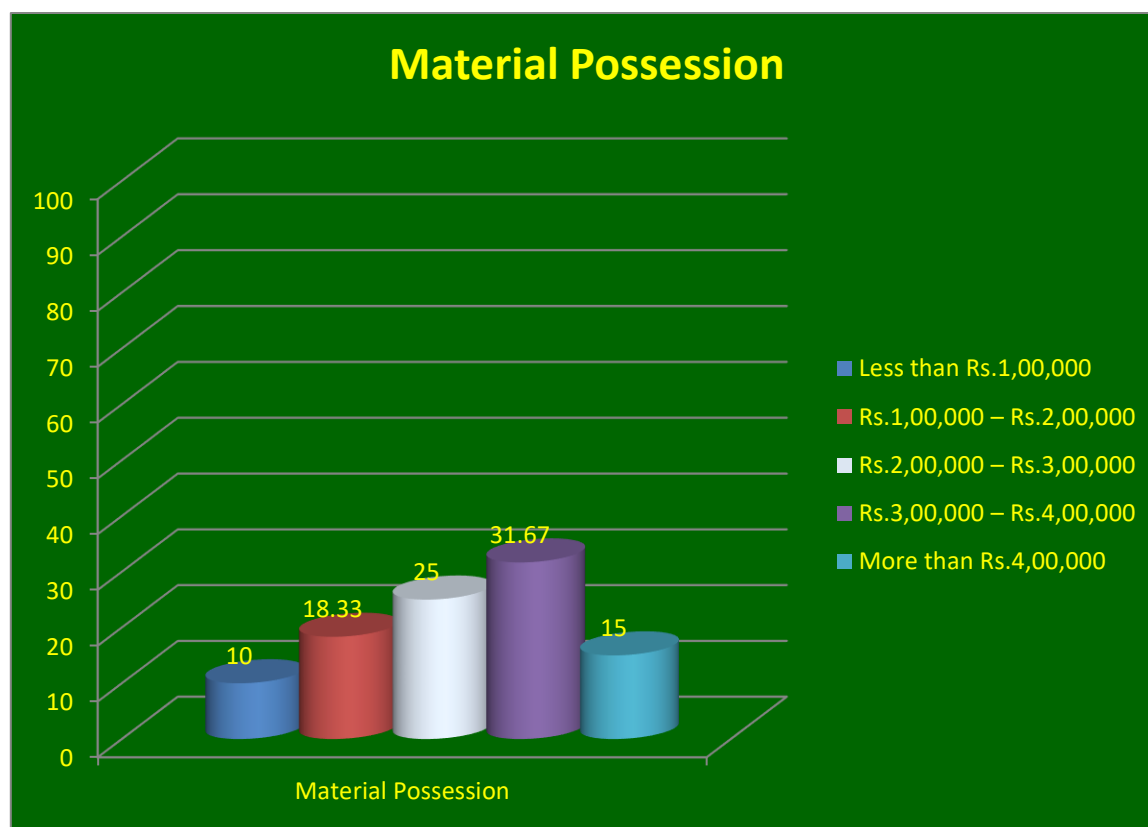


TABLE 4.20
WORKING FACILITIES IN CASHEW FACTORY

| Sl. No. | Working Facilities in Cashew Factory | Number of respondents | Percentage |
|---------|--------------------------------------|-----------------------|------------|
| 1. | Drinking water | 30 | 50.00 |
| 2. | Washing facilities | 4 | 6.67 |
| 3. | Latrine and urinals | 17 | 28.33 |
| 4. | Rest room and lunchroom | 4 | 6.67 |
| 5. | Medical facilities | 5 | 8.33 |
| Total | | 60 | 100.00 |

Source: Survey data.

The facilities regarding cashew factories are analysed which is represented in the above table.

The cashew industry in Nazareth area provides various facilities like drinking water (50.00 per cent), washing facilities (6.67 per cent), latrine and urinals (28.33 per cent), rest room and lunchroom (6.67 per cent), medical facilities (8.33 per cent).

TABLE 4.21
WORKING CONDITION OF CASHEW FACTORIES

| Sl. No. | Working Condition of Cashew Factories | Number of respondents | Percentage |
|---------|--|-----------------------|------------|
| 1. | Light and ventilation at the work spot are proper and adequate | 26 | 43.33 |
| 2. | Safety measures provided are sufficient | 9 | 15.00 |
| 3. | The working condition is hygienic enough | 10 | 16.67 |
| 4. | Rest rooms are maintained properly | 15 | 25.00 |
| Total | | 60 | 100.00 |

Source: Survey data.

The working conditions are light and ventilation at work spot (43.33 per cent), safety measures (15.00 per cent), working condition is hygienic enough (16.67 per cent), rest rooms are properly maintained (25.00 per cent).

TABLE 4.22**PROBLEMS FACED BY THE WORKERS IN CASHEW NUT INDUSTRY**

| Sl. No. | Problems | Number of respondents | Percentage |
|----------------|--------------------|------------------------------|-------------------|
| 1. | Less wage | 18 | 30.00 |
| 2. | Low social status | 12 | 20.00 |
| 3. | High working hours | 16 | 26.67 |
| 4. | Hard work | 9 | 15.00 |
| 5. | Other problems | 5 | 8.33 |
| Total | | 60 | 100.00 |

Source: Survey data.

This table deals with the important problems faced by the cashew nut workers in the industry.

The important problems are low salary (30.00 per cent), less social status (20.00 per cent), long hours of work (26.67 per cent), hard work (15.00 per cent), which is presented in the above table.

CHAPTER V

SUMMARY OF FINDINGS, SUGGESTIONS AND CONCLUSION

5.1 FINDINGS

It has been revealed that the majority of cashew workers are in the age groups of 40–50 years and 30–40 years, which constitute 40.00 and 31.67 per cent respectively. The number of respondents who are 50 years and above alone constitute 20.00 per cent. The respondents, who are under the age group of fewer than 30 years, constitute 8.33 per cent to a total of 60. The mean age of cashew workers worked out to be 42.17 years.

It could be observed that out of the total respondents, 23.33 per cent are male whereas the remaining 76.67 per cent are females. Hence the majority of the respondents are female in the selected cashew industry in Nazareth area of Thoothukudi district.

It has been inferred that a maximum of 53.33 per cent of the cashew workers are having school level education, followed by 31.67 per cent of the cashew workers are Illiterate, 10 per cent with college-level education. 5.00 per cent of the cashew workers has technical level education.

It has been observed that out 60 sample cashew workers 3 (5.00 per cent) of the cashew workers belonged to Forward Community 9 (15.00 per cent) belonged to Most Backward Community, 17 (28.33 per cent) are belonging to Schedule Caste / Schedule Tribes. However, the majority of 31 (51.67 per cent) of the cashew workers belonged to Backward Community.

The study showed that the majority of them, about 68.33%, as Christians and about 31.67% were Hindus. Generally, the study area is dominated by Christians.

It has been inferred that out of 60 cashew workers 44 (73.33 per cent) belonged to the nuclear family system and the remaining 16 (26.67 per cent) belonged to the joint family system. It indicates a constant decline of the joint family system even in the study area.

The study reveals that the out of 60 respondents a maximum of 46 (76.67 per cent) cashew workers are married, while 11 (18.33 per cent) are unmarried and 3 (5.00 per cent) are widowers.

A maximum of 38 (63.33 per cent) of cashew workers have a family size of 3 – 5 members, followed by 13 (21.67 per cent) having a family size of below 3, 9 (15.00 per cent) have a family size of 5 and above. It is observed that majority of them have a family size of 3 to 5 members. The average size of the family worked out to be 3.87.

It has been revealed that a majority of 24 (40.00 per cent) of the cashew workers have two earning member per family, followed by 17 (28.33 per cent) of the cashew workers with only one earning members per family, 10 (16.67 per cent) of the cashew workers has three earning members per family and 6 (10.00 per cent) of the cashew workers have four earning members per family. Only three (5.00 per cent) of the cashew workers have more than four earning members per family. The mean earning members per family of the households worked out to be 1.73.

It revealed that the majority 65% of the sample respondents have their own houses.

It is inferred, majority (28.33 percent) of the respondents are working in this factory because they are interested in earning. 26.67 percent of them are working in cashew factory to help their family. 18.33 percent of them working is cashew factory because they are poverty. 15 percent of them are working here due to lack of other job and the remaining 11.67 percent of them working in the cashew factory because they are independent.

The study shows that, out of the 60 workers, 28.33 percent of workers are engaged in the shelling section, 25 percent of workers are engaged in peeling section, 15 percent of workers are engaged in packing section, 25 percent of workers are engaged in Grading section and 6.67 percent workers are engaged in supervising section.

It is inferred that 6(10%) respondents have work experience for a period of below 3

years, 10(16.67%) respondents have work experience for a period of 3 to 6 years, 18(30%) respondents have work experience for a period of 6 to 9 years, 13(21.67%) respondents have work experience of 9 to 12 years, 8(13.33%) respondents have work experience for a period of 12 to 15 years and the rest 5(8.33%) respondents have work experience for a period of more than 15 years.

It could be seen that 39 (65 %) respondents are working for more than 8 hours per day, and the rest 21 (35%) respondents are working below 8 hours per day.

The data shows that out of 60 cashew workers a majority of 23 (38.33 per cent) earn a monthly income of Rs.11, 000 to Rs.14, 000 followed by 14 (23.33 per cent) earning Rs.8, 000 to 11,000. 10 (16.67 per cent) of the cashew workers earn Rs.14, 000 and above, 9(15.00 per cent) earn Rs.6000 to Rs.8, 000 and 4 (6.67 per cent) earn a monthly income of less than Rs.6000 . The mean monthly personal income worked out to be Rs.10,800.

It has been observed that out of 60 cashew workers a maximum of 22 (36.67 per cent) have a monthly family income of Rs.20,000–Rs.25000, followed by 16 (26.67 per cent) with a family income of Rs.15000 -20,000. 9(15.00 per cent) of them have a family income of Rs.25, 000 and above. 8(13.33 per cent) with a family income of Rs.10000 -15,000, 5(8.33 per cent) of them have a family income of less than Rs.10, 000. The mean monthly family income of the households works out to be Rs.17308.33.

It has been inferred that the out of 60 cashew workers a maximum of 18 (30.00 per cent) respondents incur a family expenditure of Rs.7000 – Rs.8000 per month, 15 (25.00 per cent) spend Rs.6000-Rs.7000, 11 (18.33 per cent) spend Rs. 8000 and above and 9 (15.00 per cent) spend Rs. 5000-Rs.6000. A minimum of 7 (11.67 per cent) of the cashew workers incur a family expenditure of less than Rs.5000. Mean monthly expenditure of the households works out to be Rs.6,783.33.

It reveals that out of 60 cashew workers, a maximum of 40.00 per cent (24) having a saving of Rs. 3,000 – 4,000. 25.00 per cent of cashew workers is having a saving of Rs. 4,000 – 5,000 per month. Among the cashew workers, who saved above Rs.5000 constitute 20.00 per cent. On the other hand, 15.00 per cent of the respondents have savings of Less than Rs.3,000.

It has been inferred that out of 60 cashew workers the maximum of 19 (31.67 per cent) have a material possession worth rupees three to four lakhs, followed by 15 (18.33 per cent) having two to three lakhs. 11 (18.33 per cent) have property worth Rs.1,00,000 – Rs.2,00,000. 9(52.00 per cent) have property worth More than Rs. four lakhs and 6 (10.00 per cent) have material possession worth less than Rs.1,00,000.

The facilities regarding cashew factories are analysed which is represented in the study. The cashew industry in Nazareth area provides various facilities like drinking water (50.00 per cent), washing facilities (6.67 per cent), latrine and urinals (28.33 per cent), rest room and lunchroom (6.67 per cent), medical facilities (8.33 per cent).

The working conditions are light and ventilation at work spot (43.33 per cent), safety measures (15.00 per cent), working condition is hygienic enough (16.67 per cent), rest rooms are properly maintained (25.00 per cent).

The data deals with the important problems faced by the cashew nut workers in the industry. The important problems are low salary (30.00 per cent), less social status (20.00 per cent), long hours of work (26.67 per cent), hard work (15.00 per cent), which is presented in the above Table.

5.2 SUGGESTIONS

The following suggestions are put forward by the researcher based on the findings of the study and through direct observation.

1. The government should take necessary steps to increase the saving habit of the women workers.
2. The government should fix the minimum wage system in order to cater the needs of the workers.
3. Every cashew factory should be providing gloves, oils and soaps to safeguard the workers' health.
4. The government should arrange national level seminar in the case of female workers so that, the workers get necessary information from these seminars.
5. The Government should necessarily take steps to ensure regular supply of electricity.
6. The government should give necessary training to the workers to increase the efficiency of the workers.
7. The industry should provide enough time for refreshment of the workers.
8. The cashew factory should provide bonus to the workers regularly.
9. Employee State Insurance Scheme can also be introduced for the welfare of the workers in the cashew nut industry.
10. The industry should provide necessary working facilities to the workers in the working hours. The factories should provide promotion to the workers on the basis of talent or efficiency of the workers.
11. The industry should modify the wages system in order to meet the present condition of expense.
12. The industry should offer the most benefits incentives plan for workers.
13. The mechanization will not enhance profitability and feels that the industry should concentrate on diversified value addition to the kernels and market them in the global market under an Indian brand name instead of exporting it in bulk form.

14. The mechanization of the entire processing method is possible with new technology.

Therefore, improving the conventional method followed here for decades is the need of the hour. There is need for advanced technology to ensure the quality of the end product is in line with international standards.

15. Trained manpower, more wages and welfare programmes for labourers, empowerment and education of women workers, increase in quality and quantity of raw materials, policy push by the government, export promotion to build a greater brand India are the suggestions for improvement of state of cashew industry.

16. There is a need to provide clean toilets, washing spaces, and rest areas to the workers. Employers should be made aware of the importance of adopting hygienic practices, particularly since they compete for a share of the international market.

17. There is a need to recognize that employers face genuine problems. Considering the fact that the cashew industry is dominated by women workers, possibility of establishing women banks in select centres to enhance women empowerment should be explored.

18. Cash benefits of the Employees State Insurance Scheme are disbursed to the cashew workers only through the State Bank of India. Given the poor financial condition of the workers, the zero-balance account facility must be provided.

5.3 CONCLUSIONS

The study on wages and incentives of cashew industries in Nazareth area, brings out various ideas about wages and incentives. The rising cost of living compels the workers to take up the job. Unfortunately, women are facing a lot of problems in their working environment. Their socio-economic status will be improved only if adequate measures are taken to overcome their problems.

On the economic life of the workers, it has changed the amount of contribution of the workers towards the education of family members, it has reduced the savings, it has limited the food choice of the workers and increased the debt of the workers. So, it can be concluded that the current crisis has severely changed the social and economic life of the women workers of the cashew processing industry in Nazareth.

The state and central government can formulate many policies to increase the welfare of the workers. This study helps to suggest various good things related to wages and incentives in cashew factories to improve the benefit level of workers. This study gives a scope to go on further research in this field.

REFERENCES

- 1) Abdul Salam and Mohana Kumaran, “Towards a more sustainable Cashew Industry in India”, Cashew Bulletin, 33.6.
- 2) Abdul Salam, M. et al., “Recent Trends in Cashew Production Technology”, Cashew Bulletin 28.5 (Kochin: CEPC 1991), pp. 10-13.
- 3) Anna Lindaberg, Experience and Identity: A Historical Account of Class, Caste and Gender among the Cashew Workers of Kerala 1930-2000, pp. 4-7.
- 4) Bala Subramoniam, Cashew Exports and Marketing Abroad, National Seminar on Cashew Industry, Quilon, Kerala, p. 83.
- 5) Balan Pillai, “Economic Impact of Collective Bargaining on Cashew Industry in Kerala”, Unpublished Ph.D. Thesis, University of Kerala, pp. 76-79.
- 6) Balasubramaniam, “Indian Cashew – Paper Presented on the Seminar on Import Promotion of Cashew Nut into Japan” held at Tokyo December 5 & 6, 1979. (Kochi : DCCD, 1980), pp. 1-10.
- 7) Balasubramoniam, P.P., “Three Decades of Cashew Development in India – An Introduction”, National Seminar on Development of Cashew Industry in India December 14-16, 1996, Bhubaneswar (Kochi : DCCD, 1996).
- 8) Basavaraj Banakar and Shankar, “Export of Cashew Kernel and Cashew nut shell Liquid from India”, Indian Agricultural Journal, Vol. 17 (4).
- 9) Baskara Rao, E.V.S., “National Perspective for Cashew Development in India”, The Cashew, 12.3, (Kochi: DCCD, 1998), pp. 41-52.
- 10) Bharathan Pillai, “Imports of Cashew Augmentation”, National Seminar on Development of Cashew Industry in India December 14-16, 1996, Bhubaneswar (Kochi : DCCD, 1996).

- 11) Bhaskara Roa, Integrated Production Practices of Cashew in India, Indian Cashew Journal, Vol. XXIX, No.3, p.8.
- 12) Dayanadan and Sarangadharan, “Comparative Analysis of cost Structure of Cashew Processing Industry in Private and Public Sector in Kerala, Cashew Bulletin, 30.3 (Kochi : CEPC, 1993), p .7-13.
- 13) Dayanandan, “The Kerala State Cashew Development Corporation – An Evaluate Study” Ph.D. Thesis, University of Kerala, Tirvandrum.
- 14) Gangadharan Pillai, “International Trade of Cashew – Problems and Prospects”, National Workshop on Cashew Kannur December 10-15, 1992 (Kochi : DCCD, 1992).
- 15) Giridhar Prabhu, “Trade and Trade Problems and Strategies”, National Workshop on Cashew Kannur December 10-15, 1992 (Kochi : DCCD, 1992).
- 16) John Thomas, “A Study on the Cashew Industry in Kerala, Industry Study Series”, Thiruvandrum : Labour and Industrial Bureau.
- 17) John, “Problems of Cashew Workers in Kanyakumari District”, M.Phil Dissertation University of Kerala.
- 18) Kamaladharan, “Monopoly Procurement of Raw Cashew nut in Kerala” National Workshop on Cashew Kannur December 10-15, 1992 (Kochi : DCCD, 1992).
- 19) Kannan, Cashew Development in India: Potentialities and Constraints, Agricola Publishing Academy, New Delhi, p. 1.
- 20) Kannan, Cashew Development in India: Potentialities and Constraints, Agricola Publishing Academy, New Delhi, p. 36.
- 21) Krishnaswamy, “World Market for Cashew”, National Workshop on Cashew Kannur, December 10-15, 1992 (Kochi : DCCD, 1992).
- 22) Mandel R.C., “Cashew Production and Processing Technology”, AgroBotanical Publishers, Bikanar.

- 23) Manual Fernandez and Sudheer (2000), "Cashew Industry, Comparative Analysis of Cashew Processing Methods", National Seminar 9th Swadeshi Science Congress on November 5-7 (Kollam FMN College,
- 24) Modernisation and Effiminisation in India: Kerala Cashew Workers since 1930, Nias Press, Nordiac Institute of Asian Studies (NIAS), Copen hegan, South Denmark.
- 25) Musalier Shahul Hassan, "Trend in Export of Cashew in Consumer Packaging", National Seminar on Development of Cashew Industry in India December 14-16, 1996, Bhuvaneswar (Kochi : DCCD, 1996).
- 26) Rachel James, Problem of Workers in the Cashew Industry Working Papers, Centre for Development, p 91.
- 27) Raj Mohan Pillai, "Cashew Industry over the last Thirty years – A Look Back", National Seminar on Development of Cashew Industry in India December 14-16, 1996, Bhuvaneswar (Kochi : DCCD, 1996).
- 28) Raj Narian, B, "Quality Control the Primary Requisite to boost the Export of Cashew Kernel from India", National Workshop on Cashew Kannur December 10-15, 1992 (Kochi : DCCD, 1992).
- 29) Rajan, A.C. and Binilkumar, M.T. (2004), "Spectral Study on Cashew Industry", Kerala State Industial Development Corporation Ltd., Trivandrum, pp. 17-21.
- 30) Rajiv Kumar, India, Africa and the International Trade – Current Trends and Prospects for the Future, Indian Cashew Journal, Vol. XXIV, No.2, pp. 3-7.
- 31) Rajiv Kumar, India, Africa and the International Trade – Current Trends and Prospects for the Future, Indian Cashew Journal, Vol. XXIV, No.2, pp. 4.
- 32) Rajiv Kumar, India, Africa and the International Trade – Current Trends and Prospects for the Future, Indian Cashew Journal, Vol. XXIV, No.2, pp. 9.

- 33) Ratheesh Kumar, “Nature of Cashew Cultivation in India”, Indian Cashew Journal, Vol. XI, Issue 2.
- 34) Russel, D.C., “Cashew nut Processing”, Rome : Food and Agricultural Organisation of the United Nations.
- 35) Subramaniam, Umarani and Arulmozhi, “A Study on Defective Cashew nut and Cashew Processing Industry”, The Cashew, 12.3 (Kochi: DCCD, 1998), pp. 21-23.
- 36) Suresh Zantye, “Cashew Processing and Marketing”, The Cashew, 12.3, (Kochi: DCCD, 1998), pp. 161-168.
- 37) The State Planning Board, Problem Faced by Cashew Industry in 1960, Tirvandrum.
- 38) Unni Krishnan Kurup, “Cashew Processing –An Analysis of Private Sector, Kerala State Cashew Development Corporation and CAPEX”, M.Phil Dissertation, University of Kerala, Tirvandrum.

QUESTIONNAIRE

ECONOMIC STATUS OF WORKERS EMPLOYED IN CASHEW INDUSTRY IN NAZARETH AREA OF THOOTHUKUDI DISTRICT

1. Name of the respondent
2. Address
3. Age
4. Sex
5. Level of education :Illiterate School Level
 College Level Technical Level
6. Caste
7. Religion
8. Nature of Family
9. Marital status
10. Size of family
11. Earning members per family of the households
12. Housing Type
13. Reasons for going to work
14. Nature of Employment
15. Experience in years
16. Total working hours per day
17. Monthly personal income

| Sl. No. | Personal Income (in Rs.) | Number of respondents |
|---------|--------------------------|-----------------------|
| 1. | Less than Rs.5000 | |
| 2. | Rs.5,000 – Rs.8,000 | |
| 3. | Rs.8,000 – Rs.11,000 | |
| 4. | Rs.11,000 – Rs.14,000 | |

| | | |
|----|---------------------|--|
| 5. | Rs.14,000 and above | |
|----|---------------------|--|

18. Family income of the households

| Sl. No. | Monthly Family Income (Rs.) | Number of respondents |
|---------|-----------------------------|-----------------------|
| 1. | Less than Rs.10,000 | |
| 2. | 10,000 – 15,000 | |
| 3. | 15,000–20,000 | |
| 4. | 20,000–25,000 | |
| 5. | 25,000 and above | |

19. Monthly family expenditure of the households

| Sl. No. | Family Expenditure (Rs.) | Number of respondents |
|---------|--------------------------|-----------------------|
| 1. | Less than Rs.5,000 | |
| 2. | Rs.5,000 – Rs.6,000 | |
| 3. | Rs.6,000 – Rs.7,000 | |
| 4. | Rs.7,000 – Rs.8,000 | |
| 5. | Rs.8,000 and above | |

20. Monthly savings of the households

| Sl. No. | Monthly Savings (in Rs.) | Number of respondents |
|---------|--------------------------|-----------------------|
| 1. | Less than Rs.3,000 | |
| 2. | 3,000 – 4,000 | |
| 3. | 4,000 – 5,000 | |
| 4. | 5,000 and above | |

21. Material Possession

| Sl. No. | Material Possession | Number of respondents | Percentage |
|---------|---------------------------|-----------------------|------------|
| 1. | Less than Rs.1,00,000 | | |
| 2. | Rs.1,00,000 – Rs.2,00,000 | | |
| 3. | Rs.2,00,000 – Rs.3,00,000 | | |
| 4. | Rs.3,00,000 – Rs.4,00,000 | | |
| 5. | More than Rs.4,00,000 | | |

22. Working Facilities

23. Working Condition

24. Problems

**STATUS OF FLOWER CULTIVATING FARMERS WITH SPECIAL
REFERENCE TO PUTHIYAMUTHUR VILLAGE OF THOOTHUKUDI
DISTRICT**

**Project report submitted to the
DEPARTMENT OF ECONOMICS
ST.MARY'S COLLEGE (Autonomous), THOOTHUKUDI
Affiliated to Manonmaniam Sundaranar University, Tirunelveli
In partial fulfillment of the requirement for the award of the Degree of
Bachelor of Arts in Economics**

By

The students of Third B.A.Economics

| NAME | REG.NO |
|-----------------------------|-----------------|
| A. AMALI JOAN SOPHIA | 20AUEC05 |
| G. SAHAYA SUBITSA | 20AUEC42 |
| B. SELVA PACKIAM | 20AUEC43 |
| V. SELVA VINISHA | 20AUEC44 |
| S. SHARMILA DEVI | 20AUEC46 |

SUPERVISOR

Dr.D.Amutha M.A., M.Phil., Ph.D.



**DEPARTMENT OF ECONOMICS
ST.MARY'S COLLEGE (Autonomous), THOOTHUKUDI
(Re-accredited With 'A+' Grade by NAAC)**

March 2023

CERTIFICATE

This is to certify that the report of subject project entitled "STATUS OF FLOWER CULTIVATING FARMERS WITH SPECIAL REFERENCE TO PUTHIYAMUTHUR VILLAGE OF THOOTHUKUDI DISTRICT" submitted to St.Mary's College (Autonomous), Thoothukudi in partial fulfillment for the award of the Degree of Bachelor of Arts in Economics and is a record of the work done during the year 2022-2023 by the following students of Third B.A. Economics.

A. Anali Joan Sophia
V. Sakaya Suleksha.

B. Selva Packiam.

V. Selva Vinisha

S. Shaimila Devi



Supervisor



Head of the Department

Dr. Mrs. D. AMUTHA, M.A., M.Phil., Ph.D.,
Associate Professor in Economics
St. Mary's College (Autonomous)
Tuticorin- 628 001


12/04/23

Examiner

Dr. A. ANGEL ANILA, Ph.D.,
Assistant Professor,
Department of Economics,
St. John's College
Palayamkottai - 627 002.


Principal

St. Mary's College (Autonomous)
Thoothukudi - 628 001.

ACKNOWLEDGEMENT

We sincerely and thank our lord almighty for the successful completion of our project.

We are grateful to our principal **Dr.Sr.A.S.J. Lucia Rose M.Sc., PGDCA, M.Phil., Ph.D.,** St. Mary's College (Autonomous), Thoothukudi for her encouragement.

We are extremely grateful to **Dr. D. Amutha M.A., M.Phil., Ph.D,** Head of Department of Economics, St. Mary's College (Autonomous) for her total support and encouragement.

We feel to please to express our deep sense of gratitude to our supervisor **Dr. D. Amutha M.A., M.Phil., Ph.D.** render her valuable guidance and offered suggestions at every stage of the study.

We thank our department library and college library which helped as a lot in the completion of our project by providing needed books and journals.

We express our deep sense of gratitude to our parents and friends who encouraged and provided us their full support.

| S.NO | TITLE | PAGES |
|-------------|--|--------------|
| | CHAPTER-I | |
| 1.1 | INTRODUCTION | 1-2 |
| 1.2 | TYPES OF FLORICULTURE | 2 |
| 1.3 | CLASSIFICATION OF ORNAMENTAL FLORICULTURE | 2-3 |
| 1.4 | GREEN HOUSE FOR FLOWER CULTIVATION IN INDIA | 3-4 |
| 1.5 | MARKET DEMAND AND SUPPLY OF FLOWER IN INDIA | 4 |
| 1.6 | IMPORTANCE OF FLORICULTURE | 4-5 |
| 1.7 | SCOPE OF FLORICULTURE | 5 |
| 1.8 | TIPS FOR FLOWER PLANTATION BUSINESS | 5-6 |
| 1.9 | FLOWER PRODUCTION AREA IN INDIA | 7-11 |
| 1.10 | PLANTING MATERIAL | 11-15 |
| 1.11 | POTENTIAL FOR CUT FLOWER PRODUCTION DEVELOPMENT | 15-16 |
| 1.13 | THE DEMAND OF FLOWERS IN INDIA | 16-17 |
| 1.14 | STATUS OF FLORICULTURE EXPORT FROM INDIA | 17-18 |
| 1.15 | CHALLENGES BEFORE FLORICULTURE EXPORT FROM INDIA | 18-19 |
| 1.16 | SCOPE OF THE STUDY | 19 |
| 1.17 | EFFORTS TAKEN BY INDIAN GOVERNMENT TO DEVELOP FLORICULTURE | 19-22 |
| 1.18 | FLORICULTURE SCENARIO IN INDIA AND TAMILNADU | 22-25 |
| 1.19 | OBJECTIVES OF THE PRESENT STUDY | 25 |
| 1.20 | LIMITATION OF THE STUDY | 25-26 |
| 1.21 | SCHEME OF WORK | 26 |
| | | |
| | CHAPTER- II | |
| | REVIEW OF LITERATURE | |
| 2.1 | REVIEW OF LITERATURE | 27-32 |
| | | |
| | CHAPTER-III | |
| | METHODOLOGY AND PROFILE OF THE STUDY AREA | |
| 3.1 | METHODOLOGY | 33 |
| 3.2 | SAMPLE DESIGN | 33 |
| 3.3 | COLLECTION OF DATA | 33 |
| 3.4 | PERIOD OF THE SAMPLE | 33 |
| 3.5 | TOOLS OF ANALYSIS | 33-34 |
| 3.6 | PROFILE OF THE STUDY AREA | 34-40 |
| 3.7 | LAND USE PATTERN | 40-41 |
| 3.8 | OPERATIONAL HOLDINGS | 41-43 |
| 3.9 | AGRICULTURE IN THOOTHUKUDI DISTRICT | 43-44 |

| | | |
|------|---|-------|
| 3.10 | THE SIGNIFICANCE OF THOOTHUKUDI AS INDUSTRIAL GROWTH CENTRE | 44 |
| 3.11 | PROFILE OF THE STUDY AREA PUTHIYAMPUTHUR VILLAGE | 44-46 |
| | | |
| | CHAPTER-IV | |
| | SOCIO-ECONOMIC PROFILE OF THE SAMPLE RESPONDENTS | 47-46 |
| | | |
| | CHAPTER-V | |
| | FINDINGS SUGGESTION AND CONCLUSION | |
| 5.1 | FINDINGS | 64-66 |
| 5.2 | SUGGESTION | 67-68 |
| 5.3 | CONCLUSION | 68 |
| | REFERENCES | 69-71 |
| | QUESTIONNAIRE | 72-73 |
| | | |

TABLES

| S.NO | TITLE OF THE TABLE | PAGES |
|------|---|-------|
| 1.1 | AREA UNDER FLOWER PRODUCTION IN INDIA | 7 |
| 1.2 | AREA AND PRODUCTION OF FLOWERS DURING THE LAST TWO DECADES IN INDIA | 8-9 |
| 1.3 | AVERAGE MARKET PRICE FOR MAJOR FLOWER CROPS | 13-14 |
| 1.4 | EXPORT OF FLORICULTURE PRODUCTS FROM IN INDIA | 14-15 |
| 1.5 | CUT FLOWER EXPORTS FROM INDIA | 22 |
| 1.6 | AREA , PRODUCTION AND PRODUCTIVITY AND MAJOR FLOWER CULTIVATING DISTRICTS | 24 |
| 3.1 | ADMINISTRATIVE SET UP OF THE DISTRICT | 35 |
| 3.2 | URBAN POPULATION IN 2011 CENSUS | 39 |
| 3.3 | LITERATES ACCORDING TO 2011 CENSUS | 39 |
| 3.4 | TOTAL WORKERS AND NON-WORKERS IN THOOTHUKUDI DISTRICT-2011 | 40 |
| 3.5 | LAND USE PATTERN IN THE THOOTHUKUDI DISTRICT | 41 |
| 3.6 | SIZE-WISE DISTRIBUTION OF AGRICULTURAL HOLDINGS IN THOOTHUKUDI DISTRICT (2019-20) | 42 |
| 3.7 | AREA IRRIGATED BY DIFFERENT SOURCES IN THOOTHUKUDI DISTRICT | 43 |
| 4.1 | AGE-WISE CLASSIFICATION OF THE RESPONDENT | 47 |
| 4.2 | RELIGIONS FOLLOWED BY THE RESPONDENT | 48 |
| 4.3 | COMMUNITY WISE CLASSIFICATION | 49 |
| 4.4 | MARITAL STATUS OF THE RESPONDENT | 50 |
| 4.5 | EDUCATIONAL QUALIFICATION OF RESPONDENT | 51 |
| 4.6 | THE NUMBER OF RESPONDENTS AND THEIR FAMILY SIZE | 52 |
| 4.7 | FAMILY TYPE OF THE RESPONDENTS | 53 |
| 4.8 | HOUSING OF THE RESPONDENTS | 54 |
| 4.9 | POSSESSION OF LIVESTOCK OF THE RESPONDENTS | 55 |
| 4.10 | MONTHLY INCOME OF THE RESPONDENTS | 56 |
| 4.11 | MONTHLY FAMILY EXPENDITURE OF THE RESPONDENTS | 57 |
| 4.12 | MONTHLY SAVINGS OF THE RESPONDENTS | 58 |
| 4.13 | REASONS FOR THE CHOICE OF FLOWER CULTIVATION | 59 |
| 4.14 | SIZE OF OPERATION HOLDING OF THE SAMPLE FAMILY | 60 |
| 4.15 | TYPES OF FLOWERS CULTIVATED BY THE RESPONDENTS | 61 |
| 4.16 | SOURCES OF IRRIGATION | 62 |
| 4.17 | COST AND RETURNS PROFILE PRODUCTION | 62 |

| | | |
|------|----------------------------------|----|
| 4.18 | PROBLEMS OF FLOWERCULTIVATION | 63 |
| 4.19 | SUGGESTIONS OF OVERCOME PROBLEMS | 63 |

CHAPTER I

INTRODUCTION

1.1 INTRODUCTION

Floriculture is an evolving branch of horticulture that deals with the farming, processing, and marketing of ornamental plants that are the landscaping of geographical areas, and maintenance of gardens so that the surroundings may seem visually attractive. Floriculture includes yearly (seasonal), periodic and constant ornamentals, such as cacti and other succulents, bromeliads, trees, shrubs, climbers, bulbous plants, lawn, and ornamental grasses, bamboos, orchids, palms, cycads, foliage, bedding, jar, and household plants, cut and loose flowers, fillers, leaves, seed and bulb creation of ornamentals, dry flowers or plant parts, and other value-added products, such as extraction of essential oils, edible pigments, and their marketing visa-vis making and maintenance of gardens.

The Floriculture Industry in India embraces flower production and trade, nursery and potted plants, seeds and bulbs, nursery, herbal rental services, propagation through tissue culture, and essential oils extraction. In today's world, the demand for flowers is increasing thus has provided a new horizon for commercial agriculture.

The floriculture industry mainly deals with cut flowers, potted plants, seeds bulbs, tubers, rooted cuttings, and dried flowers or leaves. The international market's significant floricultural harvests are cut flowers like rose, carnation, chrysanthemum, gerbera, gladiolus, gypsophila, Liatris, Nerine, orchids, Achilleas, Anthurium, tulip, and Lilies. Floriculture crops like gerberas, carnation, etc. are grown in greenhouses. The open park crops are chrysanthemum, roses, gaillardia, lily, marigold, aster, tuberose, etc.

What is the Meaning of Floriculture?

Floriculture is a horticulture branch that deals with processing of farming with ornamental plants, marketing and landscaping of small or large regions. Apart from this, Maintenance of gardens so that the surroundings look aesthetically pleasing. Floriculture includes biennial and perennial ornamentals, annual (seasonal) such as cacti and other succulents, shrubs, bromeliads, trees, climbers, bulbous plants, lawn and ornamental grasses, palms, cycads, foliage, bedding production.

Apart from this, it also has pots and house plants, cut and loose flowers, fillers, ferns, seeds and bulbs, ornamental flowers, or parts of plants. There are other value-added products, such as the food dyes, extraction of essential oils and their marketing, making, and maintaining gardens.

1.2 TYPES OF FLORICULTURE

Cut flowers- Cut flowers are the type of floriculture that have been cut together with branches, roots and leaves for use in decorations or bouquets.

Pot Plants- These leafy plants can grow in pots and are suitable for home gardening and indoor cultivation.

Dried flowers- These are flowers that are mainly used after drying. These dried flowers can serve a period of one year if they get the best care and use for different occasions.

Bedding Plants- In this type, farmers sow the seeds indoors in the off-season and later in the growing season, the plants are transplanted.

Hanging Plants- These are perennial or annual flowers or other leafy plants used for ornamental purposes. These are suspended from the ceiling by ropes.

1.3 CLASSIFICATION OF ORNAMENTAL FLORICULTURE

The cultivation of these ornamental plants is called ornamental floriculture, which is a part of horticulture. You can thrive these plants for display purposes rather than functional ones. In addition, here we discuss ornamental plant classifications.

1. Ornamental Floriculture in Winter Season

Winter season annuals are hardy; you can grow these during the rigours of winters and can tolerate low temperatures. However, farmers sow the seeds of annuals from September to October and transplant the seedlings from October to November. These plants are candytuft, antirrhinum, nasturtium, larkspur, pansy, petunia, phlox, sweet sultan, verbenas, etc.

2. Ornamental Floriculture in Summer Season

Farmers grow these plants during the summer and can use high temperatures to generate flowers. They sow the seeds in February—end or the beginning of March and transplant the seedlings at the end of March or April. These plants are cosmos, gaillardia, gomphrena, Kochia, sunflower, tithonia, portulaca, zinnia, etc.

3. Ornamental Floriculture in Rainy season

Farmers grow these ornamental plants in the rainy season. You can produce these flowers under rain and higher humidity than other annuals. In addition, they sow the seeds in June and can transplant the seedlings in July. These plants are amaranthus, celosia, balsam, cock's comb, gaillardia, etc.

1.4 GREENHOUSE FOR FLOWER CULTIVATION IN INDIA

Greenhouses for most organic floriculture and rose cultivation, especially floriculture cut flowers, are essential. You can grow the rose plants while the capacity in open ground ranges from 3.75 lakh stems to 5 lakh stems per year. Moreover, cultivation in a greenhouse system can yield 4.75 lakh to 8 lakh per acre per year. So, you can say that it is almost double in quantity. And better is

that you grow the roses in the greenhouse for better quality and suitable for export, with better quality and prices, which get result in higher profits. However, the common flowers are Gerbera, Orchid, Anthurium, Lily, Rose, and Carnation.

1.5 MARKET DEMAND AND SUPPLY OF FLOWERS IN INDIA

Flowers have mainly two components and the demand for flowers is seasonal. They are a seasonal and steady component. The demand for flowers is different for modern and traditional flower plants.

Traditional Flowers – The constant demand for traditional flowers comes from using flowers for religious and decoration purposes. Also, this demand is mainly strong in Kerala, Tamil Nadu, Karnataka, Odisha and West Bengal. Most of the seasonally sought-after flowers come from weddings and festivals. Usually, the demand is for specific flowers.

Modern Flowers – The highest demand for modern flowers comes from institutions like, guest houses, hotels and marriage gardens. Therefore, the market is concentrated in urban areas. The price of these flowers also depends on their demand and varies accordingly.

1.6 IMPORTANCE OF FLORICULTURE

Major Venture

Floriculture is a major emerging venture in the world, especially as a money maker for many countries.

High-Value Flowers

Modern-day floriculture refers to the high-value of cut flowers such as Rose, Orchids, Gladiolus, Carnation, Tuberose, Anthurium, Lilium, Gerbera etc.,.

Sign of Beauty

Flowers have long been recognized as sophistication and an embodiment of beauty, as well as a visual feast.

Use for Felicitation

Flowers are also offered as wedding gifts; birthday presents and the duration of recuperating the patients.

Employment Opportunity

Floriculture produces self-employment opportunities around the year. The employment opportunities in this sector are different as the nature of the work.

Production

In different countries of the world, more than three lakh hectares of flowers are being produced.

1.7 SCOPE OF FLORICULTURE

The opportunities for commercial floriculture in India enhancing due to aesthetically varied uses of flowers and a substantial increase in the demand of the people.

- The demand for flowering plants, such as tulips, garlands, and veni is increasing day by day.
- Geographically and strategically, our country is well situated between the major flower markets, i.e. East Asia and Europe.
- In India, the diverse agro-climatic conditions enable the development of all types of flowers in one season or the other.
- In addition, landscaping has become an integral part of urban gardening, adding aesthetic value to a place, noise pollution, protecting the environment, reducing air and promoting eco-tourism.

1.8 TIPS FOR FLOWER PLANTATION BUSINESS

When starting a flower farm, you should know some tips with better recommendations. We are discussing various tips to grow the ideal flowers: -

1. Site preparation with Soil Test

Selecting the right location is another essential key to successfully cultivating flowers. Most flowers grow from full to partial sun, so it's important to choose a spot with enough light to help your flowers grow. Start with a soil test in the place you've chosen for your garden. According to the results, either the soil is more acidic or alkaline.

2. Floriculture Nursery

Nurseries are competent for distributing and multiplying plants and planting material. Apart from this, it provides general guidance on ornamental gardening and garden maintenance. A retail or wholesale company for the supply of various types of plants and planting material, such as preparing plants of trees and nursery seedlings.

3. G.G.N. Certified Floriculture

G.G.N. label is a globally recognized symbol of good agricultural practices. Also, it stands for Accredited, Accountability and Responsible Farming and aims to help customers make educated choices about their grocery shopping. In addition, you can apply the G.G.N Labels with GLOBAL GAP on flowers and ornamental items produced on farms and nurseries. Also, Accredited production processes – or certification from global G.A.P. Equivalent analysis plan.

4. Select the Annual Flower Blooms

If you want to buy annual flower blooms, look for healthy plants and avoid plants with roots at the bottom of pots. Yellow leaves are also a sign of problems. Moreover, you should choose flowering plants instead of open flowers.

1.9 FLOWER PRODUCTION AREA IN INDIA

The estimated area under flower growing in the country is about 65,000 hectares (Table 1). The major flower growing states are Karnataka, Tamil Nadu and Andhra Pradesh in the South, West Bengal in the East, Maharashtra in the West and Rajasthan, Delhi and Haryana in the North. It must, however, be mentioned that it is extremely difficult to compute the statistics of area in view of the very small sizes of holdings, which very often go unreported. This perhaps would be the reason for unrealistically small areas reported for floriculturally active states like Maharashtra, Uttar Pradesh and Madhya Pradesh.

More than two thirds of this large area is devoted for production of traditional flowers, which are marketed loose e.g., marigold, jasmine, chrysanthemum, aster, crossandra, tuberose etc. The area under cut flower crops (with stems) used for bouquets, arrangements etc. has grown in recent years, with growing affluence and people's interest in using flowers as gifts. The major flowers in this category are rose, gladiolus, tuberose, carnation, orchids and more recently lilies, gerbera, chrysanthemum, gypsophila etc.

TABLE 1.1
AREA UNDER FLOWER PRODUCTION IN INDIA

| State | Area (ha.) |
|----------------|-------------------|
| Karnataka | 19,161 |
| Tamil Nadu | 14,194 |
| West Bengal | 12,285 |
| Andhra Pradesh | 5,933 |
| Maharashtra | 3,356 |
| Rajasthan | 1,985 |
| Delhi | 1,878 |
| Haryana | 1,540 |
| Madhya Pradesh | 1,270 |
| Uttar Pradesh | 1,000 |
| Others | 2,166 |
| Total | 64,768 |

Source: www.ifabindia.org

The production of flowers is estimated to be nearly 300,000 metric tonnes of loose flowers and over 500 million cut flowers with stem. In the case of production also, the estimates could be at variance from the actual figures as some of the flowers like rose, chrysanthemum, and tuberose are used both as loose flowers and with stem.

It may be mentioned that almost all the area reported here is under open field cultivation of flowers. Protected cultivation of flowers has been taken up only in recent years for production of cut flowers for exports. The estimated area in production is about 200 hectares, which is likely to increase to over 500 hectares by the year 2010.

Recognising the potential for low-cost production for export, in view of cheap land, labour and other resources, several export-oriented units are being set up in the country. These projects, located in clusters around Pune (Maharashtra) in the West, Bangalore (Karnataka) and Hyderabad (Andhra Pradesh) in the South, and Delhi in the North, are coming up in technical collaboration with expertise mainly from Holland and Israel. More than 90 percent of these units are for rose production, on an average size of 3-hectare farm, while some projects for orchid, anthurium, gladiolus and carnation are also being set up. Nearly one third of over 200 proposed projects, have already commenced production and export.

TABLE 1.2
AREA AND PRODUCTION OF FLOWERS DURING THE LAST TWO DECADES IN
INDIA

| Year | Area(ha) | Production (MT) |
|-------------|-----------------|------------------------|
| 2001-02 | 106000 | 535000 |
| 2002-03 | 70000 | 735000 |
| 2003-04 | 101000 | 580000 |
| 2004-05 | 118000 | 659000 |

| | | |
|---------|--------|---------|
| 2005-06 | 129000 | 654000 |
| 2006-07 | 144000 | 880000 |
| 2007-08 | 166000 | 868000 |
| 2008-09 | 167000 | 987000 |
| 2009-10 | 183000 | 1021000 |
| 2010-11 | 191000 | 1031000 |
| 2011-12 | 254000 | 1652000 |
| 2012-13 | 233000 | 1729000 |
| 2013-14 | 255000 | 2297000 |
| 2014-15 | 248000 | 1658000 |
| 2015-16 | 278000 | 1526000 |
| 2016-17 | 306000 | 1699000 |
| 2017-18 | 342000 | 1760000 |
| 2018-19 | 339386 | 1997381 |

Source: www.ifabindia.org

Major Cut Flower Crops

Rose is the principal cut flower grown all over the country, even though in terms of total area, it may not be so. The larger percentage of the area in many states is used for growing scented rose, usually local varieties akin to the Gruss en Tepelitz, the old favourite to be sold as loose flowers. These are used for offerings at places of worship, for the extraction of essential oils and also used in garlands. For cut flower use, the old rose varieties like Queen Elizabeth, Super Star, Montezuma, Papa Meilland, Christian Dior, Eiffel Tower, Kiss of Fire, Golden Giant, Garde Henkel, First Prize etc. are still popular. In recent times, with production for export gaining ground in the country, the

latest varieties like First Red, Grand Gala, Konfitti, Ravel, Tineke, Sacha, Prophyta, Pareo, Noblesse. Virsilia, Vivaldi etc. are also being grown commercially.

Gladiolus is the next most important cut flower crop in the country. Earlier it was considered a crop for temperate regions and its growing was restricted to the hilly areas, particularly in the northeastern region, which still continues to supply the planting material to most parts of the country. However, with improved agronomic techniques and better management, the northern plains of Delhi, Haryana, Punjab, Uttar Pradesh, as well as Maharashtra and Karnataka have emerged as the major areas for production of gladiolus.

Tuberose, a very popular cut flower crop in India is grown mainly in the eastern part of the country i.e., West Bengal, and in northern plains and parts of south. Both single and double flower varieties are equally popular. Tuberose flowers are also sold loose in some areas for preparing garlands and wreaths.

The other main cut flower item is orchid. Its production is restricted mainly in the north-eastern hill regions, besides parts of the southern states of Kerala and Karnataka. The main species grown are Dendrobiums, Vanda, Paphiopedilums, Oncidiums, Phalaenopsis and Cymbidiums.

Among the traditional crops grown for loose flowers, the largest area is under marigold, grown all over the country. In most parts of the country only local varieties are grown for generations. African marigolds occupy more area as compared to the small flowered French types. Jasmine flowers in view of its scent are also very popular as loose flowers and for use in garlands and *Veni* (ornament for decoration of hair by women).

The major areas under this crop are in Tamil Nadu, Karnataka in South and West Bengal in East. The varieties are mainly improved clones of *Jasminum grandiflorum*, *J. auriculatum* and *J. sambac*. The chrysanthemum, particularly the white varieties are much in demand as loose flowers

during the autumn period of October-December when other flowers like jasmine, tuberose are not available for use in garlands etc. Among other traditional flowers grown in large areas are crossandra in southern states of Tamil Nadu, Karnataka and Andhra Pradesh and aster in Maharashtra.

1.10 PLANTING MATERIAL

The requirement of planting material to cater to the large area under flower crops, is largely met from domestic production. Since efforts to set up large commercial farms generally suffered due to lack of quality planting material in sufficient quantities, this aspect has received greater attention in recent years in the breeding centres, which are producing enough planting material.

Most of the nurseries propagating planting material are in the private sector. In the absence of any mechanism to register nurseries, it is very difficult to ascertain their exact number, but at a very conservative estimate there are more than 100,000 nurseries, spread out all over the country, producing seeds and other planting materials for flower growers.

The states with larger numbers of nurseries include Maharashtra, West Bengal, Karnataka and Tamil Nadu. Most of the nurseries are small, with little or no improved facilities like mist propagation unit, green houses/net houses etc. For meeting the demand of flower seeds, several large seed companies have production units in Punjab, Himachal Pradesh and Jammu & Kashmir in the North, Karnataka in the South and West Bengal in the East.

A few of the leading multinational seed companies have tied up with local seed companies or producers for custom production of seeds of their varieties. In the case of bulbous plants, most of the planting material is produced in the northeastern hilly regions of West Bengal (Kalimpong) and Sikkim, though for some crops, it is also produced in hilly regions of northern India.

The introduction of a revised seed policy by the government of India in 1989 has enabled unrestricted introduction of many new and superior varieties into the country, increasing the variety in the floral basket. Tissue culture has, in recent years, been recognized as an important tool in agriculture development. With its diverse climatic zones and qualified manpower, India is well placed to exploit the benefit of tissue culture-based applications to floriculture crops. Most popular application of tissue culture has been micropropagation using *in vitro* technique for mass multiplication of planting material.

Tissue culture plants of ornamentals have found ready acceptance by the commercial growers and their production increased significantly from 130 million plants in 1985-86 to 680 million in 1994-95. At present 30 commercial tissue culture units with annual capacities of 0.5 to 15 million plants each are in operation, resulting in total capacity of about 110 million plants. While most of it is exported, a small percentage of cut flower crops like carnation and gerbera are finding good market within the country.

MARKETING

Marketing of cut flowers in India is very unorganised at present. In most metropolitan cities, with large market potential, flowers are brought to wholesale markets, which mostly operate in open yards. A few large flower merchants generally buy most of the produce and distribute them to local retail outlets after significant mark up.

The retail florist shops also usually operate in the open on-road sides, with different flowers arranged in large buckets. In the metros, however, there are some good florists show rooms, where flowers are kept in controlled temperature conditions, with considerable attention to value added service. The government is now investing in setting up of auction platforms, as well as organized florist shops with better storage facilities to prolong shelf life.

The packaging and transportation of flowers from the production centres to the wholesale markets at present is very unscientific. The flowers, depending on the kind, are packed in old gunny bags, bamboo baskets, simple cartons or just wrapped in old newspapers and transported to markets by road, rail or by air. The mode of transportation depends on the distance to the markets and the volume. Mostly, flowers are harvested in the evening time and transported to nearby cities by overnight trains or buses.

In recent years, the government has provided some assistance for buying refrigerated carriage vans. A large number of export-oriented units have built up excellent facilities of pre-cooling chambers, cold stores and reefer vans and their produce coming for domestic market sales are thus of very good quality and have longer vase life and command higher price. The government programmes for floriculture development include creating common facilities of cool chain in large production areas to be shared on cooperative basis. Formation of growers' cooperatives/associations are being encouraged.

In view of the unorganized set up, it is difficult to estimate the size of flower trade, both in terms of volume and value. A study conducted in 1989 estimated the trade to be worth Rs. 2050 million. It is in the period of the last five years or so that this business has really boomed in India, which is reflected in the number of new florist outlets in all cities and increase in the public's purchase of flowers as gifts. This would put the current trade at several times the earlier estimate. A recent study of Delhi market alone put the value of flowers traded on wholesale as Rs. 500 million.

The loose flowers (traditional crops like marigold, jasmine etc.) are usually traded by weight. The average price of different flowers in major markets varies considerably depending on the period of availability (Table 1.3).

TABLE 1.3.
AVERAGE MARKET PRICE FOR MAJOR FLOWER CROPS

| Flowers | Unit | Price (US\$1 = Rs.40) Rs. /kg or doz or each stem |
|----------------|-------------|--|
| Marigold | kg. | 3-60 |
| Jasmine | kg. | 15-150 |
| Crossandra | kg. | 20-120 |
| Chrysanthemum | kg. | 5-25 |
| Tuberose | kg. | 5-30 |
| Rose | kg. | 6-60 |
| Gladiolus | doz. | 20-75 |
| Carnation | doz. | 30-75 |
| Gerbera | doz. | 36-75 |
| Orchids | each stem | 10-45 |
| Liliums | each stem | 10-45 |
| Anthuriums | each stem | 15-45 |

Source:www.ifabindia.org

The net returns to the growers depend on the packaging and transportation costs. The cut flowers with stem have a limited overall market in terms of volume. The share of cut flowers has almost doubled from 30 to 60% in the last decade.

The value of cut flower export from India has increased twenty-five-fold during the last five years (Table 1.3). With more export-oriented units coming into operation, exports are likely to grow further in the coming years. The major share of the export trade is for roses, in addition to orchids, gladiolus etc. The major markets are Europe (Holland, Germany and U.K.) and Japan. The exports of roses to Japan, have really picked up in the three years from Rs. 360 million in 2018 to Rs. 609 million in 2019. As per the estimates for 2018, India has been the largest supplier of roses to Japan (volume wise).

TABLE 1.4.
EXPORT OF FLORICULTURE PRODUCTS FROM INDIA (Rupees in Million)

| Item | 2015 | 2016 | 2017 | 2018 | 2019 |
|--------------------|-------------|-------------|-------------|-------------|-------------|
| Cut Flower Fresh | 3.99 | 10.90 | 9.96 | 29.98 | 100.33 |
| Dried Flowers | 64.35 | 74.31 | 109.21 | 195.78 | 364.56 |
| Live Plants | 40.15 | 30.56 | 30.52 | 60.43 | 81.48 |
| Dried Plants | 23.99 | 25.45 | 23.72 | 10.35 | 35.83 |
| Bulbs, Tubers etc. | 12.06 | 7.83 | 14.95 | 11.83 | 19.21 |

| | | | | | |
|--------------|---------------|---------------|---------------|---------------|---------------|
| Total | 144.54 | 149.05 | 188.36 | 308.37 | 601.41 |
|--------------|---------------|---------------|---------------|---------------|---------------|

Source:www.ifabindia.org

1.11 POTENTIAL FOR CUT FLOWER PRODUCTION DEVELOPMENT

The availability of natural resources like favourable and diverse climatic conditions permit production and availability of a large variety of flower crops round the year. Cheap labour leads to reduction in production costs, increasing access of the consumer to good quality flowers at affordable prices, besides increasing our competitiveness in the export markets.

Being a new concept in the agri-business, it took some time for scientific commercial flower production to take roots, but with the appreciation of its potential as an economically viable diversification option, its growth is slowly stabilising. The government also has, during the last few years, recognized floriculture as an important segment for developmental initiatives.

Model Floriculture Centres being set up in 11 major production zones, to serve as focal units for development in the region, have a mandate of making available quality planting material, new/improved production technologies and also to provide training in production and post-harvest management. There are also special government programmes for area expansion in floriculture with state assistance.

The National Horticulture Board, a major developmental agency for horticulture, also makes available finances as soft loan for setting up integrated projects for production and marketing. As mentioned earlier, the government is investing in improving the infrastructure for marketing in the domestic sector.

Production of cut flowers for exports is also a thrust area for support. The Agricultural and Processed Food Products Export Development Authority (APEDA), the nodal organization for promotion of agri-exports including flowers, has introduced several schemes for promoting

floriculture exports from the country. These relate to development of infrastructure, packaging, market development, air freight subsidy etc. The 100% Export Oriented Units are also given benefits like duty free imports of capital goods. All these efforts indicate the government's commitment for improving the sector and creating a positive environment for entrepreneurship development in the field.

1.13 THE DEMAND OF FLOWERS IN INDIA

The Indian Flower gardening market was worth INR 188.7 Billion in 2019. Floriculture is also known as flower farming, raises the farming of flowering and ornamental plants. Though flowers have always been a vital part of the Indian culture and were cultivated for several purposes ranging from artistic to social and holy purposes, the saleable floriculture business has been of recent origin. Strong growth in the demand for cut and loose flowers has completely transformed floriculture as one of the imperative commercial trades in Indian agriculture.

Looking forward, IMARC Group thinks the Indian Floriculture market to display strong growth trends during 2020-2025. The metros and the higher Indian cities presently represent major clients of flowers in the country.

As an upshot of increasing urbanization and influence of western cultures, "saying it with flowers" is flattering quite general on some occasions such as Valentine's Day, birthdays, festivals, anniversaries, marriages, farewell parties, religious rituals, etc. Consumption of flowers is further expected to rise with drifts of urbanization and the effect of western culture in the approaching years. Apart from beautiful and decorative purposes, a considerable amount of flower consumption also occurs in work applications.

This includes flavors, scents, natural color, drugs, etc. The major Indian markets for flowers are situated in the states, which produce large quantities of flowers, but Kerala is an exception to this,

as it is one such state that has a large market without any production. Some states in Southern India have many big markets. The major markets in terms of trading are the peninsular and east India. The major markets in peninsular India are Coimbatore, Madras, and Madurai in Tamil Nadu; Trivandrum and Cochin in Kerala; and Bombay and Pune in Maharashtra; Mysore, Bangalore, and Dharwad in Karnataka; Hyderabad and Vijayawada in Andhra Pradesh. Mumbai has three large markets.

Kolkata in the east is also a major market hub. In the north Lucknow, Kannauj and Delhi are among the bigger market for flowers. In spite of a long custom of Agriculture and Floriculture, India's share in the global market is very small. During the last decade, taking advantage of the government's incentives, a number of Floriculture firms were established in India for producing and exporting flowers to the developed countries.

1.14 STATUS OF FLORICULTURE EXPORT FROM INDIA

The Government of India first acknowledged the need for diversification of the horticulture sector in the mid-1980s by aiming at investment in this sector. The floriculture sector improved income by generating employment, increased productivity, and promoting exports for agriculturists. Consequently, floriculture moved from rural traditions and emerged as a commercial hub.

The floriculture industry is a growing industry in the country. This sector, according to international trade classification, includes (a) bulbs, tuberous roots, and tubers (b) other live plants (c) cut- flowers and flower buds, dyed, bleached, fresh dried, impregnated or otherwise prepared, and (d) foliage, branches and other parts (other than flowers and buds) of bushes, mosses, trees shrubs, and other plants lichens and grasses, being goods of a kind suitable for bouquets or ornamental purposes, bleached, dried, fresh, dyed, impregnated or prepared. During the 12th Five Year Plan (2012-17), the department concentrated on the establishment of the infrastructure

facilities, providing of better-quality germ plasma, acceptable market support, re-modeling, awareness about pre-and post-harvesting technologies, growth, and restoration of parks and gardens besides bringing enhancements in equipment for prompt and scientific maintenance of parks under floriculture zones.

Despite that India's share in world trade was only 0.61% in the year 2014 and 0.89% in 2015 according to the Associated Chambers of Commerce and Industry of India (ASSOCHAM). The export during the precovid period in 2019-20 had been of 16,949.37 MT of floriculture products to the world for Rs' worth. 541.61 Crores/75.89 USD Millions.

There is a huge demand for Indian flowers overseas. India is majorly exporting the flowers in the following countries. India's Floriculture market with a current growth rate of CARG 20.1% during the years 2019-2024 is expected to reach a worth of INR 472 Billion by 2024. According to CNBC, the biggest demand from Europe and the UK is for Indian roses, grown in Pune and Bengaluru. According to research and studies by various organizations including IMARC, the Indian floriculture market was expected to grow to Rs 47,200 crore by 2024.

1.15 CHALLENGES BEFORE FLORICULTURE EXPORT FROM INDIA

There are many impediments related to floriculture exports which keep India's share in world trade negligible.

Competition:

The competition in the international arena has been increasing with new African countries' entry in the global trade. Besides, many Asian countries are also emerging as competitors in the export market, such as China, Nepal, Sri Lanka, and Pakistan.

Quality of produce:

The main hurdle is the quality of flowers, low level of product diversification, less differentiation, vertical integration and innovation and challenges associated with quality and emerging environmental concerns. There are all together six agro export zones in 6 different states in the country. Despite that, there exist several issues in export of floriculture produce. Meeting the international quality standards requires the adoption of modern technology and a protected environment, which are very expensive in India.

Lack of infrastructural support:

Another issue related to India's export is a shortage of air freight capacity during pick period leads to a backlog at the airports. This is a serious disadvantage for perishable products like fresh flowers. Air cargo handling facility and cold storage facilities for perishables are almost non-existent at international airports.

Challenges in Marketing activities:

Marketing of the flower is also an important aspect that adds to the produce's net profit. There are various stages in marketing of floriculture produce i.e. assembling, grading, packaging and transportation, there are various marketing channels from producer to consumer. Lack of centralised government level policies and organised sector acts as a hurdle.

1.16 SCOPE OF THE STUDY

The present study aims to analyze the economic conditions of Flower Cultivators at Puthiyamputhur village. The study covers the economic conditions like income, expenditure, saving, indebtedness, area under cultivation, irrigation, and the problem of the flower cultivators.

1.17 EFFORTS TAKEN BY INDIAN GOVERNMENT TO DEVELOP FLORICULTURE

The efforts taken by Indian government in this direction includes:

- Setup of formal infrastructure facilities for floriculture industry in few major cities like New Delhi, Mumbai, Kolkata, Chennai, Bengaluru, Pune etc.
- APEDA being given responsibility to provide financial assistance for various activities connected with export of floriculture products.
- Provision of easy bank financing for technology driven floriculture farmers.
- 100 percent export-oriented units (EOU's) are located in and around places like Hyderabad (Andra Pradesh), Bengaluru, Hosur, Doddaballapur, Devanahalli (Karnataka) in South and Gurgaun (Haryana) in North, Lonavala and Pune (Maharashtra) in West.
- All EOU's have been allowed to sell 50 percent of their produce in domestic boundaries too.
- 100% tax exemption has been given on all equipment, implements and raw materials used in greenhouses.
- The rules and regulations associated with imports and exports have been eased out.
- Singapore has been made the nearest International standard flower auction center for all Indian exporters' support.
- APEDA and GOK have established four flower auction centers, including one in Bengaluru, Noida (UP), Mumbai and New Delhi.
- APEDA also has setup a marketing centre at Aalsmeer (The Netherlands) to promote Indian produce.

Constraints in Cut Flower Production Development

Being a new concept, the requirements of scientific and commercial floriculture is not properly understood in the country. The developmental initiatives of the government must keep in mind the low knowledge base, small land holdings, unorganized marketing and poor infrastructural support.

While long experience of flower growing in the open field conditions enable sufficient flower production for domestic markets, the quality of the produce, in view of its exposure to various kinds of biotic and abiotic stresses, is not suitable for the ever-growing export market. The production technology for flowers under protected environment of greenhouses needs to be standardized.

There is hardly any post-harvest management of flowers for the domestic market. Availability of surplus flowers from exports for sale in the domestic market, has increased the appreciation of quality produce and the demand for good quality flowers is increasing. With the introduction of new varieties of crops in the country, facilities for generating their planting material for large scale production need strengthening. Special attention needs to be paid to strengthen the marketing infrastructure like organised marketing yards, auction platforms, controlled condition storage chambers etc.

Greater research efforts are also needed for integrated pest management, development of location specific package of practices for traditional flowers, value addition to traditional flowers etc. The initial cost and availability of finance is a critical matter in the development of large commercial projects requiring heavy investments. More options for developmental finance, such as the soft loan scheme of the National Horticulture Board need to be identified. In the initial years of commercial floriculture development, the governmental support in terms of subsidies etc. needs special attention.

The potential for growth of export market is always linked to the strength of domestic market - its capacity to absorb surplus and over production, and quality consciousness of consumers. Though we have a large domestic market, the marketing system and facilities need to be modernized.

The production for exports at present has suffered due to a few constraints. While our growers have been successful in producing world class quality at low cost, high air freight rates, low cargo capacity available, imposition of import duties, inadequate export infrastructure etc. have reduced their competitiveness.

There is also a shortage of trained manpower to handle commercial floriculture activity. The demands of the growing export-oriented industry would require adequate attention to be paid for human resource development, particularly at the supervisory level.

TABLE 1.5
CUT FLOWER EXPORTS FROM INDIA

| Country | 2018-19 | 2019-20 | 2020-2021 |
|----------------|----------------|-----------------|------------------|
| Japan | 322.50 | 8255.58 | 35932.56 |
| Netherlands | 1004.61 | 9102.49 | 24799.90 |
| U.S.A. | 1175.38 | 2495.21 | 17652.50 |
| Germany | 957.61 | 2538.63 | 9256.00 |
| U.K. | 1420.93 | 1113.78 | 3345.86 |
| U.A.E. | 2120.40 | 3388.19 | 2459.29 |
| Italy | 210.28 | 164.96 | 2200.49 |
| Hongkong | 730.02 | 903.15 | 1504.02 |
| Singapore | 78.45 | 437.37 | 1190.54 |
| Nepal | 11.86 | 36.09 | 292.64 |
| Kuwait | 24.22 | 5.00 | 274.13 |
| Saudi Arabia | 413.98 | 169.52 | 272.77 |
| Switzerland | 136.96 | 258.20 | 242.83 |
| Hungary | - | 286.69 | 181.82 |
| Thailand | - | 86.49 | 177.82 |
| Australia | - | - | 132.89 |
| Russia | 368.46 | 20.96 | 119.85 |
| Others | 988.68 | 719.39 | 9293.82 |
| Total | 9964.34 | 29981.60 | 109329.73 |

Source: www.ifabindia.org

1.18 FLORICULTURE SCENARIO IN INDIA AND TAMIL NADU

Floriculture has emerged as an important sub-sector of agriculture as a source of income for small and marginal farmers. Floriculture in India is estimated to cover an area of 2.55 lakh ha with a

production of 17,54,000 MT of loose flowers and 5.43 lakh MT (NHB, 2015). The Trade of Indian flowers worth Rs. 37,000 crores/ annum. Nearly 77% of area under floricultural crops is concentrated in seven states comprising Tamil Nadu, Karnataka, Andhra Pradesh, West Bengal, Maharashtra, Haryana, Uttar Pradesh and Delhi. Among different states, Tamil Nadu ranks first in area followed by Karnataka, West Bengal and Andhra Pradesh.

Global trade in cut flowers is estimated at 40 billion US dollars. Indian floriculture industry is growing at a compounded annual growth rate (CGAR) of 24 per cent over the past decade. Indian flower export markets are estimated at 11 billion US dollars at present and expected to grow up to 20 billion US dollars by 2020.

The culture of exchanging flower bouquets, flower arrangements, growing affluence of middle class to changing life styles, western culture mix, mall culture and the concept of “saying it with flowers” has revolutionized the domestic cut flower market by increase in per capita consumption of flowers in India. The awareness on the usage of cut flowers for various occasions has raised the demand for flowers in the market.

The production of cut flowers has gone up to 7673.2 million stems during 2012-13 from 3717.5 million stems in 2006-07 and this is due to the improvement in the standard of living and quality of life which ultimately increases the growth of domestic and export markets.

In Tamil Nadu, loose flowers are produced in an area of about 32,400 hectares with the production of 3,13,535 MT (jasmine, chrysanthemum, marigold, rose, crossandra and nerium) and cut flowers are produced in an area of 700 ha with a production of 12,900 MT of cut stems per annum. In this, cut rose is grown in 600 ha area with a production of 795 lakh stems. Jasmines, which cover an area of 15,584 ha with a production of 1,42,397 tonnes contributes a major share to the floriculture trade.

Tamil Nadu ranks first among the flower producing states of India. It occupies 25 % of the country's flower production. Cut flowers are cultivated in Hosur, Nilgiris, Kodaikanal (both upper and lower palani hills) and Yercaud of Shevroyan hills.

Tamil Nadu continues to take the first place in the production of loose flowers in the Country, the production being 4.29 Lakh MT during the year 2017-18. Tamil Nadu takes the third place regarding area, by cultivating the flowers in an area of 34,227 Ha and Dharmapuri, Salem, Dindigul, Krishnagiri, and Tiruvannamalai districts play a major role in achieving the target. Assistance is extended for cultivation of loose flowers, bulbous flowers and cut flowers. Quality planting materials are being produced in State Horticulture Farms and distributed to farmers in subsidized cost to encourage flower cultivation.

TABLE 1.6
AREA, PRODUCTION AND PRODUCTIVITY & MAJOR FLOWER CULTIVATING
DISTRICTS (2017-18)

| Sl.NO | Name of the Crop | Area (Ha) | Production (M.T) | Productivity (M.T/ha) | Major Flower Growing Districts |
|-------|------------------|-----------|------------------|-----------------------|---|
| 1 | Jasmine | 13,610 | 1,20591 | 8.86 | Madurai, Dindigul, Erode, Tiruvallur and Tirunelveli |
| 2 | Chrysanthemum | 5,836 | 1,40864 | 17.97 | Dharmapuri, Salem, Krishnagiri, Dindigul and Tiruvannamalai |
| 3 | Tube Rose | 4,979 | 65,969 | 13.25 | Dharmapuri, Madurai, Salem, Tiruvallur and Dindigul |
| 4 | Marigold | 2,761 | 72,389 | 26.22 | Krishnagiri, Dharmapuri, Tiruchirappalli and Cuddalore |
| 5 | Rose | 2,088 | 66,971 | 32.07 | Dharmapuri, Krishnagiri, Dindigul, Thanjavur and Tiruvallur |

Source:www.ifabindia.org

FLOWER MARKETS IN TAMIL NADU

i. Madurai: Madurai has one of the biggest flower markets in India. The major flowers traded in this market include varieties of jasmine, rose, Crossandra, tuberose, Nerium, etc. The flowers arriving at this market are generally produced within a radius of 25km from the city.

ii. Chennai: The flower market in Chennai is in the Central Market at Parrys corner. This is the only wholesale market in Chennai. The flowers sold in this market are Crossandra, tuberose, jasmine, rose, marigold, Nerium, etc. The flowers come to this market from nearby production areas such as Dharmapuri, Panrutti, Tambaram, and Poonamalei districts. The flowers are also supplied from Madurai and Bengaluru markets. About one half of the produce comes from local areas and the rest from Bengaluru and Madurai. The flowers are transported to this market by buses, trucks and air.

1.19 OBJECTIVES OF THE PRESENT STUDY

The objectives of the present study are:

1. To collect data on the socio-economic structure of flower cultivators in Puthiyamputhur village of Thoothukudi district.
2. To identify the reasons for the choice of flower cultivation in Puthiyamputhur village.
3. To know the size of operation holdings of the sample farmers.
4. To study the types of flowers cultivated.
5. To find out the cost and returns profile of flower production.
6. To evaluate the monthly income, expenditure and saving of the flower cultivators and
7. To understand the problems related to flower cultivators.

1.20 LIMITATIONS OF THE STUDY

1. The information and the data were purely based on the memory of the respondents.
2. The study is constrained to a particular region. Hence the conclusions cannot be generalized.
3. The answer of the respondents cannot always be free from bias and prejudice.

4. The constraints of time and money have limited this study to a modest sample. An extensive study would be more comprehensive.

1.21 SCHEME OF WORK

The present study on “*STATUS OF FLOWER CULTIVATING FARMERS WITH SPECIAL REFERENCE TO PUTHIYAMPUTHUR VILLAGE OF THOOTHUKUDI DISTRICT*” has been divided into five chapters.

The chapter I is an introductory chapter which discusses the types of floriculture, classification of ornamental floriculture, greenhouse for flower cultivation in India, market demand and supply of flowers in India, importance of floriculture, scope of floriculture, flower production area in India and Tamilnadu, planting material, the demand of flowers in India, status of floriculture export from India, efforts taken by Indian government to develop floriculture, statement of the problem, objectives of the study, limitations and scheme of work.

Chapter II elucidates the review of the past work done in this field.

Chapter III discusses the methodology adopted for the present study, and it describes the profile of the study area.

Chapter IV deals with the socio-economic status of the sample respondents.

Chapter V presents the summary of findings, suggestions and conclusion.

CHAPTER II

REVIEW OF LITERATURE

In this chapter, a review of the literature is made relating to the identified research problem to know what has been so far found.

2.1 REVIEW OF LITERATURE

Several Researchers have been worked of different aspects of floriculture. Different materials which are relating to floriculture are available in different journals and websites. The following literatures have been discussed to find out the research gap.

Floriculture is a highly profitable agro-business industry generating maximum returns per unit area. It is a most profitable crop in Indian perspective, Sankar et al. (1997)¹ defined the possibilities of floriculture as profit making for the farmers.

Prasad, S. (2010)² has given an idea on the changing pattern of floricultural activities in the country. He also discussed about the different soil pattern, fertilizer used and horticultural taxonomy in the country.

Sinha et al. (2011)³ analysed various marketing channels of marigold production. They had shown that there is much inter channel variation in producer's share out of retail price and marketing cost and profit reaped by the intermediaries.

¹ Sarkar, Rahim, Misra. (1997), Floriculture in West Bengal: Problems and Potentials, NewAcademic.

² Prasad, S. (2010), Commercial Floriculture, Agrobios

³ Sinha, M.; Ali, M.H.; Choudhury, A.; Chudali, H. and Banerjee, B.N. (2011). Economic analysis on marketing of marigold flower in Ranaghat region of West Bengal. Environment and Ecology. 29(3B): 1659-1663.

Chakraborty (2014)⁴ has discussed the opportunities and linkages between floricultural trade and dry flower industry, in rural India and also discussed the constraints of floriculture industry and dry flower trade in rural Indian market.

Mitra et al. (1989)⁵ discussed about some aspects of tuberose marketing such as marketing channels, marketing costs, fluctuations of prices etc.

Rose cultivation has been one of the favorable cultivation at Panskura block of East Midnapore. The study revealed the cost of cultivation which increases the farm business income and also examines the variations of cost of cultivation in the basis of the different size groups (Bhattacharjee et al., 1993)⁶.

In west Bengal Panskura block of East Midnapore is favourable for growing seasonal and perennial flowers. Keeping this fact in consideration Banerjee et al. (2000)⁷ analysed the economical prospect such as cost benefit ratio, requirements of labours and input applications of rose cultivation.

⁴ Chakraborty, T. (2014). Opportunity of floriculture and dry flower trade in rural India. Journal of Interacademia.18(3): 488-498.

⁵ Mitra, A.; Das,T-K.; Sarker,S,C.; Bhattacharya,K.K. (1989)..Some aspects of tuberose marketing in Nadia District (West Bengal)-A case study. Agricultural Randhawa, G. S. & Mukhopadhaya, A. (2010), Floriculture in India, Allied Publisher Limited.

⁶ Bhattacharjee,S.; Mitra,A.; Das,T.K.(1993).An economic analysis of rose (*Rosa* spp.) cultivation, a case study in Midnapore district, West Bengal.Economic-AffairsCalcutta.38(1): 31-36.

⁷ Banerjee, B.N.; Ali,M.H.(2000).Economics of annual Chrysanthemum var. Cherrygold (*Chrysanthemum carinatum*) flower in West Bengal. Environment-andEcology. 18(1): 167-170.

Ali et al. (2008)⁸ has studied the price fluctuation of rose flower. The selling price of rose flower is high in the month of December and the selling price is low in the months of January to march.

Sinha et al. (2011)⁹ analyzed the various marketing channels of marigold flower. They also depict the efficiency of the marketing channels and dominance the channels in higher volume of flowers.

Das et al. (1994)¹⁰ depicted the estimation of cost of cultivation and the income of the farm business per acre per season for marigold growing along-with the marketing costs also.

Mitra et al. (1989)¹¹ discussed about the marketing channels and marketing costs and margins of the cultivators and the functionaries. They also examine the fluctuations of the prices which effects on the farmers, middleman, retailer and the wholesaler of tube rose flower.

Randhawa et al. (2010)¹² investigate the problems and the sufferings of the farmers which they faced during cultivation of flowers in in district wise of this country, has discussed about the world scenario of floriculture and status of flower growers in Indian context. On the commercial context

⁸ Ali, M.H.; Choudhury, A.; Chudali, H. and Banerjee, B.N. (2011). Economic analysis on marketing of marigold flower in Ranaghat region of West Bengal. *Environment and Ecology*. 29(3B): 1659-1663.

⁹ Sinha, M.; Ali, M.H.; Choudhury, A.; Chudali, H. and Banerjee, B.N. (2011). Economic analysis on marketing of marigold flower in Ranaghat region of West Bengal.

¹⁰ Das, T.K. (1993). An economic analysis of rose (*Rosa* spp.) cultivation, a case study in Midnapore district, West Bengal. *Economic-Affairs Calcutta*. 38(1): 31-36.

¹¹ Mitra, A.; Das, T-K.; Sarker, S.C.; Bhattacharya, K.K. (1989). Some aspects of tuberose marketing in Nadia District (West Bengal)-A case study. Agricultural Randhawa, G. S. & Mukhopadhaya, A. (2010), *Floriculture in India*, Allied Publisher Limited.

¹² Randhawa, G. S. (2008), *Floriculture in India*, Allied Publisher Limited.

the key Post-harvest technologies for various types of flowers has been thoroughly opined by Verma (2012).

D. Sengupta (2009) had detected the problems faced by the Indian flower producers in marketing of in India. He has also suggested some remedial measures that could be adopted to tackle such problems.

Randhwa (2008)¹³ has discussed on the pattern of production of flowers in the country, also has vividly discussed the commercial floricultural production in India and also he has successfully correlated the process of expansion of floricultural activities.

Kundu et al. (1997)¹⁴ showed export-import policy and also the trend of floriculture for fruitful export and import.

Market channels of rose had been described by Kokate (2009)¹⁵ in the context of west Bengal and he also gave some suggestions for improvisation of cut flower industry. Varietal survey has been done by Sankar et al. (2014)¹⁶ in case of Gladiolus based on the overall production and other aspects of Gladiolus.

¹³ Randhawa, G. S. (2008), Floriculture in India, Allied Publisher Limited.

¹⁴ Kundu, K. K.; Singh, Jai; Singh, V. K. and Suhag, K. S. (1997): 'Indian's Floriculture Exports—Growth, Status, Constraints and Export Strategies:An Analysis' Indian Journal of Agricultural Marketing, Vol. 11 (1& 2): PP 14—21.

¹⁵ Kokate, P. (2009): 'Marketing channels of rose and improvisation of present status of cut flowers' 'Project report on marketing channels of rose, carnation and gerbera'.

¹⁶ Sarkar,I.; Chakravorty,S.; Maitra,S. (2014).Evaluation of gladiolus cultivars with respect to flowering attributes in Darjeeling Hills of West Bengal, India.Indian-Journalof-Agricultural-Research.48(5): 360-366.

During storage and transportation generally low temperature and high relative humidity (95 to 98%) are beneficial to reduce postharvest loss for most of the cut flowers. During wet packing, apart from maintaining a modified atmospheric condition due to packaging, flowers were continuously being supplied with an energy source by solutions of the pouches with which the cut end of the flowers were adhered (Munsi et.al., 2011)¹⁷.

Lasker et al. in the year 1991 revealed that the variety Apsara showed the highest multiplication capacity. Overall, the yellow flowering Basanti gave superior results in almost every respect in case of small flowered chrysanthemum.

Banerjee et al. (2000)¹⁸ referred that the cultivation of cherry gold flowers found to be highly remunerative as output-input ratios in the crop of chrysanthemum.

Sankar et al. (2000)¹⁹ has described the socio-economic pattern in a social system of livelihood innovation adoption and the yield value chrysanthemum and cultivation problems played the most important role in bringing about adoption.

Ambika K.S. (2002)²⁰, shows that an attempt was made about various aspects of chrysanthemum cultivation such as and climate, groups of flowers, varieties, harvesting method, medicinal value,

¹⁷ Munsi,P.; Chakrabarty,S.; Roychowdhury,N.(2011).Effect of storage conditions and packaging supplemented with different solutions (wet packing) on vase life of *Gladiolus*.*Acta-Horticulturae*. (886): 349-355.

¹⁸ Banerjee, B.N.; Ali,M.H.(2000).Economics of annual Chrysanthemum var. Cherrygold (*Chrysanthemum carinatum*) flower in West Bengal. *Environment-andEcology*. 18(1): 167-170.

¹⁹ Sarkar,R.; Nanda,A.; Santra,S.K.(2000).Socio-economic and situational factors and adoption of chrysanthemum cultivation in an area of West Bengal.*Environment-andEcology*.18(1): 159-162.

²⁰ Ambika, KS, "Flower: A Floral Tribute." *Kisan World*, vol. 29, no. 6, P. 55, 2002.

and export value of chrysanthemum. In India, the production of flowers is over 4500 ha, with a yield of 25,672 tonnes. Chrysanthemum extract, wide use in curing leprosy, Ayurveda, purification of blood, liver, clarification of brain, and for discharges in Unani medicine. Roses, chrysanthemum, Flower are not only used for worship and beautification. They play a vital role in medicinal use and other purposes, such as perfume distillation.

Mathivanan B. (2013)²¹ explained that Ornamental crop culture technology is improving with the availability of equipment, and there is a sea change in the trend of consumers. A new generation of growers is coming forward to employ modern technology for maximizing production and offer quality production for consumer acceptability, thus fetching a better price proper packing of flowers is the major consideration in export. Flowers are soft and, therefore, require a lot of attention in packing. Special packing methods used to preserve flowers and other floriculture products.

²¹ Mathivanan, B, “A study on flower cultivation and marketing pattern in Thovalai Taluk.” Journal of Exclusive Management Science, pp. 2-12, 2013.

CHAPTER III

METHODOLOGY AND PROFILE OF THE STUDY AREA

In this chapter, an effort has been made to discuss the methodology and profile of the study area.

3.1 METHODOLOGY

This section describes the methodology adopted in the present study, which includes the sampling technique adopted, the collection of data, a period of study and the tools of analysis.

3.2 Sample Design

This study conducted in Puthiamputhur village of Thoothukudi district in Tamil Nadu. The study taken up for this research work are flower cultivating workers. The simple random sampling method adopted for this study.

3.3 Collection of Data

The study is grounded on both primary and secondary data. The primary data were collected from 50 respondents in Puthiamputhur village of Thoothukudi district of Tamil Nadu by using interview schedules. The primary data comprises socio-economic conditions, occupation, housing condition and facilities, income, expenditure, material possession, saving and investment.

The final structure of the interview schedule was framed after the pre-test and pilot study. Secondary data were collected from the publications of Reserve Bank of India, Central Statistical Organisation, journals, articles, magazines, theses and websites.

3.4 Period of Study

The field survey was conducted from December 2022 to February 2023. The data collection pertains to 3 months.

3.5 Tools of Analysis

For analysing the primary data and the secondary data, percentage analysis, averages, and standard deviation used for the analysis.

3.6 PROFILE OF THE STUDY AREA

The effectiveness of any research study can be sufficiently valued only when the results studied against the contextual evidence such as physical, social and economic conditions of the region. The current study undertakes with the determination of emphasising the different characteristics of activities in Thoothukudi district.

3.6.1 Thoothukudi District - Historical and Cultural Background

Thoothukudi was governed over by the Pandya kings before the British rule. During the freedom struggle, it was the birthplace of several bold nationalists. The blackness of British slavery dispersed by the selfless detriment of these enthusiastic nationalists. Kattapomman with his fearless fighting spirit, Bharathiar with his burning and new poems of nationalism and V.O. Chidambaranar who shipped the Swedish ship against the British were among the many brave nationals who valiantly fought against the external rule. They make Thoothukudi proud and ironic in ethnic heritage.

District at a Glance

Thoothukudi ‘the pearl city of India,’ is the newly formed district formed by bifurcating the first Tirunelveli district in Tirunelveli district (western portion) and Thoothukudi district (eastern portion). The district covers an extent of 4,621 sq.km in the South-Eastern portion of Tamilnadu, and it is rectangular. It bounded by Virudhunagar and Ramanathapuram district in the North of Kanyakumari district in the South and Gulf of Mannar in the east and Tirunelveli district in the west. The district lies between $8^{\circ}-05'$ and $9^{\circ} - 80^{\circ}$ of the northern latitude and $77^{\circ}-05'$ and $78^{\circ}-25'$ of eastern longitude.

Physical geographies

There are no tall mountains in the district: red Mounds or small hills found in Tiruchendhur, Srivaikundam, Sattankulam and Vijayaramapuram. The elasticity of land that slopes to the east in Srivaikundam is made lush by the Thamiraparani River. This river movements through Punnaikayal and joins the Bay of Bengal, Malattar, Mambiaru, Vaippar and Manimuthaar.

TABLE 3.1
ADMINISTRATIVE SET UP OF THE DISTRICT

| S.No. | Revenue Divisions | Taluks | Blocks |
|-------|----------------------|--|--|
| 1. | Thoothukudi Division | Tuticorin Srivaikuntam | Tuticorin Srivaikuntam Karungulam |
| 2. | Tiruchendur Division | Tiruchendur Sattankulam | Tiruchendur Alwarthirunagari Udangudi Sattankulam |
| 3. | Kovilpatti Division | Kovilpatti Vilathikulam Ottapidaram Ettayapuram | Kovilpatti Kayathar Vilathikulam Pudur Ottapidaram |

Source: District Industries Centre, Thoothukudi – 2010-11

Area and Population

The area of the district is 4,621 Sqkm, and the population is 17,38,376. The district has three Revenue Divisions, Eight Taluks, Twelve Blocks, One Corporation, Two Municipalities, Nineteen Town Panchayats and 480 Revenue Village, Six Constituencies and One Lokshaba are in the district.

The thickness of population per Sq.km is 378 as against 555 for the state. The sex ratio is 1024 female for every 1000 males. The percentage of literacy is 86.52. Fifty-eight per cent of the people live in rural areas. The district has an SC population of 2.8 lakhs, which is around 18 per cent of the population. Male Literacy is 91.42.per cent. Female Literacy is 81.77 per cent.

3.6.2 Economy of Thoothukudi

The economy of Thoothukudi rotates around shipping, fishing, salt pan and agricultural industries. Thoothukudi has a multitude of other industries including power, chemicals and IT. The district is industrially advanced with the majority of the industries located in and around Tuticorin.

The availability of skilled labour, electricity generating plant, a container facility and an important port have made Thoothukudi an essential centre for industry and trade. The Sethusamudram scheme, the airport at Vagaikulam, Koodankulam Nuclear power plant, enhanced road and rail infrastructure and Nanguneri SEZ are expected to make Thoothukudi an attractive choice for business investment.

Three nation-wide brand products are made in Tuticorin, namely, V.V.D.Coconut Oil, Agsar Paints and Venus Water Heaters. Earlier SPIC and TAC were large companies having an impact on the local economy. Currently, the port and Sterlite Industries seem to be the major companies.

Agriculture

Agriculture is the primary occupation on which 70 percent of the people hinge on it. The critical food crop in this district is Paddy. Out of the total area of 4, 70,724 hectares, 1,90,780 hectares are taken under the farming of different crops which is nearly 41 percent of the total area of the district. The essential food crops in the district are Paddy, Cholan, Cumbu, Ragi, Varagu, Samai and Commercial Crops like Cotton, Chilly, Sugarcane, and Groundnut.

Paddy cultivated in Siruvaikundam, Sattankulam, and Tiruchendur Taluks. Cumbu, Cholan, Kuthiraivali and other pulses raised in the dry tracks of Kovilpatti, Vilathikulam, Ottapidaram and Thoothukudi Taluks. Cotton cultivated in Kovilpatti, Ottapidaram and

Thoothukudi Taluks. Groundnut agriculture commenced in Kovilpatti, Tiruchendur and Sattankulam Taluks. Groundnut bar used as manure and Cattle feed. With 35 percent share, the district is the top producer of Cumbu in Tamil Nadu.

Mineral Resources

Gypsum, Ilammanide, Monazite, Hyduim, Limestones, Corals from the Islands and Phosphate are some of its natural resources.

Irrigation

The climate of Thoothukudi district is hot and dry. The district has a seaside line of 163.5 kms and local waters covering thousands of hectares. The different causes of irrigation are Channels, Tanks, and Wells, which cover 46,262 hectares in the district.

Fisheries

This district is an essential coastal district having a vast coastal line of 160km and territorial water covering thousands of hectares. Fishing, next to agriculture, is an essential occupation of the district. Thoothukudi is an important fishing centre. It is also measured to be the only pearl fishing centre in the whole of India. It is also noted for mass fishing — nearly 36000 MT of marine fish produced per annum.

Forest

The region under forestry is 12724 hectares which occupy 2.77 percent of the geographical area.

Shipping

Thoothukudi has been a centre of maritime trade for more than a century. It is natural to the harbour with a productive hinterland, facilitated the growth of the port. Thoothukudi acknowledged as a slight anchorage port in 1868. In 1906, V.O.Chidambaram Pillai hurled the

first Swadeshi Ship, S.S. Gaelio in British India from Thoothukudi Port. After Independence, the minor part of Thoothukudi witnessed a flourishing trade and handled a variety of Cargo.

Thoothukudi Port

Thoothukudi Port is generating an essential position in the Southern part of India. During the year 2010, 1414 vessels entered this port and Cargo to the tune of 19.49 Million tonnes is handled. Export of certain raw materials and finished products are shipped to for about twenty foreign countries.

Thoothukudi harbour was being used for export of salt, cotton yarn, palmyrah fibres, dry fish, senna leaves, country drugs etc. The first made of the wood jetty of this port was custom-built in 1864.

Thermal Power

The Thoothukudi Thermal Power Station is the central power station in Tamil Nadu, under the control of Tamil Nadu Electricity Board with five units of 210 M.W each producing 60 Million units of energy daily. The first unit was custom-built in July 1979, the second unit in December 1980 and the third unit in March 1982.

Population

The population of the district 2011 Census was 17,60,176, of which 8,65,021 were males and 8,85,155 females. The population thickness in the district is 369 per sq.kms in contradiction of the state average of 555 per sq.kms. The percentage of the town population is 60.10, and that of the rural population is 49.90 of the total population. The literacy percentage of the male is 91.14 and female are 81.33. Total literacy percentage of this district is 86.16.

TABLE 3.2**URBAN POPULATION IN 2011 CENSUS**

| Area | Females | Males | Total |
|----------------------|----------------|--------------|--------------|
| India | 18,13,87,871 | 19,57,17,889 | 37,71,05,760 |
| Tamil Nadu | 1,74,58,530 | 1,74,58,910 | 3,49,17,440 |
| Thoothukudi District | 4,42,142 | 4,34,660 | 8,76,802 |

Source: National Informatics Centre, Thoothukudi

From this Table 3.2, it is clear that the total urban population of India is 37, 71, 05,760 with the female population as 18, 13,87,871. In Tamil Nadu woman population is 1,74,58,530. Out of the total population of Tamilnadu, Thoothukudi district's urban population is 8,76,802 and female population 4, 42,142. From the Table, we can about that female city population in Thoothukudi district be more than the man populace.

Table 3.3 shows the literateness level in Thoothukudi District.

TABLE 3.3**LITERATES ACCORDING TO 2011 CENSUS**

| Area | | Person | Male | Female |
|-------------|--------------|---------------|-------------|---------------|
| Tamil Nadu | Total | 5,18,37,607 | 2,80,40,491 | 2,37,97,016 |
| | Rural | 2,45,02,195 | 1,36,65,839 | 1,08,36,356 |
| | Urban | 2,73,35,312 | 1,43,74,652 | 1,29,60,660 |
| Thoothukudi | Total | 13,49,697 | 7,03,106 | 6,46,591 |
| | Rural | 6,42,686 | 3,39,739 | 3,02,947 |
| | Urban | 7,07,011 | 3,63,367 | 3,43,644 |

Source: National Informatics Centre, Thoothukudi

From this Table 3.3, it is clear that urban female literacy is 1,29,60,660 (47.41 percent) of the total populace of the urban literates in Tamil Nadu. In the meantime, the total urban literates in Thoothukudi district are 7,07,011 (52.38 percent) of the total literates in Thoothukudi district. Of this, the female literateness is 3,43,644 (53.14 percent). From this Table, it is also evident that male literateness level in Thoothukudi is more than female literateness.

3.6.3 The workforce in Thoothukudi District

According to the 2011 Census, workers were classified into main workers, bordering workers, and non-workers. Out of the total main workers of 6,89,400 main female workers are 1,95,110 and main male workers are 4,94,290. Out of 96,738 marginal workers, female workers are 58,912, and male workers are 37,826. Out of 8,96,833 non-workers, females are 5,48,112 and males are 3,48,721. The specified table shows the classification of workers in Thoothukudi district.

TABLE 3.4
TOTAL WORKERS AND NON-WORKERS IN THOOTHUKUDI DISTRICT – 2011

| Sector | | Population | Total workers (Main + Marginal) | Main Workers | Marginal Workers | Non-workers |
|--------|--------|------------|------------------------------------|--------------|------------------|-------------|
| Rural | Male | 437599 | 248691 | 221286 | 27405 | 188908 |
| | Female | 466212 | 180192 | 136056 | 44136 | 286020 |
| | Total | 903811 | 428883 | 357342 | 71541 | 474928 |
| Urban | Male | 326488 | 181695 | 174224 | 7471 | 144793 |
| | Female | 335444 | 63104 | 53172 | 9932 | 272340 |
| | Total | 661932 | 244799 | 227396 | 17403 | 417133 |
| Total | Male | 764087 | 430386 | 395510 | 34876 | 333701 |
| | Female | 801656 | 243296 | 189228 | 54068 | 558360 |
| | Total | 1565743 | 673682 | 584738 | 88944 | 892061 |

Source: National Information Centre, Thoothukudi.

The table shows that the female marginal workers are more in number in both rural and urban sectors than males. However, female central workers are more in the rural sector than in the urban sector.

3.7 Land-Use Pattern

Agro-climatic conditions of any region namely soil, irrigation, rainfall and the like, besides the ownership pattern of land, determine their use. The Thoothukudi district extends over a geographical area of 4, 59,054 hectares, of which net sown area accounts for 41.02 per cent. The pattern of land utilisation that 2.40 per cent of the total geographical area is under forest and 4.28 per cent is barren and uncultivable land. Land put to non-agricultural uses is 15.63 per cent and

cultivable waste is 4.31 per cent. Current fallows and other fallows form 13.33 per cent and 10.12 per cent of geographical area respectively.

TABLE 3.5
LAND USE PATTERN IN THE THOOTHUKUDI DISTRICT
(2019-20)

| S.No. | Classification | Areas (In Hectares) | Percentage |
|-------|--|------------------------|------------|
| 1. | Forests | 11012 | 2.40 |
| 2. | Barren Uncultivable lands | 19662 | 4.28 |
| 3. | Land put to non-agricultural uses | 71772 | 15.63 |
| 4. | Cultivable waste | 19779 | 4.31 |
| 5. | Permanent pastures and other grazing lands | 5132 | 1.12 |
| 6. | Land under miscellaneous tree crops | 35771 | 7.79 |
| 7. | Current fallows | 61189 | 13.33 |
| 8. | Other fallows | 46441 | 10.12 |
| 9. | Net area sown | 188296 | 41.02 |
| 10. | Total geographical area | 459054 | 100.00 |

Source: Assistant Director of Statistics, Thoothukudi District, 2019-20.

3.8 Operational Holdings

The average size of land holdings of the district is 1.54 hectares as compared to 1.08 hectares in the state. Sixty-four per cent of the holdings are below 1 hectare and holdings with less than 2 hectares account for 83.50 per cent of the total number of holdings. Nearly 12 per cent of the holdings are between two and five hectares. Holdings with more than five hectares constitute 3.79 per cent of the total number.

TABLE 3.6

SIZE-WISE DISTRIBUTION OF AGRICULTURAL HOLDINGS IN THOOTHUKUDI DISTRICT (2019-20)

| Size of Holdings (In Ha.) | Number of Operational Holdings | Percentage to Total Number of Holdings | Area under the Holdings (in Ha.) | Percentage to Total Area |
|--------------------------------------|---|---|---|-------------------------------------|
| 0 – 0.5 | 92118 | 41.11 | 22889.83 | 8.06 |
| 0.5 – 1.0 | 53040 | 23.67 | 37642.50 | 13.26 |
| 1.0 – 2.0 | 41956 | 18.72 | 59406.95 | 20.92 |
| 2.0 – 3.0 | 16101 | 7.18 | 39358.40 | 13.86 |
| 3.0 – 4.0 | 7940 | 3.54 | 27493.61 | 9.68 |
| 4.0 – 5.0 | 4450 | 1.99 | 19902.81 | 7.01 |
| 5.0 – 7.5 | 4595 | 2.05 | 27836.45 | 9.81 |
| 7.5 – 10.0 | 2035 | 0.91 | 17229.31 | 6.07 |
| 10.0 – 20.0 | 1524 | 0.68 | 20173.95 | 7.11 |
| 20.0 and above | 333 | 0.15 | 11982.95 | 4.22 |
| Total | 224102 | 100.00 | 283916.76 | 100.00 |

Source: Assistant Director of Statistics, Thoothukudi District, 2009-10.

On the whole the majority of the holdings in the district are medium and small size holdings. The average size of holdings ranges from 0.91 hectares in Srivaikundam taluk to 2.03 hectares in Vilathikulam taluk. The percentage of holdings ranging from 0.1 to 2.0 hectares to total holdings in each taluk is 72 per cent, 76 per cent, 72 per cent, 92 per cent, 88 per cent and 86 per cent in Kovilpatti, Ottapidaram, Vilathikulam, Sathankulam, Srivaikuntam, Tiruchendhur and Thoothukudi Taluks respectively.

Irrigation

The main sources of irrigation in the district is through canals, tanks and wells accounting for 3,873 hectares, 18,040 hectares and 20,527 hectares of net area irrigated respectively during 2019-20. The gross area irrigated by canals has decreased from 12.09 per cent in 2019-20. The

gross area irrigated by canals has decreased from 12.09 per cent in 1998-99 to 10.70 per cent in 2019-20. The gross area irrigated by tanks also has decreased from 44.10 per cent in 2010-11 to 44.17 per cent in 2019-20. The gross irrigated by well has increased from 38.82 per cent in 1998-99 to 45.12 per cent in 2019-20.

TABLE 3.7

AREA IRRIGATED BY DIFFERENT SOURCES IN THOOTHUKUDI DISTRICT

| Year | Net Area Irrigated | | | Total Gross Irrigated Area | | |
|-----------|--------------------|------------------|------------------|----------------------------|------------------|------------------|
| | Canals | Tanks | Wells | Canals | Tanks | Wells |
| 1998-99 | 4873 (9.98) | 22145 (45.34) | 21825 (44.68) | 7218 (12.09) | 29323 (44.10) | 23183 (38.82) |
| 1999-2000 | 4346 (14.00) | 16471 (53.07) | 10219 (32.93) | 6708 (13.50) | 21611 (43.82) | 21001 (42.58) |
| 2007-08 | 3834 (9.35) | 15899 (38.74) | 21290 (51.90) | 4785 (11.12) | 16524 (38.41) | 21717 (50.47) |
| 2010-11 | 3945 (0.74) | 19687 (43.61) | 21508 (47.65) | 4468 (9.52) | 20505 (43.91) | 21722 (46.52) |
| 2019-20 | 3873 (8.13) | 18040 (42.51) | 20527 (48.37) | 5354 (10.70) | 22095 (44.17) | 22570 (45.12) |

Source: Assistant Director of Statistics, Thoothukudi District, 2009-10.

Note: Figures in brackets represent the percentage to total irrigated area.

Srivaikundam and Tiruchendhur Taluks have the benefit of canal irrigation besides tank and well irrigation systems. Irrigation by tanks is widely prevalent in Thoothukudi and Tiruchendhur Taluks. Sathankulam and Kovilpatti Taluks are irrigated mainly by wells.

3.9 AGRICULTURE IN THOOTHUKUDI DISTRICT

Paddy is cultivated in the Palayakayal Srivaikundam, Sathankulam and Tiruchendhur Taluks. Cumbu, Cholan, Kuthiraivali and other pulses are raised in the dry tracts of Kovilpatti,

Vilathikulam, Nagalapuram Ottapidaram, and Thoothukudi Taluks. Flower is cultivated in Kovilpatti, Ottapidaram and Thoothukudi Taluks. Groundnut cultivation is undertaken in Kovilpatti, Tiruchendhur, and Sathankulam Taluks. Groundnut cake is being used as manure and cattle feed. Nagalapuram makes its economy to be solely dependent agriculture.

Main business of this area is dry chilly, cholam, cumbu wood charcoal, etc. With 35% share, the district is the top producer of Cumbu in Tamil Nadu. Palmyrah trees are grown mostly in Tiruchendhur, Srivaikundam, Sathankulam and Vilathikulam Taluks. Jaggery is produced from palmyrah juice; the production of jaggery is the main occupation of the people of Tiruchendhur and Sathankulam Taluks. Banana and other vegetables are raised in Puthiyamputhur, Srivaikundam and Tiruchendhur Taluks. The road going towards Kulayankarisal from Tiruchendhur has banana farms on one side and a salt farm on the other; each farm needs a different type of water. Thoothukudi district is the largest exporter of bananas in Tamil Nadu.

3.10 The significance of Thoothukudi as Industrial Growth Centre

The Thoothukudi District located on the extreme southern parts of Tamil Nadu and is carved out of Tirunelveli District on 20 October 1986. The district located between 0.80 and 450 of the northern latitude and 78 and 110 of the eastern longitudes. The district is roughly triangular and bounded by Virudhunagar and Ramanathapuram districts in the north, Tirunelveli district in the south and west and Gulf of Manner in the east. The total terrestrial area of the district is 4,621 sq.km constituting about 3.5 percent of the state. It has got a coastal line of 121km.

3.11 PROFILE OF THE STUDY AREA –PUTHIYAMPUTHUR VILLAGE

Puthiamputhur is a small town. It is located at Ottapidaram taluk in Tuticorin district. It is 17 km from Tuticorin towards west, 4 km from Ottapidaram towards south and 15 km from Puthukkottai

towards north. 613 km from State capital Chennai. The Puthiamputhur is called as Kutty Japan, Thennagathin Tirupur and Readymade City. Around 5000 families are living in this area.

Around 10,000 people are living by the Puthiamputhur garments industry. The employees are everyone may earn Rs.5,000 to Rs.20,000/month. Puthiamputhur is contributing 40% (approximately) of Readymade dresses in Tamil Nadu. Above 250 companies are running now.

In which produced dresses are going to sell including Tamil Nadu, Pondicherry, Kerala, Andrapradesh, Karnadaka etc. Puthiamputhur is having goodwill in the garments industry. Above 250 Readymade garments private companies, 3 Elementary schools, 2 higher secondary schools, 3 children's schools, 1 Government hospital and 5 Private hospitals and Medicals. police station, Panchayat office, Union office. Government library. Lodge, Cinema theater, Petrol bunks, Government technical training centre, 3 Churches and lot of Hindu temples, Islam masuthi, Rice mills, Power plant, private banks, society bank, TMB Bank ATM and Axis Bank ATM centres, 2 financial institutions, 3 government ration stores, government tax centre, government health centre, Government wastage utilizing centre, Typewriting centre, around 20 Women's self-associations, jewellery shops etc.

Around 27 garments factories started in the year of 1984. They purchased their raw material mainly from Madurai & Chennai. They used to sell their goods all over south Tamil Nadu. Puthiyamputhur readymade got a trademark because of the better quality and cheapest price. The garment industry development was unbelievable, and people started to depend on their life with the Garment industry through contributing as a worker or Trader.

The readymade business takes the village to next level of its era. Expanded around 200 small scale factories were in the period of 2000 to 2004 Puthiamputhur. These garments factories started to sell their own manufacturing products throughout Tamil Nadu. It was made an unexpected growth

of garments industry in Puthiamputhur. This is the peak time for industry and attracted more people to involve into the business.

New Entrepreneur comes to the industry and contributes major part of overall supplies in Tamil Nadu. Around 10,000 people are working in the garments industry. Piece rate methods are following here. Weekly and Monthly Labour wages payment method. Labor scarce problem is notable one. In the crisis period, maximum numbers of peoples were went back to their old Job and shifted their work to other industry. The lack of workers problem was very difficult to manage by the owners. Hence the clothes stitching charges has been changed as above 100% (Rate per piece). The stitching charges increasing year on year. Retaining the employees is very difficult to handle. Companies encouraging branches out of Puthiamputhur and Work from Home Model. Now lot of sub-branches are running in our district.

CHAPTER IV

SOCIO-ECONOMIC PROFILE OF THE SAMPLE RESPONDENTS

The socio-economic profile of the sample flower cultivators such as sex, age, religion, caste, marital status, educational level, type and size of family, livestock, cost and returns profile, housing condition, household income, expenditure, savings, the reasons for the choice of flower cultivation, the size of operational holdings, various problems in the cultivation of flower in Puthiamputhur village are analysed in this chapter.

TABLE 4.1

AGE-WISE CLASSIFICATION OF THE RESPONDENTS

| SL.NO | AGE(in a year) | NO.OF RESPONDENTS | PERCENTAGE |
|-------|----------------|-------------------|------------|
| 1. | 20-30 | 5 | 10.00 |
| 2. | 30-40 | 8 | 16.00 |
| 4. | 40-50 | 21 | 42.00 |
| 4. | 50-60 | 13 | 26.00 |
| 5. | 60-70 | 3 | 6.00 |
| | Total | 50 | 100 |

Source: Primary Data

A total of 50 respondents were surveyed. From the table, it is revealed that the percentage of 40-50 respondents is more i.e., 42.00 % as per the survey 40-50 age group involvement is higher than that of the old and young groups in the study area.

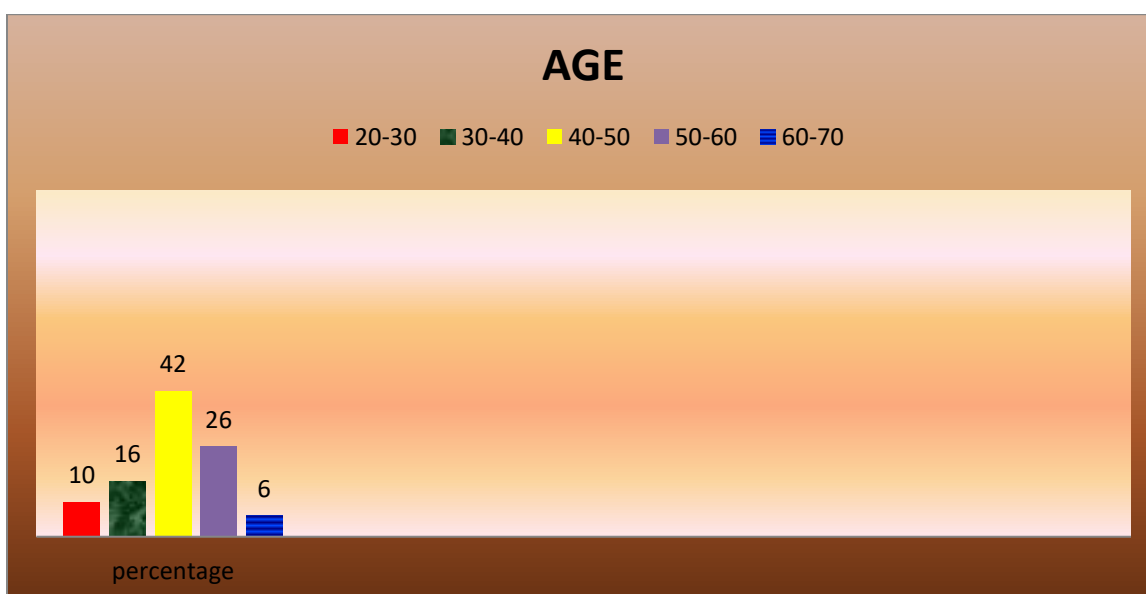


TABLE 4.2
RELIGIONS FOLLOWED BY THE RESPONDENTS

| SL.NO | RELIGION | NO. OF RESPONDENTS | PERCENTAGE |
|-------|------------|--------------------|------------|
| 1. | Christians | 8 | 16.00 |
| 2. | Hindus | 42 | 84.00 |
| | Total | 50 | 100 |

Source: Primary Data

The study showed that most of them, about 84.00%, were Hindus and about 16.00% were Christians. Generally, the study area is dominated by Hindus.

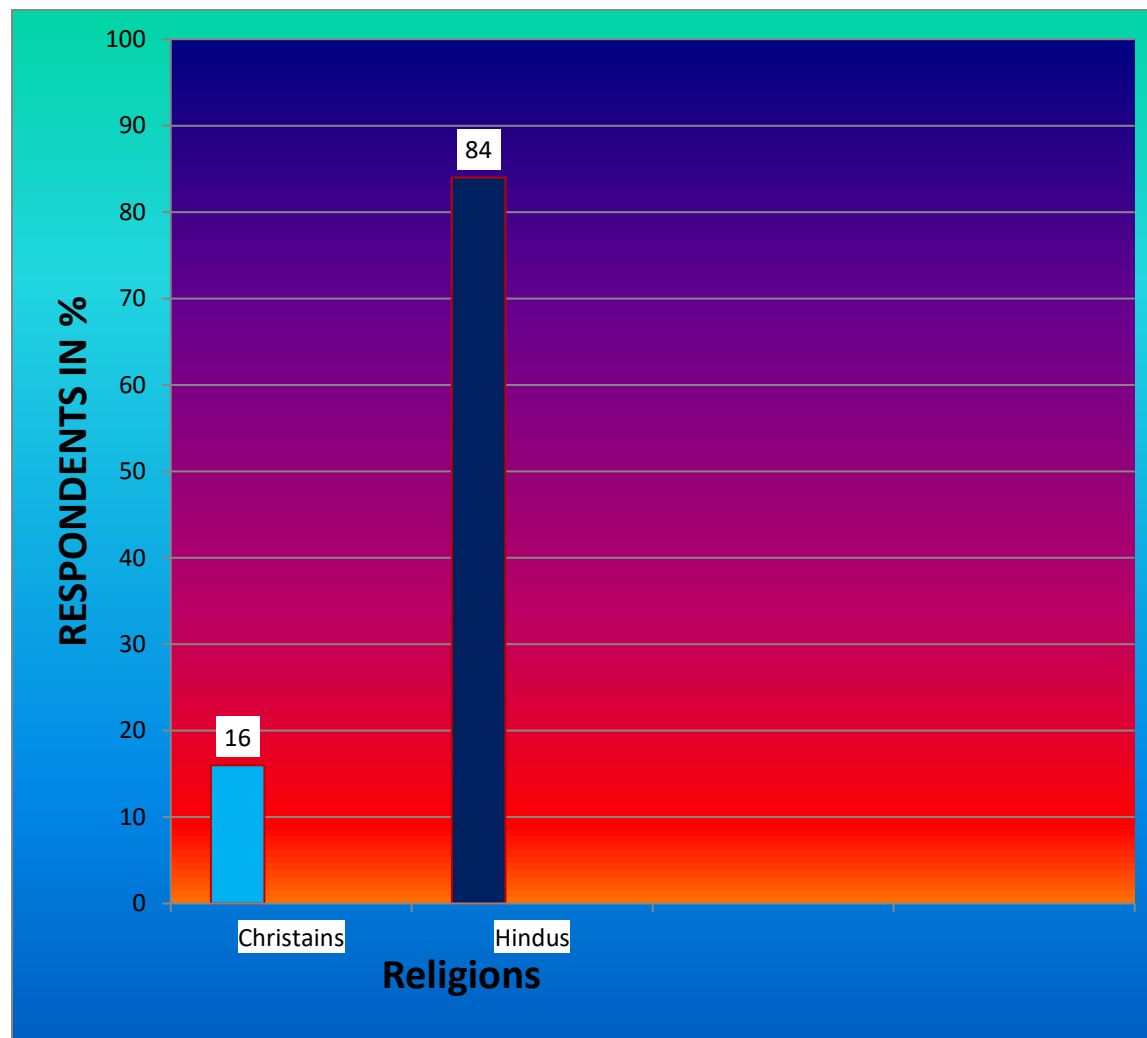


TABLE 4.3
COMMUNITY WISE CLASSIFICATION

| SL.NO | CATEGORY | NO.OF RESPONDENTS | PERCENTAGE |
|-------|----------|-------------------|------------|
| 1. | SC | 13 | 26 |
| 2. | BC | 26 | 52 |
| 4. | MBC | 11 | 22 |
| | Total | 50 | 100 |

Source: Primary Data

The table reveals that most of the respondents belong to backward castes and their percentage is 52%.

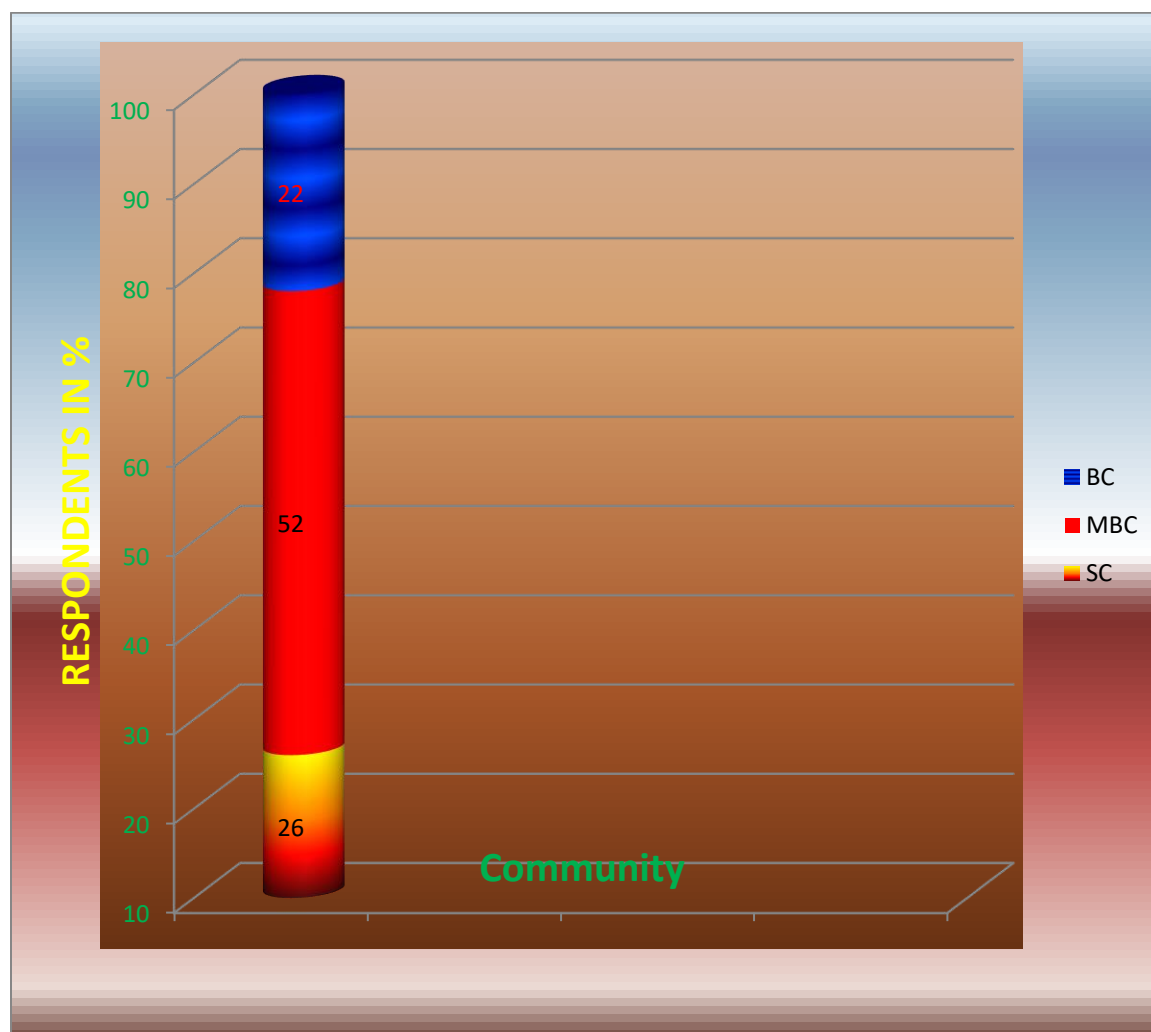


TABLE 4.4
MARITAL STATUS OF THE RESPONDENTS

| SL.NO | MARITAL STATUS | NO. OF RESPONDENT | PERCENTAGE |
|-------|----------------|-------------------|------------|
| 1. | Married | 43 | 86.00 |
| 2. | Unmarried | 7 | 14.00 |
| | Total | 50 | 100.0 |

Source: Primary Data

The table reveals that out of 50 sample respondents, about 86% were married and 14% were unmarried.

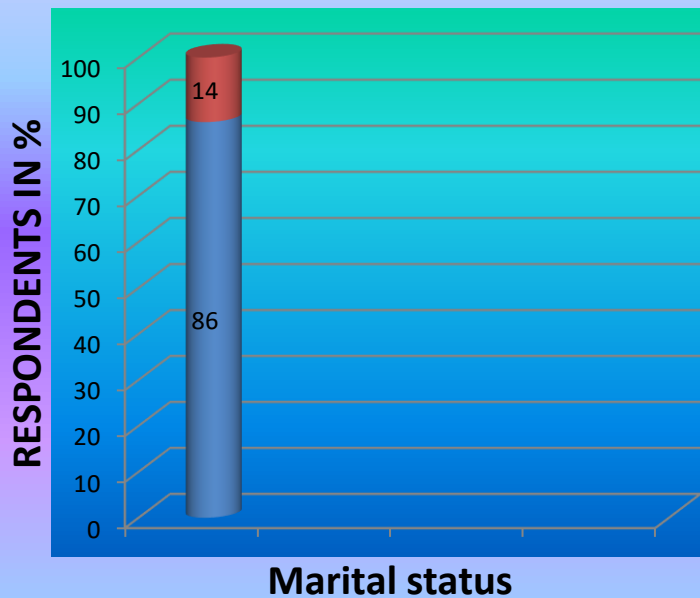


TABLE4.5
EDUCATIONAL QUALIFICATION OF THE RESPONDENTS

| SL.NO | QUALIFICATION | NO.OF RESPONDENTS | PERCENTAGE |
|-------|---------------|-------------------|------------|
| 1. | Illiterate | 14 | 28.00 |
| 2. | Primary | 9 | 18.00 |
| 4. | High school | 12 | 24.00 |
| 4. | Hr. Sec | 10 | 20.00 |
| 5. | Graduate | 5 | 10.00 |
| | Total | 50 | 100 |

Source: Primary Data

Education makes a difference in the articulation of opinion. About 18% of the respondent had primary education, about 24% had high school education, About 20% possessed higher secondary level education and only about 10% had pursued degrees. Further,28% remained illiterate.

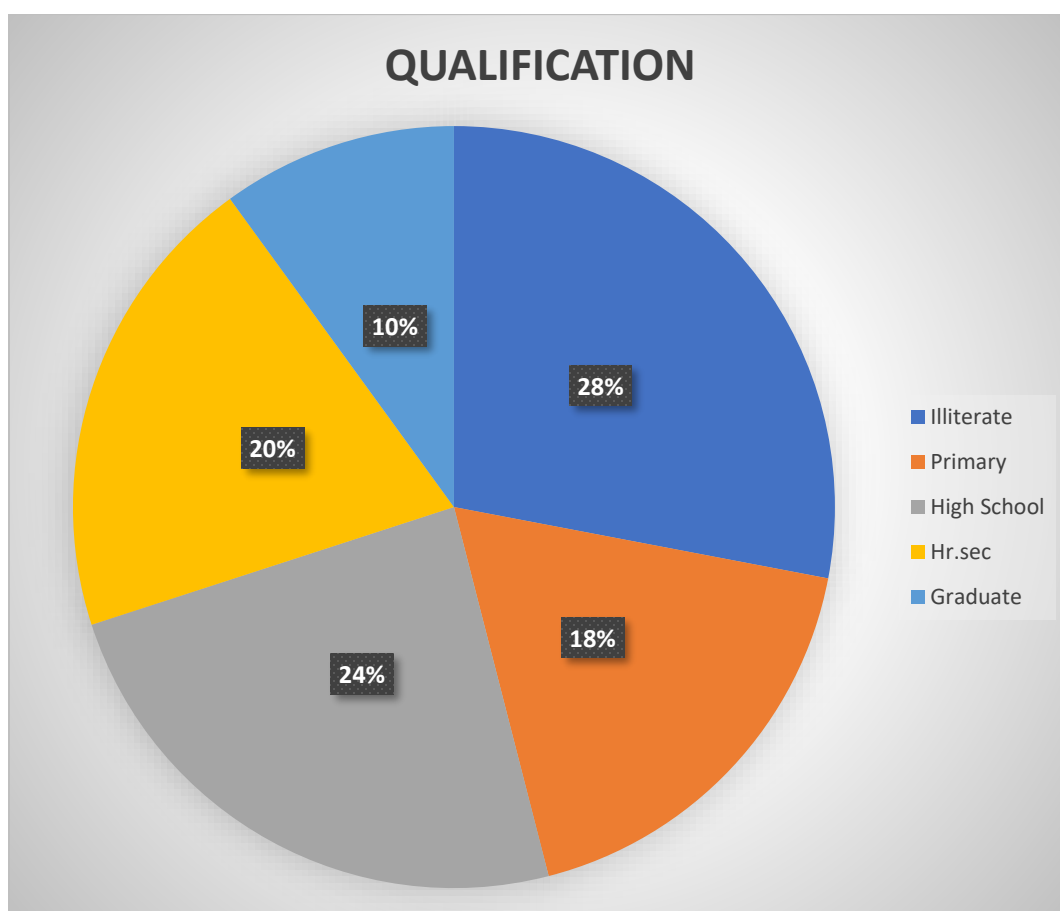


TABLE4.6
THE NUMBER OF RESPONDENTS AND THEIR FAMILY SIZE

| SL.NO | SIZE | NO. OF RESPONDENTS | PERCENTAGE |
|-------|-------------|--------------------|------------|
| 1. | Below 3 | 11 | 22.00 |
| 2. | 3-4 | 18 | 36.00 |
| 4. | 4-5 | 14 | 28.00 |
| 4. | More than 5 | 7 | 14.00 |
| | Total | 50 | 100.0 |

Source: Primary Data

The majority of the respondents i.e., 36.00 Percentage of families are having more than 3-4 sizes ranging from members.

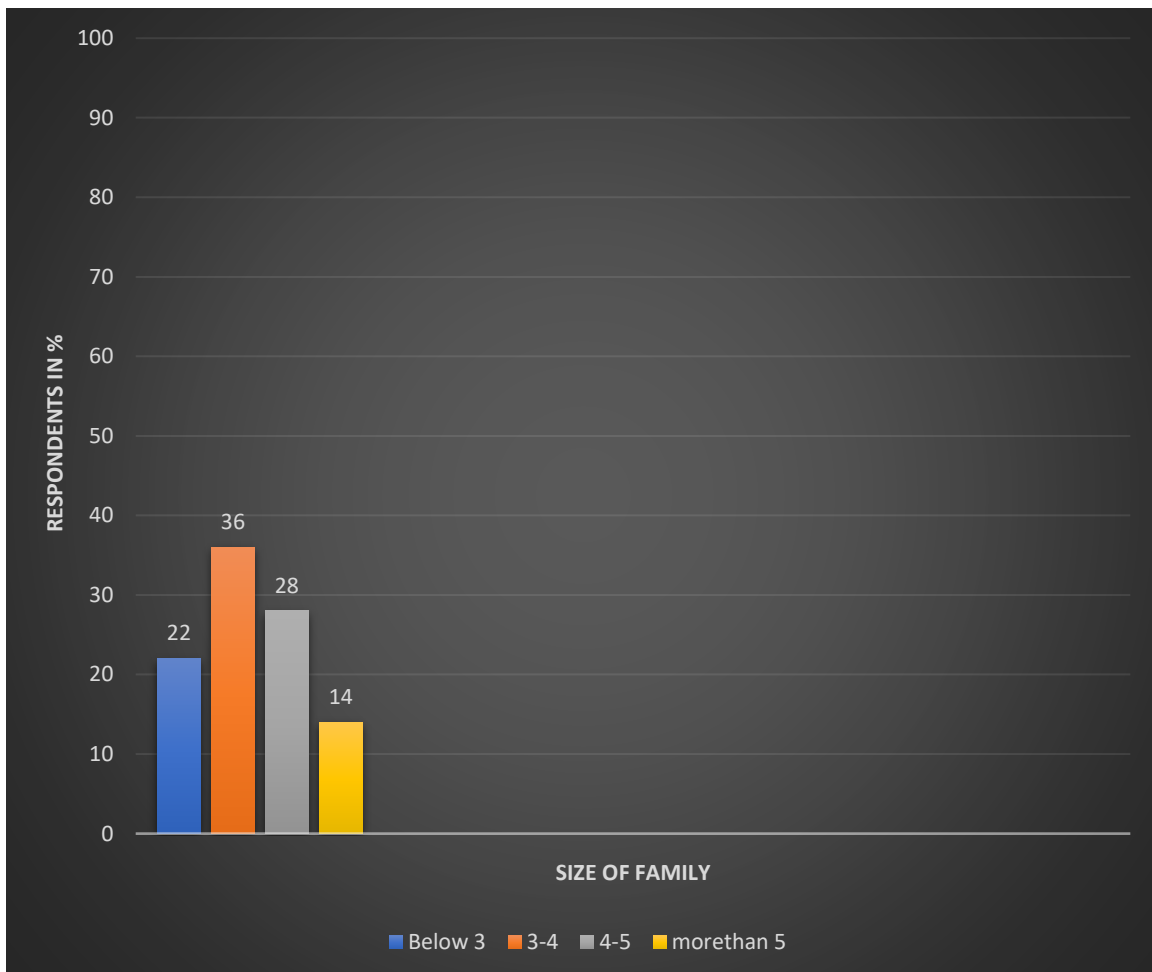


TABLE 4.7
FAMILY TYPE OF THE RESPONDENTS

| SL.NO | FAMILY TYPE | NO. OF RESPONDENTS | PERCENTAGE |
|-------|----------------|--------------------|------------|
| 1. | Nuclear Family | 41 | 82.00 |
| 2. | Joint family | 9 | 18.00 |
| | Total | 50 | 100.0 |

Source: Primary Data

This table exhibits that, 82.00 percent of the respondents belong to the nuclear family. This indicates the decline of the joint family system.

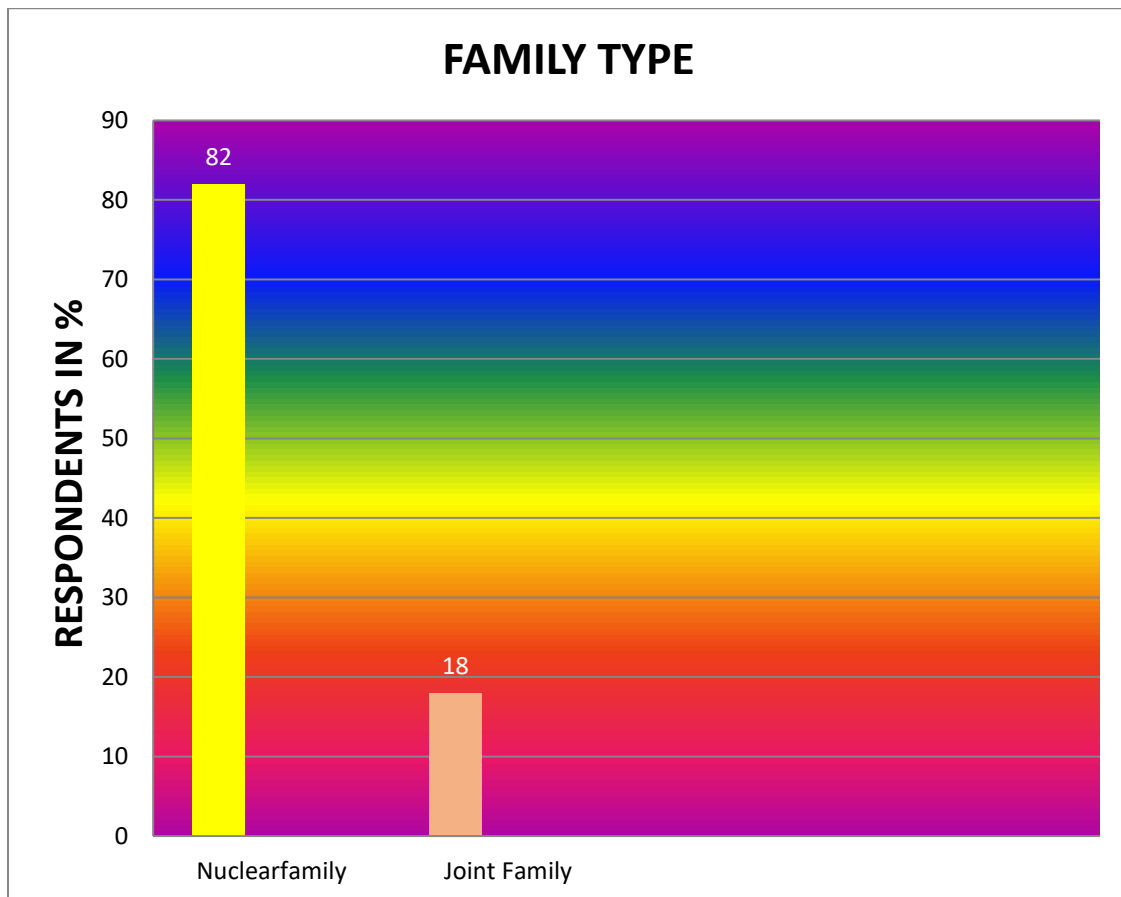


TABLE 4.8
HOUSING OF THE RESPONDENTS

| SL.NO | HOUSING | NO.OF RESPONDENTS | PERCENTAGE |
|-------|---------|-------------------|------------|
| 1. | Own | 44 | 88.00 |
| 2. | Rent | 6 | 12.00 |
| | Total | 50 | 100.0 |

Source: Primary Data

From the table, it is revealed that almost all the sample respondents have their own houses (88%).

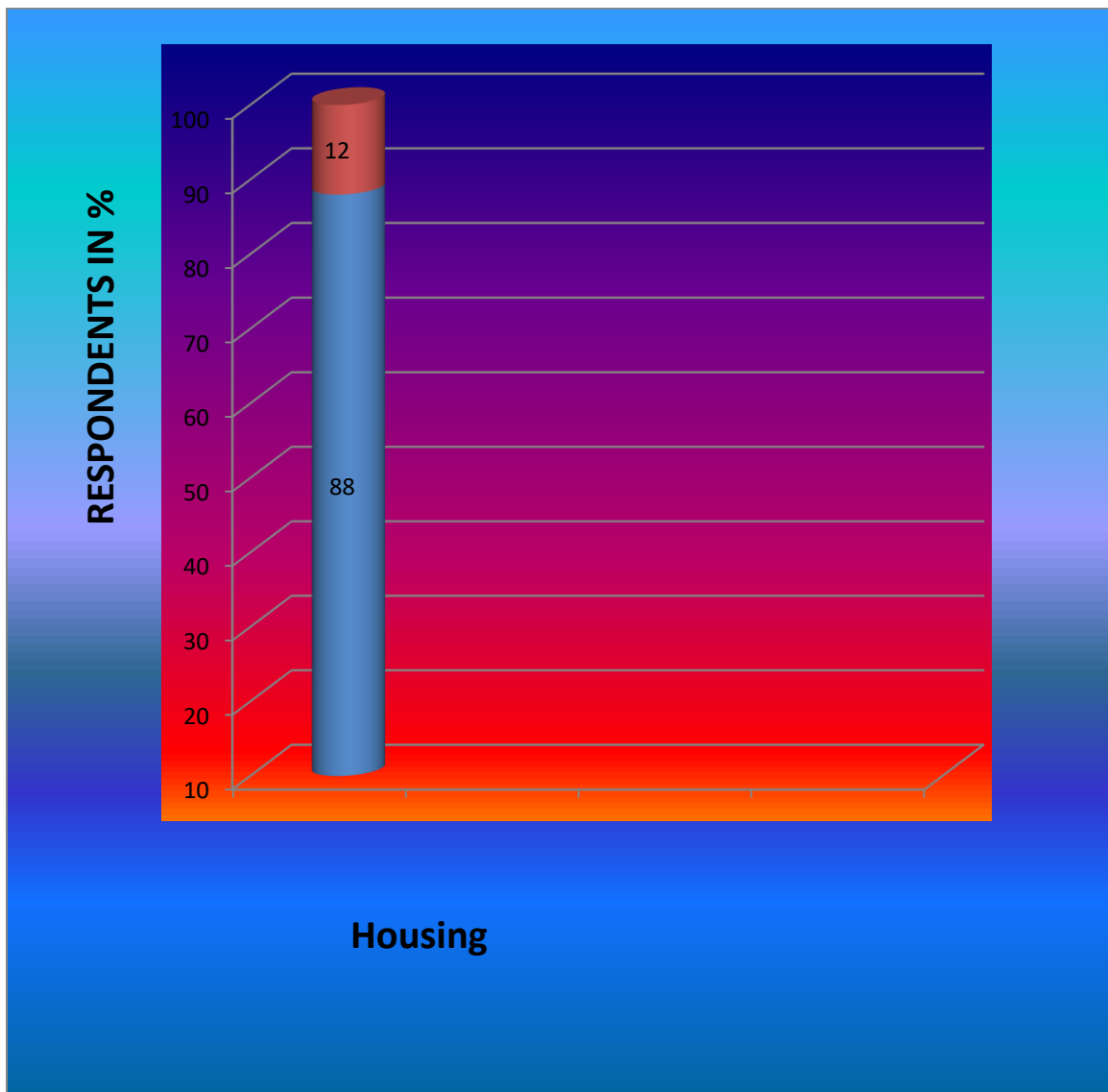


TABLE 4.9
POSSESSION OF LIVESTOCK OF THE RESPONDENTS

| SL.NO | LIVESTOCK | NO.OF RESPONDENTS | PERCENTAGE |
|-------|-----------|-------------------|------------|
| 1. | Goat | 14 | 28.00 |
| 2. | Cow | 12 | 24.00 |
| 4. | Poultry | 24 | 48.00 |
| | Total | 50 | 100 |

Source: Primary Data

Livestock maintenance is an additional source of income. About 28% of the sample farmers had goats, about 24% of them maintained cows and about 48% of them had poultry.

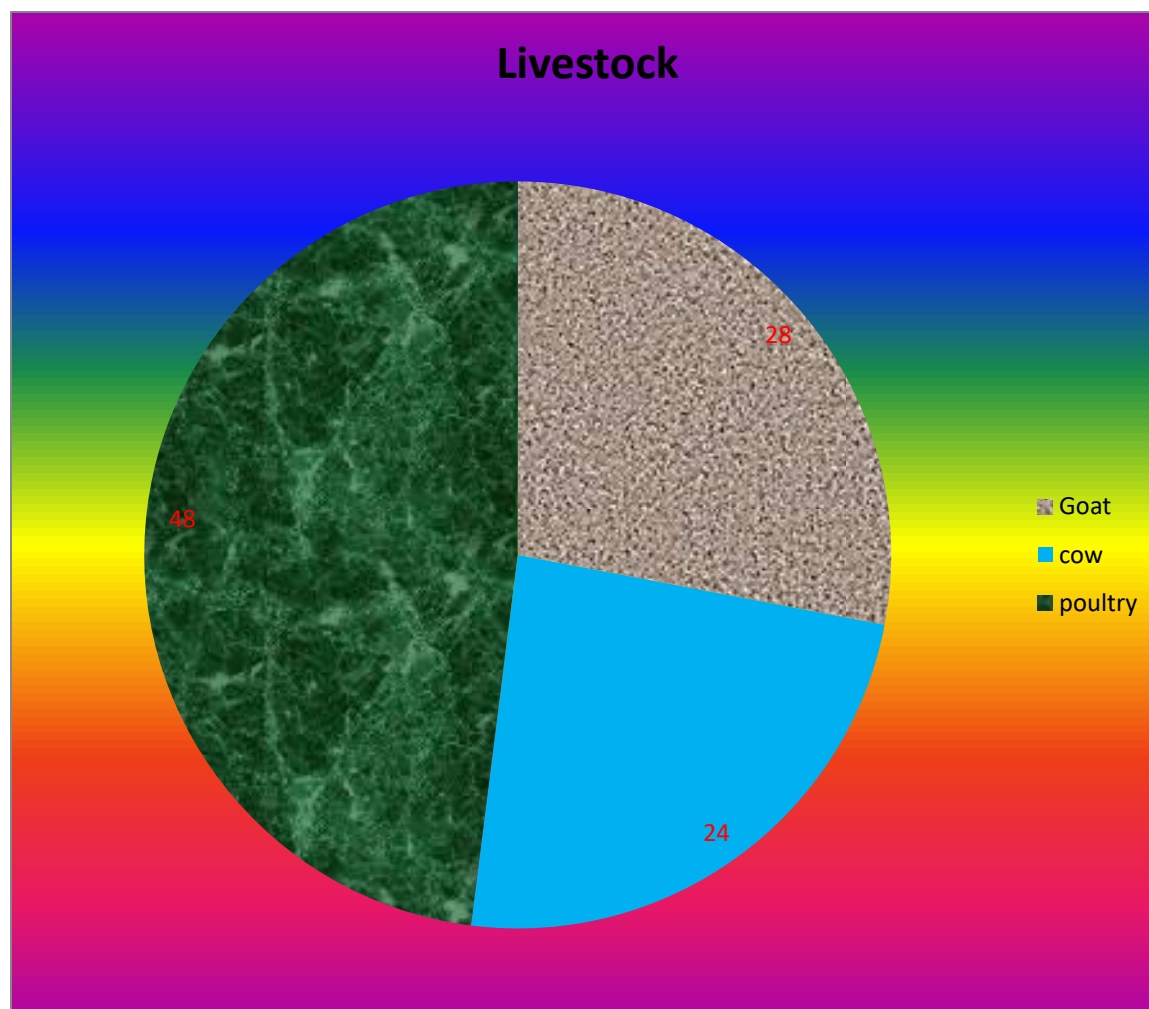


TABLE 4.10
MONTHLY INCOME OF THE RESPONDENTS

| SL.NO | MONTHLY INCOME (Rs.) | NO.OF RESPONDENTS | PERCENTAGE |
|-------|----------------------|-------------------|------------|
| 1. | Below 3000 | 6 | 12.00 |
| 2. | 3000-6000 | 8 | 16.00 |
| 4. | 6000-9000 | 9 | 18.00 |
| 4. | 9000-12000 | 17 | 34.00 |
| 5. | Above 12000 | 10 | 20.00 |
| | Total | 50 | 100.0 |

Source: Primary Data

The study revealed that 12% of the respondents are earning an income of up to Rs.3000, 16% of the respondents are earning Rs.3000-6000 monthly, 18% of the respondents are earning Rs.6000-9000 monthly, 34% of the respondents are earning Rs.9000-12000 monthly, and the others 20% of the respondents are earning above Rs.12000 monthly. The average monthly income of the flower cultivator's family is Rs.8520.

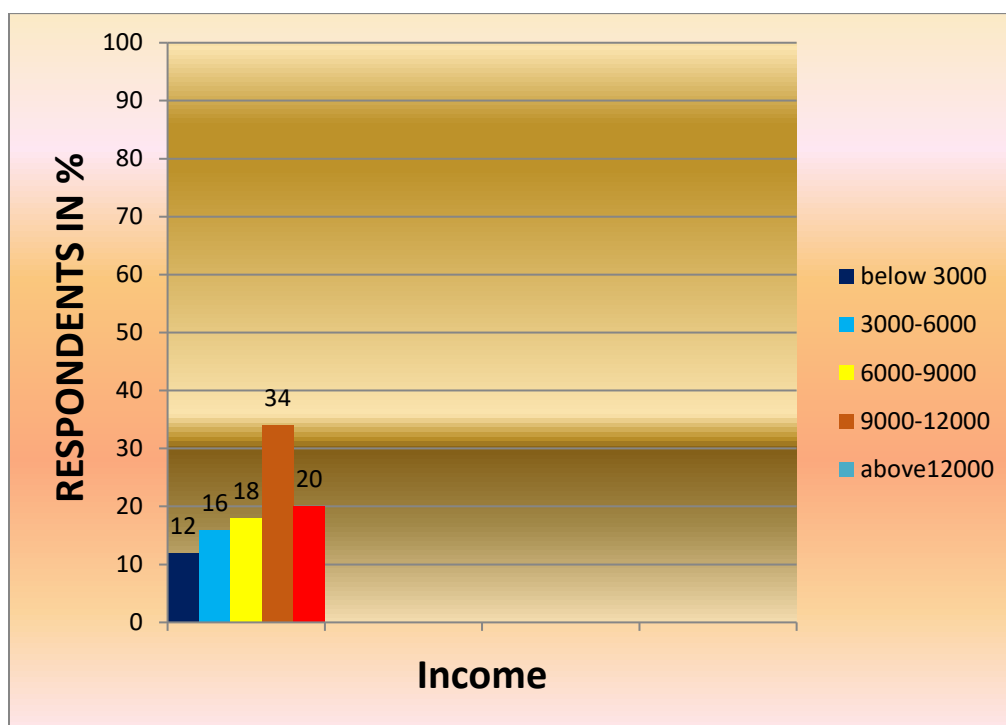


TABLE 4.11
MONTHLY FAMILY EXPENDITURE OF THE RESPONDENTS

| SL.NO | MONTHLY EXPENDITURE (Rs.) | NO.OF RESPONDENTS | PERCENTAGE |
|-------|---------------------------|-------------------|------------|
| 1. | Below 5000 | 4 | 8.00 |
| 2. | 5000-10000 | 6 | 12.00 |
| 4. | 10000-15000 | 8 | 16.00 |
| 4. | 15000-20000 | 20 | 40.00 |
| 5. | Above 20000 | 12 | 24.00 |
| | Total | 50 | 100.0 |

Source: Primary Data

It is clear from the above table that 8% of the respondent's expenditure is up to Rs.10,000, 12% of the respondent's expenditure is Rs.5,000-10,000 monthly, 16% of the respondent's expenditure is 10,000-15,000 monthly, 40% respondent's expenditure is Rs. 15,000-20,000 monthly and the other 24% of the respondent's expenditures are above Rs.20,000 monthly. The average monthly expenditure of the flower cultivator's family is Rs. 15,500.

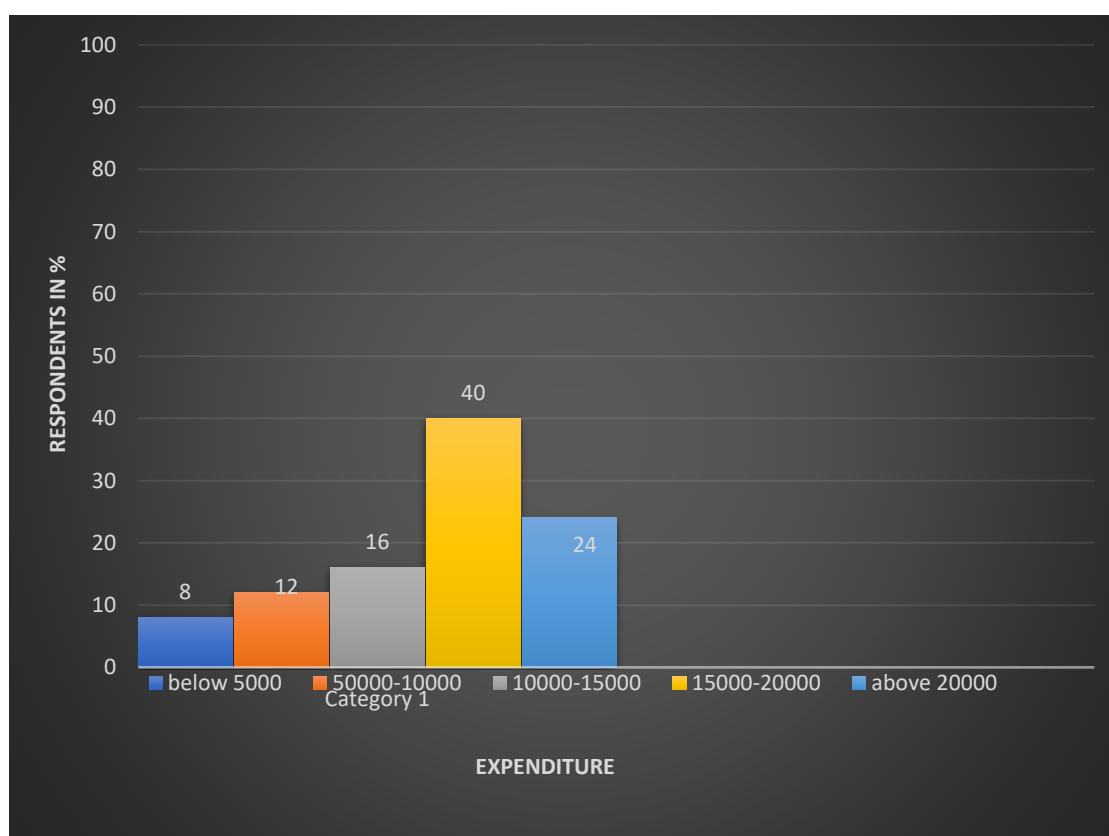


TABLE 4.12
MONTHLY SAVINGS OF THE RESPONDENTS

| SL.NO | MONTHLY SAVING (Rs.) | NO.OF RESPONDENTS | PERCENTAGE |
|-------|----------------------|-------------------|------------|
| 1. | Below 2000 | 5 | 10.00 |
| 2. | 2000-3000 | 13 | 26.00 |
| 4. | 3000-4000 | 17 | 34.00 |
| 4. | 4000-5000 | 12 | 24.00 |
| 5. | Above 5000 | 3 | 6.00 |
| | Total | 50 | 100.0 |

Source: Primary Data

It is clear from the above table that 10% of the respondents are saving up to Rs.2000, 26% of the respondents are saving Rs.2000-3000 monthly, 34% of the respondents are saving 3000-4000 monthly, 24% are saving Rs. 4000-5000 monthly and the others 6% of the respondents are saving Rs.5000-5000 monthly. The average monthly saving of the flower cultivator's family is Rs. 3400.00.

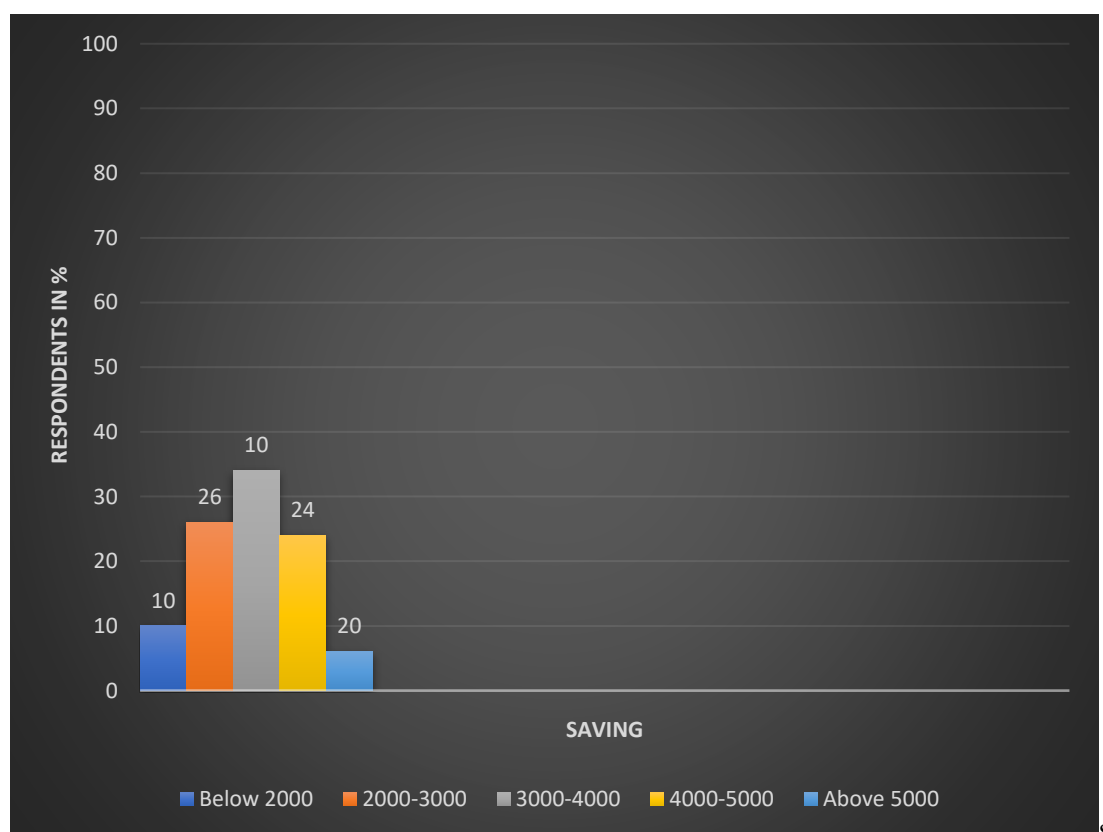


TABLE 4.13**REASONS FOR THE CHOICE OF FLOWER CULTIVATION**

| SL.NO | REASONS | NO. OF RESPONDENTS | PERCENTAGE |
|-------|---------------------------|--------------------|------------|
| 1. | Higher yield | 23 | 46.00 |
| 2. | Lesser expenditure | 19 | 38.00 |
| 4. | Lower insecticidal sprays | 8 | 16.00 |
| | Total | 50 | 100.0 |

Source: Primary Data

It was found that major traits, the adopters expected in the flower cultivation, are higher yield (46%), lesser expenditure (38%) and lower insecticidal sprays (16%).

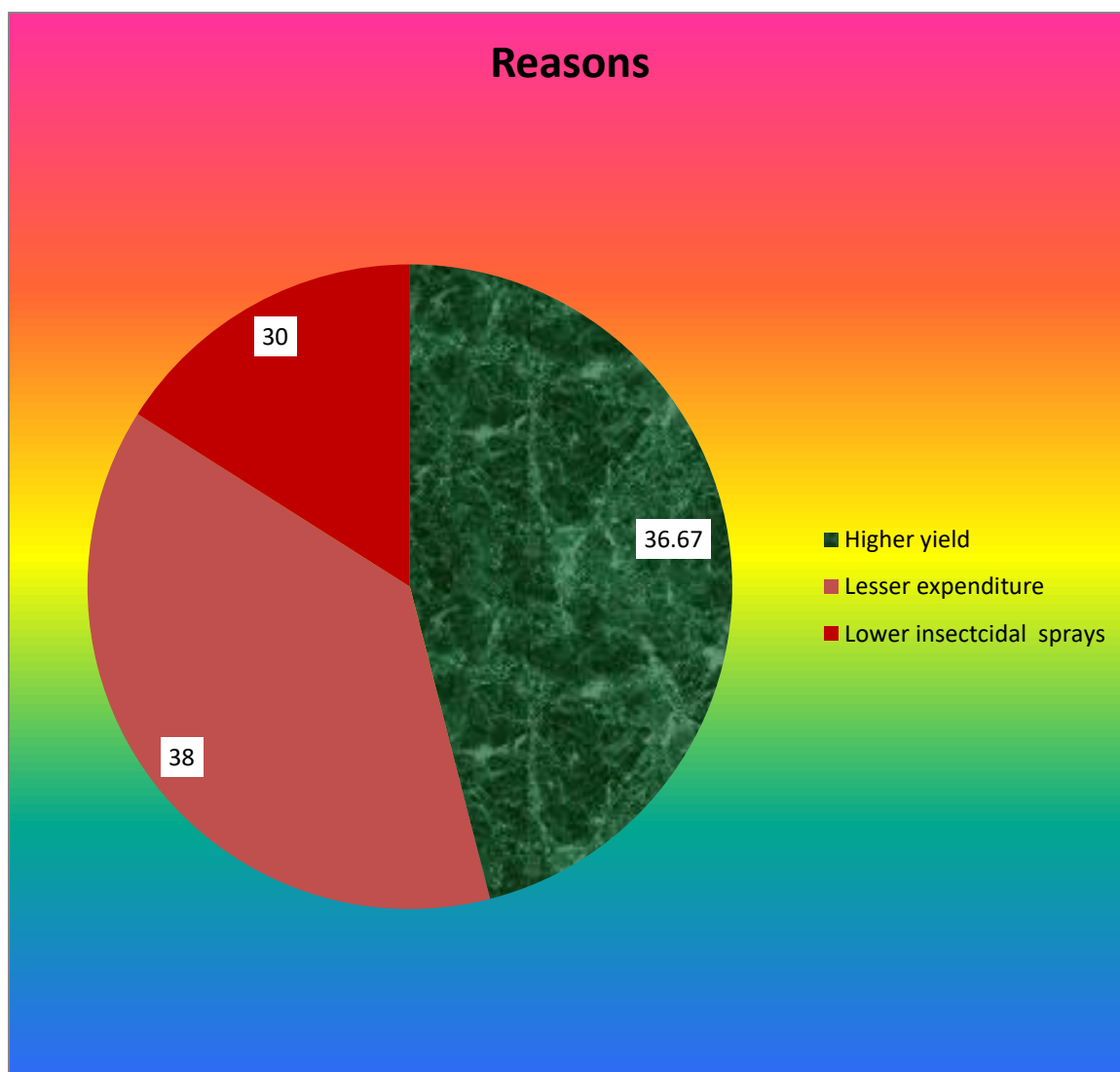


TABLE 4.14
SIZE OF OPERATION HOLDING OF THE SAMPLE FAMILY

| SL.NO | SIZE OF HOLDING (acres) | NO. OF RESPONDENT | PERCENTAGE |
|-------|-------------------------|-------------------|------------|
| 1. | Less than 2 | 17 | 34.00 |
| 2. | 2-4 | 14 | 28.00 |
| 4. | 4-6 | 11 | 22.00 |
| 4. | 6-8 | 6 | 12.00 |
| 5. | 8 Above | 2 | 4.00 |
| | Total | 50 | 100.0 |

Source: Primary Data

The table reveals that nearly 34% of the operational holding was below 2 acres and the remaining 28%, 22%, 12% and 4% were holding 2-4 acres, 4-6 acres, 6-8 acres and above 8 acres. Among sample farmers, the dominant operational holding was below 2 acres.

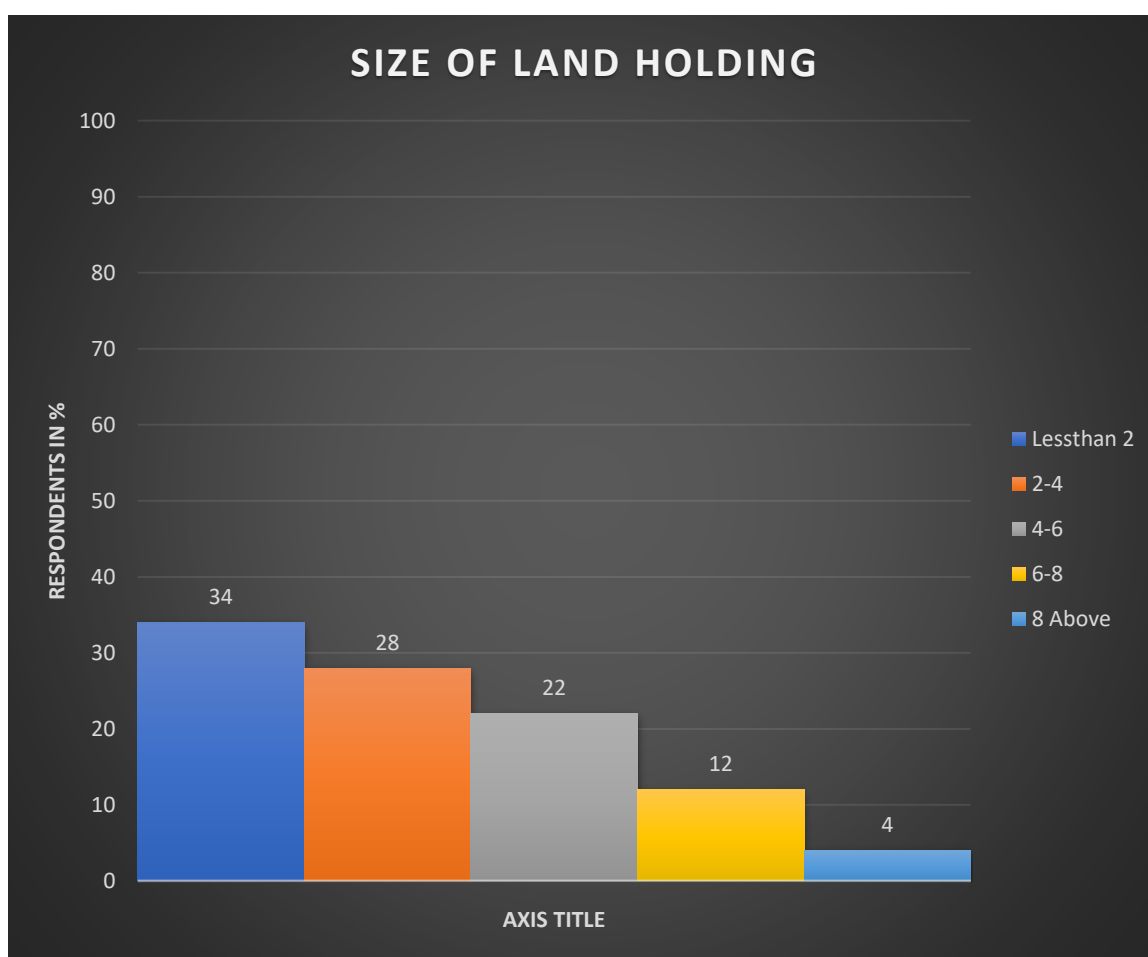


TABLE 4.15**TYPES OF FLOWERS CULTIVATED BY THE RESPONDENTS**

| SL.NO | TYPES OF FLOWERS | NO. OF RESPONDENTS | PERCENTAGE |
|-------|------------------|--------------------|------------|
| 1. | Jasmine | 20 | 40.00 |
| 2. | Rose | 8 | 16.00 |
| 4. | Marigold | 12 | 24.00 |
| 4. | Crossandra | 7 | 14.00 |
| 5. | Chrysanthemum | 3 | 6.00 |
| | Total | 50 | 100.0 |

Source: Primary Data

Among the farmers interviewed, 40% of farmers cultivated a small flower variety of Jasmine and 16% farmer cultivated Rose, 24% farmers cultivated Marigold. 14% of farmers cultivated Crossandra and 6.00% of farmers cultivated the Chrysanthemum flower variety in the study area.

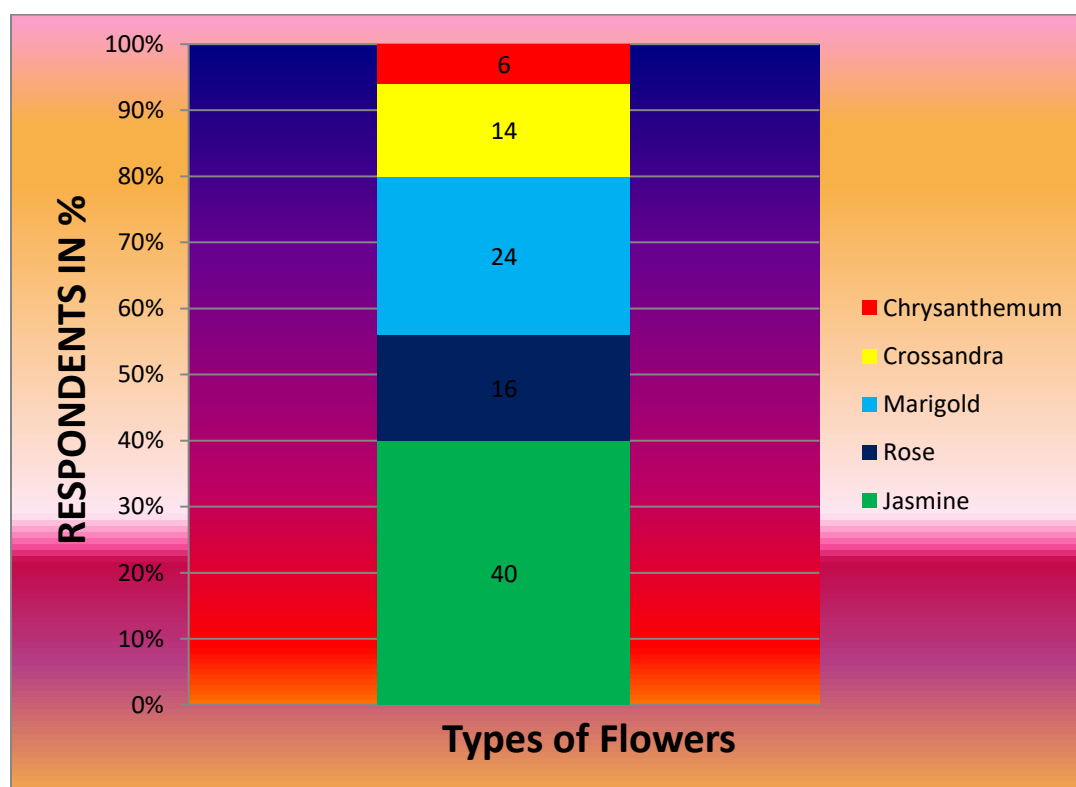


TABLE 4.16
SOURCES OF IRRIGATION

| SL.NO | Sources of Irrigation | NO. OF RESPONDENTS | PERCENTAGE |
|-------|-----------------------|--------------------|------------|
| 1. | Well | 27 | 54.00 |
| 2. | Bore Well | 13 | 26.00 |
| 4. | Rainwater | 8 | 16.00 |
| 4. | Channel | 2 | 4.00 |
| | Total | 50 | 100.0 |

Source: Primary Data

Table 4.16 explained that 54.00 percent of respondents of flower cultivators use well as their sources of irrigation. On the other hand, 26.00 percent, of respondents use bore well as their source of irrigation, while 16.00 percent of respondents use rainwater as their source of irrigation, and 4.00 percent of respondents use the channel as their source of irrigation.

TABLE 4.17
COST AND RETURNS PROFILE OF FLOWER PRODUCTION
(Rs. /Ha)

| COST AND RETURNS | NO. Of RESPONDENTS(50) |
|---|------------------------|
| Total Cost of cultivation | 29217.63 |
| Gross returns including by-products (Rs. /ha) | 98429.67 |
| Net return | 69212.04 |
| Cost of production (Rs./qtl) | 1202.372 |
| Profit (Rs. /qtl) | 2848.232 |

It is clear from the above table that the total cost incurred by the farmers was Rs.29217.63/ha. The gross returns obtained per hectare by farmers were Rs.98429.67/ha. Per hectare net returns obtained by the farmers were Rs. 69212.04/ha. The per quintal cost of production was Rs. 1202.372 and the per quintal profits realized were Rs. 2848.232, due to the very high price received by respondents. Thus, the cultivation of flowers in the study area was found to be very profitable.

TABLE 4.18
PROBLEMS OF FLOWER CULTIVATOR

| SL.NO | Problems of flower cultivator | NO. OF RESPONDENTS | PERCENTAGE |
|-------|---------------------------------|--------------------|--------------|
| 1. | Failure of rainfall | 36 | 72.00 |
| 2. | Price Fluctuation | 43 | 86.00 |
| 4. | Destroyed by the insects | 28 | 56.00 |
| 4. | Inadequate finance | 22 | 44.00 |
| 5. | Lack of preservation facilities | 29 | 58.00 |
| | Total | 50 | 100.0 |

Source: Primary Data

*Multiple Responses.

Table 4.18 revealed that of the 50-flower cultivator, 72.00 percent of the flower cultivators faced the problem of failure of rainfall, 86.00 percent faced the problem of price fluctuation, 56.00 percent of the flower cultivators faced the problem of attack of plants by insects, 44.00 percent faced the problem of inadequate finance and 58.00 percent respondents faced the problem of Lack of preservation facility.

TABLE 4.19
SUGGESTIONS TO OVERCOME PROBLEMS

| SL.NO | SUGGESTIONS | NO. OF RESPONDENTS | PERCENTAGE |
|-------|--|--------------------|------------|
| 1. | Make quality seeds available at affordable prices. | 42 | 84.00 |
| 2. | Create awareness about cultivation. | 32 | 64.00 |
| 4. | The government may supply seeds. | 48 | 96.00 |
| 4. | Research to make seeds that can control all bollworms. | 41 | 82.00 |
| | Total | 50 | 100 |

Source: Primary Data

*Multiple Responses

The suggestions according to them are making quality seeds available at affordable prices (84%), creating awareness about flower cultivation 64%), state intervention in the supply of seeds (96%) and finally developing seeds resistant to all bollworms (82%).

CHAPTER V

FINDINGS, SUGGESTIONS AND CONCLUSION

5.1 FINDINGS

1. A total of 50 respondents were surveyed. It is revealed that the percentage of 40-50 respondents is more i.e., 42.00 % as per the survey 40-50 age group involvement is higher than that of the old and young groups in the study area.
2. The study showed that most of them, about 84.00%, were Hindus and about 16.00% were Christians. Generally, the study area is dominated by Hindus.
3. The data reveals that most of the respondents belong to backward castes and their percentage is 52%.
4. The study reveals that out of 50 sample respondents, about 86% were married and 14% were unmarried.
5. Education makes a difference in the articulation of opinion. About 18% of the respondent had primary education, about 24% had high school education, About 20% possessed higher secondary level education and only about 10% had pursued degrees. Further, 28% remained illiterate.
6. The majority of the respondents i.e., 36.00 Percentage of families are having more than 3-4 sizes ranging from members.
7. The data exhibits that, 82.00 percent of the respondents belong to the nuclear family. This indicates the decline of the joint family system.
8. It is revealed that almost all the sample respondents have their own houses (88%).

9. Livestock maintenance is an additional source of income. About 28% of the sample farmers had goats, about 24% of them maintained cows and about 48% of them had poultry.
10. The study revealed that 12% of the respondents are earning an income of up to Rs.3000, 16% of the respondents are earning Rs.3000-6000 monthly, 18% of the respondents are earning Rs.6000-9000 monthly, 34% of the respondents are earning Rs.9000-12000 monthly, and the others 20% of the respondents are earning above Rs.12000 monthly. The average monthly income of the flower cultivator's family is Rs.8520.
11. It is clear that 8% of the respondent's expenditure is up to Rs.10,000, 12% of the respondent's expenditure is Rs.5,000-10,000 monthly, 16% of the respondent's expenditure is 10,000-15,000 monthly, 40% respondent's expenditure is Rs. 15,000-20,000 monthly and the other 24% of the respondent's expenditures are above Rs.20,000 monthly. The average monthly expenditure of the flower cultivator's family is Rs. 15,500.
12. It is clear that 10% of the respondents are saving up to Rs.2000, 26% of the respondents are saving Rs.2000-3000 monthly, 34% of the respondents are saving 3000-4000 monthly, 24% are saving Rs. 4000-5000 monthly and the others 6% of the respondents are saving Rs.5000-5000 monthly. The average monthly saving of the flower cultivator's family is Rs. 3400.00.
13. It was found that major traits, the adopters expected in the flower cultivation, are higher yield (46%), lesser expenditure (38%) and lower insecticidal sprays (16%).
14. The study reveals that nearly 34% of the operational holding was below 2 acres and the remaining 28%, 22%, 12% and 4% were holding 2-4 acres, 4-6 acres, 6-8 acres and above 8 acres. Among sample farmers, the dominant operational holding was below 2 acres.

15. Among the farmers interviewed, 40% of farmers cultivated a small flower variety of Jasmine and 16% farmer cultivated Rose, 24% farmers cultivated Marigold. 14% of farmers cultivated Crossandra and 6.00% of farmers cultivated the Chrysanthemum flower variety in the study area.
16. It explained that 54.00 percent of respondents of flower cultivators use well as their sources of irrigation. On the other hand, 26.00 percent, of respondents use bore well as their source of irrigation, while 16.00 percent of respondents use rainwater as their source of irrigation, and 4.00 percent of respondents use the channel as their source of irrigation.
17. It is clear that the total cost incurred by the farmers was Rs.29217.63/ha. The gross returns obtained per hectare by farmers were Rs.98429.67/ha. Per hectare net returns obtained by the farmers were Rs. 69212.04/ha. The per quintal cost of production was Rs. 1202.372 and the per quintal profits realized were Rs. 2848.232, due to the very high price received by respondents. Thus, the cultivation of flowers in the study area was found to be very profitable.
18. It revealed that of the 50-flower cultivator, 72.00 percent of the flower cultivators faced the problem of failure of rainfall, 86.00 percent faced the problem of price fluctuation, 56.00 percent of the flower cultivators faced the problem of attack of plants by insects, 44.00 percent faced the problem of inadequate finance and 58.00 percent respondents faced the problem of Lack of preservation facility.
19. The suggestions according to them are making quality seeds available at affordable prices (84%), creating awareness about flower cultivation 64%), state intervention in the supply of seeds (96%) and finally developing seeds resistant to all bollworms (82%).

5.2 SUGGESTIONS

To improve the economic conditions of the flower cultivators, the following suggestions are put forward.

1. To help the flower cultivators and ensure a suitable income, the provisions of storage and transportation facilities should be improved.
2. The Government should organize regulated markets in the villages of the districts and should fix a suitable price for flowers.
3. Steps should be taken to provide alternative employment during the loan season.
4. Most of the cultivators depend on non-institutional credit agencies. That should be restricted – the extension of credit facilities on a countrywide basis utilizing the services of both nationalized banks and cooperative societies.
5. The government should construct weighbridges near different market areas.
6. Various programs should be organized to improve the traditional habits of flower cultivators, especially for avoiding unhealthy habitual consumption.
7. The government should organize a marketing cell for supplying all the flowers.
8. Awareness should be created among the flower cultivators to organize themselves for fighting against the exploitation of wholesale merchants and middlemen.
9. Establishment of the wholesale market, the introduction of the air-conditioned transport system.
10. To prevent the loss of flowers during transportation,
11. Setting up specialized cold storage for flowers.
12. Development of market infrastructure in flower-growing areas in the south.

13. Increase in credit opportunities by private banks and microfinance institutions, capacity building.
14. Ensuring greater participation of women entrepreneurs in the flower sector and formulating a national flower policy at the initiative of the Ministry of Agriculture.

5.3 CONCLUSION

Agriculture is a state subject. Many states have established state marketing boards with representatives of flower-growing farmers, including small and marginal farmers. They should be given more power and provided with the necessary facilities and resources. Unless the flower-growing farmers themselves become up, on amount of state assistance can substantially improve their economic conditions.

Flower is not only a sign of love and beauty, but it has also an economic value. India is mainly an agro-based country, and its climate has very favourable for flower cultivation and business. Nowadays, it is a vital source of earning foreign currency. It also plays the important role in employment generation and poverty reduction in our country. If Government takes the initiative flower business plays a key role in Tamilnadu by contributing national GDP.

REFERENCES

1. Ali, M.H.; Choudhury, A.; Chudali, H. and Banerjee, B.N. (2011). Economic analysis on marketing of marigold flower in Ranaghat region of West Bengal. *Environment and Ecology*. 29(3B): 1659-1663.
2. Ambika, KS, "Flower: A Floral Tribute." *Kisan World*, vol. 29, no. 6, P. 55, 2002.
3. Banerjee, B.N.; Ali,M.H.(2000).Economics of annual Chrysanthemum var. Cherrygold (*Chrysanthemum carinatum*) flower in West Bengal. *Environment-andEcology*. 18(1): 131-140.
4. Banerjee, B.N.; Ali,M.H.(2000).Economics of annual Chrysanthemum var. Cherrygold (*Chrysanthemum carinatum*) flower in West Bengal. *Environment-andEcology*. 18(1): 167-170.
5. Bhattacharjee,S.; Mitra,A.; Das,T.K.(1993).An economic analysis of rose (*Rosa* spp.) cultivation, a case study in Midnapore district, West Bengal.*Economic-AffairsCalcutta*.38(1): 31-36.
6. Chakraborty, T. (2014). Opportunity of floriculture and dry flower trade in rural India. *Journal of*
7. Das,T.K.(1993).An economic analysis of rose (*Rosa* spp.) cultivation, a case study in Midnapore district, West Bengal.*Economic-AffairsCalcutta*.38(1): 31-36.
8. *Interacademia*.18(3): 488-498.
9. Kokate, P. (2009): 'Marketing channels of rose and improvisation of present status of cut flowers' 'Project report on marketing channels of rose, carnation and gerbera'.
10. Kundu, K. K.; Singh, Jai; Singh, V. K. and Suhag, K. S. (1997): 'Indian's Floriculture Exports— Growth, Status, Constraints and Export Strategies:An Analysis' *Indian Journal of Agricultural Marketing*, Vol. 11 (1& 2): PP 14—21.

11. Mathivanan, B, "A study on flower cultivation and marketing pattern in Thovalai Taluk."
Journal of Exclusive Management Science, pp. 2-12, 2013.
12. Mitra, A.; Das,T-K.; Sarker,S,C.; Bhattacharya,K.K. (1989).Some aspects of tuberose marketing in Nadia District (West Bengal)-A case study. Agricultural Randhawa, G. S. & Mukhopadhaya, A. (2010), Floriculture in India, Allied Publisher Limited, p 9.
13. Mitra, A.; Das,T-K.; Sarker,S,C.; Bhattacharya,K.K. (1989).Some aspects of tuberose marketing in Nadia District (West Bengal)-A case study. Agricultural Randhawa, G. S. & Mukhopadhaya, A. (2010), Floriculture in India, Allied Publisher Limited, p 52.
14. Munsi,P.; Chakrabarty,S.; Roychowdhury,N.(2011).Effect of storage conditions and packaging supplemented with different solutions (wet packing) on vase life of Gladiolus.Acta-Horticulturae. (886): 349-355.
15. Prasad, S. (2010), Commercial Floriculture, Agrobios
16. Randhawa, G. S. (2008), Floriculture in India, Allied Publisher Limited, p-22-27.
17. Randhawa, G. S. (2008), Floriculture in India, Allied Publisher Limited, 32.
18. Sarkar, Rahim, Misra. (1997), Floriculture in West Bengal: Problems and Potentials, NewAcademic.
19. Sarkar,I.; Chakravorty,S.; Maitra,S. (2014).Evaluation of gladiolus cultivars with respect to flowering attributes in Darjeeling Hills of West Bengal, India.Indian-Journalof-Agricultural-Research.48(5): 360-366.
20. Sarkar,R.; Nanda,A.; Santra,S.K.(2000).Socio-economic and situational factors and adoption of chrysanthemum cultivation in an area of West Bengal.Environment-andEcology.18(1): 159-162.

21. Sinha, M.; Ali, M.H.; Choudhury, A.; Chudali, H. and Banerjee, B.N. (2011). Economic analysis on marketing of marigold flower in Ranaghat region of West Bengal. *Environment and Ecology*. 29(3B): 1659-1663.
22. Sinha, M.; Ali, M.H.; Choudhury, A.; Chudali, H. and Banerjee, B.N. (2011). Economic analysis on marketing of marigold flower in Ranaghat region of West Bengal.

QUESTIONNAIRE

STATUS OF FLOWER CULTIVATING FARMERS WITH SPECIAL REFERENCE TO PUTHIYAMPUTHUR VILLAGE OF THOOTHUKUDI DISTRICT

1. Name of the respondent
2. Address
3. Age
4. Religion
5. Caste
6. Marital status
7. Educational qualification

| Sl.No | Qualification | No.Of Respondents | Percentage |
|-------|---------------|-------------------|------------|
| 1. | Illiterate | | |
| 2. | Primary | | |
| 3. | High school | | |
| 4. | Hr. Sec | | |
| 5. | Graduate | | |

8. Size of family
9. Family type
10. Housing Type
11. Livestock
12. Monthly personal income

| Sl. No. | Personal Income (in Rs.) | Number of respondents |
|---------|--------------------------|-----------------------|
| 1. | Below 3000 | |
| 2. | 3000-6000 | |
| 3. | 6000-9000 | |
| 4. | 9000-12000 | |
| 5. | Above 12000 | |

13. Family income of the households

| Sl. No. | Monthly Family Income (Rs.) | Number of respondents |
|---------|-----------------------------|-----------------------|
| 1. | Below 5000 | |
| 2. | 5000-10000 | |
| 3. | 10000-15000 | |
| 4. | 15000-20000 | |
| 5. | Above 20000 | |

14. Monthly family expenditure of the households

| Sl. No. | Family Expenditure (Rs.) | Number of respondents |
|---------|--------------------------|-----------------------|
| 1. | Less than Rs.5,000 | |
| 2. | Rs.5,000 – Rs.6,000 | |
| 3. | Rs.6,000 – Rs.7,000 | |
| 4. | Rs.7,000 – Rs.8,000 | |
| 5. | Rs.8,000 and above | |

15. Monthly savings of the households

| Sl. No. | Monthly Savings (in Rs.) | Number of respondents |
|---------|--------------------------|-----------------------|
| 1. | Below 2000 | |
| 2. | 2000-3000 | |
| 3. | 3000-4000 | |
| 4. | 4000-5000 | |
| 5. | Above 5000 | |

16. Reasons for the choice of flower cultivation

17. Size of land holding

18. Types of flowers

19. Sources of Irrigation

20. Problems of flower cultivator

STATUS OF TEXTILE WORKERS – A STUDY WITH REFERENCE TO PUTHIYAMPUTHUR VILLAGE OF THOOTHUKUDI DISTRICT

Project report submitted to the

DEPARTMENT OF ECONOMICS

ST.MARY'S COLLEGE (Autonomous), THOOTHUKUDI

Affiliated to Manonmaniam Sundaranar University, Tirunelveli

**In partial fulfillment of the requirement for the award of the degree of
Bachelor of Arts in Economics**

By

The students of Third B.A.Economics

| NAME | REG. NO |
|---------------------|-----------------|
| P.ABINAYA | 20AUEC02 |
| R.ANGEL JEBA | 20AUEC08 |
| R.PRAISY | 20AUEC38 |
| W.SHERIN | 20AUEC48 |
| M.SNEKA | 20AUEC51 |

SUPERVISOR

Dr.D.Amutha M.A., M.Phil., Ph.D.,



DEPARTMENT OF ECONOMICS

St.Mary's College (Autonomous), Thoothukudi

(Re-accredited with 'A+' Grade by NAAC)

MARCH – 2023

CERTIFICATE

This is to certify that the report of subject project entitled "STATUS OF TEXTILE WORKERS - A STUDY WITH REFERENCE TO PUTHIYAMPUTHUR VILLAGE OF THOOTHUKUDI DISTRICT" submitted to St.Mary's College, (Autonomous), Thoothukudi in partial fulfillment for the award of the Degree of Bachelor of Arts in Economics and is a record of the work done during the year 2022-2023 by the following students of Third B.A. Economics.

Abinaya.P
Angel Jeba.P.

Praisy.R.
Sherin.W
Sneha.M

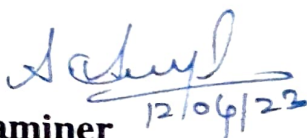


Supervisor



Head of the Department

Dr. Mrs. D. AMUTHA, M.A., M.Phil., Ph.D.,
Associate Professor in Economics
St. Mary's College (Autonomous)
Tuticorin- 628 001


12/06/22

Examiner

Dr. A. ANGEL ANILA, Ph.D.,
Assistant Professor,
Department of Economics,
St. John's College
Palayamkottai - 627 002.



Principal

St. Mary's College (Autonomous)
Thoothukudi - 628 001.

ACKNOWLEDGEMENT

We Sincerely and thank our lord almighty for the successful completion of our project.

We are grateful to our Principal **Dr.Sr.A.S.J. Lucia Rose M.Sc., PGDCA, M.Phil., Ph.D.**, St.Mary's College (Autonomous), Thoothukudi for her encouragement.

We are extremely grateful to **Dr. D. Amutha M.A., M.Phil., Ph.D.** Head of the Department of Economics, St. Mary's College (Autonomous), Thoothukudi for her total support and encouragement.

We feel it please to express our deep sense of gratitude to our Supervisor **Dr. D. Amutha M.A., M.Phil., Ph.D.** rendered her valuable guidance and offer suggestions at every stage of the study.

We thank our department library and College library which helped us a lot in the completion of our project by providing needed books and journals.

We express our deep sense of gratitude to our parents and friend who encouraged and provided us their full support.

CONTENTS

| S.NO | TITLE | PAGE NO |
|-------------|---|----------------|
| | CHAPTER – I | |
| 1.1 | INTRODUCTION | 1- 2 |
| 1.2 | ECONOMIC IMPORTANCE OF TEXTILE INDUSTRY | 2 - 4 |
| 1.3 | TEXTILES SECTOR IN INDIA | 4 - 8 |
| 1.4 | COTTON / MAN MADE FIBRE TEXTILE MANUFACTURING INDUSTRY | 8 - 9 |
| 1.5 | INDIA'S TEXTILE INDUSTRY DEVELOPMENT | 9 - 13 |
| 1.6 | WOMEN IN TEXTILE INDUSTRY | 13 - 14 |
| 1.7 | TEXTILE INDUSTRY IN TAMILNADU | 14 – 15 |
| 1.8 | TEXTILE INDUSTRY IN THOOTHUKUDI DISTRICT | 16 – 18 |
| 1.9 | GLOBALISATION OF TEXTILE INDUSTRY | 18 – 21 |
| 1.10 | OVERVIEW OF THE SECTOR | 21 – 22 |
| 1.11 | PRODUCTION AND EXPORT TRENDS | 24 – 25 |
| 1.12 | STRENGTHS AND WEAKNESSES OF THE TEXTILE SECTOR | 25 – 28 |
| 1.13 | STATEMENT OF THE PROBLEM | 28 – 29 |
| 1.14 | OBJECTIVES | 29 – 30 |
| 1.15 | REVIEW OF LITERATURE | 30 – 33 |
| 1.16 | LIMITATIONS OF THE STUDY | 33 |
| 1.17 | CHAPTALIZATION | 33 – 34 |
| | CHAPTER – II | |
| | METHODOLOGY AND PROFILE OF THE STUDY AREA | |
| 2.1 | METHODOLOGY | 35 |

| | | |
|-----|---|---------|
| 2.2 | PROFILE OF THE STUDY AREA | 35 – 37 |
| 2.3 | DEMOGRAPHIC FEATURES | 37 – 39 |
| 2.4 | PHYSICAL FEATURES | 39 – 40 |
| 2.5 | INDUSTRIES | 40 – 41 |
| 2.6 | PROFILE OF PUTHIYAMPUTHUR VILLAGE | 41 – 43 |
| | CHAPTER – III | |
| | SOCIO – ECONOMIC CONDITIONS OF EMPLOYEES IN TEXTILE WORK | 44 – 60 |
| | CHAPTER – IV | |
| | SUMMARY OF FINDINGS, SUGGESTIONS AND CONCLUSION | |
| 4.1 | FINDINGS | 61 – 64 |
| 4.2 | SUGGESTIONS | 65 – 66 |
| 4.3 | CONCLUSION | 66 |
| | REFERENCES | 67 – 69 |
| | QUESTIONNAIRE | 70 – 71 |
| | PHOTOS | |

TABLES

| TABLE NO | TITLE OF THE TABLE | PAGE NO |
|-------------|--|------------|
| 1.1 | PROFILE OF TEXTILE INDUSTRY IN TAMIL NADU AND ALL INDIA | 16 |
| 1.2 | TOTAL NUMBER OF WEAVERS IN THOOTHUKUDI DISTRICT | 17 |
| 1.3 | TOTAL NUMBER OF TEXTILE LABOURERS IN THOOTHUKUDI DISTRICT | 17 |
| 1.4 | TOTAL PRODUCTION AND SALES DURING 2010 – 11 TO 2019 – 20 IN SELECTED TEXTILE UNITS IN THOOTHUKUDI DISTRICT | 17 – 18 |
| 2.1 | GENERAL DETAILS OF THOOTHUKUDI DISTRICT – 2011 | 37 – 38 |
| 2.2 | LITERACY RATES IN THOOTHUKUDI DISTRICT | 38 |
| 2.3 | TOTAL WORKERS AND NON-WORKERS IN THOOTHUKUDI DISTRICT – 2011 | 38 – 39 |
| 3.1 | SEX – WISE CLASSIFICATION OF THE RESPONDENTS | 44 |
| 3.2 | AGE – WISE CLASSIFICATION OF THE RESPONDENTS | 45 |
| 3.3 | MARITAL STATUS OF RESPONDENTS | 46 |
| 3.4 | CLASSIFICATION OF RESPONDENTS BASED ON RELIGION | 47 |
| 3.5 | COMMUNITY – WISE CLASSIFICATION OF THE RESPONDENTS | 48 |

| | | |
|------|--|----|
| 3.6 | LEVEL OF EDUCATION OF THE RESPONDENTS | 49 |
| 3.7 | NATURE OF FAMILY OF THE RESPONDENTS | 50 |
| 3.8 | FAMILY SIZE OF THE RESPONDENTS | 51 |
| 3.9 | NATURE OF HOUSE OF THE EMPLOYEES | 52 |
| 3.10 | MONTHLY INCOME OF THE EMPLOYEES | 53 |
| 3.11 | HABIT OF SAVINGS AMONG THE TEXTILE WORKERS | 54 |
| 3.12 | NUMBER OF RESPONDENTS IN DEBT | 55 |
| 3.13 | NUMBER OF RESPONDENTS GETTING ADVANCES | 55 |
| 3.14 | YEARS OF EXPERIENCE IN THE SAME TEXTILE UNITS | 56 |
| 3.15 | REASONS FOR GOING TO JOB IN TEXTILE INDUSTRIES | 56 |
| 3.16 | THE NATURE OF APPOINTMENT | 57 |
| 3.17 | WORKING CONDITIONS | 57 |
| 3.18 | DISTANCE OF FACTORY FROM THE RESIDENCE OF THE EMPLOYEES | 58 |
| 3.19 | MODE OF CONVEYANCE USED BY THE EMPLOYEES IN TEXTILE WORKS | 59 |
| 3.20 | PROVISION OF TRAVELLING ALLOWANCE | 59 |
| 3.21 | TOTAL WORKING HOURS PER DAY | 59 |
| 3.22 | MODE PAYMENT GIVEN TO THE EMPLOYEES | 60 |
| 3.23 | PERIODICITY OF PAYMENT | 60 |
| 3.24 | SATISFACTION OF THE RESPONDENTS ON WAGES | 60 |

CHAPTER I

INTRODUCTION

1.1 INTRODUCTION

The Indian textile industry is a pillar of the national economy and a major source of export revenue for India¹. Textiles are a major industry here as well, making it a global leader². The Indian Textile Industry is heavily reliant on textile production and exports for its survival³. It also has a significant impact on the country's economic prosperity.

Aside from apparel, the textile industry is a major contributor to the country's economic growth through boosting industrial output, generating jobs, and exporting revenue to other countries⁴. India's Textile Industry currently employs more than 35 million people directly, and an additional 45 million people indirectly⁵.

The Indian Textiles Industry has a significant impact on the country's economy. Additionally, the textiles industry contributes significantly to the country's industrial output, employment generation, and export revenues, making it a vital part of the economy. It currently accounts for around 14 percent of industrial output, 4 percent of

¹ India in Business- Investment and Technology Promotion Division, Ministry of External affairs, Government of India, August, 2015.

² Dr. Asiya choudary, "changing structure of Textile Industry after MFA phase out: A Global perspective", Far East journal of psychology and Business, Vol. 2, No 2, February 2011.

³ Dr. P. Chellasamy & K. Karuppaiah, "An Analysis of growth and development of textile industry in India"

⁴ Lok sabha secretariat," Promotion of Textile Industry", Parliament library and reference, Research, Documentation and Information service (LARRDIS) 2013.

⁵ Annual Report of Confederation of Indian Textile Industry 2014.

GDP, and 17 percent of the country's export revenues. 35 million individuals are directly employed by the company, including a significant number of SC/STs and women. In terms of employment, textiles are a close second to agriculture. As a result, the expansion and development of this industry directly affects the country's economy. This study has been confined in order to find out the working and living condition of labors who are employed in the garment industries of India.

1.2 ECONOMIC IMPORTANCE OF TEXTILE INDUSTRY

Textile is the basic necessity of life, next to food. Globally, textile and clothing play an important part in the world economy and in international trade. Textile industry played a pivotal role for the economic growth of both developed and developing countries and contributes to sustainable and socially responsible development.

The textile industry has been occupying an essential place in the country 's economy. With over 1,700 mill units, about 40 lakh handlooms, 17 lakh power looms and thousands of garments, hosiery and processing units, the textile industry is the single largest industry in the country. Next to food, clothing is one of the most important items of family expenditure in India accounting for about 10 percent.

The pre-eminent place of the textile industry in the national economy owes its contribution to the industrial production, employment generation and foreign exchange earnings. Thus, cotton textile industry is very important from the point of view of production, employment, export and consumption.

The textile sector contributes 3 per cent of the Gross Domestic Product, 14 per cent of the total industrial production, 21 per cent of the work force, 27 per cent of the gross export earnings, 5 per cent of the excise revenue and 7 per cent of the gross import

bill. By its unique place of importance, the textile industry in India is positioned to subserve important socio-economic goals.

Textile industry is one of the oldest industries on the face of this world. It is as old as human civilization and is growing every other day. Textile products are a basic human requirement next to food. The textile chain from seed cotton to cotton-based textile and clothing manufactures has special importance for developing countries.

India is one of the largest producers of textiles and garments. The potential size of the Indian textile and apparel industry is expected to reach US\$ 221 billion by 2021. Textile industry has made a major contribution to the national economy in terms of direct and indirect employment generation and net foreign exchange earnings.

The sector contributes about 14 per cent to industrial production, 4 per cent to the gross domestic product (GDP), and 17 per cent to the country's export earnings. It provides direct employment to over 35 million people. The textiles sector is the second largest provider of employment after agriculture. Thus, the growth and all-round development of this industry has a direct bearing on the improvement of the economy of the nation.

Today, the textile and garment sector employ 35.0 million people and is the 2nd largest employer, generates 1/5th of the total export earnings and contributes 4 per cent to the GDP thereby making it the largest industrial sector of the country. This textile economy is worth US \$37 bn and its share of the global market is about 5.90 per cent. The sector aspires to grow its revenue to US \$85bn, its export value to US \$50bn and employment to 12 million by the year 2010.

It is estimated that there exist around 68,000 garment units in the organized sector, of which about 88 per cent are for woven cloth while the remaining are for knits. However, only 30–40 units are large in size. While these firms are spread all over the

country, there are clusters emerging in the National Capital Region (NCR), Mumbai, Bangalore, Tirupur/Coimbatore, and Ludhiana employing about 35 million people. The total value of production in the garment sector is around Rs. 1,050–1,100 billion of which about 81 per cent comes from the domestic market.

The value of Indian garments (e.g. Saree, Dhoti, Salwar, Kurta, etc.) is around Rs.200–250 bn. About 40 per cent of fabric for garment production is imported – a figure that is expected to rise in coming years. The weaving and knits sector lies at the heart of the industry. Three distinctive technologies are used in the sector – handlooms, power looms and knitting machines.

They also represent very distinctive supply chains. The handloom sector (including khadi, silk and some wool) serves the low and the high ends of the value chain – both mass consumption products for use in rural India as well as niche products for urban & exports markets. It produces, chiefly, textiles with geographical characterization (e.g., cotton and silk sarees in Pochampally or Varanasi) and in small batches.

Handloom production is mostly rural (employing about 10 million, mostly, household weavers) and revolves around master-weavers who provide designs, raw material and often the loom. India's garment/apparel sector is highly fragmented, comprising more than 8,000 units and employing some 5 million people.

1.3 TEXTILES SECTOR IN INDIA

Clothing Industry in India plays a vital role in the development of the country. India stands second largest textile fibre producer in the world, and it is the largest cotton and jute producer. Nearly nine garment industries in tones of fibre production are carried out

in India every year due to which it stands as the second largest textile manufacturing in the global level. (Make in India Report 2017)⁶.

There are large numbers of labours required for the garment manufacturing in India. And many unskilled and illiterate workers migrate to garments hub in search for better employment and better job. Even that sector gives life for those migrant workers by providing employment.

The textiles sector in India contributes about 14 per cent to industrial production, four per cent to gross domestic product (GDP), and 27 per cent to the country's foreign exchange inflows. It also provides direct employment to over 45 million people, second only to agriculture as an employer⁷.

The readymade garment (RMG) sector is one of the largest urban employers in India and is a key driver of the national economy. Over the past two decades, it has transitioned from a largely informal to a largely formal, factory-based industry, highly dependent on labour inputs.

The largest readymade garment manufacturing centres, in Bangalore (Karnataka), Tirupur and Chennai (Tamil Nadu) and the National Capital Region (NCR), have a combined workforce of well over a million women and men. In the southern centres, women predominate while there are more men in the northern National Capital Region.

A large proportion of the readymade garment sector employees are first generation industrial workers, many of whom are internal migrants. Despite a massive internal market in India, the readymade garment sector is largely export-oriented, with a significant proportion of production destined for markets in the OECD countries.

⁶ Make In India 2017 Report

⁷ <http://www.ibef.org/industry/textiles.aspx> accessed 24.2.2015.

The sector's large- and mid-sized manufacturing companies are part of a global value chain. Their business strategies and practices are directly influenced by industry competition, both within India and from other, mainly Asian, countries. Indian manufacturers are bound by national and state labour laws and policies, which differ from those in competitor nations.

The cotton textile industry is the oldest and largest organized industry in India. It occupies the pride of place among all the large-scale industries in India. It is India's first factory industry, and it has remained even today as the most important. Over the years the textile industry has emerged as the largest foreign exchange earner accounting for nearly a one third of the total foreign exchange of the country.

textile industry as a whole consists of mills, power looms, handlooms, hosiery and khadi may be the largest employer next to agriculture. In the entire textile industry, handlooms are the most Labour Intensive and providing the largest employment, most of that is self-employment that could be around 15 million. Power looms employ six to seven million people and the Khadi sector about one and a half million.

The textile industry is a vital source of revenue to the central and state exchequer and its total contribution in the shape of taxes and levies works out to Rs.400/- crores per annum. It yields a taxable income of Rs.125crores excluding yarn duties payable by the decentralized and mill sectors.

The Indian textile industry is the second largest in the world--second only to China. Indian textiles also account for 38 percent of the country's total exports. It occupies the third rank as an exporter of cotton textiles, next only to Japan and Honk Kong. Because of the importance of cotton in the economy, particularly in the export sector, it is not surprising that cotton is called as the "White Gold".

The cotton textile industry is also a “Wage Leader” among comparable organised industries in India. The textile exports from India will double from the current levels within a year of the Multi Fibre Agreement coming to an end on December 31, 2012. "At present textile exports from India stand at Rs.550 billion and by 2012 it will double to Rs.1100 billion.”

The garment industry is one of the oldest and largest export industries. The industry exemplifies the challenges associated with global manufacturing: low wages, "flexible" contracts, and sweatshop conditions. Informal garment and textile workers often experience isolation, invisibility, and lack of power, especially those who produce from their homes.

Textile industry is one of the main pillars holding the Indian Economy. It constitutes about 14 percent of industrial production, 20 percent of total export earnings, 4 percent of GDP and direct employment to an estimated 35 garment industries on people. In spite of these, India’s entire share in the world textiles trade is still maintained at around 3 percent (India Mirror 2016)⁸.

India, the largest democracy in the world, had a population of 1,170,938,000 people in 2010. The Indian garment industry "provides direct employment to over 33 garment industries on people and is the second largest provider of employment after agriculture". About 21.9% of total manufacturing jobs in India belong to the garments industry with smaller factories and home-workers making up a large portion of India’s informal sector

⁸ India Mirror Report <http://www.indianmirror.com/indian-industries/2016/garment-2016.html>

of over 433 garment industries. As such, the garment industry represents a large source of revenue for Indians (CITI 2008)⁹.

Textile workers are an increasingly important part of the global garment industry workforce. These workers are particularly vulnerable to exploitation: they often do the same job as local workers but for lower wages and in more precarious conditions and face specific barriers to articulating and demanding their rights as workers. Abuse of migrant workers in textile and garment supply chains is a growing problem (Fact Sheet 2016)¹⁰.

The Indian Textiles Industry has a significant impact on the country's economy. Additionally, the textiles industry contributes significantly to the country's industrial output, employment generation, and export revenues, making it a vital part of the economy. It currently accounts for around 14 percent of industrial output, 4 percent of GDP, and 17 percent of the country's export revenues. 35 million individuals are directly employed by the company, including a significant number of SC/STs and women. In terms of employment, textiles are a close second to agriculture. As a result, the expansion and development of this industry directly affects the country's economy.

1.4 COTTON/MAN-MADE FIBRE TEXTILE MANUFACTURING INDUSTRY

One million people work in the Cotton/Man-made fibre textiles sector, which makes it the country's largest organised industry in terms of employment. As a result, there are a slew of supporting sectors, such as those that produce machinery, ancillary goods, and

⁹ CITI 2008 CITI Confederation of Indian Textile Industry [Internet]. 2008 [cited 2011 Sep 29]; Available from: http://www.citiindia.com/indian_overview.asp)

¹⁰ Fact Sheet Migrant labour in the textile and garment industry A focus on the role of buying companies February 2016 <https://www.somo.nl/wp-content/uploads/2016/02/FactsheetMigrantLabour.pdf>)

dyes and chemicals. Non-SSI textile mills (cotton/man-made fibre) were found in the country in 2006.

There has been a steady decline in the amount of fabric being produced in the organised mill sector throughout the years. As of 2003-2004, it has fallen from 1714 million square metres in 1999-2000 to 1434 million square metres in 2003-2004. It has steadily increased since then, from 1526 million square metres in 2004-05 to 1656 million square metres in 2005-2006.

In 2006-07, it is expected to be around 1900 million square metres. In recent years, the overall amount of fabric produced by all sectors, including mills, power looms, handlooms, hosiery and khadi, wool, and silk, has showed an up-trend. Cloth output is expected to reach 49, 542 mn. sq. mtrs. in 2006-07 compared to 52,000 mn. square metres in 2005-06.

Fabric production in the country has performed well, resulting in a favourable per capita domestic supply of cloth. Per capita cloth availability was 32.63 square metres in 2004-05, and it is predicted to rise to 43.33 square metres in 2006-07, according to the United States Department of Agriculture.

According to the International Monetary Fund (IMF), India accounts for 4% of the world textile market and 2.8 % of the global clothing industry. Textile exports include ready-made clothing, cotton textiles, textiles made of man-made fibre, wool and woollen items, silk, handicrafts, coir, and jute.

1.5 INDIA'S TEXTILE INDUSTRY DEVELOPMENT

Throughout human history, textiles have been an essential element of our daily lives. Cloth, along with food and shelter, has been recognised as one of the most fundamental

human needs¹¹. A wide range of textile production options are available in India, including hand-spun and hand-woven textiles, as well as asset-intensive factories.

A total of 70,000 garment factories are in operation throughout the country, employing more than 3 million people¹². Craftsmanship in the Indian textile and garment industry is a vital contribution to the growth of apparel manufacturing units in the country¹³. As a result, it was decided that the entire cotton sector needed to be protected in order to retain its output and employment levels and allow it to diversify, modernise, and raise its productivity levels and compete effectively in both domestic and international markets¹⁴.

The textiles industry is dominated by the decentralised power looms/hosiery and knit sector¹⁵. More than two-thirds of the country's total cloth production comes from cotton, which accounts for 65 percent of all textile production in India. When it comes to making raw cotton, weather and rainfall conditions can have a significant impact on the sector¹⁶.

Since cotton is a primary raw material used in textile production, as well as the country's long history of textile production, the Indian textile industry stands out from other

¹¹ Prasad, R. K. (2015). SWOT analysis of Indian Apparel & Textile Industry. India.

¹² P. Parimalam, N. Kamalamma, A.K. Ganguli. Ergonomic intervention to improve work environment in garment manufacturing units. *IntJoccupenvi med.* August 2006; 10 (2):20 -27.

¹³ D.K. Nair: "Indian Cotton Mills Federation", *Yojana*, February, 2005.

¹⁴ K.D. Saksena: 2002, "Dynamics of India's Textile Economy", p. 111.

¹⁵ Vikram Utamsingh. (2013). SWOT Analysis of the Indian Textile. India: KPMG India Pvt. Ltd.

¹⁶ Yoganandan, G. (2015). Growth of Apparel Export Industry in Tirupur, India. *International Journal of Research (IJR)*, 2 (3), 183-187.

countries in this regard. A vast range of products can be produced by the Indian textile industry to meet the needs of various market segments, both in India and beyond the world¹⁷.

India's fabric industry is the only one of its sorts because of tax, labour and other authoritarian laws that favour small-scale, manual firms over larger-scale, capital-intensive operations¹⁸.

As a result of the prior focus on serving India's predominantly low-income family customers rather than the global market, the company was born. In the 1980s and 1990s, policy reforms led to significant increases in technical efficiency and international competitiveness, particularly in the spinning sector.

However, a few minor reforms remain in the works that could help India's weave, fabric final, and clothing sectors become more competent and competitive¹⁹. Seven units are currently profitable in terms of money. An annual report for 2010-2011 By the end of March 2015, a short-term strategic plan with a financial outlay of about Rs.65 crores will have been developed in order to increase cash profit earning units to 13²⁰.

To make NTC an integrated self-sustaining company, the company plans to put up an Integrated Skill Development Centre under IDS, Incubation Centre, Textile Plaza,

¹⁷ Venkatesan, R., & Katti, V. (1999). Indian Textile Policy for the 21st Century. New Delhi: B.R.Publishing Corporation.

¹⁸ Dhanabhakam, 2002, Indian Textile Industry An overview.

¹⁹ Yoganandan, G. (2015). Growth of Apparel Export Industry in Tirupur, India. International Journal of Research (IJR), 2 (3), 183-187.

²⁰ Annual, Report. (2014-2015). Ministry of Textiles. India: Government of India

processing facilities, and garmenting²¹. A total of Rs.2372.74 crores in compensation has been given to the 63296 employees who were placed under the MVRS programme²².

As a result, NTC's workforce has shrunk from 90.000 to around 7940 people. 193 Retail Marketing Division show rooms that were no longer functional have been shut down as well²³. Yarn production increased by 1.8 percent between 2010-11 and 2014-15, to 673.60 Lakh Kgs. Yarn production was 399.30 lakh kilogrammes (Kg) from April to October 2015. The segment's proportion of total yarn production in 2014-15 was 61%, thanks to a significant increase in cotton yarn production²⁴.

Artificial fibre production is on the rise. A production of 1.34 million tonnes in 2014-15 showed the industry's resistance to the global recession and signs of recovery from the 2009 level. 2.0 percent was the annual growth rate of manufacturing activity between 2007 and 2015. 0.77 million tonnes were produced in the first three months of 2015-16 (April-October 2015)²⁵.

Cotton's second-largest producer, India, has managed to hold onto that position. Cotton acreage declined by almost 1% between 2008 and 2009. Over the years, cotton production has increased, but in 2008-09, that growth was curtailed. Smaller Minimum Support Prices (MSPs) were not enough to sustain the textile industry's growth. It was

²¹ Annual, Report. (2013-2014). Ministry of Textiles. India: Government of India.

²² Annual, Report. (2012-2013). Ministry of Textiles. India: Government of India.

²³ Annual, Report. (2013-2014). Ministry of Textiles. India: Government of India.

²⁴ Devkumar, S. C. (2014). Key Success Factors for the Apparel Manufacturing. UK: Proceedings of the World Congress on Engineering.

²⁵ Foundation, I. B. (2016, July 11). Retrieved July 11, 2016, from <http://www.ibef.org/industry/textiles.aspx>.

impossible for the fibre export to pick and choose between international and domestic cotton pricing because of this. Because of the scarcity of extra-long staple cottons, only a little amount of cotton was imported²⁶.

1.6 WOMEN IN TEXTILE INDUSTRY

The economic wealth of the working person depends on the work of the individual. The work also alters the social hierarchy of the individuals. Hence every individual employee expects social as well as the provision of higher economic status from the work or occupation. The economic development of a country depends on the rate of industrialisation in the country. However, industrialisation may not achieve in the absence of any one of the factors namely, land, labour, capital and organisations. Though all the four issues of production seem to be equally important, still the progress of the industry mainly depends on the productive efficiency of the labour force. So labour should be considered as the most critical factor for the growth of the industry.

Research has shown that women subsidise a higher share of their incomes to the family and are less likely to devote it on themselves. Research has recommended that as the share of the family income funded by woman upsurges, so does the probability that she will manage this income. However, the extent to which women retain control over their income varies from household to household and region to region.

Many women still seek their husbands' permission when they want to buy something for themselves. In northern India, where more severe cultural limitations are in place, it is likely that few women regulate family finances. Situations of working women in India have improved considerably in the recent years. The changes are also

²⁶ Business, (1999-2010), Ministry of Textile Industry in India. Retrieved from Business maps of india.com: <http://business.mapsofindia.com/india-industry/textile.html>

somewhat observable regarding their attitude, movement, clothing, lifestyle, social status, authority and empowerment.

Women, who have limited education, have even fewer opportunities of formal employment outside the textile industries as they still seen as belonging in the domestic sector. This textile employment opportunity has offered some advantages to the female workers. Over the last two decades, females have gradually become more visible in the labour force at a faster rate than that of male, particularly in the textile sector.

The visible scenario advocates that employment in this textile sector be somewhat secure and therefore, the uneducated or low educated and unskilled or semi-skilled females prefer to avail of this opportunity as their main earning source for living. Moreover, this textile sector employment opportunity linked these females to the highly competitive global economy and identified themselves as the key movers of this labour-intensive industry. They became city people after leaving their rural areas, and it seems that most of them will not want to go back to their villages after they are having experience of living in the city and having such formal job.

1.7 TEXTILE INDUSTRY IN TAMILNADU

The textile industry in TamilNadu has a superb tradition of artistic excellence and craftsmanship. Besides, textile sector is considered to have potentiality to absorb additional labour force by providing appropriate means of employment on a continuing basis.

As per an estimate of seventh plan document, Government of TamilNadu, the number textile in the state had registered an increase from 1.05 lakhs at the beginning of the sixth plan period to 1.50 lakhs by the end of sixth plan period and provided direct employment of 3 lakhs persons and indirect employment to another 0.75 lakh persons.

The state sixth plan attached utmost priority to textile development programme in the state, which form a component of the 20-point programme. The organised sector registered a rise in number of looms from 39,214 to 80,456. The level of production of textile fabrics has also risen from 1.94 lakh meters valued at Rs.7.74 lakhs by the end of fifth plan to 667 lakhs meters valued at Rs.3884 lakh in the sixth plan. Sixth plan for the state laid considerable emphasis on modernization of looms.

The number of modernised looms registered a rise to 64,000 by the end of the sixth plan from only 6,106 at the end of the fifth plan. In keeping with the guidelines of the Development Commissioners, Textile, the major emphasis during the seventh plan period has laid on effective coverage of looms so as to step up substantial production of fabrics in the organised sector and improving the quality of life of the textile labourers.

During the sixth plan, the main thrust of textile sector was for increasing infrastructural base for production and marketing on co-operative line and accelerating the pace of corporatization through provision of adequate package of incentives to the textile women labourer beneficiaries. There has been remarkable progress in the development of co-operative society in TamilNadu. As per a recent report, the total number of co-operative societies in the state is 1283 distributed over all the 30 districts up to the year 2002-2003.

TEXTILE MILLS IN TAMIL NADU

Textile Industry of Tamil Nadu is the forerunner in Industrial Development and in providing massive employment in the State. It is predominantly Spinning-oriented. The State Textile Industry has a significant presence in the National economy also. Out of 2049 large and medium textile mills in India, 893 mills are located in Tamil Nadu. Similarly, out of 996 small units in India, 792 are located in Tamil Nadu. The 893 large and medium textile mills include 18 Cooperative Spinning Mills, 17 National Textile Corporation Mills and 23 Composite Mills. The spinning capacity is 14.75 million

spindles with a labour force of about 2.17 lakhs. The Textile Industry in the private sector has a very important role to play in the Industrial field, with regard to employment potential, overall economic and commercial activities. This industry enables the Central and State Government to earn revenue, besides foreign exchange through exports.

TABLE 1.1
PROFILE OF TEXTILE INDUSTRY IN TAMIL NADU AND ALL INDIA

| S.No | Particulars | Tamilnadu | | All India | |
|------|-------------------------|-----------|---------|-----------|---------|
| | | 2020-11 | 2021-22 | 2020-11 | 2021-22 |
| | Organised Textile Mills | | | | |
| 1 | No. of Spinning Mills | 838 | 814 | 1599 | 1564 |
| 2 | No. of Composite Mills | 20 | 20 | 276 | 223 |
| | Total No of Mills | 858 | 834 | 1875 | 1787 |
| 3 | Installed Capacity | | | | |
| | a) Spindles (Lakhs) | 130 | 129.1 | 361.0 | 340.2 |
| | b) Rotors (Nos) | 100281 | 108849 | 381591 | 383185 |
| | c) Looms (Nos) | 6075 | 5947 | 118113 | 88111 |

Source: 1. Office of the Textile Commissioner, Mumbai

2. Statistical Handbook 2021, Department of Economics and Statistics, Government of Tamil Nadu

1.8 TEXTILE INDUSTRY IN THOOTHUKUDI DISTRICT

The total production has decreased from 16.68 percent to 4.32 in absolute terms in meters it has decreased from 149235 to 38680 due to various causes during the years 2020-21 to 2009-10 in Ettayapuram Chidambaranar Handloom Society in Thoothukudi district. During these periods, there were no exports taking place.

This decline has been observed in all textile industry, namely cotton textiles, manmade textiles, silk and woolen textiles, polyester as well as ready-made garments and hand looms. The decline has been the highest in the case of cotton and polyester, from 35.96 percent during 2010-11 to 20.31 percent during 2017-18.

This is surprise to note that there are some textiles units in Thoothukudi district do not show any record of production of cotton and polyester during the years of 2013-14 to 2020-21 and

polyester from 2017-18 to 2018-19. This is the period during which the quotas under the Multi Fibre Agreement (MFA) declined and the garment industry was de-reserved from the SSI sector.

TABLE 1.2
TOTAL NUMBER OF WEAVERS IN THOOTHUKUDI DISTRICT

| S. No | Year | Male | Female | BC | SC | Total |
|-------|---------|------|--------|------|-----|-------|
| 1 | 2010-11 | 544 | 866 | 1210 | 200 | 1410 |
| 2 | 2011-12 | 532 | 868 | 1206 | 194 | 1400 |
| 3 | 2012-13 | 523 | 850 | 1181 | 192 | 1373 |
| 4 | 2013-14 | 513 | 839 | 1155 | 197 | 1352 |
| 5 | 2014-15 | 505 | 822 | 1129 | 198 | 1327 |
| 6 | 2015-16 | 498 | 811 | 1113 | 196 | 1309 |
| 7 | 2016-17 | 495 | 823 | 1109 | 209 | 1318 |
| 8 | 2017-18 | 508 | 833 | 1130 | 211 | 1341 |
| 9 | 2018-19 | 498 | 816 | 1101 | 213 | 1314 |
| 10 | 2019-20 | 492 | 809 | 1091 | 210 | 1301 |

Source: Compiled data from various weaving societies, Thoothukudi district

The declining rate of increase in the exports therefore indicates that the constraints are on the supply side and not so much in the demand side. It must be added however that the decline after 2006 could be partly due to the appreciation of the Indian rupee against the US \$ as this decline has made Indian goods expensive in the global market.

TABLE 1.3
TOTAL NUMBER OF TEXTILE LABOURERS IN THOOTHUKUDI DISTRICT

| S. No | Industries | Male | Female | Total |
|-------|------------|------|--------|-------|
| 1 | 41 | 2098 | 2567 | 4665 |
| Total | 41 | 2098 | 2567 | 4665 |

Source: Inspector of Factories, Thoothukudi and Kovilpatti

TABLE 1.4
TOTAL PRODUCTION AND SALES DURING 2010-11 TO 2019-20 IN SELECTED TEXTILE UNITS IN THOOTHUKUDI DISTRICT

| S. | Year | Total Production | Total Sales |
|----|------|------------------|-------------|
|----|------|------------------|-------------|

| No. | | (In Meter) | Value (in Rs.) | (In Meter) | Value (in Rs.) |
|-----|--------------|--------------------------|------------------|----------------------------|-----------------|
| 1 | 2010-11 | 854210 (13.60) | 15301884 | 440026 (9.79) | 8129831 |
| 2 | 2011-12 | 872008 (13.88) | 15665006 | 361409 (8.04) | 6738085 |
| 3 | 2012-13 | 470072 (7.49) | 8602525 | 801435 (17.83) | 14867916 |
| 4 | 2013-14 | 565351 (9.00) | 11203967 | 278904 (6.20) | 5115384 |
| 5 | 2014-15 | 501846 (7.99) | 9715459 | 252339 (5.61) | 5577401 |
| 6 | 2015-16 | 530949 (8.45) | 10329249 | 531243 (11.82) | 10692787 |
| 7 | 2016-17 | 582263 (9.27) | 14155001 | 289628 (6.44) | 6326199 |
| 8 | 2017-18 | 844838 (13.45) | 23309518 | 468679 (10.42) | 12627648 |
| 9 | 2018-19 | 525939 (8.37) | 12360571 | 758307 (16.87) | 18953847 |
| 10 | 2019-20 | 534095 (8.50) | 11883632 | 313589 (6.98) | 7117186 |
| | Total | 6281571 (100) | 132526812 | 4495559 100.00) | 96146284 |

Source: Compiled data from various weaving societies, Thoothukudi district

1.9 GLOBALISATION OF TEXTILE INDUSTRY

With the liberalisation of the Indian economy, the modern textile industry has posed serious threat to the traditional handloom industry. The modern textile sector including the spinning mills backed by modern technology and capital-intensive production set up, especially encouraged by the globalisation policy of the government has geared up their promotion and marketing strategy to capture the major part of the rural and urban market, on account of economic scale of production, diversified product ranges, low price, high quality and superior products.

As a part of their growth strategy, modern textile sector has invested enormous capital in acquiring and installing sophisticated high technology equipment and tools from foreign countries and has built up production and marketing collaboration and tie-up with foreign manufacturers to expand their market share.

Rapid technological up-gradation and automation in modern textile industry has laid high volume of production of a variety of quality synthetic and cotton textile items, enjoying competitive advantage over the handloom products. With increasing emphasis on globalisation, the degree of competition in India for marketing textile items has intensified with the entry of foreign suppliers and foreign brands.

The position and market share of handloom products have been suffering by the entry of large competitors. It is imperative that the handloom industry sector, with its distinct and unique features, has to prepare and strengthen itself to meet the challenges and intensity of competition in the global and internal market.

The impact of entry of global competitors and allied economic reform in industry sector on rural handloom industry is widely realized. The handloom industry, both in cooperative and private sector, with its vast rural work force especially women of weaver communities are confronted with challenge of competitive economic environment.

The weakening position of Handloom sector in the wake of global competition of textile industry, has posed a serious threat to the socio-economic life and livelihood of the traditional weaver communities, in general and to the socio-economic status of rural women of these weaver communities in particular.

As rural women constitute a major segment of the total workforce in handloom industry, it will have a far-reaching effect on the effectiveness of the government's drive for rural poverty alleviation and economic empowerment of women. In this context, it is imperative to safeguard the social and economic security of rural poor weaver community and especially the women.

The research considers that any strategy or policy that would improve employment and output in the production will simultaneously have to be a strategy of international competitiveness in the textile industry in the global market. The most

important results of the literature review are that evidence suggests a new role for the state in managing business in the current globalization and liberalisation environment, with the sole purpose of increasing a nation's welfare from international trade.

This new role of the state is that of a strategic partner whose aim is to create an enabling environment for business in its country through selective and flexible intervention, some of which may involve the labour market, education and training, multi-and bilateral trade affairs, domestic structural adjustment, competitiveness and research and development issues. Therefore, the overall production trend of textile industry in Thoothukudi district from the period of 2000-01 to 2009-10 would be discussed below:

The Indian textile and clothing industry, as one of the oldest industries of the country, has witnessed several changes in fortune during the post-independence period. Following a quick upturn in the immediate post-independence period until the 1960s, when the dominant industrial policy was that of import substitution, it went into a decline until almost 1985 as market forces were not being allowed to operate and the entire policy had become very restrictive and stifling. The "New Textile Policy" of 1985 managed to relax several licensing requirements, raised the maximum investment limit and generally created a good investment climate.

However, in the absence of a general economic resurgence in the country, the textile sector continued to languish until a few years ago. Since then, it has witnessed unprecedented optimism and investment, heralding the vision of a new and glorious era in the Indian textile and clothing sector.

In the beginning, the overall introduction about the scenario of the Indian textile sector and its standing has been highlighted in the world textile economy. It then discusses and analyses the trend in production and exports of Indian textiles and

clothing. Finally, it looks at supportive government policies for facilitating growth in this sector, the industry's response to those policies and emerging trends that are making the sector strong and vibrant. The chapter concludes with a discussion on what would make the Indian industry more competitive globally.

1.10 OVERVIEW OF THE SECTOR

The Indian textile and clothing industry is one of the largest segments of the Indian economy, as it contributes around 14 per cent of total industrial production, or about 4 per cent of India's gross domestic product, and about 17 per cent of the gross export earnings with a very low import intensity.

The sector directly employs about 35 million people, making it the second largest provider of jobs after agriculture. The Indian textile sector is also well placed globally. In terms of installed capacity of spinning machinery, it ranks second after China, while in weaving it ranks first in plain looms and fourth in the shuttle less variety.

In raw materials, it ranks third in cotton after China and the United States, first in jute, second in silk and fifth in synthetic fibres and yarn. Thus, it can be seen that India is traditionally strong in textile production capabilities and in raw materials. However, decades of restrictive government policies favouring small-scale operations have led to certain structural weaknesses in the sector.

Therefore, although India has the highest number of weaving looms, the percentage of shuttle less looms (which ensure high-quality fabric) to plain looms is hardly 3 per cent compared with the world average of 16 per cent. Except for spinning, sectors such as weaving, processing and garment production are predominantly in the decentralized sector, thus lacking the advantage of scale. The processing and weaving sectors in particular are highly fragmented and technologically less advanced.

The United States has remained the largest single-country destination for Indian textile and clothing exports, with its share rising from 21 per cent in 1995/96 to 27 per cent in 2005/06. The European Union, with 41.006 per cent, is a major destination. Among other major destinations are the United Arab Emirates (5.51 per cent), China (3.05 per cent), Canada (2.21 per cent), Bangladesh (2.15 per cent) and Saudi Arabia (2.02 per cent). Compared with 1995 figures, there has not been any major change.

The United States and the European Union remain India's major destinations, with the latter country becoming of increasing importance. The major items of export to the United States comprise ready-made garments and made ups, including home textiles and carpets. However, Japan has declined somewhat as an export destination, with a present export level of only 1.5 per cent compared with 3 per cent earlier. At the same time, not unexpectedly, China has become an important importer of raw cotton and cotton yarn.

MEASURES TO IMPROVE THE EXISTING INSTITUTIONS AND TRAINING FACILITIES

- Currently, there is a massive gap between the availability of skilled manpower and the requirements of the industry, particularly in the weaving, dyeing, processing, and garment segments. To bridge this gap requires massive expansion and modernisation of training institutes / polytechnics across the country, with specialisation in various branches of textile technology. They can be opened on public-private partnership basis with maximum industry-institute interface.
- The number of ITIs targeted specifically to the requirements of the textiles sector need to be increased significantly to meet the shortage of operators. They may be persuaded to relate their courses and curriculum in textiles with the inputs from the textiles industry to make them more relevant to modern machineries and processes used in textiles industry.

- Post graduate courses are required to develop a specialised skilled labour pool for the industry. These are to be offered as part of engineering degree programmes in various engineering colleges, Indian Institutes of Technology (IITs), and National Institutes of Technology (NITs).
- The Textile Research Associations (TRAs) may be strengthened with one time grant from the government to design and offer more short-term structured training programmes.
- The existing network of Apparel Training and Design Centres (ATDCs) promoted by the Apparel Export Promotion Council may be expanded and strengthened to meet the needs of the rapidly growing RMG sector.
- Knitting & knitwear service centres may be set up in the major knitting centres of Tirupur, Ludhiana, Delhi, and Kolkata to cater to the support service needs of the decentralised knitting and knitwear industry.
- Emphasis should be laid on not only educating and skilling the workers but also on a continuous process of skilling, re-skilling, multi-skilling, and skill modulation.
- Capacities of power loom service centres to conduct training programmes can be expanded. Simultaneously, new training centres may be established in smaller clusters where presently there are no training centres for skill development of workers.
- The reorientation and modernisation of the industry may require major adjustments in human resource development policies so that skilled workers displaced during the adjustment process may be reabsorbed into productive employment. For this purpose, there is need to develop and install a meaningful mechanism that can utilise skilled weavers displaced from the handloom sector to productive employment in the power loom and mill sectors. These skilled handloom weavers are major assets to the industry, but only if they can be utilised in the production of the sophisticated products that are in

demand for domestic and export markets in handlooms or even in power looms and mills sector.

1.11 PRODUCTION AND EXPORT TRENDS

Certain characteristics of India's textile and clothing sector stand out when compared to other successful exporters. First, unlike several other exporting countries, India has a strong domestic textile presence across the entire value chain, ranging from raw materials to garments. Indeed, India's apparel industry draws heavily on its local fibre and fabric base.

It is thus hardly surprising that India's export basket consists almost equally of textiles and clothing, with values of US\$ 8.86 billion and US\$ 8.22 billion, respectively. Only a few countries such as China, Indonesia, Pakistan and Turkey, plus the European Union, are strong in both subsectors or else their major clothing exporters are also significant textile importers.

However, this strength in textile production and raw materials has not been properly utilized in enhancing exports, as China has so capably done. One reason has been the restrictive government policies that, until the 1990s, kept the garment subsector only for the small-scale enterprise sector, while labour policies ensured that most industries would rather remain small and not take export orders then expand.

Another reason was a huge disparity between domestic textile producers and apparel exporters - the two being separate set of entrepreneurs. The latter group was thus unable to take full advantage of India's extensive textile production capabilities. Third, the Indian textile and clothing sector received an insignificant FDI inflow of only US\$ 450.02 million between 1991 and March 2006, amounting to just 1.16 per cent of total FDI of US\$ 38.96 billion.

This was due, in part, to the lesser attractiveness of India as an FDI destination and in part to the Government's restrictive policy. Thus, India was unable to gain from the growing global integration as the rapidly expanding apparel-exporting countries such as Cambodia, China, Mexico and Viet Nam, plus the countries of Eastern Europe, were able to expand their apparel exports due to substantial FDI inflows.

Another consequence of the poor FDI inflow was the relative absence of global retailers and textile chains until quite recently. The weak presence of major buyers such as WalMart, Sears, Nike and Liz Claiborne hindered the organization of the domestic product towards substantive exports.

A third factor that hindered India's export growth was its absence from practically all major regional free-trade agreements. In the past decade, the fastest-growing apparel exporters – Bangladesh, Mexico, Romania and Turkey – have all been part of preferential trade agreements while China has received massive FDI inflows from Hong Kong, China, Taiwan Province of China and Japan. In fact, each of the above exporting countries experienced a surge in exports after joining their respective regional trade agreements or a bilateral preferential trade agreement.

1.12 STRENGTHS AND WEAKNESSES OF THE TEXTILE SECTOR

The Indian textile industry has inherent strengths in terms of rich legacy of textile production, strong multi-fibre raw material base, large and expanding production capacities, very low import intensity, vast pool of skilled workers and technical and managerial personnel, flexible production systems, large and expanding domestic market, dynamic and vibrant entrepreneurship, etc.

However, these strengths have been diluted to a great extent due to severe disadvantages suffered by the industry in certain other areas affecting its productivity, quality and cost competitiveness. Such factors are technological obsolescence, structural anomalies, poor

productivity of labour and machine, lopsided fiscal policies, multiplicity of taxes and levies, high cost of capital, redundant and outdated controls/regulations, restrictive labour and industrial laws, lack of aggressive marketing, poor perception of Indian products abroad, procedural problems in exporting, poor infrastructure relating to transport, communication and banking, high power tariff, etc.

The technological obsolescence which is pervading almost all the segments of the textile industry has placed it far behind its major competitors in the world textile economy and is threatening its very existence.

The reasons for technological obsolescence are structural anomalies created due to lopsided fiscal policies, high interest cost, excessive controls and regulations, and restrictive provisions in the Industrial Disputes Act relating to closure, retrenchment etc., denying the entrepreneurs their basic right to make decisions based on technoeconomic norms, and also social obligations imposed on the organised sector in the form of hank yarn obligation, etc.

All these factors have created negative environment stifling investment in technology upgradation. The consequential impact has been sickness and closure of mills on a large scale. Such adverse factors have led to the failure of the Indian textile industry to exploit its distinctive advantage in terms of strong multi-fibre raw material base to the optimum level.

The Indian textile industry has a significant presence in the Indian economy as well as in the international textile economy. The spinning capacity is the second largest after China's. India has the largest hand weaving sector and a long tradition of producing some of the finest and costliest fabrics in the world. India occupies second place in terms of spindles (after China) and fourth in terms of cotton consumption (after China, Russia, and USA).

India is the 2nd largest producer of cotton in the world, but in terms of productivity per hectare we are one of the lowest. Similarly, our cotton is among the most contaminated in the world. With regard to man-made fibres / yarns, production of such fibres and yarns has spurted during the last five years to the extent that we are now the 5th largest producer in the world but in terms of quality, price competitiveness and innovative product range, we are nowhere in the picture. The man-made fibres / yarns are produced in the country as a 'commodity' and not as a 'product'.

Considering the significance of raw material to the finished textile product, be it spun yarn, fabric, garment or made-up, it is imperative to augment the availability of different varieties (from standard to specialised) of textile fibres/ yarns of internationally acceptable quality at reasonable prices to provide the platform to the value-added textile products to acquire 'world class' status. The emphasis has to be on building up necessary capabilities including R&D facilities for improvement of fibre quality and for development of 'specialised' fibres/yarns, especially fibres/yarns required for manufacture of technical textiles.

Indian textile industry is predominantly cotton based. In contrast to the consumption pattern of textile fibres in the world, which is tilted heavily in favour of non-cotton fibres with a ratio of 44:56 of 'cotton' to 'non-cotton' fibres, the consumption ratio in India is 66:34 in favour of cotton.

The Textile Policy of 1985 has stated that the predominant position of cotton will be maintained though the consumption of man-made fibres/yarns will be augmented. The Committee is of the view that the time has come to attach equal importance to cotton and noncotton fibres. It may not be possible or even necessary for India to reach the consumption pattern of world which is heavily in favour of non-cotton fibres, due to the climatic conditions and cotton advantage that India enjoys.

It would be reasonable to provide additional thrust for consumption of non-cotton fibres, particularly in value added blended textiles and technical textiles, to release the demand pressure on cotton and make it more cost competitive. More importantly, it will release high value cotton for value added textile exports. In the final analysis, the market forces should determine the relative fibre balance.

DIFFICULTIES FACING THE INDIAN TEXTILE INDUSTRY

Large portions of the Indian textile industry are made up of unorganised small and medium-sized enterprises (SMEs). As state and federal government policies shift, the textile industry faces new and difficult problems. Clothing is becoming more expensive as a result of the new GST tax regime. Interest rates and labour wages are also on the rise, which benefits employees. Clothes manufacturing has a greater rate of attrition.

The textile industry is receiving investment despite the government's efforts to attract international capital. Textile garment manufacturing is concentrated in cities like Bangalore, Mumbai, New Delhi, and Tirupur in India. Textile and knitwear makers like these can produce a wide variety of items at low costs and with acceptable quality on short notice.

India's textile sector suffers from a lack of access to cutting-edge technology and an inability to match global standards in a highly competitive export market. In the low-cost clothing sector, China, Bangladesh, and Sri Lanka all compete fiercely. It is becoming increasingly difficult for the Indian textile industry to compete in the global market due to tariff and non-tariff barriers, as well as the quota system. Child labour and personal safety regulations are two other difficulties that the textile sector in India must deal with.

1.13 STATEMENT OF THE PROBLEM

The economic wealth of the working person depends on the work of the individual. Employment outside the home boosts men's self-respect and gives them a

sense of achievement coupled with financial independence. Women's participation in the economic activity is essential for their advancement as also for an improvement of their status in the society.

In the nation's wealth-creating activity, the textile industry had, and continues to have a pivotal role. It offers more opportunity for the employment of unskilled labour. Thoothukudi is one of the largest industrial districts in the State of Tamil Nadu. It has pioneered the growth of textile industry in the country, and the majority of the population in this district depends on the textile mills and its ancillary and auxiliary industries for their livelihood. The majority of the workers in the district depend on the textile industry and its ancillary and auxiliary industries for their livelihood.

During the year 2015, there were 203 industries which had registered in the District Industries Centre of the district providing 90 percent of the employment to men labourers. Next to agriculture, working in household industries like matches industries, fishing industries, salt industries, and seafood-based industries, textile industries, beedi industry and so on. In search of getting regular employment and payment, women of the district prefer this kind of work for their economic well-being. Hence, this study would bring out the economic status of workers, their status at family and society level, economic empowerment, and the condition of health.

1.14 OBJECTIVES

The following are the objectives of the study,

- To examine the socio and demographic background of the textile workers in Puthiyamputhur village.
- To analyze the reasons for going to job in textile work industries.

- To find out the mode of conveyance, mode of payment, nature of appointment and working condition of the textile and
- To understand the satisfaction of the respondents on wages.

1.15 REVIEW OF LITERATURE

Sarada (1979)²⁷ found that handloom weavers had some issues. The writer argues that the weavers have been living in poverty because they have been underemployed and unemployed. They're also dealing with a lack of yarn and other supplies.

As stated by Sunita G. Shejwadkar and Geeta Mahale (2001)²⁸, India's most important and largest handloom industry. Many individuals are still making a career from handloom weaving, which has been popular since the days of the ancients.

Lora Jo Foo and Nikki fortunate Bas, (2003)²⁹ aims to provide a picture of changing structure of the global apparel production due to the phase out of quotas, and trends in trade policies from the author's perspective. Today, many garment workers are concerned about how free trade policies will impact the daily lives of the workers.

Munir Quddus, (2003)³⁰ discussed on the success of ready-made garment exports from Bangladesh over the past two decades which has surpassed the most optimistic

²⁷ Sharada.M "Problems of Handloom Weavers, Laghu Udyog Samachar, Vol. IV, No. 2, 1979, p. 35.

²⁸ Sunita G. Shejwadkar and Geeta Mahale, "Handloom Products of Karnataka", Indian Journal of Marketing", vol. XXXI, 2001, p.11.

²⁹ Lora Jo Foo and Nikki fortunate Bas: Free trades looming treats to the world's garment worker, article published by sweatshop watch, Oakland, USA, 2003.

³⁰ Munir Quddus, Professor of Economics and chair, University of South Indiana, USA and Salim Rashid, Professor of Economics, University of Illinois, Urbana-Champaign, USA., had conducted a research study, on "Garment exports from Bangladesh: An updated Evaluation" 2003.

expectations. The paper reviews the literature on this industry, where issues of labour population and increase in women workers in the textile industry had been discussed.

Ranjith Tennekoon, (2004)³¹, in his research has broadly taken the organised large scale mill division, of which, the cotton sector was with the state, and the synthetic sector was in the hands of the private sector. Medium and small-scale sector industry had an equal share between state and private ownership and handlooms were mainly with the co-operative and private sector. The working conditions, rules and regulations and emoluments varied widely within the state, private and co-operative sectors. This was an era of protectionism and state control.

Labour issues, (2004)³², quoted about the quota regime on January 1, 2005, that there are serious doubts over whether the textile industry will be able to achieve the \$50-billion export target for 2010 set by the Government. According to a Government official, not enough has been done in terms of investment and capacity expansion to facilitate this, labour is also an issue.

Handloom items' marketing in Andhra Pradesh was one of the most pressing issues raised by Rao and Nagaraj (2008)³³. Another big concern is the existence of numerous middlemen between the producer and the end user.

When Dr. Asiya Chaudhary (2011)³⁴ wrote about the Indian textile's rich history in his study, he found that the genesis of textiles in India dates back to the Indus Valley

³¹ Ranjith Tennekoon: Research study on the organised large-scale division, Geneva, 2004.

³² The Hindu group of publications Friday, Labour issues, Financial Daily from, Dec 03, 2004

³³ K. V. Rao & Naga Raju G, "Working of Handloom Industry in Andhra Pradesh", Indian Co-operative Review, Vol. 46, No. 1, July 2008, Pp. 1– 21.

Civilization, where people used domestically spun cotton to weave their garments. The Indian textile industry is one of the most important in the world today, if not the most important.

Through years of family-evolved talent, India's rich handloom weaving and fabric dying legacy has been preserved and strengthened. In order to produce this type of art, a region's available resources must be taken into consideration. An eco-friendly natural dye provides a number of benefits.

There is a crisis in the handloom industry, according to research by Dr. Prema Valli P. V. (2015)³⁵, because of the competition from low-cost power loom cloth from other states, a lack of high-quality yarn, rising prices for yarn, dyes and chemicals, and other raw materials. The high cost of production, lack of a diverse product line, and the shrinking market for handlooms in Kerala all contribute to this crisis.

Khan and Ghose (2017)³⁶ explore the various challenges counter by the MSME in exporting handicraft items. The study has been done in the context of emerging economies. He has surveyed 210 exporting micro, small and medium enterprises. Results reveal that export SMEs was facing multi-dimensional challenges. The study identified some macro-level problems: low export subsidies, infrastructure problems, regulatory

³⁴ Dr. Asiya Chaudhary, A Changing Structure of Indian Textiles Industry after MFA (Multi Fibre Agreement) Phase out: A Global Perspective, Far East Journal of Psychology and Business, Vol. 2 No 2, February 2011.

³⁵ Dr. Premavalli P. V, Role of Cluster Development Activities in enhancing competitiveness of Handloom cooperatives in Kannur District, International journal of research in commerce, it & management, volume No. 5, issue no. 01, January 2015.

³⁶ Khan and Ghose, S. M.(2017) Export Challenges to MSMEs: A Case Study of Indian Handicraft Industry. Applied Business and Economic Research International Journal. Vol.15. Issue 6: pp 339-349.

issues, and lack of market awareness, while some micro level issues were also explored like geopolitics, exchange rates, technological problems, and export documentation.

Khan and Fatima (2017)³⁷ find out the issue faced by micro-entrepreneur in handloom weaving and fabric dying and suggest policy measures. They have done a primary survey of 80 micro-enterprises. To find out the significant difference, ANOVA was used. Results showed that terms and conditions about banking products would not tell customers. Micro enterprises were facing collateral problems in getting credit, which was severe for customers of private banks.

1.16 LIMITATIONS OF THE STUDY

1. The information on textiles workers was collected by survey method through a personal interview with the sample textile workers, confined to a particular area.
2. Textile Workers in general, were not maintaining detailed accounts on income, and the information on expenditure and savings elicited from their memory and their experience.
3. The study is limited to three months.
4. Anyhow, due to lack of money, energy and lack of time, the researchers have collected the data from 50 respondents in the study area for the purpose of analysis and discussion.

1.17 CHAPTALIZATION

The present study “***STATUS OF TEXTILE WORKERS – A STUDY WITH REFERENCE TO PUTHIYAMPUTHUR VILLAGE OF THOOTHUKUDI DISTRICT***” is presented in four chapters.

³⁷ Khan, W. and Fatima, S. (2017). Issues faced by micro-entrepreneurs in banking: A comparative analysis of public and private sector banks. International Journal of Commerce and Business Management. Vol.10. Issue.1. pp. 48-53.

The first chapter **Introduction** describes the economic importance of textile industry, textiles sector in India, cotton/man-made fiber textile manufacturing industry, India's textile industry development, women in textile industry, textile industry in Tamilnadu and in Thoothukudi district, strengths and weaknesses of the textile sector, statement of the problem, objectives, review of literature, limitations and chapterization.

The second chapter highlights the **Methodology** adopted and describes the **Profile** of the study area.

The third chapter deals with a **socio-economic condition of the sample respondents**.

The fourth chapter shows the **summary of findings**, conclusion and suggestions based on the findings.

CHAPTER II

METHODOLOGY AND PROFILE OF THE STUDY AREA

In this chapter, energy has been made to deliberate the methodology and profile of the study area.

2.1 METHODOLOGY

This study is conducted among 50 Textile workers employed in garment sector of Puthiyamputhur village of Thoothukudi District from January 2023 to March 2023. Puthiyamputhur village of Thoothukudi District is selected as the study area as one of the largest textile hubs in India. Simple analytical tools are used to find out the result of the study. Primary data was collected through interview schedule. The total household sample is 50. The secondary data collected from books and journals and websites. A separate interview schedule designed, pilot tested and used for data collection. It is purely a descriptive study. Class interval technique was used to analyse the age, income, saving and expenditure. Percentage analysis, averages, and standard deviation used for the analysis.

2.2 PROFILE OF THE STUDY AREA

This chapter describes the profile of Thoothukudi district and Puthiyamputhur taluk. It provides the physical features, agro-climatic conditions, demographic features and infrastructural set up of the Thoothukudi district.

PROFILE OF THOOTHUKUDI DISTRICT

2.2.1. Historical and Cultural Aspects

Thoothukudi district has been endowed with a number of historical, cultural and political developments to its credit. Tucked in extreme south of Tamil Nadu,

Thoothukudi owns an enviable reputation for its history, geography, religion, tourism and trade. Thoothukudi is called, the 'Pearl City of India'. It is a 'Port City' also. Its strategic location has upgraded it as the busy nerve centre of economic activities round the clock. Thoothukudi was ruled over by the Pandya kings before the British rule.

During the freedom struggle, it was the birthplace of many brave patriots. The darkness of British slavery was dispelled by the selfless sacrifice of these devoted patriots. Veerapandia Kattapomman with his undaunted fighting spirit, Bharathiar with his rich and fiery poems of patriotism and V.O. Chidambaranar who floated the Swedish ship against the British, fought the foreign rule tooth and nail. They made the soil of Thoothukudi proud and rich in cultural heritage.

2.2.2. Formation of the District

Thoothukudi is the newly formed district by bifurcating the original Tirunelveli district into Tirunelveli district (western portion) and Thoothukudi district (eastern portion) in 1986.

2.2.3. Area and Location

The district covers an extent of 4,621 sq.km in the South-Eastern portion of Tamilnadu and it is rectangular in shape. It is bounded by Thoothukudi and Ramanathapuram district in the North, Kanyakumari district in the South, Gulf of Mannar in the east and Tirunelveli district in the west.

2.2.4. Topography

The river Tamirabarani flows through this district. The area under the river basin within the district is 78,698.8 hectares. According to topography, the district can be divided into three regions. The northern part consisting of black soil, mostly dependent on seasonal rainfall for agriculture; the central part is irrigated by water flow from the Western Ghats; and the southern part is red loam area. The normal rainfall is 662.mm.

which is less than the state normal of 1009.1mm.

2.2.5 General Details of Thoothukudi District

Thoothukudi has become the 10th Municipal Corporation of Tamil Nadu. It is the headquarters of the newly formed district. The district is comparatively advanced industrially with a majority of the industry located in and around Thoothukudi. There are large numbers of private coconut oil mills within the town. The public sector undertakings are the Thoothukudi Thermal Power Station unit, Heavy Water Plant and Port Trust.

2.3 Demographic Features

The total population of this district as per 2011 Census is more than 15 lakhs. The density of population per square kilo metre is 315 as against the 428 for the state. The sex ratio is 1050 females for every 1000 males. The percentage of literacy is 81.5 per cent. The district has a schedule caste population of 2,88,954, which is around 18.4 per cent of the total population. Table 2.1 presents the general details of Thoothukudi district according to the 2011 Census.

TABLE 2.1
GENERAL DETAILS OF THOOTHUKUDI DISTRICT - 2011

| Sl.No. | General Details | District | Urban |
|--------|---|-----------------------------|----------------------------|
| 1. | Area in sq.kms. | 4594 | 21706.22 |
| 2. | Residential Houses | 42343 | 59872 |
| 3. | Households | 382250 | 157647 |
| 4. | Population Males Females Total | 858919 879457 1738376 | 431889 439917 871806 |
| 5. | Children (0-6) years Male | 86555 | 43562 |

| | | | |
|--|--------|--------|-------|
| | Female | 83952 | 42725 |
| | Total | 170507 | 86287 |

Source: National Information Centre, Thoothukudi.

It could be inferred from Table 2.1 that the total population of Thoothukudi district was 17,38,376. Of this 8,58,919 are males and 8,79,457 females.

Table 2.2 gives the details about the literacy rates in Thoothukudi district.

TABLE 2.2

LITERACY RATES IN THOOTHUKUDI DISTRICT (in Per cent)

| Year | Male | Female | Total |
|------|-------|--------|-------|
| 1991 | 82.02 | 64.57 | 73.02 |
| 2001 | 88.66 | 75.64 | 81.96 |
| 2011 | 91.42 | 81.77 | 86.52 |

Source: National Information Centre, Thoothukudi.

It is evident from Table 2.2 that that female literacy was 81.77 per cent in 2011. It has increased from 64.57 in 1991 and 75.64 in 2001.

The total workers and the non-workers in Thoothukudi district are shown in Table 2.3.

TABLE 2.3

TOTAL WORKERS AND NON-WORKERS IN THOOTHUKUDI DISTRICT – 2011

| Sector | | Population | Total workers (Main + Marginal) | Main Workers | Marginal Workers | Non-workers |
|--------|--------|------------|------------------------------------|--------------|------------------|-------------|
| Rural | Male | 427030 | 248691 | 221286 | 27405 | 188908 |
| | Female | 439540 | 180192 | 135056 | 44136 | 285020 |
| | Total | 866570 | 428883 | 357342 | 71541 | 474928 |
| Urban | Male | 431889 | 181695 | 174224 | 7471 | 144793 |

| | | | | | | |
|-------|--------|---------|--------|--------|-------|--------|
| | Female | 439917 | 63104 | 53172 | 9932 | 272340 |
| | Total | 871806 | 244799 | 227396 | 17403 | 417133 |
| Total | Male | 858919 | 430386 | 395510 | 34876 | 333701 |
| | Female | 879457 | 243296 | 189228 | 54068 | 558350 |
| | Total | 1738376 | 673682 | 584738 | 88944 | 892061 |

Source: National Information Centre, Thoothukudi.

It is observed from Table 2.3 that the female marginal workers are more in number in both rural and urban sectors than males. But the female main workers are more in rural sector than in urban sector.

2.4 Physical features

There are no high mountains in the district red mounds or small hills are found in Tiruchendhur, Srivaikundam, Sathaankulam and Vijayaramapuram. The stretch of land that tilts to the east in Srivaikundam is made fertile by the Thamiraparani river. This river flows through Punnaikayal and joins the Bay of Bengal, Malattar, Mambiaru, Vaippar and Manimuthar.

Mineral Resources

Gypsum, Ilammanide, monazide, hydium, limestones, corals from the Islands and phosphate are some of its natural resources.

Agricultural Sector

The main food crop in the district is paddy. Out of the total area of 4,50,954 hectares, 2,11,811 hectares have been brought under the cultivation of different crops, which work out to 47 per cent of the total area of the district. The important food crops in the district are paddy, cholam, cumbu, ragi, varagu, samai and commercial crops like cotton, chillies, sugarcane, groundnut and banana.

Irrigation

The different sources of irrigation are channels, lakes and wells which cover 45,159 hectares in the district. Out of the total area irrigated, well irrigation covers 17,709 hectares, tank irrigation 22,538 hectares and channel irrigation 4,876 hectares for the year 1991-92.

Fisheries

This district is an important coastal district having a vast coastline of 163.5 kms and territorial water covering thousands of hectares. Fishing next to agriculture, is an important occupation of the district. Thoothukudi is a major fishing centre. It is also considered to be the only pearl fishing centre in the whole of India. Besides, it is also noted for chunk fishing. Nearly 35000 MT of marine fish are produced per annum. The total population of active fishermen in Thoothukudi district 27,453 in 2015. There are 4195 vallams, 1448 catamarans and 475 mechanised fishing boats.

Around 15,000 families are engaged in fishing who live in 24 coastal cetnres. The annual average value of fish production touches Rs.450 lakh. There are 10 freeze plants. 20 ice plants and 8 sea food manufacturing units.

Forestry

The area under forestry is 12,724 hectares which occupies 2.77 per cent of the geographical area.

2.5 Industries

The district constitutes 70 per cent of the total salt production of the State and meets 30 per cent requirement of our country. There are two industrial estates, one at Puthiyamputhur with 11 units and the other at Thoothukudi with 20 units. The former is managed by SIDCO and the latter by SIPCOT. Small scale industries such as textile industries, food-based and metal-

based industries are generally concentrated in Puthiyamputhur and Thoothukudi taluks.

There are 2,200 and above small-scale industries registered in the district and about 12 major industries. These are engaged in the production of cotton and stable yarn, caustic soda, PVC resin, fertilizers, soda ash and carbon dioxide gas in liquid form. The important major industries are SPIC, TAC, Dharangadhara Chemical Works, Loyal Textiles Ltd., Madura Coats Ltd., Sterlite Copper Industries, Kilburn Chemicals, Ramesh Flowers, Nila Sea Foods, Deva and Co. and Transworld Granite Industries.

The public sector undertakings are the Thoothukudi Thermal Power Station Unit, Heavy Water Plant (HWP) and Port Trust. The District Industries Centre and the Tamil Nadu Industrial Investment Corporation (TIIC) are catering to the needs of the small- and large-scale industrial units. The Government is also encouraging unemployed youth and others to start industries by providing financial assistance and technical guidance.

Administration

Thoothukudi district has three revenue divisions, eight taluks and 468 villages. At the local bodies level, Thoothukudi has one municipal corporation, a municipality, 12 panchayat unions, 20 town panchayats 408 village panchayats and 10,121 small villages and eight taluks, one Parliament Constituency and seven assembly constituencies.

2.6 PROFILE OF PUTHIYAMPUTHUR VILLAGE

It is the second largest town in Thoothukudi District. It was the largest Taluk in terms of revenue villages in India but recently it was split into Ettayapuram and Puthiyamputhur Taluks. Now Elaiyaranandal and some other villages have been added to Puthiyamputhur taluk.

As of 2001 India census, Puthiyamputhur had a population of 87,458. Males constitute 49% of the population and females 51%. Puthiyamputhur has an average literacy rate of 76%, higher than the national average of 59.5%: male literacy is 82%, and female literacy is 70%. In Puthiyamputhur, 11% of the population is under 6 years of age.

2.6.1. Location

Puthiyamputhur is located at 9°10'N 77°52'E / 9.17°N 77.87°E. It has an average elevation of 106 metres (347 feet). Puthiyamputhur is a fast-growing town in Tuticorin District with prominent commercial and industrial activity, including a large number of textile factories, textile mills and factories manufacturing crackers. It is the gateway for entrants to Tirunelveli and Tuticorin districts from the north and west, located 100 km south of Madurai city, 55 km north of Tirunelveli Town and 50 km north-west of Tuticorin.

Puthiyamputhur is situated on the National Highway NH7 which connects Varanasi in the North and Kanyakumari in the South. The town lies approximately 658 m above mean sea Level, which gives a unique geographical look to this town. It has a small hill to its south east known as Swarna Kathiresa Malai. The deity is Lord Muruga. Because of its height, the town is airy. The postal Pincodes are 628501 and 628502.

2.6.2. Climate and Rainfall

The climate of Kovilatti town is hot and dry temperatures range between a maximum of 37°C and a minimum of 22°C. April to June are the hottest months and the lowest temperatures are recorded during the months of December and January. Temperatures start rising towards the end of February. The town receives a low rainfall compared to the district average and the annual rainfall varies from 964 mm to 228 mm during past decades. The mean annual average rainfall for the town is approximately 840 mm. Majority of the rainfall is received by the town during the North-east monsoon in the months of October to December.

2.6.3. Town development and growth

The town started its development earlier than 1876. The introduction of the Southern Railway, the establishment of Loyal Textiles (1891), establishment of Government of Headquarters Offices (1911), Lakshmi Mills (1926) etc., induced the physical growth of the Town. The Loyal Mills and The Lakshmi Mills are the major industrial establishments in

Puthiyamputhur which provide both direct and indirect employment to around 25000 people.

Puthiyamputhur is well-known for its textileworks. Puthiyamputhur is famous for textile works (Safety Textilees) and fireworks and is often called the "Textileless City of Textilees". It is the largest manufacturer of textile boxes in India and second only to Sivakasi in the manufacture of fireworks. In a day, more than 500 trucks carry loads of finished safety textilees and fireworks to all parts of India, and to the ports of Tuticorin and Chennai for exports. Because of its strategic location, Puthiyamputhur has emerged as an industrial town. Two large Puthiyamputhur textile mills, Lakshmi Mills and Loyal Mills, are each 75 years old. Puthiyamputhur Agricultural Research Station is one of the most highly regarded agricultural research centres in Tamilnadu.

Puthiyamputhur is also known for Hockey. 'The Kuppusamy Naidu Memorial Tournament' happens every year for around 15 days and hockey teams from all over India participate in this tournament. Puthiyamputhur is very well known for 'Kadalaimittai'(sweet peanut cake).This is made out of groundnut/peanut and other added flavours.

Annarathna Textile Industries, Rose Textilees (P) Limited, Comorin Textile Industries, Liberty Textile Company (P) Ltd., East India Textile Industries, Kamachi Textile Works & Prabhat Textile Factory are a few top companies manufacturing Safety Textilees in this town.

In this temple, a group called "Lok Veer Ayyapa Seva Sangam " founded by a man called "Chellanatha Subramainan" founder for the "Annadhanam", which means, free food distribution, is doing a lot of good social deeds for more than 35 years by which at least 5000 people are enjoying the blessings of lord ayyapa. Most of people involved in lot of social activities.

Manufactured textilees from Puthiyamputhur are delivered to all the states of India and also abroad. Consequently, transportation plays a major role in Puthiyamputhur.

CHAPTER III

SOCIO-ECONOMIC CONDITIONS OF EMPLOYEES IN TEXTILE WORK

The socio-economic status of the workers depends upon their age, religion, educational qualification, marital status, number of family members, monthly earnings, saving habits, reasons for going to job in textile work industries, distance of factory, mode of conveyance, mode of payment, nature of appointment, working conditions, satisfaction of the respondents on wages and so on. In this chapter, the researcher has analysed the socio-economic conditions of the textile work employees.

TABLE 3.1
SEX-WISE CLASSIFICATION OF THE RESPONDENTS

| Sl. No. | Sex | No. of Respondents | Percentage |
|---------|--------|--------------------|------------|
| 1. | Male | 14 | 28.00 |
| 2. | Female | 36 | 72.00 |
| | Total | 50 | 100.00 |

Source: Primary data.

It could be observed from Table 3.1 that out of the total respondents, 28.00 per cent are male whereas the remaining 72.00 per cent are females. Hence the majority of the respondents are female in the selected textile industries in Puthiyamputhur taluk of Thoothukudi district.

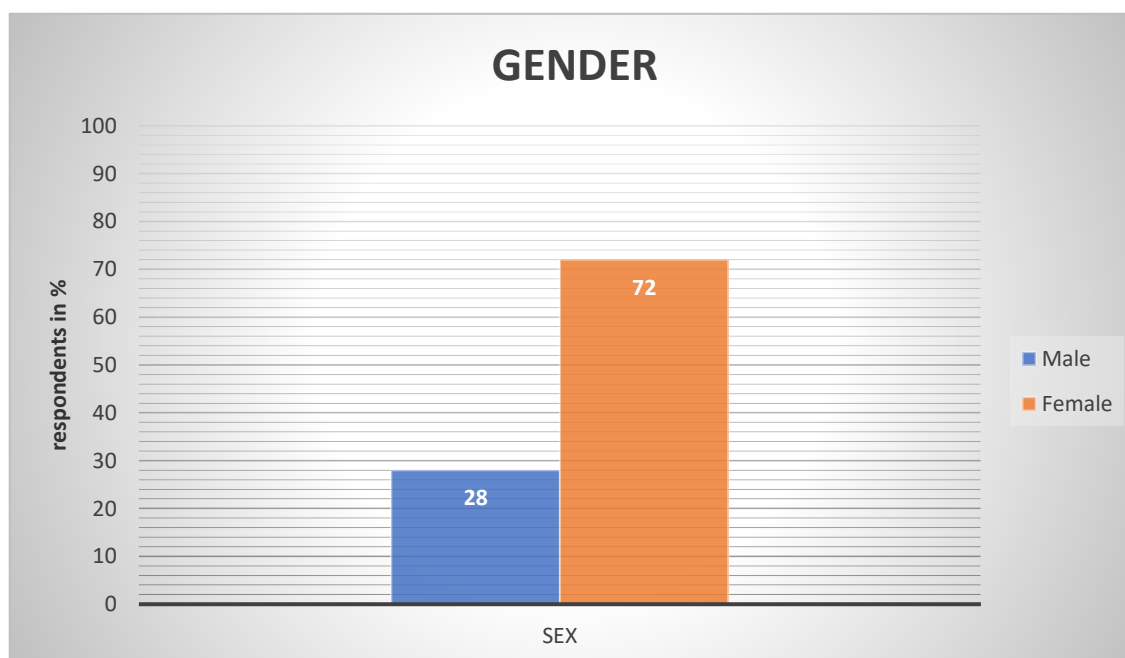


TABLE 3.2
AGE-WISE CLASSIFICATION OF THE RESPONDENTS

| Sl. No. | Age | No. of Respondents | Percentage |
|---------|----------------|--------------------|------------|
| 1. | Below 30 | 7 | 14.00 |
| 2. | 31 – 40 | 10 | 20.00 |
| 3. | 41 – 50 | 13 | 26.00 |
| 4. | 51 – 60 | 17 | 34.00 |
| 5. | Above 60 years | 3 | 6.00 |
| | Total | 50 | 100.00 |

Source: Primary data.

It could be inferred from Table 3.2 that the important age groups of the respondents are 51-60 years and 41- 50 years. They constitute 34.00 and 26.00 per cent to the total respectively. It is followed by 31 – 40 years, above 60 years and below 30 years which constitute 20.00 per cent, 6.00 per cent and 14.00 per cent respectively. It is concluded that the majority of the respondents fall under the age group of between 41-50 years in the study area. The mean age of textile workers worked out to be 45.3 years.

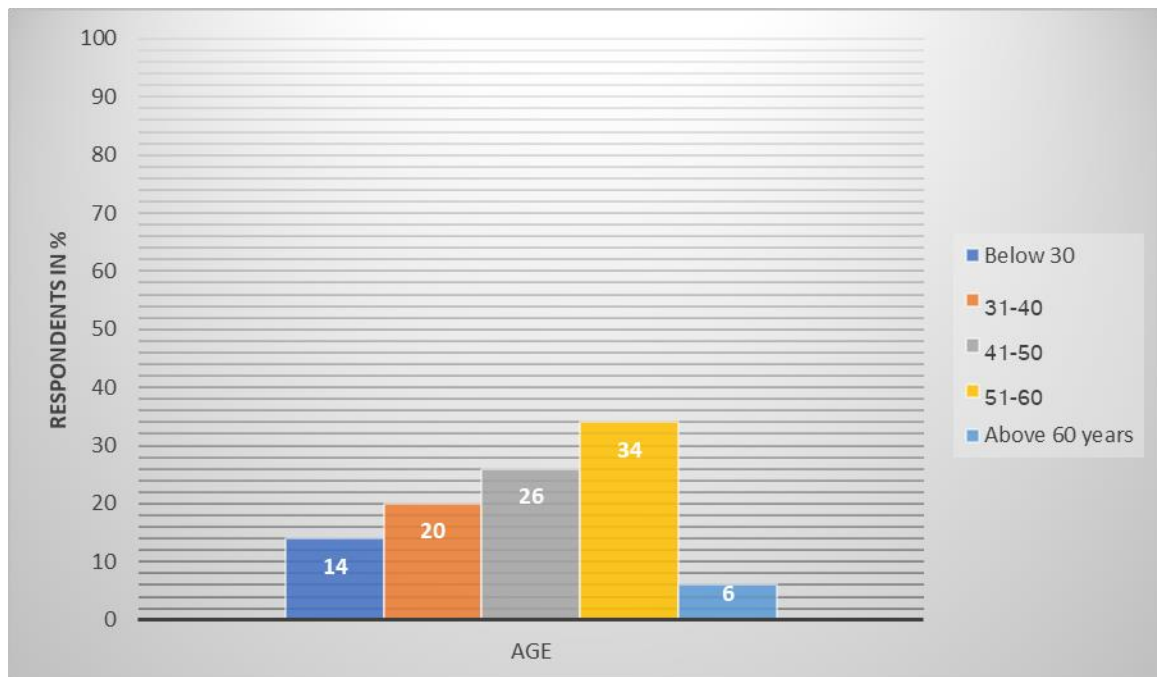


TABLE 3.3
MARITAL STATUS OF RESPONDENTS

| Sl. No. | Marital Status | No. of Respondents | Percentage |
|---------|----------------|--------------------|------------|
| 1. | Married | 42 | 84.00 |
| 2. | Unmarried | 14 | 28.00 |
| 3. | Widow | 4 | 8.00 |
| | Total | 50 | 100.00 |

Source: Primary data.

It could be evident from Table 3.3 that the majority of the respondents are married. They constitute 84.00 per cent to the total. It was followed by unmarried and widow, which constitute 28.00 per cent and 8.00 per cent respectively.

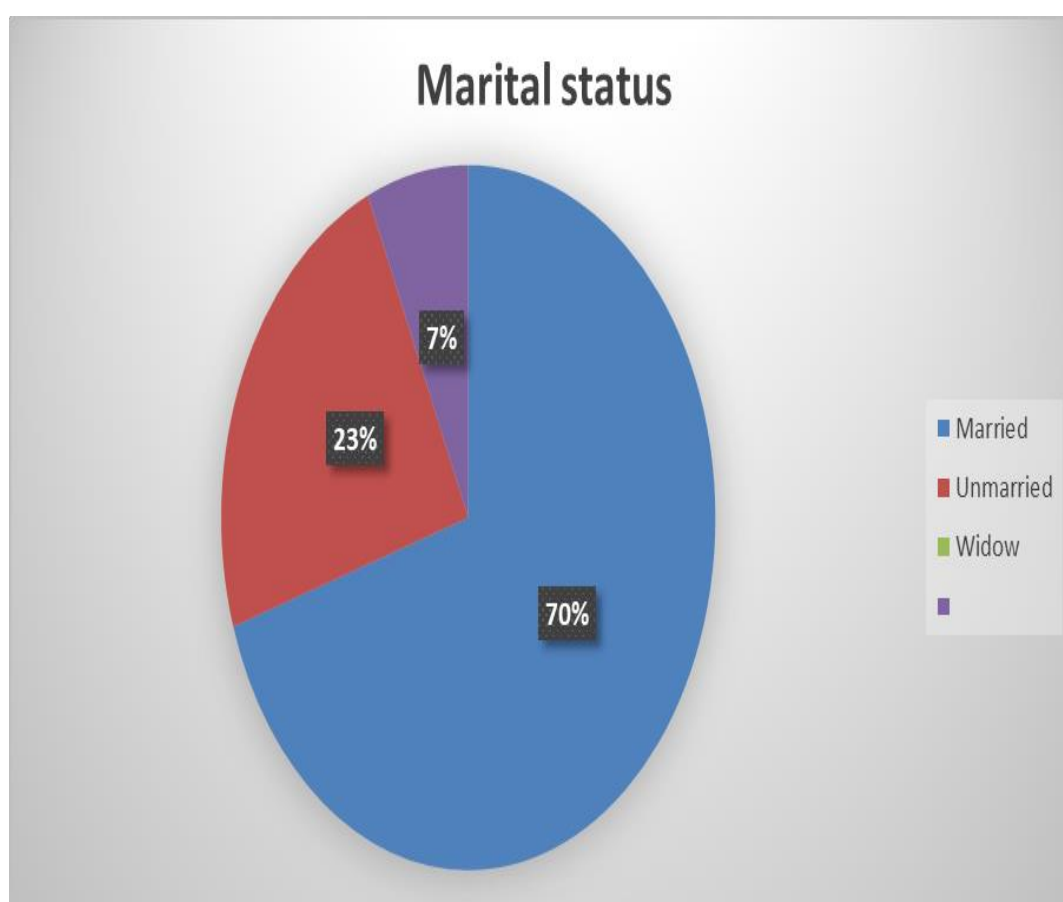


TABLE 3.4
CLASSIFICATION OF RESPONDENTS BASED ON RELIGION

| Sl. No. | Religion | No. of Respondents | Percentage |
|---------|-----------|--------------------|------------|
| 1. | Hindu | 32 | 64.00 |
| 2. | Muslim | 10 | 20.00 |
| 3. | Christian | 8 | 16.00 |
| Total | | 50 | 100.00 |

Source: Primary data.

It is found from Table 3.4 that the majority of the respondents are Hindus, which constitute 64.00 per cent. It was followed by Christians and Muslims, which constitute 20.00 per cent and 16.00 per cent respectively. It is concluded that among the 50 respondents selected under study, 32 are Hindus, 10 are Christians and only 8 are Muslims in Puthiyamputhur town of Thoothukudi district.

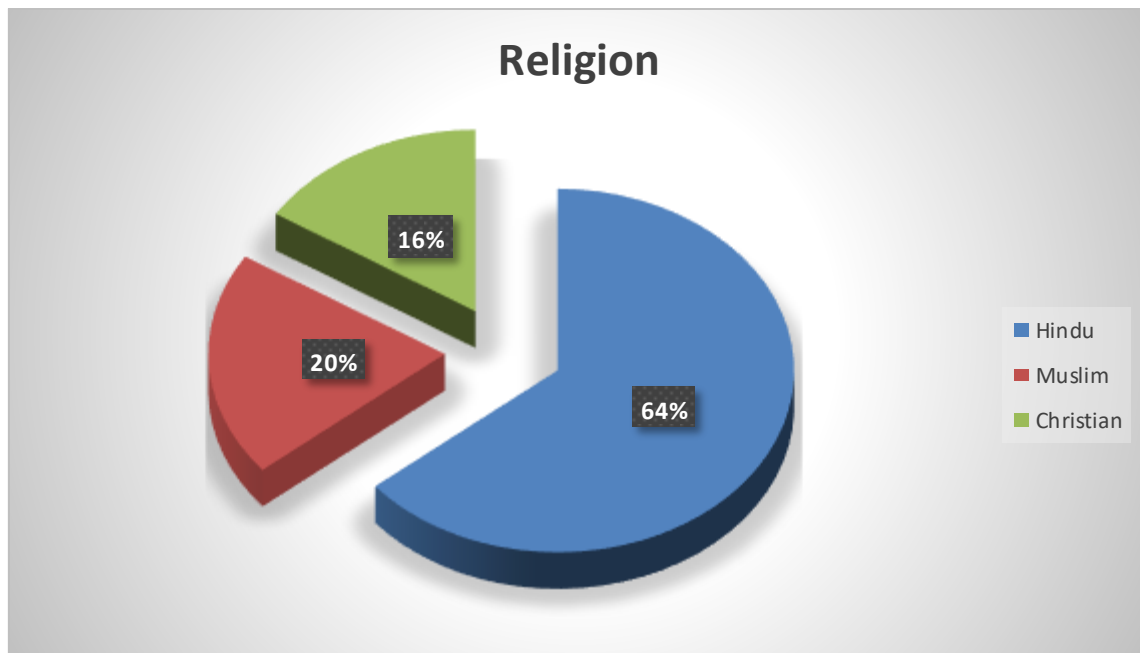


TABLE 3.5
COMMUNITY-WISE CLASSIFICATION OF THE RESPONDENTS

| Sl. No. | Community | No. of Respondents | Percentage |
|---------|-----------------------|--------------------|------------|
| 1. | Scheduled Caste\Tribe | 8 | 16.00 |
| 2. | Most Backward Caste | 11 | 22.00 |
| 3. | Backward Caste | 27 | 54.00 |
| 4. | Forward Caste | 4 | 8.00 |
| | Total | 50 | 100.00 |

Source: Primary data.

It could be seen from Table 3.5 that out 50 respondents, 27 (54.00 per cent) are Backward Class and it was followed by Most Backward Class, Scheduled Caste/Schedule Tribes and Forward Class which constitute 22.00 per cent, 16.00 per cent and 8.00 per cent respectively. It is concluded that the majority of the respondents come under the category of Backward Class.

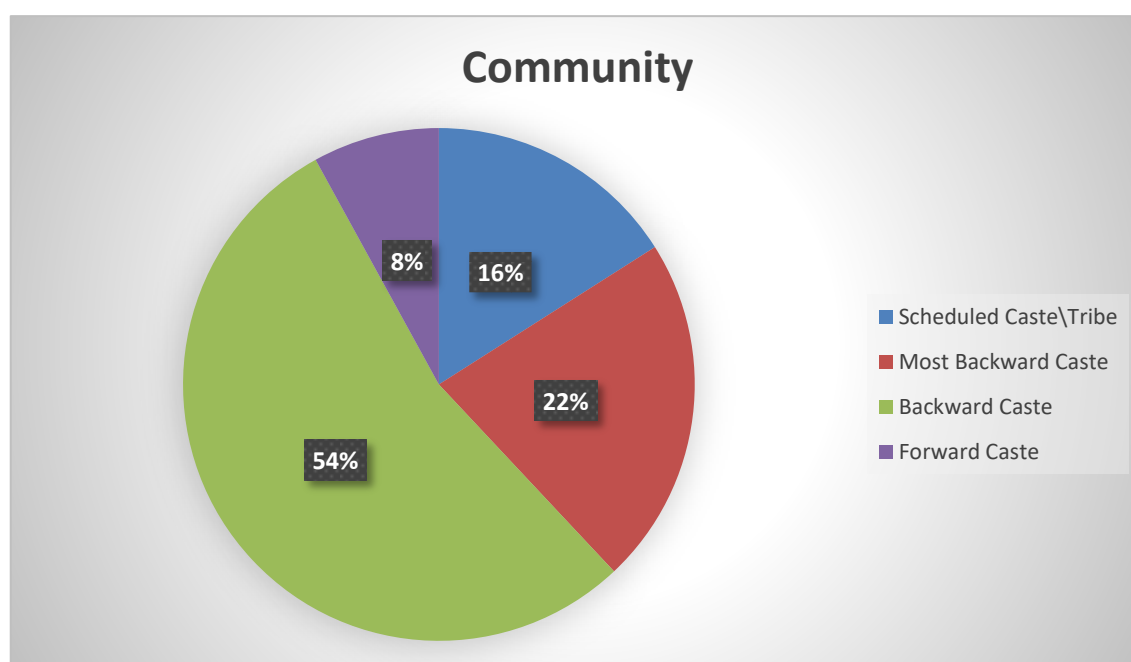


TABLE 3.6
LEVEL OF EDUCATION OF THE RESPONDENTS

| Sl. No. | Level of Education | No. of Respondents | Percentage |
|---------|--------------------|--------------------|------------|
| 1. | Illiterate | 9 | 18.00 |
| 2. | Primary | 12 | 24.00 |
| 3. | Secondary | 16 | 32.00 |
| 4. | Higher Secondary | 8 | 16.00 |
| 5. | Collegiate | 5 | 10.00 |
| | Total | 50 | 100.00 |

Source: Primary data.

Table 3.6 illustrates the level of education among the respondents. The important level of education among them is illiterate which constitute 18.00 per cent to the total. The number of respondents with primary, secondary school higher secondary, and collegiate education constitute 24.00, 32.00 per cent 16.00 and 10.00 per cent to the total respectively. It is concluded that the majority of the respondents have Secondary level education in the study area.



TABLE 3.7
NATURE OF FAMILY OF THE RESPONDENTS

| Sl.No | Nature of Family | No. of Respondents | Percentage |
|-------|------------------|--------------------|------------|
| 1. | Nuclear Family | 36 | 72.00 |
| 2. | Joint Family | 14 | 28.00 |
| | Total | 50 | 100.00 |

Source: Primary data.

It could be identified from Table 3.7 that a maximum of 72.00 per cent of the total respondents belongs to nuclear family system, whereas the remaining 28.00 per cent of the respondents belong to joint family system. It is concluded that the majority of the respondents belong to nuclear family in Puthiyamputhur town of Thoothukudi district.

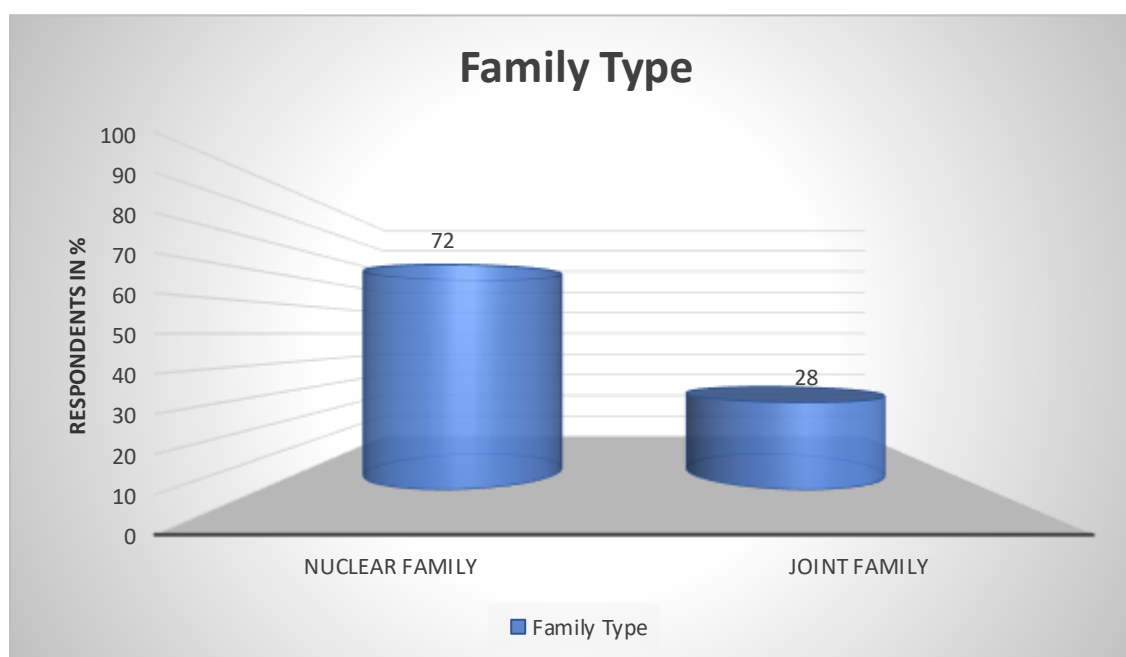


TABLE 3.8
FAMILY SIZE OF THE RESPONDENTS

| Sl. No. | Family Size | No. of Respondents | Percentage |
|---------|-------------|--------------------|------------|
| 1. | Less than 3 | 11 | 22.00 |
| 2. | 3-4 | 23 | 46.00 |
| 3. | 4-5 | 9 | 18.00 |
| 4. | Above 5 | 7 | 14.00 |
| | Total | 50 | 100.00 |

Source: Primary data.

It could be illustrated from Table 3.8 that the important family sizes among the respondents are three to four members and less than three members per family which constitute 46.00 and 22.00 per cent to the total respectively. The number of respondents who have a family size of four to five members and above five members in their family constitute 18.00 per cent and 14.00 per cent to the total respectively. The analysis reveals that the important family size among the respondents is three to five members in the study area.

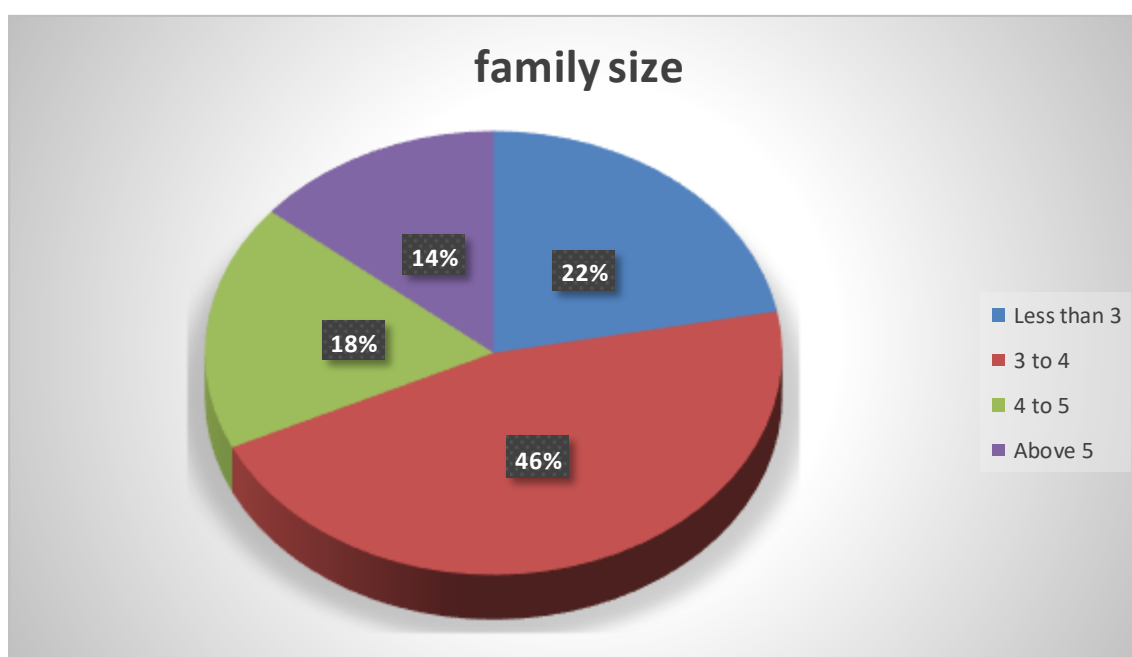


TABLE .3.9
NATURE OF HOUSE OF THE EMPLOYEES

| S.No | Nature of house | Number of Respondents | Percentage |
|------|---------------------|-----------------------|------------|
| 1. | Thatched house | 7 | 14.00 |
| 2. | Tiled house | 18 | 36.00 |
| 3. | Roof concrete house | 25 | 50.00 |
| | Total | 50 | 100.00 |

Source: Primary data

It is concluded from Table 3.9 that 25 (50.00 %) respondents live in roof concrete houses, 18 (36.00 %) respondents live in tiled houses and the rest 7 (14.00 %) respondents live in thatched houses.

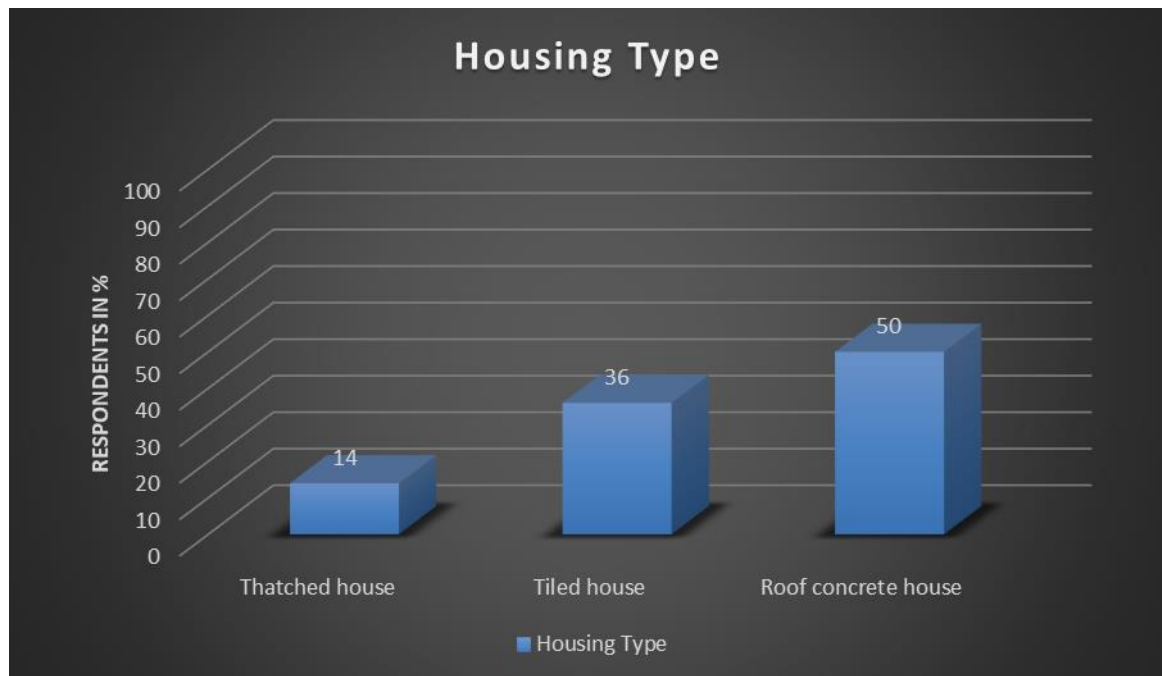


TABLE 3.10
MONTHLY INCOME OF THE EMPLOYEES

| S.No | Monthly income of the employees | Number of Respondents | Percentage |
|------|---------------------------------|-----------------------|------------|
| 1. | Below Rs. 3,000 | 5 | 10.00 |
| 2. | Rs. 3,001 and Rs. 6,000 | 7 | 14.00 |
| 3. | Rs. 6,001 and Rs. 9,000 | 18 | 36.00 |
| 4. | Rs. 9,001 and Rs. 12,000 | 12 | 24.00 |
| 5. | Above Rs. 12,000 | 8 | 16.00 |
| | Total | 50 | 100.00 |

Source: Primary data

It is inferred from Table 3.10 that 18 (36.00%) respondents earn a monthly income between Rs. 6,001 and Rs. 9,000, 12 (24.00 %) respondents earn a monthly income between Rs. 9,001 and Rs. 12,000, 8(16.00%) respondents earn a monthly income above Rs. 12,000, 7 (14.00%) respondents earn a monthly income between Rs. 3,001 and Rs. Rs. 6,000 and the rest 5 (10.00 %) respondents earn a monthly income below Rs. 3,000 per month. The mean monthly family income of the households works out to be Rs. 8160.5.

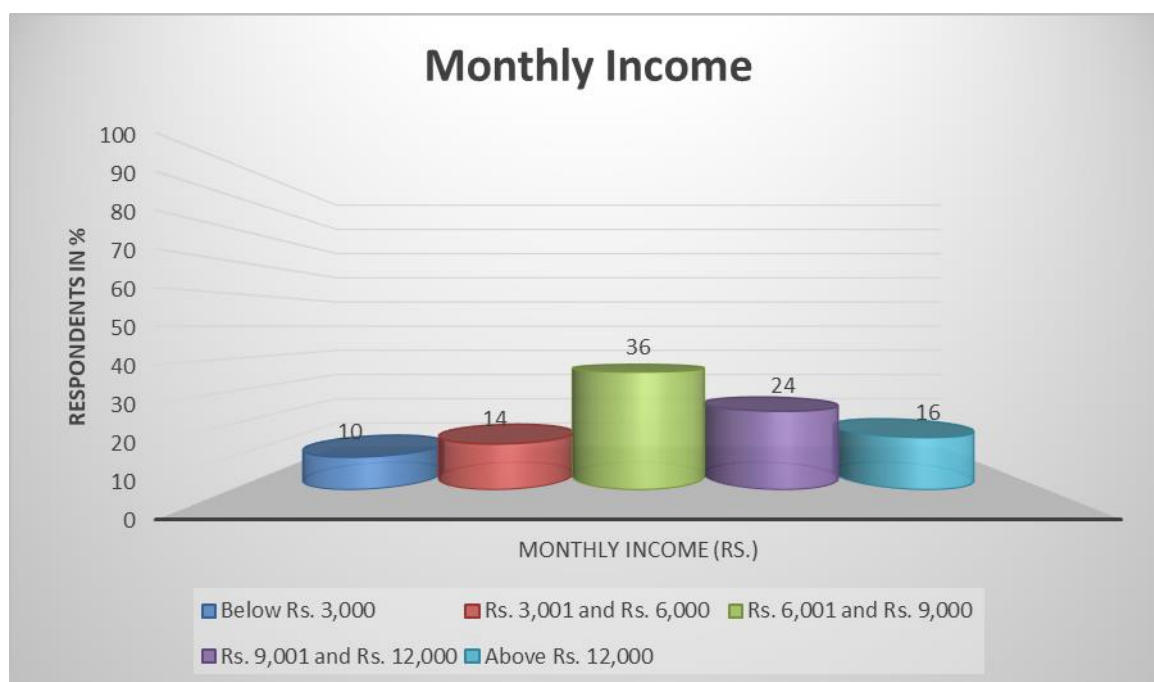


TABLE 3.11
HABIT OF SAVINGS AMONG THE TEXTILE WORKERS

| S.No | Habit of savings | Number of Respondents | Percentage |
|------|--------------------------|-----------------------|------------|
| 1. | No savings | 17 | 34 |
| 2. | Below Rs. 1000 per month | 24 | 48 |
| 3. | Above Rs. 1000 per month | 9 | 18 |
| | Total | 50 | 100.00 |

Source: Primary data

It is inferred from the Table 3.11 that 17 (34.00 %) respondents do not have savings at all, 24 (48.00 %) respondents save below Rs. 1000 per month and the rest 9 (18.00 %) respondents save above Rs. 1,000 per month.

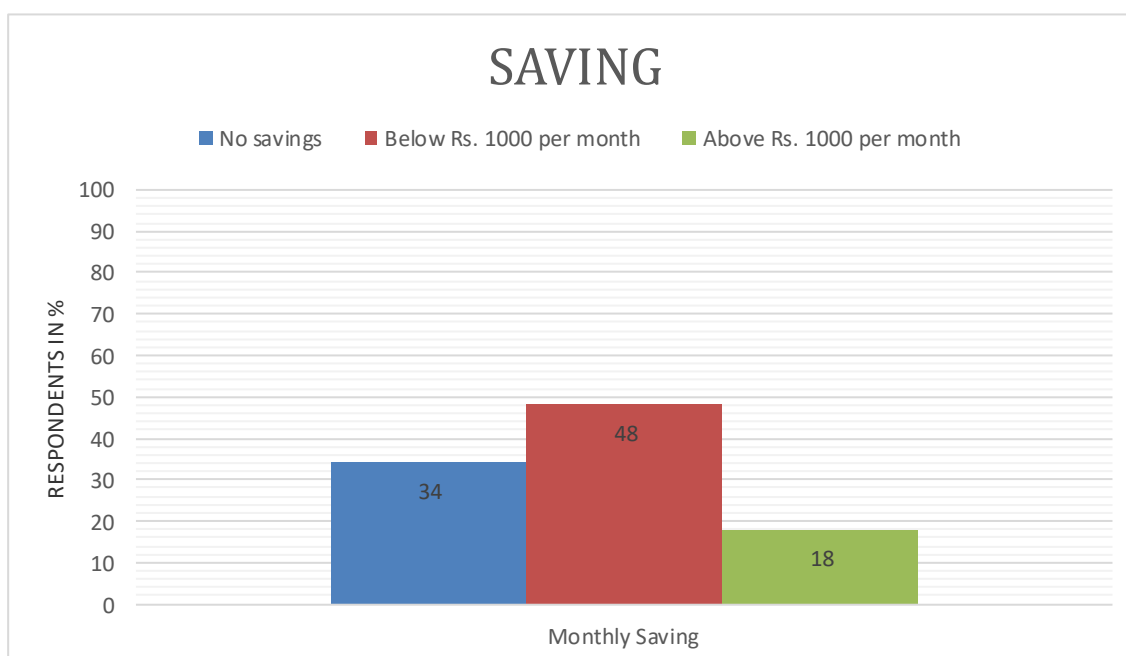


TABLE 3.12
NUMBER OF RESPONDENTS IN DEBT

| S.No | Number of respondents in debt | Number of Respondents | Percentage |
|-------------|--------------------------------------|------------------------------|-------------------|
| 1. | No debt | 24 | 48.00 |
| 2. | Debt owes to employer | 19 | 38.00 |
| 3. | Debt owes to money lender | 7 | 14.00 |
| | Total | 50 | 100.00 |

Source: Primary data

Table 3.12 shows that 24 (48.00 %) respondents are not in any debts, 19 (38.00 %) respondents have borrowed from the money lenders and rest 7 (14.00 %) respondents have borrowed from their employers.

TABLE 3.13
NUMBER OF RESPONDENTS GETTING ADVANCES

| S.No | Respondents getting advances | Number of Respondents | Percentage |
|-------------|-------------------------------------|------------------------------|-------------------|
| | Yes | 38 | 76.00 |
| | No | 12 | 24.00 |
| | Total | 50 | 100.00 |

Source: Primary data

It could be seen from Table 3.13 that 76.00 % of respondents get advances from their employers.

TABLE 3.14
YEARS OF EXPERIENCE IN THE SAME TEXTILE UNITS

| S.No | Experience in the same textile units | Number of Respondents | Percentage |
|------|--------------------------------------|-----------------------|------------|
| 1. | Below 3 years | 6 | 12.00 |
| 2. | Above 3 years and up to 6 years | 11 | 22.00 |
| 3. | Above 6 years and up to 9 years | 13 | 26.00 |
| 4. | Above 9 years and up to 12 years | 8 | 16.00 |
| 5. | Above 12 years and up to 15 years | 7 | 14.00 |
| 6. | More than 15 years | 5 | 10.00 |
| | Total | 50 | 100.00 |

Source: Primary data

It is inferred from Table 3.14 that 6 (12.00%) respondents have work experience in the same units for a period of below 3 years, 11 (22.00%) respondents have work experience for a period of 3 to 6 years in the same units, 13 (26.00 %) respondents have work experience for a period of 6 to 9 years, 8 (16.00%) respondents have work experience of 9 to 12 years, 7 (14.00 %) respondents have work experience for a period of 12 to 15 years and the rest 5 (10.00 %) respondents have work experience for a period of more than 15 years.

TABLE 3.15
REASONS FOR GOING TO JOB IN TEXTILE INDUSTRIES

| S.No | Reasons for going to job in textile units | Number of Respondents | Percentage |
|------|---|-----------------------|------------|
| 1. | To earn an income | 17 | 34.00 |
| 2. | To meet out the family expenditure | 13 | 26.00 |
| 3. | To supplement the family income | 11 | 22.00 |
| 4. | To provide education for their children | 9 | 18.00 |
| | Total | 50 | 100.00 |

Source: Primary data

It is understood from Table 3.15 that 34.00% respondents have chosen the job in textile works to earn an income to earn an income, 26.00% respondents have chosen to meet out the family expenditure, 22.00% respondents have selected for the supplement the family income and the rest 18.00% respondents have preferred in textile units to provide education to their children.

TABLE 3.16
THE NATURE OF APPOINTMENT

| S.No | Nature of appointment | Number of Respondents | Percentage |
|------|-----------------------|-----------------------|------------|
| 1. | Permanent employees | 34 | 68.00 |
| 2. | Temporary employees | 16 | 32.00 |
| | Total | 50 | 100.00 |

Source: Primary data

It is inferred from Table 3.16 that 34 (68.00%) respondents are permanent employees, and the rest 16 (32.00 %) respondents are temporary workers.

TABLE 3.17
WORKING CONDITIONS

| S.No | Working Conditions | Number of Respondents | Percentage |
|------|--|-----------------------|------------|
| 1. | Noise | 38 | 76.00 |
| 2. | Poor or glaring lighting | 22 | 44.00 |
| 3. | Difficult or uncomfortable working positions | 28 | 56.00 |
| 4. | Heat | 37 | 74.00 |
| 5. | Inadequate ventilation | 31 | 62.00 |
| 6. | Hazard of infectious diseases | 32 | 64.00 |
| 7. | Dust | 14 | 28.00 |
| | Total | 50 | 100.00 |

Source: Primary data

*Multiple responses

Table 3.17 shows the result to attitudes of the workers towards working conditions. The respondents feel that there are lot of noise (76.00%), poor lighting facilities (44.00%), difficult or uncomfortable working positions inadequate ventilation (56.00%) and lot of heat (74.00%), inadequate ventilation (62.00%), hazard of infectious diseases (64 %). They also feel that they are struggled by dust in the workplace (28.00%).

TABLE 3.18
DISTANCE OF FACTORY FROM THE RESIDENCE OF THE EMPLOYEES

| S.No | Distance of workplace | Number of Respondents | Percentage |
|-------------|-----------------------------------|------------------------------|-------------------|
| 1. | 1 km. away from the residence | 13 | 26.00 |
| 2. | 2 km. away from the residence | 9 | 18.00 |
| 3. | 3 km. away from the residence | 8 | 16.00 |
| 4. | 4 km. away from the residence | 7 | 14.00 |
| 5. | 5 km. away from the residence | 6 | 12.00 |
| 6. | 6 km. away from the residence | 4 | 8.00 |
| 7. | More than 6 km from the residence | 3 | 6.00 |
| | Total | 50 | 100.00 |

Source: Primary data

Table 3.18 reveals that 13 (26.00%) respondents' factory is located one km away from their residence, for 9 (18.00 %) respondents it is two km away from their residence, for 8 (16.00 %) respondents it is located three km away from their residence, for 7 (14.00 %) respondents the work place is located four km away from their residence, for 6 (12.00 %) respondents the work place is located 5 km away from their residence, 4 (8.00 %) respondents work place is located 6 km away from their residence and the rest of 3 (6.00%) respondents the work place is located more than km away from their residence.

TABLE 3.19
MODE OF CONVEYANCE USED BY THE EMPLOYEES IN TEXTILE WORKS

| S.No | Mode of conveyance | Number of Respondents | Percentage |
|------|--------------------------------------|-----------------------|------------|
| 1. | By Staff Bus operated by the factory | 18 | 36.00 |
| 2. | By Town Bus /Mini | 12 | 24.00 |
| 3. | By Motor bike | 5 | 10.00 |
| 4. | By Cycle | 11 | 22.00 |
| 5. | By Foot | 4 | 8.00 |
| | Total | 50 | 100.00 |

Source: Primary data

It could be seen from Table 3.19 that 18 (36.00 %) respondents go to the workplace by the staff bus operated by the factory itself, 12 (24.00 %) respondents go to the work place by town bus or mini bus, 11 (22.00 %) respondents go to the work place by cycle, 5 (10.00 %) respondents go to the work place by motor bike, and rest 4 (8.00 %) respondents reach their work place by on foot.

TABLE 3.20
PROVISION OF TRAVELING ALLOWANCE

| S.No | Provision of traveling allowance | Number of Respondents | Percentage |
|------|----------------------------------|-----------------------|------------|
| 1. | Yes | 36 | 72.00 |
| 2. | No | 14 | 28.00 |
| | Total | 50 | 100.00 |

Source: Primary data

It is evidence from Table 3.20 that 36 (72.00 %) respondents are not provided traveling allowance, the rest 14 (28.00 %) respondents are given traveling allowance.

TABLE 3.21
TOTAL WORKING HOURS PER DAY

| S.No | Total working hours per day | Number of Respondents | Percentage |
|------|-----------------------------|-----------------------|------------|
| 1. | Below 8 hours | 11 | 22.00 |
| 2. | More than 8 hours | 39 | 78.00 |
| | Total | 50 | 100.00 |

Source: Primary data

It could be seen from Table 3.21 that 39 (78.00 %) respondents are working for more than 8 hours per day, and the rest 11 (22.00 %) respondents are working below 8 hours per day.

TABLE 3.22**MODE PAYMENT GIVEN TO THE EMPLOYEES**

| S.No | Mode of payment | Number of Respondents | Percentage |
|-------------|------------------------|------------------------------|-------------------|
| 1. | Piece rate | 36 | 72.00 |
| 2. | Time rate | 14 | 28.00 |
| | Total | 50 | 100.00 |

Source: Primary data

It is concluded from Table 3.22 that 36 (72.00%) respondents are paid in accordance with the number of pieces they have finished, and the rest 14 (28.00%) respondents are paid in accordance with the total number of hours they have worked.

TABLE 3.23**PERIODICITY OF PAYMENT**

| S.No | Periodicity of payment | Number of Respondents | Percentage |
|-------------|-------------------------------|------------------------------|-------------------|
| 1. | Weekly | 42 | 84.00 |
| 2. | Monthly | 8 | 16.00 |
| | Total | 50 | 100.00 |

Source: Primary data

It is inferred from Table 3.23 that 42 (84%) respondents are paid wages weekly once and remaining 8 (16%) respondents are paid wages once in a month.

TABLE 3.24**SATISFACTION OF THE RESPONDENTS ON WAGES**

| S.No | Opinion of the respondents on wage payment | Number of Respondents | Percentage |
|-------------|---|------------------------------|-------------------|
| 1. | Satisfied | 38 | 76.00 |
| 2. | Not satisfied | 12 | 24.00 |
| | Total | 50 | 100.00 |

Source: Primary data

It could be seen from Table 3.24 that 38 (76.00%) respondents are satisfied with the amount of wages, 12 (24.00 %) respondents are not satisfied with the amount of wages they earn at present.

CHAPTER IV

SUMMARY OF FINDINGS, SUGGESTIONS AND CONCLUSION

4.1 FINDINGS

It could be observed that out of the total respondents, 28.00 per cent are male whereas the remaining 72.00 per cent are females. Hence the majority of the respondents are female in the selected textile industries in Puthiyamputhur taluk of Thoothukudi district.

It could be inferred that the important age groups of the respondents are 51-60 years and 41- 50 years. They constitute 34.00 and 26.00 per cent to the total respectively. It is followed by 31 – 40 years, above 60 years and below 30 years which constitute 20.00 per cent, 6.00 per cent and 14.00 per cent respectively. It is concluded that the majority of the respondents fall under the age group of between 41-50 years in the study area. The mean age of textile workers worked out to be 45.3 years.

It could be evident that the majority of the respondents are married. They constitute 84.00 per cent to the total. It was followed by unmarried and widow, which constitute 28.00 per cent and 8.00 per cent respectively.

It is found from that the majority of the respondents are Hindus, which constitute 64.00 per cent. It was followed by Christians and Muslims, which constitute 20.00 per cent and 16.00 per cent respectively. It is concluded that among the 50 respondents selected under study, 32 are Hindus, 10 are Christians and only 8 are Muslims in Puthiyamputhur area of Thoothukudi district.

It could be seen that out 50 respondents, 27 (54.00 per cent) are Backward Class and it was followed by Most Backward Class, Scheduled Caste/Schedule Tribes and Forward Class which constitute 22.00 per cent, 16.00 per cent and 8.00 per cent respectively. It is concluded that the majority of the respondents come under the category of Backward Class.

The important level of education among them is illiterate which constitute 18.00 per cent to the total. The number of respondents with primary, secondary school higher secondary, and collegiate education constitute 24.00, 32.00 per cent 16.00 and 10.00 per cent to the total respectively. It is concluded that the majority of the respondents have Secondary level education in the study area.

It could be identified that a maximum of 72.00 per cent of the total respondents belongs to nuclear family system, whereas the remaining 28.00 per cent of the respondents belong to joint family system. It is concluded that the majority of the respondents belong to nuclear family in Puthiyamputhur area of Thoothukudi district.

It could be illustrated that the important family sizes among the respondents are three to four members and less than three members per family which constitute 46.00 and 22.00 per cent to the total respectively. The number of respondents who have a family size of four to five members and above five members in their family constitute 18.00 per cent and 14.00 per cent to the total respectively. The analysis reveals that the important family size among the respondents is three to five members in the study area.

It is concluded that 25 (50.00 %) respondents live in roof concrete houses, 18 (36.00 %) respondents live in tiled houses and the rest 7 (14.00 %) respondents live in thatched houses.

It is inferred that 18 (36.00%) respondents earn a monthly income between Rs. 6,001 and Rs. 9,000, 12 (24.00 %) respondents earn a monthly income between Rs. 9,001 and Rs. 12,000, 8(16.00%) respondents earn a monthly income above Rs. 12,000, 7 (14.00%) respondents earn a monthly income between Rs. 3,001 and Rs. Rs. 6,000 and the rest 5 (10.00 %) respondents earn a monthly income below Rs. 3,000 per month. The mean monthly family income of the households works out to be Rs. 8160.5.

It is inferred that 17 (34.00 %) respondents do not have savings at all, 24 (48.00 %) respondents save below Rs. 1000 per month and the rest 9 (18.00 %) respondents save above Rs. 1,000 per month.

The data shows that 24 (48.00 %) respondents are not in any debts, 19 (38.00 %) respondents have borrowed from the money lenders and rest 7 (14.00 %) respondents have borrowed from their employers.

It could be seen that 76.00 % of respondents get advances from their employers.

It is inferred that 6 (12.00%) respondents have work experience in the same units for a period of below 3 years, 11 (22.00%) respondents have work experience for a period of 3 to 6 years in the same units, 13 (26.00 %) respondents have work experience for a period of 6 to 9 years, 8 (16.00%) respondents have work experience of 9 to 12 years, 7 (14.00 %) respondents have work experience for a period of 12 to 15 years and the rest 5 (10.00 %) respondents have work experience for a period of more than 15 years.

It is understood that 34.00% respondents have chosen the job in textile works to earn an income to earn an income, 26.00% respondents have chosen to meet out the family expenditure, 22.00% respondents have selected for the supplement the family income and the rest 18.00% respondents have preferred in textile units to provide education to their children.

It is inferred that 34 (68.00%) respondents are permanent employees, and the rest 16 (32.00 %) respondents are temporary workers.

The study shows the result to attitudes of the workers towards working conditions. The respondents feel that there are lot of noise (76.00%), poor lighting facilities (44.00%), difficult or uncomfortable working positions inadequate ventilation (56.00%) and lot of heat (74.00%), inadequate ventilation (62.00%), hazard of infectious diseases (64 %). They also feel that they are struggled by dust in the workplace (28.00%).

The data reveals that 13 (26.00%) respondents' factory is located one km away from their residence, for 9 (18.00 %) respondents it is two km away from their residence, for 8 (16.00 %) respondents it is located three km away from their residence, for 7 (14.00 %) respondents the work place is located four km away from their residence, for 6 (12.00 %) respondents the work place is located 5 km away from their residence, 4 (8.00 %) respondents work place is located 6 km away from their residence and the rest of 3 (6.00%) respondents the work place is located more than km away from their residence.

It could be seen that 18 (36.00 %) respondents go to the workplace by the staff bus operated by the factory itself, 12 (24.00 %) respondents go to the work place by town bus or mini bus, 11 (22.00 %) respondents go to the work place by cycle, 5 (10.00 %) respondents go to the work place by motor bike, and rest 4 (8.00 %) respondents reach their work place by on foot.

It is evidence that 36 (72.00 %) respondents are not provided traveling allowance, the rest 14 (28.00 %) respondents are given traveling allowance.

It could be seen that 39 (78.00 %) respondents are working for more than 8 hours per day, and the rest 11 (22.00 %) respondents are working below 8 hours per day.

It is concluded that 36 (72.00%) respondents are paid in accordance with the number of pieces they have finished, and the rest 14 (28.00%) respondents are paid in accordance with the total number of hours they have worked.

It is inferred that 42 (84%) respondents are paid wages weekly once and remaining 8 (16%) respondents are paid wages once in a month.

It could be seen that 38 (76.00%) respondents are satisfied with the amount of wages, 12 (24.00 %) respondents are not satisfied with the amount of wages they earn at present.

4.2 SUGGESTIONS

The following suggestions are put forward by the researcher based on the findings of the study and through direct observation.

1. The government has to frame policy for compulsory education for girl children up to graduation level.
2. Both state and the union government have to take steps to protect the informal textile workers for their improvement on wages and working conditions.
3. The policy makers have to carry put separate research on these mass population to provide basic social security benefits.
4. Moreover, the government has to take necessary steps to provide sitting facility while they are doing the job or whenever they are free.
5. Seats with adjustable back rest supporting the lumbar region are recommended to reduce postural strain and low back pain, which is likely to result in the long run without any back support.
6. The axis of the wheel should be at the same height as the axis of the shoulder to avoid extra muscular effort and discomfort/pain to the workers.
7. Periodic health surveillance to be made essential.
8. Proper treatment to be given to the affected women textile labourers.
9. Awareness to be created among the proprietors and the women textile workers.
10. The supports needed by weaver communities basically pertain to modernization and technological upgradation, infrastructural improvement and welfare measures. The different types of weavers are to be supported with different mix of the above-stated types of support as required by them. The basic approach needs to be promotional rather than protective.
11. In the wake of increasing competitive pressure of modern textile industries, posing threat to the traditional handloom sector, it is essential that the Development commissioner for

handloom need to take all possible promotional steps to preserve the unique role of handloom and enable the weavers to realize their full potential as also to ensure earnings for the handloom weavers.

12. Publicity is one of the essential factors, which influence the sale of consumer products. Since the weaver's co-operative societies/production centres are unable to bear the expenses of publicity, the state Govt. should launch special publicity drive to promote handloom products.

4.3 CONCLUSION

In the present study, the social, economic and educational status of the sample respondents are analysed and found that they are poorly paid in terms of wages with poor and vulnerable working conditions. The education is one of the important factors which influences on income, social status and employment of the textile workers. It also enables the textile workers in informal textile shops to empower them to get decent jobs and promotion.

The wages are much lesser than the least wage rates and they are assigned to heavy work load on whole day of standing job. It is also found from the present study that textile workers are getting any social security benefits. It is revealed from the primary data that textile workers affected by many occupational health problems after engaged in this work, especially back pain, knee pain, and varicose vein.

In this study the researcher has made attempt to study the wage compensation payable to workers in Puthiyamputhur village knitwear units. The researcher has found out that though the workers have expressed satisfaction toward their work environment, liking towards the organization and various amenities available to them, they lack knowledge on availability of various financial or non-financial benefits to them, or procedure for the implication of the same. The temporary nature or contracting or sub-contracting of the workers by the factory owners on peak seasons deceive them from such benefits, which has proved to be the inherent weakness of this industry and it is also considered as the single biggest issue confronting the sector.

REFERENCES

1. Annual Report of Confederation of Indian Textile Industry 2014.
2. Annual, Report. (2012-2013). Ministry of Textiles. India: Government of India.
3. Annual, Report. (2013-2014). Ministry of Textiles. India: Government of India.
4. Annual, Report. (2013-2014). Ministry of Textiles. India: Government of India.
5. Annual, Report. (2014-2015). Ministry of Textiles. India: Government of India
6. Business, (1999-2010), Ministry of Textile Industry in India. Retrieved from Business maps of india.com: <http://business.mapsofindia.com/india-industry/textile.html>
7. CITI 2008 CITI Confederation of Indian Textile Industry [Internet]. 2008 [cited 2011 Sep 29]; Available from: http://www.citiindia.com/indian_overview.asp)
8. D.K. Nair: “Indian Cotton Mills Federation”, Yojana, February 2005.
9. Devkumar, S. C. (2014). Key Success Factors for the Apparel Manufacturing. UK: Proceedings of the World Congress on Engineering.
10. Dhanabhakym, 2002, Indian Textile Industry An overview.
11. Dr. Asiya chaudhary, A Changing Structure of Indian Textiles Industry after MFA (Multi Fibre Agreement) Phase out: A Global Perspective, Far East Journal of Psychology and Business, Vol. 2 No 2, February 2011.
12. Dr. P. Chellasamy & K. Karuppaiah, “An Analysis of growth and development of textile industry in India”
13. Dr. Premavalli P. V, Role of Cluster Development Activities in enhancing competitiveness of Handloom cooperatives in Kannur District, International journal of research in commerce, it & management, volume No. 5, issue no. 01, January, 2015.
14. Fact Sheet Migrant labour in the textile and garment industry A focus on the role of buying companies February 2016 <https://www.somo.nl/wp-content/uploads/2016/02/FactsheetMigrantLabour.pdf>)

15. Foundation, I. B. (2016, July 11). Retrieved July 11, 2016, from <http://www.ibef.org/industry/textiles.aspx>.
16. <http://www.ibef.org/industry/textiles.aspx> accessed 24.2.2015.
17. India in Business- Investment and Technology Promotion Division, Ministry of External affairs, Government of India, August, 2015.
18. India Mirror Report <http://www.indianmirror.com/indian-industries/2016/garment-2016.html>
19. K. V. Rao & Naga Raju G, “Working of Handloom Industry in Andhra Pradesh”, Indian Co-operative Review, Vol. 46, No. 1, July 2008, Pp. 1– 21.
20. K.D. Saksena: 2002, “Dynamics of India’s Textile Economy”, p. 111.
21. Khan and Ghouse, S. M.(2017) Export Challenges to MSMEs: A Case Study of Indian Handicraft Industry. Applied Business and Economic Research International Journal. Vol.15. Issue 6: pp 339-349.
22. Khan, W. and Fatima, S. (2017). Issues faced by micro-entrepreneurs in banking: A comparative analysis of public and private sector banks. International Journal of Commerce and Business Management. Vol.10. Issue.1. pp. 48-53.
23. Lok sabha secretariat,” Promotion of Textile Industry”, Parliament library and reference, Research, Documentation and Information service (LARRDIS) 2013.
24. Lora Jo Foo and Nikki fortunate Bas: Free trades looming treats to the world’s garment worker, article published by sweatshop watch, Oakland, USA, 2003.
25. Make In India 2017 Report
26. Munir Quddus, Professor of Economics and chair, University of South Indiana, USA and Salim Rashid, Professor of Economics, University of Illinois, Urbana-Champaign, USA., had conducted a research study, on “Garment exports from Bangladesh: An updated Evaluation” 2003.

27. P. Parimalam, N. Kamalamma, A.K. Ganguli. Ergonomic intervention to improve work environment in garment manufacturing units. *IntJoccupenvi med.* August 2006; 10 (2):20-27.
28. Prasad, R. K. (2015). *SWOT analysis of Indian Apparel & Textile Industry*. India.
29. Ranjith Tennekoon: *Research study on the organised large-scale division*, Geneva, 2004.
30. Sharada.M "Problems of Handloom Weavers, *Laghu Udyog Samachar*, Vol. IV, No. 2, 1979, p. 35.
31. Sunita G. Shejwadkar and Geeta Mahale, "Handloom Products of Karnataka", *Indian Journal of Marketing*", vol. XXXI, 2001, p.11.
32. The Hindu group of publications Friday, Labour issues, *Financial Daily* from, Dec 03, 2004
33. Venkatesan, R., & Kattti , V. (1999). *Indian Textile Policy for the 21st Century*. New Del-hi: B.R.Publishing Corporation.
34. Vikram Utamsingh. (2013). *SWOT Analysis of the Indian Textile*. India: KPMG India Pvt. Ltd.
35. Yoganandan, G. (2015). *Growth of Apparel Export Industry in Tirupur, India*. *International Journal of Research (IJR)*, 2 (3), 183-187.

QUESTIONNAIRE**STATUS OF TEXTILE WORKERS – A STUDY WITH REFERENCE TO
PUTHIYAMPUTHUR VILLAGE OF THOOTHUKUDI DISTRICT**

1. Name of the respondent :
2. Address :
3. Sex :
4. Age :
5. Level of education :
6. Community :
7. Religion :
8. Size of family :
9. Marital status :
10. Family Type :
11. Housing Type :
12. Monthly income of the respondents
13. Habit of savings: Yes / No
14. Amount of saving: Rs.
15. Debt: Yes / No
16. Number of respondents getting advances: Yes / No
17. Years of experience in the same textile units
18. Reasons for going to job in textile units
19. Nature of appointment
20. Distance of factory from the residence of the employees

21. Mode of conveyance used by the employees in textile works
22. Provision of traveling allowance: Yes / No
23. Total working hours per day:
24. Mode payment given to the employees
25. Periodicity of payment:
26. Opinion of the respondents on wage: Satisfied/ Not satisfied
27. Problems faced:

A STUDY OF WOMEN EMPOWERMENT THROUGH SELF – HELP GROUPS IN PUNNAIKAYAL VILLAGE OF THOOTHUKUDI DISTRICT

Project report submitted to the

DEPARTMENT OF ECONOMICS

ST.MARY'S COLLEGE (Autonomous) , THOOTHUKUDI

Affiliated to Manonmaniam Sundaranar University, Tirunelveli

In partial fulfillment of the requirement for the award of the degree of

Bachelor of Arts in Economics

By

The Students of Third B.A. Economics

Name

REG.NO

R. JANSIKA

20AUEC17

J. JASMIN

20AUEC18

T. MAHARASI

20AUEC22

A MARIA ANTONY JENIMA

20AUEC27

R VINTHIKA

20AUEC57

SUPERVISOR

Dr. D. Amutha M.A., M.Phil., Ph.D.



APRIL - 2023

CERTIFICATE

This is to certify that the report of subject project entitled " A
STUDY OF WOMEN EMPOWERMENT THROUGH SELF - HELP GROUPS IN
PUNNAIKAYAL VILLAGE OF THOOTHUKUDI DISTRICT" submitted to St.
Mary's College, (Autonomous) Thoothukudi in partial fulfillment for the
award of the Bachelor of Arts in Economics and is a record of the work
done during the year 2020 - 2023 by the following students of Third B.A.,
Economics.

R. Jansika
J. Jasmin
T. Maharasi
A. Maria Antony jeniory
R. Vinitha.


Supervisor


Head of the Department

Dr. Mrs. D. AMUTHA, M.A., M.Phil., Ph.D.,
Associate Professor in Economics
St. Mary's College (Autonomous)
Tuticorin - 628 001


Examiner

Dr. A. ANGEL ANILA, Ph.D.,
Assistant Professor,
Department of Economics,
St. John's College
Palayamkottai - 627 002.


Principal
St. Mary's College (Autonomous)
Thoothukudi - 628 001.

A decorative border of small, brown and black butterflies is arranged in a continuous line along the top, bottom, and sides of the page, framing the central text.

ACKNOWLEDGE

We bow and thank our Lord Almighty for being with us throughout making of the project successfully.

We are grateful to our Principal Dr. Sr. A.S.J. Lucia Rose M.Sc., PGDCA., M.Phil., Ph.D., out our project and providing us enough change and encouragement to complete the project successfully.

We feel it pleasure to express our deep sense of gratitude to our Supervisor Dr. D. Amutha M.A., M.Phil., Ph.D., rendered her valuable guidance and offer suggestions at every stage of the study.

We thank our department library and college library which help us a lot in the completion of our project by providing needed books and journals.

We express our deep sense of gratitude to our parents and friends who encouraged and provided us their full support.

CONTENT

| S.NO | TITLE | PAGE NO. |
|-------|---|----------|
| | CHAPTER - 1 | |
| 1.1 | INTRODUCTION | 1 |
| 1.2 | SELF HELP GROUPS | 1- 2 |
| 1.3 | THE GENESIS OF GROWTH OF SHGS IN INDIA | 2 – 4 |
| 1.4 | EMPOWERING SELF – HELP GROUP WOMEN | 4 |
| 1.5 | WORKERS OF SHGS | 4 – 6 |
| 1.6 | FUNCTION OF SHGS | 6 |
| 1.7 | EMPOWERMENT - MEANING AND DEFINITION | 6 – 8 |
| 1.7.1 | WOMEN EMPOWERMENT | 8 – 9 |
| 1.7.2 | NEED FOR WOMEN EMPOWERMENT | 9 |
| 1.7.3 | GOALS AND OBJECTIVES OF WOMEN EMPOWERMENT | 9 – 10 |
| 1.8 | EMPOWERMENT OF WOMEN THROUGH SHG | 10 – 12 |
| 1.9 | SHG – BANK – WISE | 12 -15 |
| 1.10 | SHGS IN TAMIL NADU | 15 – 16 |
| 1.11 | SHGS IN THOOTHUKUDI DISTRICT | 16 – 17 |
| 1.12 | STATEMENT OF THE PROBLEM | 17 – 18 |
| 1.13 | OBJECTIVE OF THE STUDY | 18 – 19 |
| | CHAPTER - II | |
| | REVIEW OF LITERATURE | 20 - 28 |
| | CHAPTER - III | |
| | METHODOLOGY AND PROFILE THE STUDY AREA | |
| 3.1 | METHODOLOGY | 29 – 30 |
| 3.2 | TUTICORIN DISTRICT AT A GLANCE | 30 - 31 |

| | | |
|--------|--|-------|
| 3.2.1 | ADMINISTRATIVE REGION | 31 |
| 3.2.2 | POPULATION CHARACTERISTICS | 31-32 |
| 3.2.3 | CLIMATE AND RAINFALL | 32-33 |
| 3.2.4 | RIVERS | 33 |
| 3.2.5 | SOILS AND MINERALS | 33 |
| 3.2.6 | TRANSPORT AND COMMUNICATION | 34 |
| 3.2.7 | PORT | 34 |
| 3.2.8 | INDUSTRIES | 34 |
| 3.2.9 | FISHERIES | 34 |
| 3.2.10 | FORESTRY | 35 |
| 3.3 | LAND-USE-PATTERN | 35 |
| 3.4 | THE SIGNIFICANCE OF THOOTHUKUDI AS INDUSTRIAL GROWTH CENTRE | 35 |
| 3.5 | FISHERIES IN THOOTHUKUDI DISTRICT | 36-37 |
| 3.6 | ROLE OF DISTRICT INDUSTRIES CENTRE (DIC) IN THOOTHUKUDI DISTRICT | 37-41 |
| 3.7 | PRLFICE OF THE STUDY AREA PUNNAIKAYAL | 41-42 |
| | CHAPTER - IV | |
| | SOCIO-ECONOMIC PROFILE OF THE SAMPLE RESPONDENTS | 43-59 |
| | CHAPTER - V | |
| | SUMMARY OF FINDINGS, SUGGESTION AND CONCLUTION | |
| 5.1 | FINDINGS | 60-63 |
| 5.2 | SUGGESTIONS | 63-65 |
| 5.3 | CONCLUSION | 65 |
| | REFERENCE | 66-68 |
| | QUESTIONNIARE | 69-71 |
| | PHOTOS | |

TABLES

| TABLE NO | TITLE OF THE TABLE | PAGE NO |
|----------|--|---------|
| 3.1 | POPULATION AND NUMBER OF WORKERS IS THOOTHUKUDI | 31-32 |
| 3.2 | LITERATES ACCORDING TO 2011 CENSUS | 32-33 |
| 3.3 | ANNUAL AVERAGE RAINFALL OF THOOTHUKUDI DISTRICT (in.mm) | 33-35 |
| 3.4 | LAND USE PATTERN IN THE THOOTHUKUDI DISTRICT 2014 - 15 | 35-38 |
| 3.5 | INDUSTRIAL SCENARIO OF THOOTHUKUDI DISTRICT | 38 |
| 3.6 | OVERVIEW OF THE INDUSTIRAL SCENARIO SNAPSHOT INDUSTRIAL VISTAS | 38-40 |
| 3.7 | DISTRICT INDUSTRIAL POSSIBILITES LOCATION ANALYSIS | 40-41 |
| 3.8 | 2011 CENSUS DETAILS OF PUNNAIKAYAL | 41-42 |
| 3.9 | POPULATION OF PUNNAIKAYAL | 42 |
| 4.1 | DISTRIBUTION OF SAMPLE WOMEN ACCORDING TO THEIR AGE | 42-43 |
| 4.2 | DISTRIBUTION OF SAMPLE WOMEN ACCORDING TO THEIR RELIGION | 44 |
| 4.3 | DISTRIBUTION OF SAMPLE WOMEN ACCORDING TO THEIR CASTE | 45 |
| 4.4 | DISTRIBUTION OF SAMPLE WOMEN ACCORDING TO THEIR MARITAL | 46 |
| 4.5 | DISTRIBUTION OF SAMPLE WOMEN ACCORDING TO THEIR EDUCATIONAL. | 47 |
| 4.6 | DISTRIBUTION OF SAMPLE WOMEN | 48 |
| 4.7 | DISTRIBUTION OF SAMPLE WOMEN ACCORDING TO THEIR FAMILY SIZE. | 49 |
| 4.8 | DUSTRUBUTOPM PF SAMPLE WOMEN ACCORDING TO HEIR OCCAPATION | 50 |
| 4.9 | DISTRIBUTION OF SAMPLE WOMEN ACCORDING TO THEIR HOUSING | 51 |
| 4.10 | DISTRIBUTION OF SAMPLE WOMEN ACCORDING TO THE TYPE OF HOUSE | 52 |
| 4.11 | DISTRIBUTION OF SAMPLE WOMEN ACCORDING TO MANTHLY FAMILY | 53 |

| | | |
|------|--|----|
| 4.12 | DISTRIBUTION OF SAMPLE WOMEN ACCORDINDG TO MONTHLY FAMILY EXPENDITURE | 54 |
| 4.13 | DISTRBUTION OF SAMPLE WOMEN ACCORDING TO MONTHLY COMPULSORY SAVINGS | 55 |
| 4.14 | DISTRIBUTION OF SAMPLE WOMEN ACCORDING TO THEIR POSITION OF THE GROUP | 56 |
| 4.15 | DISTRIBUTION OF SAMPLE WOMEN ACCORDING MOTIVATOR TO JOING GROUP | 56 |
| 4.16 | LOAN AMOUT AVAILED BY THE SAMPLE RESPONDENTS | 57 |
| 4.17 | REPAYMENT OF LOAN BY SHG MEMBERS | 57 |
| 4.18 | SOURCES FOR REPAYMENT OF THE LOAN | 58 |
| 4.19 | DISTRBUTION OF SAMPLE WOMEN ACCORDING TO THEIR MICRO ACTIVITIES | 58 |
| 4.20 | SOURCES FOR RAW MATERIAL | 59 |
| 4.21 | CHANNELS OF MARKETING THE PRODUCT | 59 |

CHAPTER - I



INTRODUCTION

CHAPTER I

INTRODUCTION

1.1 INTRODUCTION

Women are to be considered as equal partners in the process of development. Women constitute 48.30% of the country's population as per the 2001 census. Women empowerment is a global issue which has gained momentum in recent decades in determining the status of women. Greater emphasis is being put on empowering women so that they could develop and realize their full potential and contribute to the society and nation as well. Economic empowerment of women is mainly based on the participation of women in decision-making process in terms of raising income and savings at all levels. Tuticorin District having 19 town panchayats formed 1230 SHGs, and their achievement is 259%.

1.2 SELF HELP GROUPS

Self Help Groups are small homogenous groups consisting of 12-20 women from BPL families voluntarily organized to promote savings. They are self-managed groups of poor women which primarily came into existence to mobilize financial resources through their own savings and lend the same amongst themselves to meet the credit needs of their members.

The specific objectives of SHGs are:

- To develop women in socially and economically, who live below the poverty line.
- To stop treating of women as slaves.
- To develop self-confidence among the women.
- To bring out the potential in women.
- To promote gender equality and equal rights.
- To promote unity among women, learn to work together
- To abolish dowry.
- To enhance community harmony.

- To promote education and make cent percent literacy for women.
- To give importance to the differently able person and help them.
- To follow the small family norms.
- To encourage women to take over village level administration.
- To take part in the political processes.
- To voluntarily save from their income and expenditure.
- To take small loans without having to pledge jewels with money lenders or pledge documents in the banks.
- To pay the school fees of children and meet emergency medical expenses from out of the savings.
- To understand about the economic, political situation and visit different places like Government offices, banks etc.
- To get schemes to meet the basic needs of the village or women themselves.

1.3 THE GENESIS AND GROWTH OF SHGS IN INDIA

The Self Help Group (SHG) in India has come a prolonged way, since the pregnancy in 1992. The widespread of SHGs in India has been phenomenal. It has done thespian swell from 500 groups in 1992, to a little 16, 18,456 groups that have taken loans from banks.

About 24.25 million bad households have gained entrance to grave promissory note system by SHG-bank linkage programme as great as 90% of these groups are usually women groups. The NABARD homepage declares that some-more than 400 women stick on the SHG transformation each hour as great as an NGO joins the Micro-Finance Programme each day.

There are additionally agencies that yield bulk supports to the system by NGOs. Thus, organizations intent in micro finance activities in India might be categorized as Wholesalers,

NGOs supporting, and SHG Federations as great as NGOs but delay retailing credit borrowers or groups of borrower.

The widespread of the SHGs is rarely clever in the southern part of the nation with unequivocally couple of in the north as great as the east. Over half a million SHGs have been related to banks over the years though a handful of States, often in South India, comment for roughly 60%.

Andhra Pradesh has over 42%, Tamil Nadu as great as Uttar Pradesh have 12% as great as 11% respectively, as great as Karnataka has about 9% of the sum SHGs. Since the appearance of SHG in India, its expansion rate has been unequivocally low in the states of Rajasthan, Bihar, Utter Pradesh, Madhya Pradesh, and Orissa as great as kinship domain of Andaman Nicobar Islands where the standing of women is still unequivocally back as great as pathetic.

The SHGs have taken the form of a transformation for women's amicable expansion in India. In actuality as a plan for women's development, they have arisen out of the viewed complaint of women's miss of entrance to resources at both the domicile as great as the encampment level. Women's expansion has left beyond the mercantile dimension as great as place importance on issues relating to equality, liberty as great as self-faith at the particular turn as great as on oneness of the encampment (of women) at the organization turn.

As a group-oriented model, SHGs in India is a resource for women's expansion to move in particular as great as common empowerment by improvement in both 'conditions' as great as 'position' of women. Women are orderly as collectives towards the exact idea of achieving gender equivalence as great as sustainable, Comprehensive encampment expansion.

Unlike the self-help projects in Kenya, the SHGs in India are essentially micro-credit groups as great as proceed design of micro-credit is to improve the 'condition' of women. Women in India are mobilized to criticism opposite done at home violence, authorized

discrimination, receiving flight prices, dowry, Prohibition of liquor, rape, kid marriage, womanlike infanticide, passionate abuse, done at home violence, masculine alcoholism as great as so on.

In traffic with women's vital interests, women experience in common activities by SHGs to residence these vital needs. In Tamil Nadu the SHGs were started in 1989 at Dharmapuri District. At present 1.40 lakh groups is function with 23.83 lakh members. Many men also eager to form SHGs, at present. Tuticorin District having 19 town panchayats formed 1230 SHGs, and their achievement is 259%. In the process, it aims to commission women with multiform forms of power, hence a study on empowerment of women by SHGs in Tuticorin District, Tamil Nadu.

1.4 EMPOWERING SELF-HELP GROUP WOMEN

- Creating awareness about the government and bank procedures.
- Making women able to read and write.
- Taking them to visits outside.
- Developing the capability to manage a mini bank with ledgers.
- Enhancing their knowledge and skills to undertake economic activities.
- Motivating them to increase their incomes by undertaking successfully, economic activities as individual or groups.
- Providing good marketing outlets for their products.
- Creating the confidence and courage to address and take up varied issues concerning themselves and the community.
- Advantages of group lending are that the problems of adverse selection, moral hazard and enforcement are sufficiently addressed.
- Aiming at the total abolition of over interest rate (Kandhu Vatti).

1.5 WORKING OF THE SHGS

The working of the Self-Help Groups in general can be outlined as follows:

1. Self-help groups are the informal groups consisting of 15 to 20 poor women/men of the same area. And each group decides the choice of its members and the name of the group.
2. Each group has three office bearers, namely, Animator, Representative I, and Representative II. The Animator presides over the meetings, the Representative I assure that the norms are followed and Representative II looks after the finance of the group.
3. Regular meetings are conducted and all members participate in the meetings, where the member's savings are collected and loans are disbursed. When there is more demand for loans than the level of savings mobilized, then the loan will be disbursed based on the need of the members and purpose of loans. The loan carries a rate of interest of 2 percent a month depending upon the funds availability.
4. Loans are given for various consumption purposes viz, education, payment of old debts etc. The loan amount for each purpose, the repayment period, installments are worked out by the members unanimously.
5. Each group maintains cashbook, general ledger, individual member's ledgers, minute's book etc.
6. Each group has a bank account operated jointly by the Animator and Representatives. The excess savings are deposited in bank account.
7. Each group acts as a financial institution owned and managed by the poor for their betterment and upliftment.
8. The sources of funds for the group are internal as well as external, the internal sources are the member's savings inclusive of the common fund, interest on their loans and loan repayment and the external sources are loans from banks, NGOs aids, grants/subsidies from government and NGOs.

9. Each group collects savings from all members for lending to the needy members. In addition to that, it collects administrative fee and membership fee from the members.
10. As the age of the group increases, the capacity of the group and need for credit also goes up. The funds available in the group become inadequate and the group needs the support of the financial institutions like banks to meet their growing needs. Normally SHGs linkage with banks starts after six months to one year after the groups are capable of managing their own financial transactions.

1.6 FUNCTIONS OF THE SHGs

A typical rural women's SHG performs a number of useful functions, which includes:

1. Enabling members to become self-dependent and self-reliant.
2. Providing a forum for members for discussing their social and economic problems.
3. Enhancing the social status of members by virtue of there being members of the group.
4. Providing a platform for members for exchange of ideas.
5. Developing and enhancing the decision-making capacity of members.
6. Fostering a spirit of help and co-operation among members.
7. Instilling in members the strength and confidence they need for solving their problems.
8. Providing organizational strength to members.
9. Promoting literacy and increasing general awareness among members.
10. Promoting numeracy and equipping women with the basic skills required for understanding monetary transactions.

1.7 EMPOWERMENT – MEANING AND DEFINITION

The underlying principle of empowerment is to give somebody the power or authority to act. Empowerment is dependent upon the goodwill or self interest of the person with the power which for whatever reason decides just that power will be transferred, and also the

quantum and type of power to be transferred. The logic of empowerment implies passivity on the part of the person being empowered¹.

Empowerment is a process, which challenges traditional power equations and relations. It seeks abolition of gender-based discrimination on all institutions and structures of society. Empowerment in the broad sense covers control over material and intellectual resources.

Empowerment has become a fashionable buzzword. It essentially means decentralization of authority and power. It aims at ensuring participation of the deprived sector of the people in the decision making process. Activists want government to empower poor people including women by legislative measure and welfare programmes. Unless the necessary capacity is developed among the marginalized groups, especially women, they will not be able to reap the benefits of the government sponsored programmes. Empowerment may mean equal status to men and women and by implication could provide opportunity and freedom to develop them².

Empowerment of woman is defined as the process by which women take control, and ownership of their lives through the expansion of their choices. Thus it is the process of acquiring the ability to make strategic life choices in a context where this ability had previously been defined as an agency, awareness of gender power, structures self esteem and self confidence. Empowerment can take place by providing encouraging factors and removing inhibiting factors³.

Certain vital processes have been identified as important for empowerment. The first is social mobilization and collective agency, as poor women often lack the basic capabilities and self-confidence to counter and challenge existing disparities and barriers against them.

¹ Syed, Abzal Peerzade and Prema Paranda "Economic Empowerment Women", *Southern Economist*, March 2005, Vol.43. No.21, p.7-8.

² <http://www.genfinance.empowerment.htm>

³ *Ibid.*,

Second, the process of social mobilization needs to be accompanied and complemented by concerted steps against economic deprivation and livelihood insecurity. Social mobilization and economic security are vital to empowerment. Micro finance programmes have played a variable role in reducing inherent vulnerability. Asset creation and income increase are the most significant results of micro finance schemes.

1.7.1 Women Empowerment

Women empowerment perspective envisages increase in women's power to achieve equality or equity. The term empowerment may lead one to presuppose the primacy of power over other dimensions.

The women empowerment perspective shifts the emphasis from equality to equity. Equity means special treatment for women in the form of provisions of affirmative action. Equity is about fairness and compensatory justice. It is about enabling provisions in the law to affect parity in gender relations. Empowerment perspective also refers to capacity building among women to deal as effectively with the social sphere as they have been doing in the domestic sphere.

Empowering of women put the spotlight on their education and employment. The role of education in the achievement of social justice and liberation of women has been well recognized for well over a century. Various studies in India reveal that the status of women is significantly related to opportunities for their education and employment. Education affects employment opportunities and decision-making role is influenced by both education and employment of women. In other words, decision-making power increases in proportion to education and employment⁴.

The development of women amounts to the development of the entire society. If we educate a man, we are educating an individual, if we educate a woman, we are educating the

⁴ <http://www.un.org.in/gender/microcredit>

whole family and the society. There is a close linkage between women's development and education. Education particularly affects women's employment, political participation, legal awareness, attitudinal change, the socialization process, demographic variables, fertility, mortality etc. Women's employment similarly has a positive association with a higher educational level, higher per capita income, small educational level, small family norm, higher life expectancy etc. Therefore, it will not be wrong to say that unless, Indian women are educated and provided with gainful employment they will not be able to enjoy their status of equality.

Self-Help programmes combined with micro finance can transform women's lives. Empowerment is a process by which women take control of their lives through the expansion of their choices.

1.7.2 Need for Women Empowerment

There is an urgent necessity to improve the status of women by well-conceived, planned development programmes which would have active community participation based on the women's needs in order to emancipate and empower them. The physical strength and alleged dominance of men has been an important instrument of controlling women's freedom of action.

1.7.3 Goals and Objectives of Women Empowerment

- i. Creating an environment through positive economic and social policies for full development of women to enable them to realize their full potential.
- ii. The de-jure and de-facto enjoyment of all human rights and fundamental freedom by women on an equal basis with men in all spheres - political, economic, social cultural and civil.
- iii. Equal access to participation and decision making of women in social, political and economic life of the nation.

- iv. Equal access to women to health care, quality education at all levels, career and vocational guidance, employment, equal remuneration, occupational health and safety, social security and public office etc.
- v. Strengthening legal systems aimed at the elimination of all forms of discrimination against women.
- vi. Changing societal attitudes and community practices by active participation and involvement of both men and women.
- vii. Mainstreaming a gender perspective in the development process.
- viii. Elimination of discrimination and all forms of violence against women and the girl child; and
- ix. Building and strengthening partnerships with civil society particularly women's organizations.

1.8 EMPOWERMENT OF WOMEN THROUGH SHG

The important aspect of the SHG Bank linkage is the empowerment of women. Empowerment is also the process of increasing access to knowledge, improving the capacity to take effective decisions and enabling the development of an environment for women to control the process of decision-making.

One of the basic advantages of SHG approach to development is its empowerment potential. It has started making credit available for hitherto unattended needs of the poor particularly relating to women's development such as health, sanitation and female education at affordable interest rates to poor. The men dominated society, due to the high cost of financing these purposes through borrowings from informal sources, had traditionally pushed these needs down the ladder of priority of family expenditure and conveniently and invariably neglected them. Now with awareness, control over resources and opportunities for sourcing external credit support, SHGs is addressing these issues effectively. In many poor families,

because of access to resources and ability to manage the finances women have been able to witness their status in the family going up⁵.

Concept of Empowerment has become one of the widely used development terms. Empowerment is an active, multi-dimensional process which enables women to realize their full potential and powers in all spheres of life. Power is not a commodity to be transacted, nor can it be given away as alms. Power has to be acquired and once acquired it needs to be exercised, sustained and preserved. In short, empowerment is a process of challenging existing power relations and of gaining greater control over the sources of power and empowerment is attained through awareness and capacity building leading to greater participation decision-making process, control and transformative action.

The present study provides ample evidence to the fact that organizations of women in the form of SHGs have laid the seeds for economic and social empowerment of women. The basic strategy adopted to promote empowerment of women through micro finance comprises in organising women SHGs at the village level around savings and rotational credit programmes using their own resources, facilitating regular interaction and exchange of information, linking SHGs with external credit source like Banks, RMK etc, imparting skill training to the members to manage their credit and take decisions, linking SHGs with rural development programmes, thus enabling the members to expand their investment capital and develop leadership qualities and self-confidence.

Group dynamics among the women members empower them to fight against social evils in the community like female infanticide, dowry problems etc. Formation of cluster level committees also empowers women to form a network of groups and undertake community-based issues with Government departments. The experience gained in the group – meetings has also

⁵ B.K.Singh, **Women Empowerment through Self Help Groups**, Adhyayan Publishers and Distributors, Delhi, 2006 p-235

emboldened women members to assert their voices not only in the immediate context of their community but also in the larger democratic bodies.

The major resource of inspiration for women's welfare is the formation of SHGs. In an attempt for the upliftment of women the government has initiated women's welfare programmes, educational facilities, awareness programmes through development centres, rural agencies, banks, NABARD etc., In India most of the SHGs are led by women with benefits of socio-economic homogeneity, smaller size, functionality, participation and voluntary operating mode.

The SHGs movement had a great vision of empowerment of rural women for overall development. Women belonging to the lowest strata of the society are getting habituated to savings and managing SHGs efficiently. This paved the way for decision-making power in the family. In a developing country like India, SHGs uplift the rural women by creating self-confidence and self-reliance that are mostly invisible in the social structure.

1.9 SHG-BANK-WISE PROGRESS

Under the linkage programme, in all 120 banks are participating. All the 27 public sector banks (State Bank of India and its 7 subsidiaries and 19 Nationalised Banks) in the country are participating in the linkage programme. Besides two private sector banks, 79 Regional Rural Banks (RRBs) and 12 Co-operative Banks are also participating in it.

It was expected that the participation of the banking system in the linkage programme would increase further during the next few years, for the reason that the system has several merits. For bankers, the sphere of interest is the near cent percent repayment rates that have been legendary and are often quoted in support of group finance. Secondly, transaction costs for banks get reduced as monitoring and follow up becomes easier and less time consuming.

A part of the cost of monitoring also gets transferred to the intermediary NGO resulting in net saving for the bank. Refinance from NABARD is also available to banks for

lending to groups. In the year 1999-2000, a total of 266 banks have participated in the SHGs credit linkage programme as expected. These comprised of 40 commercial banks (55 percent of linkages), 36 RRBs (41 percent) and 61 co-operatives (4 percent).

Given the vast network of the banking system in the country and the potential for the SHG linkage programme in different regions, the support by the way of training and sensitization of bank personnel will have to be intensified over the next few years. The SHGs are being linked with the banks for the external credit under the projects of rural development. Three broad models of SHGs bank linkage have emerged over the past few years in India. They are as follows:

MODEL I: BANK-SHG-MEMBER

In this model, bank plays the significant role. The bank does formation and promotion of SHG. The bank opens savings accounts of the members. After satisfying the functions, the bank provides credit to SHGs. From the beginning the bank acts as SHG promoter institution. As on 31st march 2000, this model formed 14 percent of the cumulative number of SHGs credit linked with the bank.

MODEL II: BANK (FACILITATING AGENCY)-SHG-MEMBER

Under this model, NGOs, Government agencies or community-based organisations act as facilitating agencies to form SHGs. The groups are developed, nurtured and trained by these agencies. Bank observes the operations of the SHGs and after satisfying the functions, helps them to open savings accounts and provides credit directly to the SHGs. About 70 percent of the SHGs are linked under this model. The state government agencies like DRDA and DWCRA play active role in linkage of this model. Co-operatives have a greater role to play.

MODEL III: BANK-NGO-SHG-MEMBER

This model is totally different from the other two models. Under this model SHGs are nurtured, promoted and even financed by NGOs. NGOs act as facilitator and Micro-Finance

Intermediaries (MFIs). After some time, when the SHGs have fully developed and stabilized, banks are being approached by the NGOs for loans, for lending to SHGs. 16 percent of the SHGs are linked during the year 1999-2000.⁸ The joint appraisal team consisting of bank managers, rural development officers, NGOs, project implementation units visit the groups and selects the beneficiaries proposed by the women groups for providing financial assistance to the respective entrepreneurial activities such as setting up of petty shops, vegetables shops, tailoring units, rice mundry, charcoal making units etc.

Coverage of Women SHGs in India

The details of total number of women SHGs saving linked, credit linked and loans outstanding for the last two years are given in the table.

TABLE 1.1
POSITION OF WOMEN SHGS (Rs in crores)

| Particulars | Year | Total SHGs | | Exclusive Women SHGs | | % age of women SHGs to total | |
|-----------------|---------|------------|----------|----------------------|----------|------------------------------|-------|
| | | No. | Amt | No. | Amt | No. | Amt |
| Saving linked | 2015-16 | 5009794 | 3785.39 | 3986093 | 3108.65 | 79.57 | 82.12 |
| | 2016-17 | 6121147 | 5545.62 | 4863921 | 4434.03 | 79.57 | 79.96 |
| Loans disbursed | 2017-18 | 1227770 | 8849.26 | 1040996 | 7474.26 | 84.79 | 84.46 |
| | 2018-19 | 1609586 | 12253.51 | 1374579 | 10527.38 | 85.39 | 85.91 |
| Loans | 2019-20 | 3625941 | 16999.91 | 2917259 | 13335.61 | 80.46 | 78.45 |
| Outstanding | 2020-21 | 4224338 | 22679.84 | 3277355 | 18583.54 | 77.58 | 81.93 |

Source: www.nabard.org

It may be seen that of the total saving linked and credit linked SHGs, exclusive women SHGs saving linked, and credit linked with banks were 79.5% and 85.4%, respectively. Further, the percentage of loans outstanding of exclusive women SHGs to total SHGs which was 78.45% as on 31 March 2020 had increased to 81.93% as on 31. March 2021.

TABLE 1.2
SHGs IN VARIOUS STATES OF INDIA (As on March, 2021)

| States | No. of SHGs |
|---------------|-------------|
| A.P. | 281338 |
| TN | 98410 |
| Karnataka | 62178 |
| Uttar Pradesh | 53696 |
| Orissa | 42272 |
| WB | 32647 |
| Maharashtra | 28065 |
| Rajasthan | 22742 |
| MP | 15271 |

Source: www.nabard.org

If we see the presence of SHGs in India, 64% of total SHGs are in Southern India that to particularly in A.P and Tamilnadu, where as SHG movement is very weak in Northern and western states.

1.10 SHGs in Tamil Nadu

The SHG movement has emerged as a powerful and vibrant movement spread over the length and breadth of the State. As on 30.6.2019 there were 3, 19,713 SHGs under Mahalir Thittam with a total savings of Rs.1, 127.89 crores in Tamil Nadu, the position of this vibrant movement is depicted below.

TABLE 1.3
STATUSES OF SHGS IN TAMIL NADU

| Particulars | Status |
|--|-----------|
| Total number of SHGs | 3,19,713 |
| Total number of Group Members (lakhs) | 51.68 |
| Number of Rural Groups | 42,68,195 |
| Number of Urban Group | 57,443 |
| Number of Urban Group Members | 9,00,067 |
| Total Savings (Rs. in crores) | 1127.89 |
| Credit Linked Groups | 2,29,562 |
| Amount of Loan disbursed (Rs. in crores) | 1837.61 |

Source: Policy Note, Rural Development Department, 2018-19.

MAHALIR THITTAM

TABLE 1.5
SHGS IN THOOTHUKUDI

| Details | Total |
|----------------|--------------|
| SHGs | 362 |
| Members | 6512 |
| Savings | 5,32,59,575 |
| Bank Loans | 518 |
| Loan amount | 6,34,86,850 |
| Turn Over | 19,86,72,623 |
| Revolving Fund | 225 |
| Revolving Fund | 81,20,000 |
| Subsidy Loan | 26 |

Source: www.nabard.org

1.12 STATEMENT OF THE PROBLEM

Poverty and consequent inequality has been described as a condition that is influenced by a combination of economic and social factors, which push a class of people below the poverty line. It is perpetuated due to lack of 'entitlement' emerging from insufficient assets and capabilities for the fulfillment of basic livelihood needs, this result in the socio economic exclusion of a certain class and category of people and their consequent disempowerment.

The notion that poverty is an economic issue alone is not correct, it has both social and economic dimensions' says noble Laureate Amartya Sen. To eradicate poverty, attempts are made to empower the poor appropriately. This idea of empowerment has assumed importance during the last couple of decades.

Women empowerment is a process where women become able to organize themselves to increase self reliance and to assert their independent right to make choices and control resources, both of which will assist in challenging and eliminating their subordination. In modern days women are playing a vital role in the process of economic development of a country.

Women Empowerment in India aims at enhancing their social functioning by bringing about a qualitative and quantitative change among women, particularly in the fields of education, health and employment. The redistribution of social power and a change in the control of resources in favour of women in any society is practically not possible without women's education, employment and good health. Women's participation in the economic activity is important for their own personal advancement as also for an improvement of their status in the society.

There are a number of studies which have so far been made on micro finance and its performance in various parts of India, Tamil Nadu and abroad. All these studies revealed that SHGs have been revolutionising the micro finance field. However, it is observed that most of the studies have been confined to the analysis of the recovery performance, the factors, per capita saving and borrowing, group saving and borrowing etc. based mostly on secondary data.

There is hardly any study, which dealt with various forms of micro financing, or SHGs and their sustainability aspects except a study conducted by NABARD and a few other researchers. Moreover, it is true that the concept of SHGs itself is very recent and hence it is quite possible that only in future many studies may emerge. It is in this backlog; this study has been attempted to analyse the impact of micro finance on socio economic empowerment of women in Punaikayal village of Thoothukudi district of Tamil Nadu.

1.13 OBJECTIVES OF THE STUDY

The specific objectives of the study are

1. To study the socio-economic conditions of the sample women beneficiaries in the study area.
2. To study the factors influencing them to join as a Self-Help Group member.
3. To assess their position in the SHG group and their micro activities.
4. To find income, expenditure, savings and indebtedness of the sample women beneficiaries.

5. To evaluate sources for raw material.
6. To study the channels of marketing the product.
7. To offer suitable suggestions for the improvement of effective micro finance programme.

1.10 LIMITATIONS

The present study is restricted only to 50 members of the self-help groups in Punaikayal village of Thoothukudi district. The results drawn may not be applicable to the macro level. Data regarding the socio-economic profile of the respondents are undertaken for a period of three months. Within the short span of time, we may not draw the correct inference. The facts and figures given by the respondents may not be correct as most of the figures are based on memory. The study is restricted to micro entrepreneurs in the SHGs in the study area. The results drawn may not be applicable to all the SHG members in the study area. The study is limited to an analysis of the women SHGs promoted under Mahalir Thittam in Thoothukudi district. This study is limited within Punaikayal village of Thoothukudi district. So, the findings and suggestions are applicable only to the study area.

1.11 SCHEME OF WORK

The report of the present study *“Women Empowerment Through Self - Help Groups in Punnakayal Village Of Thoothukudi District ”* has been organized and presented in five chapters.

Chapter I introduces the subject and speaks about SHG, empowerment, status of women in India, empowerment of women through SHG, a statement of the problems, the objectives of the study, limitations and scheme of work.

Chapter II discusses the Review of Literature relating to the past studies.

Chapter III describes the methodology and profile of the study area.

Chapter IV deals with socio-economic profile of the sample respondents.

Chapter V presents the summary of findings, suggestions and conclusions.

CHAPTER - II



REVIEW OF LITERATURE

CHAPTER II

REVIEW OF LITERATURE

Namboodiri and Shiyani, (1996)⁶ have analysed the potential role of SHGs in terms of their reach, and their linkage with banks for savings and for credit for the weaker sections of the rural households. They examined the basic characteristics, the coverage and the financial dependence of the SHGs formed by the Panchmahal Vadodara Grameen Bank (PVGB) in Gujarat. The operational area of the PVGB was confined to three districts in Gujarat, namely, Panchmahals, Dahod and Vadodara, having 62 branches mainly spread over the former two districts. The prospects of the SHGs in their rural financial deepening could be broadly based on their strengths, weaknesses, opportunities and threats. They constitute a self-sustainable system of community organisations and by NGOs or Banks.

Nilanjan Sengupta (1998)⁷ has studied the different forms of community organisations involved in people's participation. He spoke of social learning as an empowerment strategy for increasing the participation of the people at the grass root level. Self help group member's move towards the economic empowerment by creating social awareness among the group members. The social and psychological empowerment ensured development of skills and consciousness for sustainability of any activity in the long run.

Puhazhendhi.R (1999)⁸, examined the functioning of SHG's, performance, sustainability, empowerment of women, economic impact on the members, future potentials,

⁶ Namboodiri and Shiyani, "Potential Role of Self-Help Groups in Rural Finance", Indian Journal of Agricultural Economics, Vol.56, July-September 1996, pp.22-27.

⁷ Nilanjan Sengupta, "Empowerment: A Socio-Psychological Approach to Self Help Group Formation", *Prajnan, Journal of Social and Management Sciences*, Vol.XXVI, No.4, January 1998, p.533.

⁸ Puhazhendhi R, "Evaluation study of SHGs, Important findings of Evaluation study in Tamil Nadu", paper presented in a workshop, 26-27 August 1999, BIRD, Lucknow.

etc. He observed that SHGs in Tamil Nadu are performing well towards social change and transformation. The emerging trends are leading to the positive direction of empowerment of members and promotion of micro finance.

Dasgupta.R (2001)⁹, observed that micro-financing through informal group approach has effected quite a few benefits-savings mobilized by the poor, access to the required amount of appropriate credit by the poor, matching the demand and supply of credit structure and opening new market for financial institutions, reduction in transaction cost for both lenders and borrowers, tremendous improvement in recovery, heralding a new realization of subsidy loss and corruption less credit, and remarkable empowerment of poor women. He suggested that SHGs should be considered as one of the best means to eradicate social and financial problems of women.

Singh.D (2001)¹⁰ has studied the impact of SHGs on rural women in Uttar Pradesh. He found out that after joining SHG, the average asset value had increased by 46 per cent and the annual income per household by 28 per cent. It is noted that the borrowing for the consumption purpose was completely absent in the post SHG period i.e., the maximum loan was taken for income generating purposes. SHGs replaced the money lenders because SHGs provide credit at any time and for any purposes with lower interest when they needed.

Manimekalai.N and Rajeswari.G (2001)¹¹ found that micro financing through SHGs has helped the women to initiate micro enterprises including farm and non-farm activities,

⁹ Dasgupta.R, "An Informal Journey through SHG's", *Indian Journal of Agricultural Economics*, Vol.56(3), July-Sep 2001.

¹⁰ Singh.D, "Impact of Self-Help Groups on the Economy of Marginalized Farmers of Kanpur Dehat District of Uttar Pradesh (A Case Study)", *Indian Journal of Agriculture Economics*, Vol.56, No.3, July-September 2001, pp.463.

¹¹ Manimekalai N, and Rajeswari, "Nature and Performance of Informal Self-Help Groups - A Case from Tamil Nadu", *Indian Journal of Agricultural Economics*, Vol.56, No.3, July-September 2001, p.453.

trading and service units. It has developed a sense of leadership, organizational skills and management of various activities of a business, acquiring financing, identifying raw materials, marketing, etc. by themselves.

Girija S. and Satish P. (2001)¹² found that lending through the SHGs and NGOs bore the least cost to the lenders when compared to other types of bank lending. It was also observed that the linkage between the banks and the SHGs worked to the advantage of both the bank and the borrower.

N. Mishra, and M.M. Hossain (2001)¹³ in their study to assess the impact of Mahila Mandals on rural SHGs in Orissa in terms of empowerment of rural women through participation and employment generation in the pre and post SHG periods, arrived at the conclusion that there is a considerable increase in revolving fund, loan extended, grant availed, savings done etc., The loans were given both for consumption and social obligations. There is a considerable improvement in the socio-economic status in terms of literacy, housing conditions, food security to manage the lean season, nutritious level of food etc. in the post SHGs situation compared to pre-SHG period. The trained members intervened in improving the health status of the SHG women. The net income increased by more than 60% through scientific cotton cultivation, livestock, maintenance and small business like retail shop, dry fish trading etc.

¹² Girija Srinivasan and Satish P. (2001), Networking for Micro Credit Delivery, Journal of Rural Development, Vol.20(4), October- December, P.636.

¹³ Mishra S.N, and M.M. Husain, 2001, "A Study on the Working and Impact of Dharmadevi Mhila Mandal A Rural Self Help Group in Kalahandi District of Orissa", Indian Journal of Agriculture Economic, Vo.56, No.3, July- September, pp.480.

V.K. Singh, R.K. Khatkar and S.K. Kharinta (2001)¹⁴ in their study on the impact of SHGs in Hisar district of Haryana a collecting data from seven SHGs underlined that the micro financing through SHGs is a better system for inculcating the habit of self-help among the rural poor. These groups have also freed the members from moneylenders and saved them from exploitation. The members did not mind paying higher interest as it goes to the group fund.

Malcolm Harper (2002)¹⁵ found that most of the SHGs promoted by the banks and by individuals achieved nearly 100 percent internal repayment rates. Further, all members of the SHGs had borrowed at least once and the amount borrowed was reasonably equitable.

Dwarakanath, H.D. (2002)¹⁶ has observed that women lead SHGs having confidence among them have mostly created the attitudinal change and transformed the social outlook of its members. SHGs in the study area emerged as a new paradigm for eradicating poverty. Credit needs of rural women are fulfilled totally through women groups. These groups enhances equality of status of women as participants, decision makers and beneficiaries in the democratic, economic, social and cultural spheres of life and sensitized women members to take active part in socio-economic development of rural India.

¹⁴ Singh V.K, Khatkar and S.K. Kharinta, (2001) "A Study on the working and Impact of Rural Self Help Groups in Hisar District of Haryana", Indian Journal of Agriculture Economics, Vol.56, No.3, July-September, pp.482

¹⁵ Malcolm Harper (2002), Promotion of Self-Help groups under the Bank SHG-Bank Linkage Programme in India, paper presented at the seminar SHG-Bank Linkage Programme organized by NABARD in collaboration with the SDC, GTZ and IFAD at New Delhi, on 25th and 26th November, p.30.

¹⁶ Dwarakanath. H. D, (2002) "Rural Credit and Empowerment of Women under Self Help Groups: A Study of Ranga Reddy District", Migration and Gender: Place, Time and People Specific, Commission on Gender and Geography, SAJSPS, pp.93-98.

Ranjit Karmakar and Bholanath Ghosh (2002)¹⁷ could observe that the loan recovery position was highly satisfactory among the SHG members. The inculcation of savings habit, group habit and taking responsibility of the group to disburse loans, led to lesser possibility of wastage of money by the borrowers.

Nirmala V., Sham Bhat K. and Bhuvaneswari P. (2004)¹⁸ observed that increased participation in social service and organized action, the access to new skills and training and better access to credit facilities were the benefits of the SHGs.

T.S. Agilla (2005)¹⁹ in her work concluded that self-help groups laid the seeds for the economic and social empowerment of women. SHGs us a valuable contribution to the development planning as it presents an alternative way to women development. If the SHG programmes conscientiously implemented, they can become a rural power in bringing out the creative and productive potential of rural women. In short, the SHGs which are to viewed as agents of change in rural areas for the empowerment of rural women.

Mahendra Varman.P (2005)²⁰ observed from his study that there is a positive association between the growth of SHGs and the increase in female bank deposit accounts. His analysis also reveals that being a member in SHGs having leadership experience in SHGs greatly influences the bank account holding. Leadership experience in SHGs would improve

¹⁷ Ranjith Karmakar and Bholanath Ghosh (2002) Role of Women in SHGs: An Emerging Possibility to Cooperativization at grass root, Man in India, Vol.82(3&4), July - December, p.449

¹⁸ Nirmala V., Sham Bhat K. & Bhuvaneswari P.(2004), SHGs for Poverty Alleviation in Pondicherry, Journal of Rural Development, Vol.23(2), April-June, p.204.

¹⁹ T.S. Agilla, "A study on self-help groups as the agent of rural women empowerment in Karur district" 2005.

²⁰ Mahendra Varman .P, "Impact of Self Help Groups on Formal Banking Habits" *Economic and Political Weekly*, April 23, 2006, Vol. XL, No: 17, pp.1705-1713.

an individual's banking habits much more than simply membership. If leadership position of each SHG is systematically rotated over appropriate time each member in the group gains a leadership experience and they will have more exposure to formal banking systems which will inculcate banking habits at a higher magnitude.

Mahendra Varman.P (2006)²¹ observed from his study that there is a positive association between the growth of SHGs and the increase in female bank deposit accounts. His analysis also reveals that being a member in SHGs having leadership experience in SHGs greatly influences the bank account holding.

Mnohar. R and Uthira.K (2007)²² said that the gap prevailing in rural areas could be better met only by banks through micro credit facilities. It is found that the micro credit programme have shown positive performance with respect to coverage, disbursement of credit and recovery rates by acting as a beneficiary oriented scheme. They clearly mentioned that while selecting a group for finance it should be seen that the group should not have come into existence solely for the purpose of obtaining a loan, but there should be a genuine need to help each other.

Chattarjee (2008)²³ has examined the impacts of SHGs on income, employment and empowerment status of women in Khejuri block of Purba Midnapur district, West Bengal. This study has shown that SHGs generate income and employment of women members at an admirable level. In order to assess the role of SHGs in empowering women he has considered

²¹ Mahendra Varman .P, "Impact of Self Help Groups on Formal Banking Habits" Economic and Political Weekly, April 23, 2006, Vol. XL, No: 17, pp.1705-1713.

²²Mnohar.R and Uthira.K, "Micro credit. A panacea for Rural Economy", *Kisan World*, Nov - 2007, Vol : 34, No:11. pp. 32-34.

²³ Chatterjee, S. (2008), 'Women's Empowerment and Role of Self Help Groups- a Socio-Economic Study in Khejuri (Coastal Bay of Bengal), West Bengal', *Socialist Perspective*, Vol. 36(1-2), pp. 11-29

six elements of empowerment, namely, importance in family, role in deciding the number of children, decision making power in family matters, increase in self-dependence, securing the respect of husband and in-laws and decrease in domestic violence.

Loganathan.R (2008)²⁴, said that micro credit has a greater positive effect on household welfare such as per capita household expenditure, schooling, non-land household assets. According to him, when women are capable of starting an enterprise they can get economic empowerment the first and foremost benefit of women self-help groups. Women SHGs create self-awareness and give a feeling of self-confidence, solidarity and social security to them. Women who generated increased income through SHG schemes had gained greater respect within the house-hold.

Shamshad Akhtar (2008)²⁵ said that global micro finance campaign and initiatives have helped in extending the finance to poor. This has played a significant role in changing the lives of the poor through economic empowerment. The micro finance beneficiary in Asia is the largest constituting 85 per cent of the total recorded micro finance client's worldwide.

Jitendra Ahirrao (2009)²⁶ said that SHG is a suitable means for the empowerment of women. The impacts of SHGs on socio-economic status of women were found significant. Microfinance programmes are currently being promoted as a key strategy for simultaneously addressing both poverty alleviation and women's empowerment. Micro credits are enough for innovative and hardworking micro entrepreneurs to start small business such as making handicraft items. From the income of these small businesses the borrowers of micro credit can

²⁴ Loganathan.R, "Micro credit: A strategy for Attaining Empowerment of Women", Indian Economic Panorama, Jan – 2008, Vol. 17 No: 4. pp.31-33.

²⁵ Shamshad Akhtar, "Inclusiveness, Growth and Gender Equity", *World Economic Forum*, Davos, 24 January, 2008.

²⁶ Jitendra Ahirrao, "Rural Women Empowerment through Microfinance", *Kurukshetra*, vol.57, No.4, February 2009, pp.23-25.

enjoy better life, food, shelter, health care and education for their families and above all these small earnings will provide a hope for a better future.

Savitha and Rajashekar (2012)²⁷, examined that role of self-help groups on the development of women entrepreneurs - a study of Mysore district in Karnataka. The study's primary objective is to appraise the role and to work on Self Help Groups in women entrepreneurship and also to assess the perception of beneficiaries about the role of SHGs. The criteria adopted here is that the SHGs should have a linkage with banks. SHGs support women empowerment through their enterprises.

Vasanthakumari (2012)²⁸, examined the economic empowerment of women through microenterprises in India'. The paper focused on promotional agencies for SHGs in Kerala. The paper noted the economic empowerment by using variables like person days employed per month, monthly income, monthly income, monthly savings, borrowings, amenities in the house, the source of drinking water and the nature of ownership of house property, which reveals a considerable improvement after joining the enterprises. The paper concluded that Self Help Groups (SHG), through microenterprise development, is recognised as an essential mechanism for empowering women. Women make adequate economic contributions to the family, and they are bound to treated at par with men.

²⁷ Savitha, V., & Rajashekar, H. (2012), Role of self-help groups on the development of women entrepreneurs-A study of Mysore district, Karnataka state, *International Journal of Research in Commerce & Management*, 3(4), 77-80.

²⁸ Vasanthakumari, P. (2012), Economic empowerment of women through micro enterprises in India with special reference to promotional agencies, *International Journal of Multidisciplinary Research*, 2(1), 194-210.

Arul Paramanandam and Packirisamy (2015)²⁹ pointed out that the micro enterprises came in through women empowerment and income generating activities by women owning their own business. Women empowerment is essential for them to create an acceleration of economic growth. The SHGs promoted micro-enterprises as a tool to boost their economic self-reliance. The paper observed that women should develop technical knowledge, skill- training and marketing techniques in the process of establishing enterprises. Because the Micro enterprises add value to a country's economy by creating jobs, enhancing income, strengthening purchasing power, lowering costs, improving the standard of living and adding business convenience.

Chatterjee, S., Dutta Gupta, S. and Upadhyay, P. (2018)³⁰ the purpose of the paper is to address the sustainability issue of Self-help groups by means of developing small business/micro-entrepreneurs. The causal relationship between empowerment through SHG and micro-entrepreneurship is being investigated by estimating empirical data through structural equation modeling with second-order latent factor.

²⁹ Arul Paramanandam, D., & Packirisamy, P. (2015), An empirical study on the impact of micro enterprises on women empowerment, *Journal of Enterprising Communities: People and Places in the Global Economy*, 9(4), 298-314.

³⁰ Chatterjee, S., Dutta Gupta, S. and Upadhyay, P. (2018), "Empowering women and stimulating development at bottom of pyramid through micro-entrepreneurship", *Management Decision*, Vol. 56 No. 1, pp. 160-174.

CHAPTER - III



**METHODOLOGY AND
PROFILE THE STUDY AREA**

CHAPTER III

METHODOLOGY AND PROFILE OF THE STUDY AREA

In this chapter, energy has been made to deliberate the methodology and profile of the study area.

3.1 METHODOLOGY

Designing a suitable methodology and selection of analytical tools are important for a meaningful analysis of any research problem. In this section an attempt is made to prepare a methodology of the present study. It includes sample design, collection of data and tools of analysis.

Sample Design

Primary data required for this study were collected from selected sample SHG members through personal interview method. The data was collected at Punnakayal village in Tuticorin District, where there are 32 SHG members engaged in micro enterprises were identified from the list obtained from Mahalir Thittam Scheme. Fifty respondents were chosen from the list, using systematic random sampling method for in depth study. Class interval technique was used to analysis the age, family size, income, saving and expenditure.

Collection of Data

The study is based on both primary and secondary data. The primary data were collected from the women Self Help Group members in Punnakayal village of Thoothukudi District of Tamil Nadu by using interview schedules. The primary data comprises socio economic conditions, Self Help Group details, micro enterprises, marketing and their problems. The final structure of the interview schedule was framed after the pre-test and pilot study. The secondary data were collected from Books, Journals, RBI Bulletins, NABARD's Annual Reports, unpublished records of the Mahalir Thittam office in Thoothukudi district, DRDA in Thoothukudi district, theses and Web sites.

Period of Study

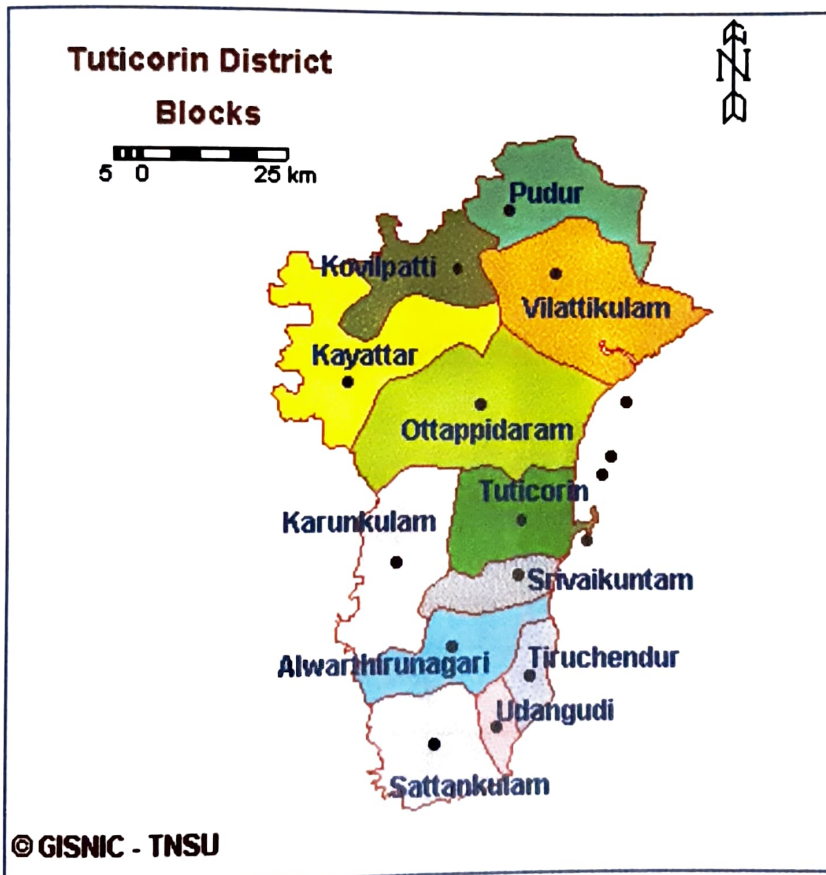
The field survey was conducted from January 2023 to March 2023 for the collection of primary data. The reference period of survey was 2023.

Tools of Analysis

For analysing the primary data percentage, mean and standard deviation statistical tools had been used.

PROFILE OF THE STUDY AREA

3.2 TUTICORIN DISTRICT AT A GLANCE



The district started functioning as the twentieth District in Tamil Nadu with effect from October 20, 1986 with Thoothukudi as its headquarters. This district is located between $8^{\circ}-05'$ and $9^{\circ}-30'$ of northern latitude and $77^{\circ}-05'$ and $78^{\circ}-25'$ of the eastern longitude.

This district is bound by Virudhunagar and Ramanathapuram districts in the north, Kanyakumari district in the south, the Gulf of Mannar in the east and Tirunelveli district in the west. It is spread over an area of 4621 sq.kms.

3.2.1 Administrative Regions

The district now consists of eight taluks namely Thoothukudi, Tiruchendur, Santhankulam, Srivaikuntam, Kovilpatti, Ottapidaram, Ettayapuram and Vilathikulam. It comprises two revenue divisions, seven revenue taluks and 12 development blocks. The administrative set up of the district is as follows:

The district has 20 town panchayats, 2 municipalities and 465 revenue villages. The district is industrially advanced with the majority of the industries located in and around Thoothukudi.

3.2.2 Population Characteristics

The total population of the study area according to the 2011 census, was 15,65,743 of which 7,64,087 were males and 8,01,656 females. More than 50 per cent of the population was non workers. Of the total workers, 4.55 per cent were cultivators, 10.69 per cent were agricultural labours and 22.10 percent were employed in other services including the household industry.

The population and number of workers in Thoothukudi district are presented in table 3.1.

TABLE 3.1

**POPULATION AND NUMBER OF WORKERS IN THOOTHUKUDI
DISTRICT (2014-15)**

| Sl.No. | Category | Number | Percentage |
|--------|------------------------|---------|------------|
| 1. | Population | 1565743 | |
| | Male | 764087 | 48.80 |
| | Female | 801656 | 51.20 |
| | Total | 1565743 | 100.00 |
| 2. | Cultivators | 71315 | 4.55 |
| 3. | Agricultural Labourers | 167387 | 10.69 |
| 4. | Marginal Workers | 88944 | 5.68 |
| 5. | Other Workers | 346036 | 22.10 |

| | | | |
|----|------------------|---------|--------|
| 6. | Non-Workers | 892061 | 56.98 |
| | Total Population | 1565743 | 100.00 |

Source: Assistant Director of Statistics, Thoothukudi.

The population density in the district is 315 per sq.kms against the state average of 428 per sq.kms. The percentage of the urban population is 42.28 percent and that of rural population is 57.72 percent of the total population. The literacy percentage of male is 70.7 per cent and female is 56 per cent. Total literacy per cent of this district is 71.5 per cent.

Education

Table 3.2 shows the literateness level in Thoothukudi District.

TABLE 3.2
LITERATES ACCORDING TO 2011 CENSUS

| Area | | Person | Male | Female |
|-------------|-------|-------------|-------------|-------------|
| Tamil Nadu | Total | 5,18,37,507 | 2,80,40,491 | 2,37,97,016 |
| | Rural | 2,45,02,195 | 1,36,65,839 | 1,08,36,356 |
| | Urban | 2,73,35,312 | 1,43,74,652 | 1,29,60,660 |
| Thoothukudi | Total | 13,49,697 | 7,03,106 | 6,46,591 |
| | Rural | 6,42,686 | 3,39,739 | 3,02,947 |
| | Urban | 7,07,011 | 3,63,367 | 3,43,644 |

Source: National Informatics Centre, Thoothukudi

From this Table 3.2, it is clear that urban female literacy is 1,29,60,660 (47.41 percent) of the total populace of the urban literates in Tamil Nadu. In the meantime, the total urban literates in Thoothukudi district are 7,07,011 (52.38 percent) of the total literates in Thoothukudi district. Of this, the female literateness is 3,43,644 (53.14 percent). From this Table, it is also evident that male literateness level in Thoothukudi is more than female literateness.

3.2.3 Climate and Rainfall

The district in general has a tropical climate except in the coastal areas. The mean maximum temperature ranges from 29.5°C to 40.5°C and the mean minimum temperature varies from 18.4°C to 26.7°C. May and August are the hottest months and the lowest temperature is recorded during December and January.

The district receives maximum rainfall from North-East and South-West monsoons. The season-wise annual average rainfall of Thoothukudi district is furnished in Table 3.3.

TABLE 3.3
ANNUAL AVERAGE RAINFALL OF THOOTHUKUDI DISTRICT (in mm.)

| Year | South-West Monsoon (June-September) | North-East Monsoon (October-December) | Winter Period (January-February) | Hot Weather (March-May) | Total |
|-----------|-------------------------------------|---------------------------------------|----------------------------------|-------------------------|--------|
| 2010-2011 | 78.58 | 270.36 | 31.8 | 67.31 | 448.05 |
| 2011-2012 | 17.5 | 692.20 | 2.4 | 64.30 | 776.40 |
| 2012-2013 | 107.3 | 519.91 | 7.2 | 74.8 | 709.21 |
| 2013-2014 | 49.2 | 305.29 | 54.20 | 12.5 | 421.19 |

Source: Assistant Director of Statistics, Thoothukudi District.

3.2.4 Rivers

The main river source for the district is the Tambiraparani River. The river flows through Srivaikuntam and Tiruchendur taluks and is the principal irrigation source of the district.

3.2.5 Soils and Minerals

The soils found in Thoothukudi are of three types namely Black loam, Red sandy and alluvial soils. Black loamy soil is found in Kovilpatti, Vilathikulam, and Ottapidaram taluks. Sathankulam and parts of Tiruchendur and Thoothukudi taluks have red sandy soils. Alluvial soil is found in Srivaikuntam and parts of Tiruchendur taluks. The soils such as acidic, alkaline and saluro soils are found in the district. The acidic soil is found (1.15 per cent) in Thoothukudi, Srivaikuntam and Alwarthirunagari blocks.

This district is rich in mineral resources. Coral limestone is found in the east coast from Thoothukudi to Pamban. Lime shell and coral jelly are found in Thoothukudi taluk. Common salt is produced in the innumerable salt pans spread over nearly 17 Km. of coastal stretch from Veppoladai to Palayakayal. The salt produced here meets 30 per cent of the country's needs.

In the coastal range from Thoothukudi to Pamban, high grade coral limestone is found. Shell limestone is found near Arasur in Tiruchendur taluk.

3.2.6 Transport and Communication

The district has a road length of 2310 km. comprising 1232 kms. of metallic road, 665 of non-metallic road and 413 kms. of kutchra road.

The district is served by 413 post offices covering 3270 persons per post office. There are 61 telegraphic offices in the district, which serve an average population of 22,140 per office. Similarly there is one radio set for every 31 person in the district.

3.2.7 Port

Thoothukudi was a famous port city even in the olden days. Valuable commodities like pearls, chunks and salt were exported to various European countries from the ancient Port of Korkai. The activity of the Port increased enormously when large merchant vessels were able to berth in the Port.

3.2.8 Industries

Southern Petro-Chemical Industries Company (SPIC) was established in 1975 with a capital outlay of Rs.99 crores. The Heavy Water Plant (HWP) utilising free hydrogen from the SPIC plant is of natural importance, as heavy water is used as a moderator in atomic plants. Dhranga Dhara Chemical works is the other major industry of the district.

Also a number of small scale industries like match industry and textile industry are found in this district. Kovilpatti taluk is one of the major match manufacturing taluks in the state with more than 2000 small scale units located within the taluk.

3.2.9 Fisheries

Thoothukudi is a major fishing centre. It is also considered to be the only pearl fishing centre in the whole of India. Fishing, next to agriculture, is an important occupation of the district. Nearly 35,000 MT of marine fish are produced per annum.

3.2.10 Forestry

The area under forestry is 12724 hectares which occupies 2.77 per cent of the geographical area.

3.3 Land-Use Pattern

Agro-climatic conditions of any region namely soil, irrigation, rainfall and the like, besides the ownership pattern of land, determine their use. The Thoothukudi district extends over a geographical area of 4,59,054 hectares, of which net sown area accounts for 41.02 per cent. The pattern of land utilisation reveals that 2.40 per cent of the total geographical area is under forest and 4.28 per cent is barren and uncultivable land.

Land put to non-agricultural uses is 15.63 per cent and cultivable waste is 4.31 per cent. Current fallows and other fallows form 13.33 per cent and 10.12 per cent of geographical area respectively. The pattern of land utilisation in Thoothukudi district is given in Table 3.4.

TABLE 3.4
LAND USE PATTERN IN THE THOOTHUKUDI DISTRICT 2014-15

| Sl. No. | Classification | Areas (in Hectares) | Percentage |
|---------|--|------------------------|------------|
| 1. | Forests | 11012 | 2.40 |
| 2. | Barren Uncultivable lands | 19662 | 4.28 |
| 3. | Land put to non-agricultural uses | 71772 | 15.63 |
| 4. | Cultivable waste | 19779 | 4.31 |
| 5. | Permanent pastures and other grazing lands | 5132 | 1.12 |
| 6. | Land under miscellaneous tree crops | 35771 | 7.79 |
| 7. | Current fallows | 61189 | 13.33 |
| 8. | Other fallows | 46441 | 10.12 |
| 9. | Net area sown | 188296 | 41.02 |
| 10. | Total geographical area | 459054 | 100.00 |

Source: Assistant Director of Statistics, Thoothukudi District, 2014-15.

3.4 The significance of Thoothukudi as Industrial Growth Centre

The Thoothukudi District located on the extreme southern parts of Tamil Nadu and is carved out of Tirunelveli District on 20 October 1986. The district located between 0.80 and 450 of the northern latitude and 78 and 110 of the eastern longitudes. The district is roughly triangular and bounded by Virudhunagar and Ramanathapuram districts in the north, Tirunelveli district in the south and west and Gulf of Manner in the east. The total terrestrial area of the district is 4,621 sq.km constituting about 3.5 percent of the state. It has got a coastal line of 121km.

3.5 Fisheries in Thoothukudi District

Thoothukudi is blessed with a wide variety of flora and fauna inhabiting the fragile ecosystems of coral reef and mangroves. Marine fishing, Pearl and Chunk fishing are famous in this district from the time immemorial. Thoothukudi is the main centre for deep-sea fishing. Thoothukudi has a lengthy coastline of about 140 km. Prawn culture is flourishing in this district and earning a large amount of foreign exchange. Now, the prawn culture has been disqualified by the Supreme Court of India due to pollution issues.

The other varieties of fishes are caught and powdered and packed and it is called as 'MASI'. The MASI is even exported to all parts of the country and foreign countries, particularly to Srilanka and other Indian Ocean countries. The fish cakes produced here are used for feed for prawns and other fishes. There are 23 marine fishing villages in Thoothukudi district.

There is one Joint Director of fisheries and Assistant Director of Fisheries in charge of Pearl Chunk fishing, Fishermen Training Institute and for technical guidance. There is a fish seed farm at Kadamba. Service Centre / Base workshop is situated at Tuticorin. There is a fish curing centre at Punnakayal. During the year 2010-11, the total inland fish production is 3137 tonnes.

The fishing industry became increasingly polarised between a modern mechanised sector and a traditional non-mechanised sector. The mechanised sector can make considerable profits from exports. The non-mechanised sector is confined to the domestic market with declining catches and fish stock. Forced to compete with the growing mechanised sector, the artisanal fisheries also started to enter the process of modernisation fitting their traditional craft with low power outboard engines.

The Government has been facilitating this modernisation process of the fishing boats through programmes such as the scheme for the motorisation of traditional fishing crafts, sponsored by the Ministry of Agriculture since 1986. The group that could afford the motorisation of their traditional fishing craft started to produce both for export and the local market. The better facilities and infrastructure initially set up for the mechanised sector, and the broader markets opened up by this same sector, also benefited the traditional fishermen.

3.6 Role of District Industries Centre (DIC) in Thoothukudi District

The District Industries Centre here has issued 614 provisional SME registration certificates to various entrepreneurs for starting new ventures, during the year 2012. DIC in the current financial year between April and September, have issued permanent SME certificates to 156 industrial units functioning across the district, 97 registration certificates to cottage units and 54 online provisional registration certificates to industrial firms during the same period.

Under the Prime Minister's Rozgar Yojana Scheme, 220 cases had so far been recommended to banks, in which Rs.40.75 lakh sanctioned about 93 cases. As part of its efforts to progress the entrepreneurial and technical skills among the industrial fraternity, the DIC imparted training to 54 persons till September 30 and took active steps to disburse loans to the beneficiaries of the training programme. Eight industrial units were benefited by term loans under the New Anna Marumalarchi Thittam up to September 30, 2010, and added that three among the eight commenced production.

A vast number of youth will benefit from the Unemployed Youth Employment Programme (UYEGP) directly and indirectly in Tamil Nadu during the Eleventh Plan period. It would help the unemployed to set up enterprises including manufacturing and other commercial formations by availing loans to an extreme of Rs. 5 lakh with 15 percent subsidy of the project cost.

General Managers of DIC, Thoothukudi fascinated to the unemployed to consume this chance. Economically useful manufacturing service and business activities without direct agricultural operations like levitation crops, etc., would be covered under this programme. District Industries Centre will be the applying agency to condense assistance.

TABLE 3.5
INDUSTRIAL SCENARIO OF THOOTHUKUDI DISTRICT

| Sl.No. | Head | Unit | Particulars |
|--------|---|---------|-------------|
| 1. | Registered Industrial Unit | No. | 10078 |
| 2. | Total Industrial Unit | No. | 10078 |
| 3. | Registered Medium & Large Unit | No. | 28 |
| 4. | Estimated Avg. No. Of Daily Worker Employed in Small Scale Industries | No | 25640 |
| 5. | Employment In Large and Medium Industries | No. | 40284 |
| 6. | No. Of Industrial Area | No. | 3 |
| 7. | Turnover of Small-Scale Ind. | In Lacs | 100 Crore |
| 8. | Turnover of Medium & Large Scale Industries | In Lacs | 3000 Crore |

Source: Brief Industrial Profile of Thoothukudi District, Br.MSME-Development Institute, Tuticorin

The economy of Thoothukudi rotates shipping, fishing, salt pan, and agricultural industries. Thoothukudi has a swarm of other industries including power, chemicals and IT. Few significant industries of Thoothukudi district are SPIC, Sterlite Industries India Ltd, TAC, Dharangadhara Chemical Works, Kilburn Chemicals, Madura Coats, Nila Sea Food, Loyal Textiles Ltd., and Transworld Granite Industries.

TABLE 3.6
OVERVIEW OF THE INDUSTRIAL SCENARIO
SNAPSHOT INDUSTRIAL VISTAS

| Sl.No | Existing Industrial Scenario | Emerging Industrial Scenario |
|-------|------------------------------|------------------------------|
|-------|------------------------------|------------------------------|

| | | |
|-----|---------------------------|---|
| 1. | Chemical Industries | Marine Chemicals |
| 2. | Readymade Garment | Salt-Based Products |
| 3. | Safety Matches | Fly Ash Bricks Industries |
| 4. | Textile | Floriculture |
| 5. | Spinning Mills | Sea Food Processing |
| 6. | Salt Industry | Spice/spice-based products |
| 7. | Boat Making (traditional) | Oleoresin/Spice Oils |
| 8. | Edible Oil | Pharmaceuticals |
| 9. | Rice Milling | Dairy Development |
| 10. | Bakery Products | Mineral Based Industries |
| 11. | Fish Processing Industry | Software and Information Technology |
| 12. | - | Fruit & Vegetable processing Industries |
| 13. | - | Palmyrah Based Products |
| 14. | - | Solar Equipments (Nonconventional energy) |
| 15. | - | Energy Foods |
| 16. | - | Cattle/Poultry Feed |
| 17. | - | Rubber and Plastic based Products |
| 18. | - | Cashewnut based products |
| 19. | - | Cold Storage |
| 20. | - | Mechanised production of Safety Matches |

Source: District Industries Centre (Thoothukudi – 2010-11)

The farming of horticultural crops viz., fruits and vegetables are an upward trend, as the local farmers show interest, given profits. There is a possibility for fruits and vegetables based industries in the district. The district lodges the first place in salt production in the state. There is a proper scope for development for salt-based marine chemical industries namely bromine from sea bittern; free flow iodised salt, sodium chloride (analytical and pharmaceutical), magnesium sulphate.

The tremendous growth of Palmyra and coconut trees in the district has bright prospects for the growth of industries based on these to improve the rural economy. The total length of the shoreline is 121 kms. Marine food production in current years has shown a descending drift.

To incredulous this problem, there is a need to recover infrastructure facilities in the old port at Kulasekarapatinam in Udangudi Block, given the tremendous export demand for seafood and processed fish food variables, which can earn foreign exchange. The readymade garment industry, which is in the small sector, is an asset of the district. Given the continuous

demand for domestic and export market, a fashion technology institute can be set up. Limestone deposits in the district pave the way for starting a mini cement plant.

TABLE 3.7
DISTRICT INDUSTRIAL POSSIBILITIES LOCATION ANALYSIS

| SL.NO | Proposed Industrial Sectors | Blocks |
|-------|--|---|
| 1 | Banana powder, Banana based products, fruits and vegetable processing industries | Srivaikuntam, Tiruchendur, Kovilpatti, Vilathikulam |
| 2 | Dehydration of drumsticks and oil from dry seeds of drumsticks | Sattankullam, Vilathikulam |
| 3 | Poultry and Cattle feed | |
| 4 | Seafood Industry | Thoothukudi |
| 5 | Extraction, refining of edible oils | Thoothukudi |
| 6 | Oleoresin and spice oils, spice-based products | Kovilpatti, Karungulam |
| 7 | Meat processing industry | Vilathikulam, Kovilpatti, Thoothukudi |
| 8 | Textile based industry, Readymade Garments | Pudur, Vilathikulam |
| 9 | Chemical Industries | Ottaipidaram, Kovilpatti, Thoothukudi |
| 10 | Mechanical boats/ small ships building units | Thoothukudi, Tiruchendur |
| 11 | Coconut-based products | Thoothukudi |
| 12 | Palmyra based products | Udankudi |
| 13 | Mini Cement Plant | Udankudi, Sattankullam |
| 14 | Fly ash/ Chamber bricks | Sattankullam |
| 15 | Cold Storage unit | Karungulam |
| 16 | Rubber based products | Srivaikuntam, Tiruchendur, Vilathikulam |
| 17 | Dhal milling | Karungulam, Sattankullam, Udankudi |
| 18 | Mini Modern Rice Mill | Thoothukudi, Srivaikuntam, Tiruchendur, Vilathikulam, Ottaipidaram, Kovilpatti. |
| | | Thoothukudi, Srivaikuntam, Tiruchendur, Vilathikulam, Ottaipidaram, Kovilpatti |

Source: District Industries Centre (Thoothukudi – 2010-11)

As per 2009-10 censuses, the district constitutes 70 percent of the total salt production of the state and meets 30 percent necessity of our nation. There are two Industrial Estates one at Kovilpatti with 11 units and the further at Thoothukudi with 20 units. SIDCO and the latter by SIPCOT manage the former. Small and Medium Industries such as match industries, food-based and metal-based industries generally concentrated in Kovilpatti and Thoothukudi taluks.

In Puthiamputhur village Ottapidaram taluk and Kovilpatti, the production of Readymade dresses is very much flourishing in recent times and the readymade dresses produced here are transported to Northern India, and it earns a good reputation and income. There are SMEs registered in the district and about 14 critical industries more than 2554 and SME's were only 1160 in 2002-03.

3.7 PROFILE OF THE STUDY AREA - PUNAIKAYAL VILLAGE

Punnakayal is a Village in Alwarthirunagari Block in Tuticorin District of Tamil Nadu State, India. It is located 23 KM towards the South of the District headquarters in Thoothukudi. 19 KM from Alwarthirunagari. 639 KM from the State capital Chennai and the postal head office are Autoor. Mukkani (3 KM), Agaram (4 KM), Korkai (4 KM), Umarikadu (5 KM), and Mela Authoor (5 KM) are the nearby Villages to Punnakayal.

Punnakayal is surrounded by Tiruchendur Block towards the South, Tuticorin Block towards the North, Alwarthirunagari Block towards the west, and Thoothukkudi Block towards the North. Tiruchendur, Thoothukudi, Tirunelveli, Vadakkuvalliyur are the nearby Cities to Punnakayal. Punnakayal's Local Language is Tamil. Punnakayal Village Total population is 7684 and the number of houses is 1744. The female Population is 48.3%. The village literacy rate is 74.4% and the Female Literacy rate is 36.3%.

TABLE 3.8
2011 CENSUS DETAILS OF PUNNAKAYAL

| Census Parameter | Census Data |
|-------------------------------|----------------|
| Total Population | 7684 |
| Total No of Houses | 1744 |
| Female Population % | 48.3 % (3709) |
| Total Literacy rate % | 74.4 % (5717) |
| Female Literacy rate | 36.3 % (2791) |
| Scheduled Tribes Population % | 0.0 % (0) |
| Scheduled Caste Population % | 1.2 % (96) |

| | |
|---------------------------------------|---------------|
| Working Population % | 31.8 % |
| Child(0 -6) Population by 2011 | 909 |
| Girl Child(0 -6) Population % by 2011 | 48.4 % (440) |

Source: <https://www.census2011.co.in/data/village/642555-punnakayal-tamil-nadu.html>

In Punnakayal village population of children with age 0-6 is 909 which makes up 11.83 % of total population of village. Average Sex Ratio of Punnakayal village is 933 which is lower than Tamil Nadu state average of 996. Child Sex Ratio for the Punnakayal as per census is 938, lower than Tamil Nadu average of 943.

As per constitution of India and Panchyati Raaj Act, Punnakayal village is administrated by Sarpanch (Head of Village) who is elected representative of village. Our website, don't have information about schools and hospital in Punnakayal village.

TABLE 3.9
POPULATION OF PUNNAKAYAL

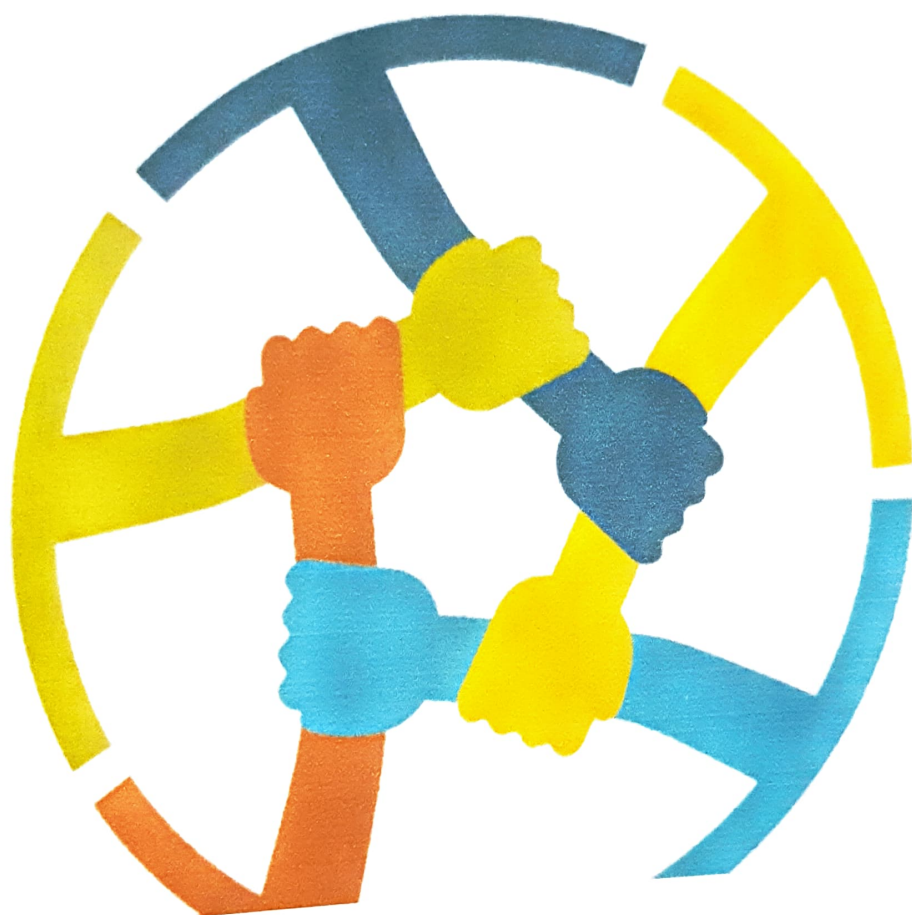
| Particulars | Total | Male | Female |
|-----------------------|-------|-------|--------|
| Total Population | 7,684 | 3,975 | 3,709 |
| Literate Population | 5,717 | 2,926 | 2,791 |
| Illiterate Population | 1,967 | 1,049 | 918 |

Source: <https://www.census2011.co.in/data/village/642555-punnakayal-tamil-nadu.html>

According to Census 2011, information the location code or village code of Punnakayal village is 642555. Punnakayal village is located in Tiruchendur taluka of Thoothukkudi district in Tamil Nadu, India. It is situated 23km away from sub-district headquarters Tiruchendur (tehsildar office) and 29km away from district headquarter Thoothukkudi. As per 2009 stats, Punnakayal village is also a gram panchayat.

The total geographical area of the village is 406.83 hectares. Punnakayal has a total population of 7,684 people, out of which the male population is 3,975 while the female population is 3,709. The literacy rate of punnakayal village is 74.40% out of which 73.61% of males and 75.25% of females are literate. There are about 1,744 houses in punnakayal village. Kayalpattinam is the nearest town to punnakayal village for all major economic activities.

CHAPTER - IV



**SOCIO – ECONOMIC PROFILE
OF THE SAMPLE
RESPONDENTS**

CHAPTER IV

SOCIO-ECONOMIC PROFILE OF THE SAMPLE RESPONDENTS

The socio-economic profile of the sample Self Help Group members such as age, religion, caste, marital status, educational level, type and size of family, occupation, housing condition, household income, expenditure, savings in SHGs, the reason for joining SHGs, motivation to join the group and the like are analysed in this chapter.

TABLE 4.1
DISTRIBUTION OF SAMPLE WOMEN ACCORDING TO THEIR AGE

| S. No. | Age | No. of Respondents | Percentage |
|--------|---------------|--------------------|------------|
| 1. | Below 25 yrs. | 5 | 10.00 |
| 2. | 26 – 35 yrs. | 22 | 44.00 |
| 3. | 36 – 45 yrs. | 14 | 28.00 |
| 4. | Above 45 yrs. | 9 | 18.00 |
| Total | | 50 | 100.0 |

Source: Primary data.

From Table 4.1 the age distribution of the 50 sample respondents shows that 10.00 per cent of the SHG members are in the age group of below 25 years and 44.00 per cent are in the age group 26 to 35 years 28.00 per cent of the total respondents constitute the age group of 36 to 45 years and those above 45 years constitutes 18.00 per cent. It is observed from the Table that the majority of the respondents belong to the age group of 26-35 years who are more energetic change prone, progressive and innovative. The mean age of the respondents worked out to be 35.90 years.

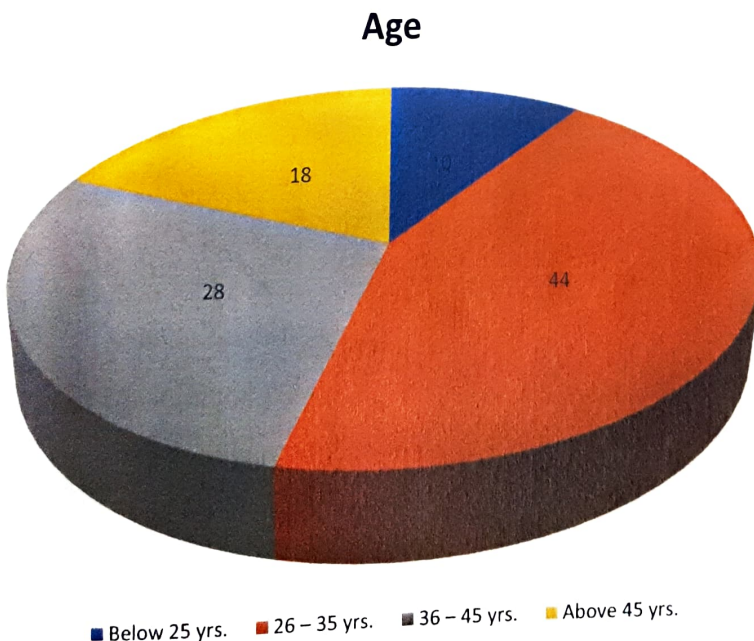


TABLE 4.2

DISTRIBUTION OF SAMPLE WOMEN ACCORDING TO THEIR RELIGION

| Sl. No. | Religion | No. of Respondents | Percentage |
|---------|-----------|--------------------|------------|
| 1. | Hindu | 17 | 34.00 |
| 2. | Muslim | 31 | 62.00 |
| 3. | Christian | 2 | 4.00 |
| Total | | 50 | 100.0 |

Source: Primary data.

From Table 4.2, it has been revealed that out of 50 SHG members majority of 62.00 per cent of the SHG members are Christians, while 34.00 per cent are Hindus and 4.00 per cent are Muslims. Muslims and Hindus are the minorities in the present study area.

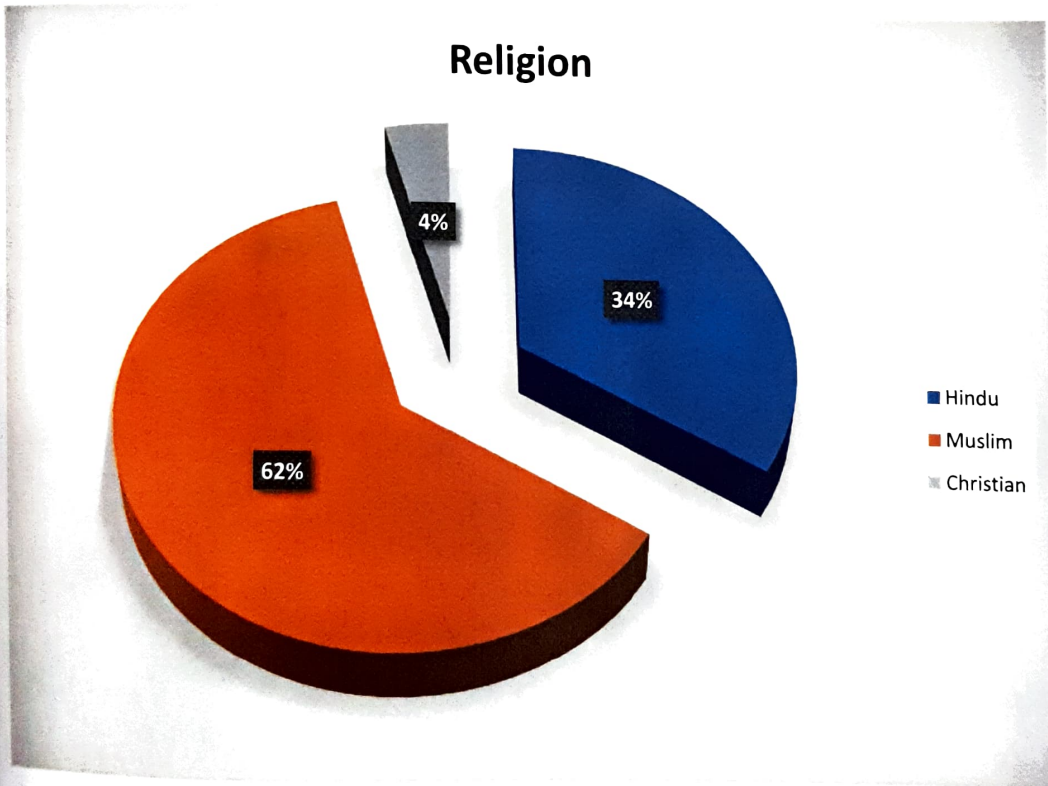


TABLE 4.3

DISTRIBUTION OF SAMPLE WOMEN ACCORDING TO THEIR CASTE

| S. No. | Caste | No. of Respondents | Percentage |
|--------|-------|--------------------|------------|
| 1 | SC | 9 | 18.00 |
| 2 | MBC | 38 | 76.00 |
| 3 | BC | 1 | 6.00 |
| | Total | 50 | 100.0 |

Source: Primary data.

From Table 4.3 it has been observed out of the total 50 samples, about 18.00 per cent of the women belong to Scheduled Caste. Most Backward Classes and Backward Classes are 76.00 per cent and 6.00 per cent respectively.

Community

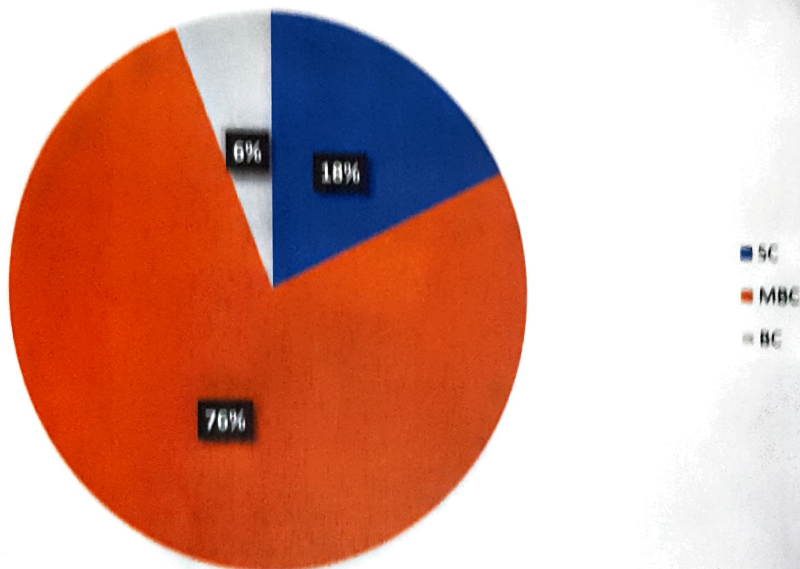


TABLE 4.4
DISTRIBUTION OF SAMPLE WOMEN ACCORDING TO THEIR MARITAL STATUS

| Sl. No. | Marital Status | No. of Respondents | Percentage |
|---------|----------------|--------------------|------------|
| 1. | Married | 41 | 82.00 |
| 2. | Unmarried | 6 | 12.00 |
| 3. | Widow | 2 | 4.00 |
| 4. | Separated | 1 | 2.00 |
| Total | | 50 | 100.0 |

Source: Primary data.

It has been inferred from Table 4.4 that the majority of 82.00 per cent of the sample women respondents are married. Married women shoulder heavier responsibilities than unmarried women. 12.00 per cent of women are unmarried, 4.00 per cent are widowed and 2.00 per cent of women are separated. Hence, it is inferred that microfinance is availed of mainly by married women in the study area.

Marital status

■ Married ■ Unmarried ■ Widow ■ Separated

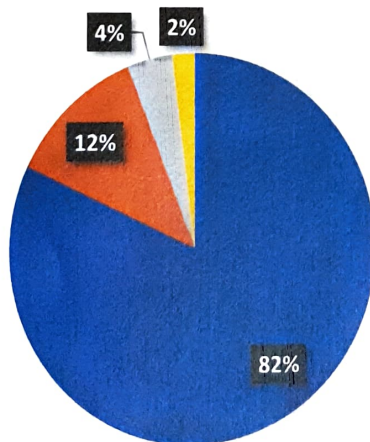


TABLE 4.5

DISTRIBUTION OF SAMPLE WOMEN ACCORDING TO THEIR EDUCATIONAL LEVEL

| Sl. No. | Educational level | No. of respondents | Percentage |
|---------|-------------------|--------------------|------------|
| 1. | Illiterate | 9 | 18.00 |
| 2. | Primary | 11 | 22.00 |
| 3. | High school | 18 | 36.00 |
| 4. | Higher Secondary | 8 | 16.00 |
| 5. | Degree and above | 4 | 8.00 |
| Total | | 50 | 100.0 |

Source: Primary data.

It has been inferred from Table 4.5 that out of 50 samples, 18.00 per cent of the sample women are illiterate. 22 per cent have studied up to the primary level, 36 percent have completed high school level and 16 per cent have completed higher secondary. Only 8 per cent of the sample women respondents have studied to a degree and above.

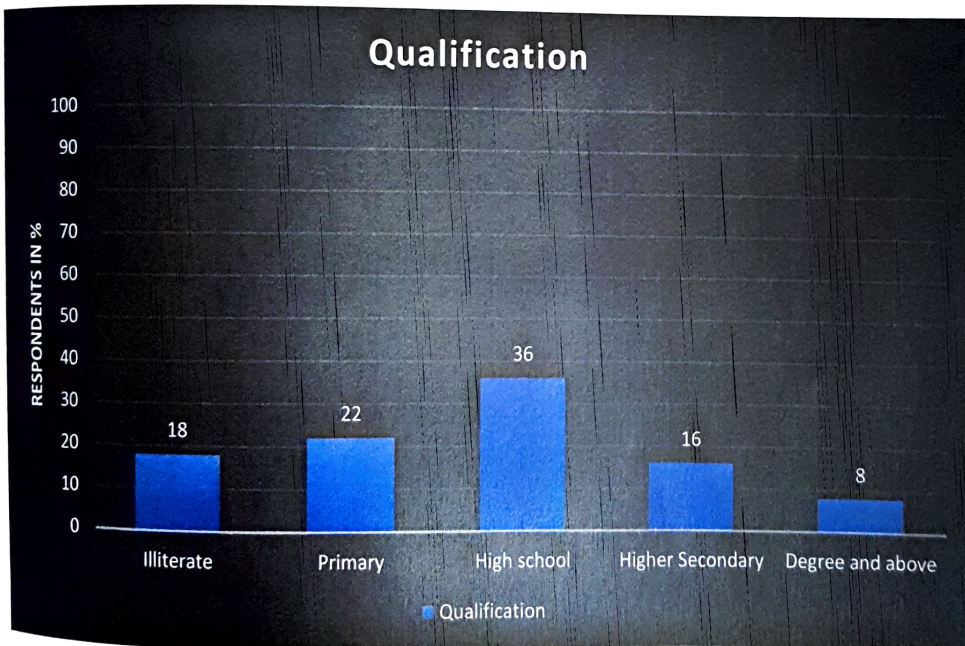


TABLE 4.6
DISTRIBUTION OF SAMPLE WOMEN
ACCORDING TO THE TYPE OF FAMILY

| Sl. No. | Type of Family | No. of Respondents | Percentage |
|---------|----------------|--------------------|------------|
| 1. | Nuclear family | 42 | 84.00 |
| 2. | Joint family | 8 | 16.00 |
| Total | | 50 | 100.0 |

Source: Primary data.

Table 4.6 reveals that out of 50 sample women respondents, 84.00 per cent have a nuclear family system and only 16.00 per cent have a joint family system. It can be inferred that the majority of the sample respondents are having a nuclear family system in the study area.

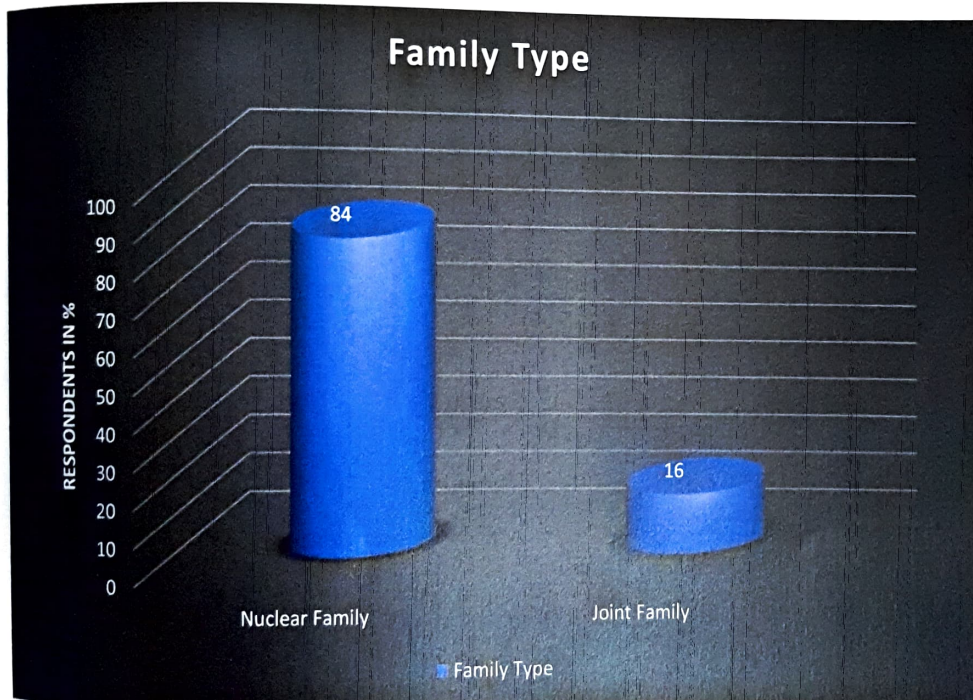


TABLE 4.7

DISTRIBUTION OF SAMPLE WOMEN ACCORDING TO THEIR FAMILY SIZE

| Sl. No. | Family size | No. of Respondents | Percentage |
|---------|-------------|--------------------|------------|
| 1. | 1 and 2 | 9 | 18.00 |
| 2. | 3 and 4 | 27 | 54.00 |
| 3. | 5 and 6 | 12 | 24.00 |
| 4. | Above 6 | 2 | 4.00 |
| Total | | 50 | 100.0 |

Source: Primary data.

From Table 4.7 it is found that the majority of 54.00 per cent of the sample women SHG respondents have a family size of 3 and 4, 24.00 per cent have a family size of 5 and 6, 18.00 per cent constitute a family size of 1 and 2 and only 4.00 per cent of women have the family size of more than six. The average size of the family is worked out to be 3.74.

family size

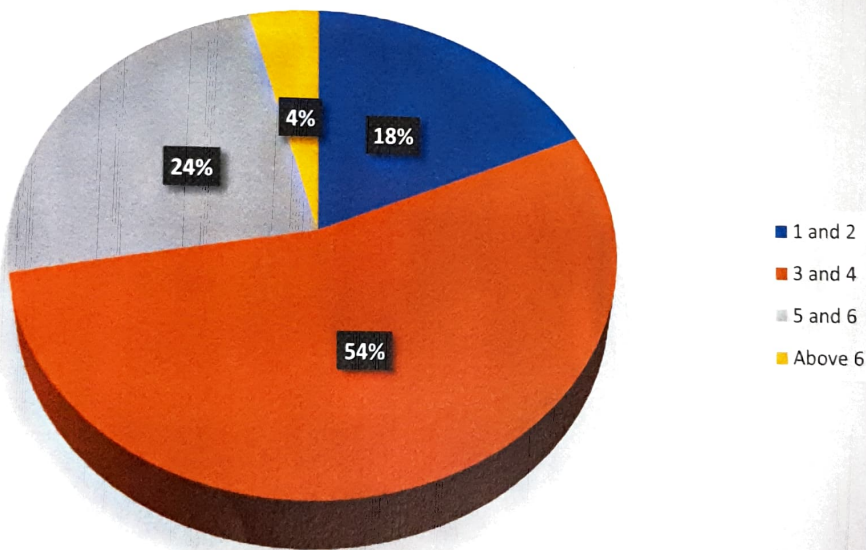


TABLE 4.8

DISTRIBUTION OF SAMPLE WOMEN ACCORDING TO THEIR OCCUPATION

| Sl. No. | Occupation | No. of Respondents | Percentage |
|---------|---------------------|--------------------|------------|
| 1 | Agricultural labour | 17 | 34.00 |
| 2 | Self-employed | 9 | 18.00 |
| 3 | Private jobs | 11 | 22.00 |
| 4 | Housewife | 10 | 20.00 |
| 5 | Coolie | 3 | 6.00 |
| Total | | 50 | 100.0 |

Source: Primary data

It is evident from Table 4.8, that in the study area, 34.00 per cent of the respondents are agricultural labourers, 6.00 per cent are coolies, 18.00 per cent of sample SHG women are self-employed, 20.00 per cent are housewives and only 22.00 per cent are engaged in private jobs.

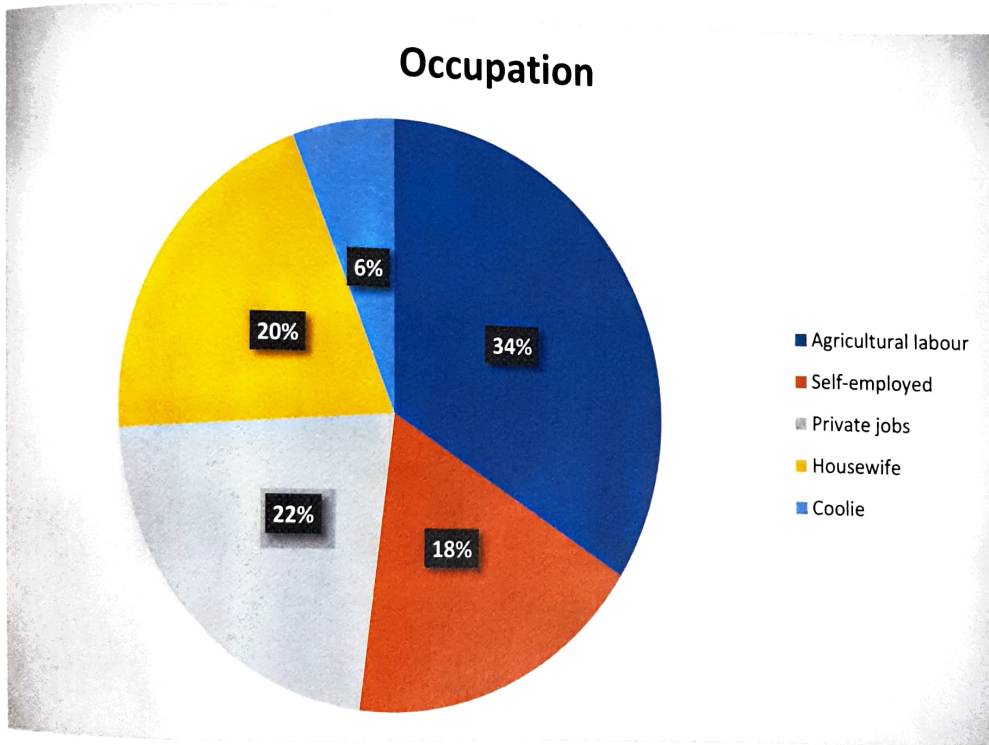


TABLE 4.9

DISTRIBUTION OF SAMPLE WOMEN ACCORDING TO THEIR HOUSING
CONDITION

| S.No. | Ownership of the house | No. of Respondents | Percentage |
|-------|------------------------|--------------------|------------|
| 1. | Owned | 36 | 72.00 |
| 2. | Leased | 9 | 18.00 |
| 3. | Rented | 5 | 10.00 |
| Total | | 50 | 100.0 |

Source: Primary data.

Table 4.9 shows that 72.00 per cent of the respondents have own houses, whereas 18.00 per cent and 10.00 per cent of members have leased and rented houses respectively.

Ownership of the house

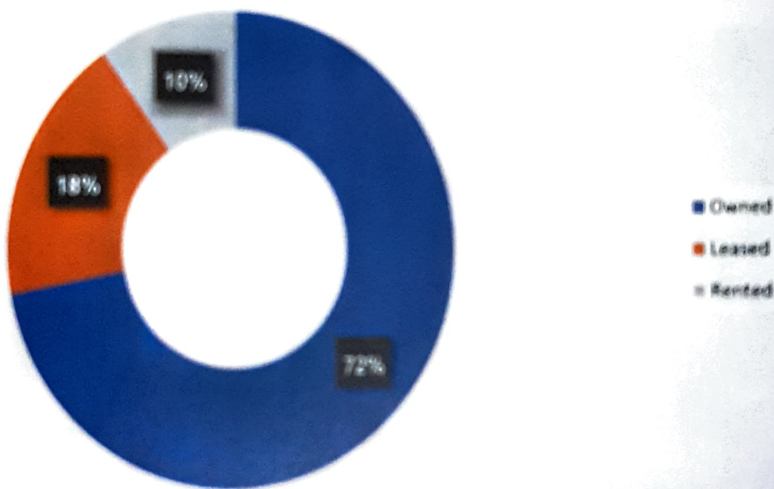


TABLE 4.10
DISTRIBUTION OF SAMPLE WOMEN ACCORDING TO THE
TYPE OF HOUSE

| S.No. | Type | No. of Respondents | Percentage |
|-------|----------|--------------------|------------|
| 1. | Tiled | 26 | 52.00 |
| 2. | Thatched | 11 | 22.00 |
| 3. | Terraced | 13 | 26.00 |
| | Total | 50 | 100.0 |

Source: Primary data.

From Table 4.10, it has been observed that the majority of 52.00 per cent of the sample respondents live in tiled houses, 22.00 per cent of the SHG members live in thatched houses and the rest 26.00 per cent of the respondents live in terraced houses.

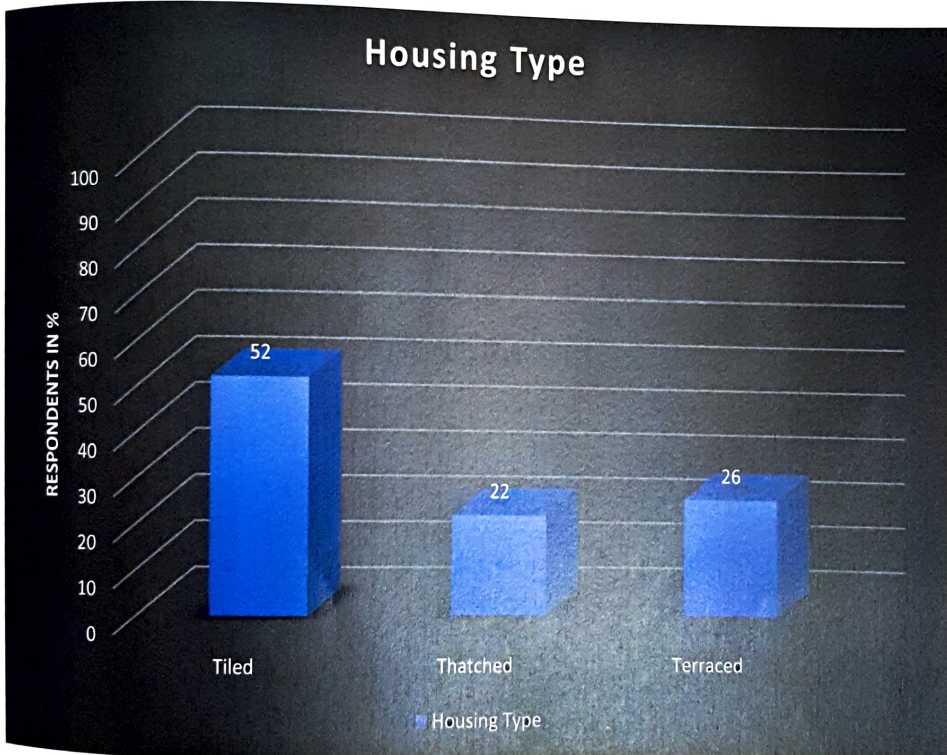


TABLE 4.11

DISTRIBUTION OF SAMPLE WOMEN ACCORDING TO MONTHLY FAMILY INCOME

| Sl. No. | Monthly family income | No. of respondents | Percentage |
|---------|-----------------------|--------------------|------------|
| 1 | Less than Rs.5000 | 7 | 14.00 |
| 2 | Rs.5001 – 10000 | 9 | 18.00 |
| 3 | Rs.10001 – 15000 | 16 | 32.00 |
| 4 | Above Rs.15000 | 18 | 36.00 |
| Total | | 50 | 100.0 |

Source: Primary data.

Table 4.11 reveals that the monthly family income is grouped into less than Rs.5,000, Rs.5,001 to 10,000, Rs.10,001 to 15,000 and above Rs.15,000. Table 4.11 further shows that 14.00 per cent of the sample respondents' monthly family income is less than Rs.5,000. 18.00 per cent are having a family income between Rs.5,001 and Rs.10,000 and 32.00 per cent of the respondents are between Rs.10,001 and Rs.15,000. A good majority 36.00 per cent of the respondents earn a monthly family income above Rs.15,000.

Monthly Income

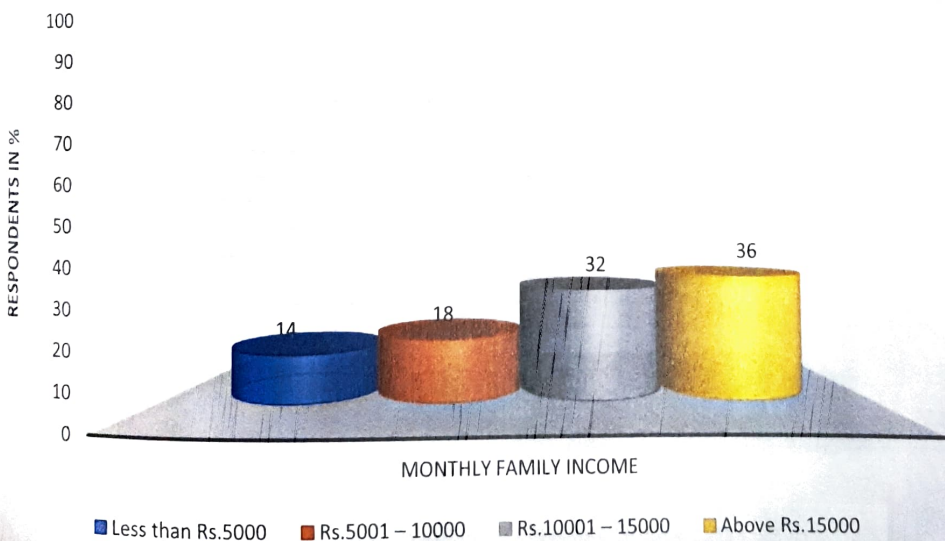


TABLE 4.12

DISTRIBUTION OF SAMPLE WOMEN ACCORDING TO MONTHLY FAMILY EXPENDITURE

| Sl.No. | Monthly family expenditure | No. of respondents | Percentage |
|--------|----------------------------|--------------------|------------|
| 1. | Less than Rs.3,000 | 5 | 10.00 |
| 2. | Rs.3,001 – 6,000 | 17 | 34.00 |
| 3. | Rs.6,001 – 9,000 | 13 | 26.00 |
| 4. | Rs.9,001 – 12,000 | 9 | 18.00 |
| 5. | Above Rs.12,000 | 6 | 12.00 |
| Total | | 50 | 100.0 |

Source: Primary data.

It has been revealed from Table 4.12 that among the 50 sample respondents, ten per cent of the respondents' monthly family expenditure is less than Rs.3,000, and 34.00 per cent of the sample respondents' monthly family expenditure is between Rs.3,001 and Rs.6,000. 26.00 per cent between Rs.6,001 and Rs.9,000, 18.00 per cent between Rs.9,001 and Rs.12,000 and 12.00 per cent of the sample respondents' monthly family expenditure is above Rs.12,000. It is inferred from the above Table that most of the sample respondents' monthly family expenditure is between Rs.3,001 and Rs.6,000.

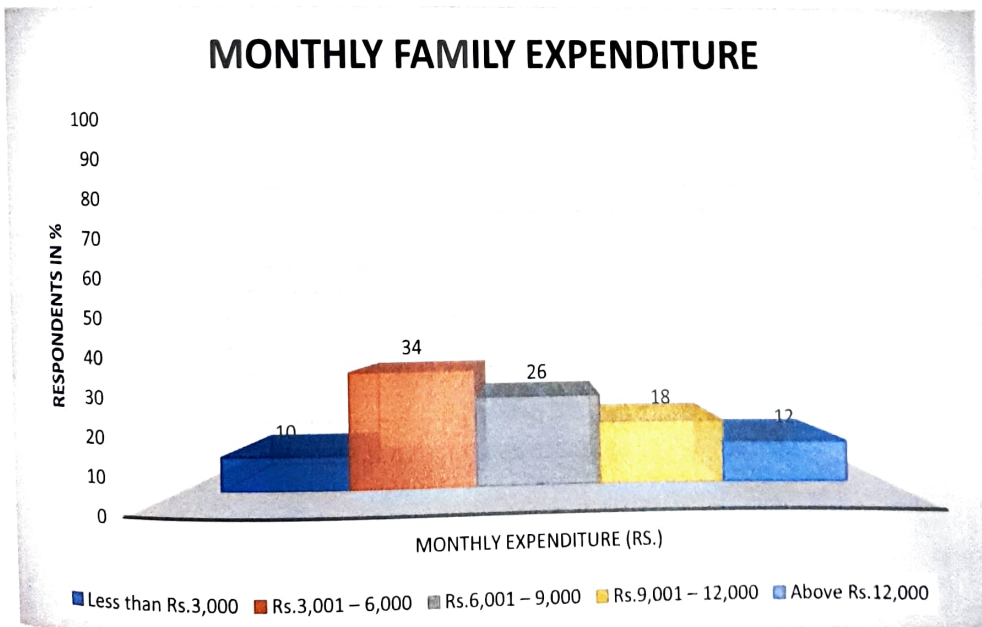


TABLE 4.13
DISTRIBUTION OF SAMPLE WOMEN ACCORDING TO MONTHLY
COMPULSORY SAVINGS

| S.No. | Savings per month | No. of Respondents | Percentage |
|-------|-------------------|--------------------|------------|
| 1 | Up to Rs.500 | 9 | 18.00 |
| 2 | Rs.500 – 10000 | 29 | 58.00 |
| 3 | Above Rs.1000 | 12 | 24.00 |
| Total | | 50 | 100.0 |

Source: Primary data.

It has been inferred from Table 4.13 shows that 18.00 per cent of the sample respondents save up to Rs.500, 58.00 per cent save Rs.500 to 1000 and 24.00 per cent of the sample SHG women respondents to save above Rs.1000. It is heartening to note that microfinance enables the women to save some amount of money every month.

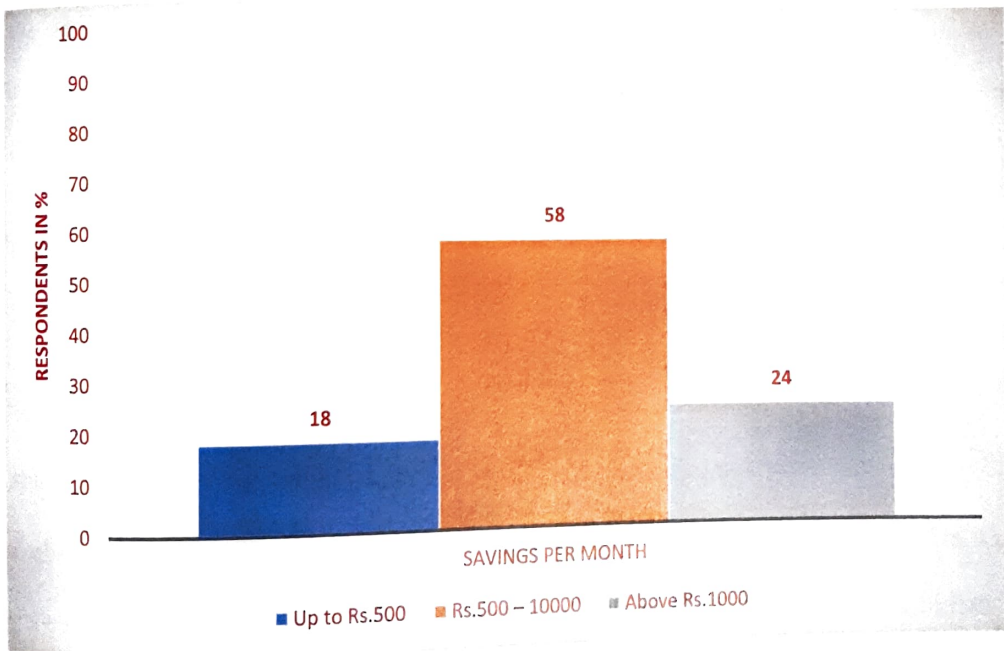


TABLE 4.14
DISTRIBUTION OF SAMPLE WOMEN ACCORDING TO THEIR POSITION IN
THE GROUP

| S.No. | Position in Group | No. of Respondents | Percentage |
|-------|-------------------|--------------------|------------|
| 1 | Leader | 6 | 12.00 |
| 2 | Animator | 3 | 6.00 |
| 3 | Member | 41 | 82.00 |
| Total | | 50 | 100.0 |

Source: Primary data.

Table 4.14 clearly shows that 12.00 per cent of the sample respondents hold positions as leaders, 6.00 per cent are animators and the remaining 82.00 per cent of the sample women are just members of the study area.

TABLE 4.15
DISTRIBUTION OF SAMPLE WOMEN ACCORDING TO MOTIVATOR TO JOIN
GROUP

| S.No. | Motivator | No. of respondents | Percentage |
|-------|-----------------------|--------------------|------------|
| 1 | NGOs | 13 | 26.00 |
| 2 | SHG members | 22 | 44.00 |
| 3 | Family members | 9 | 18.00 |
| 4 | Friends and relatives | 6 | 12.00 |
| Total | | 50 | 100.0 |

Source: Primary data.

Table 4.15 explains that 44.00 per cent of the sample SHG women were motivated by SHG members to join the group. Next to that 26.00 per cent were motivated by other NGOs, 18.00 by their family members and 12.00 per cent by their friends and relatives. SHG members are the main motivators for joining SHGs as well as sensitizing the community.

TABLE 4.16
LOAN AMOUNT AVAILED BY THE SAMPLE RESPONDENTS

| Sl. No. | Loan amount | No. of respondents | Percentage |
|---------|---------------------|--------------------|------------|
| 1 | Less than Rs.10,000 | 8 | 16 |
| 2 | Rs.10,001-20,000 | 14 | 28 |
| 3 | Rs.20,001-30,000 | 17 | 34 |
| 4 | Above Rs.30,000 | 11 | 22 |
| | Total | 50 | 100 |

Source: Primary data.

It is evident from Table 4.16 that the majority of 34.00 per cent of the respondents borrow between Rs.20,001 and Rs.30,000, 28.00 per cent of the SHG members borrow Rs.10,001 to Rs.20,000. 22.00 per cent of the respondents availed of a loan amount of above Rs.30,000 and 16.00 per cent of the respondents availed of a loan amount of less than Rs.10,000.

TABLE 4.17
REPAYMENT OF LOAN BY SHG MEMBERS

| Sl. No. | Particulars | No. of Respondents | Percentage |
|---------|-----------------------|--------------------|------------|
| 1. | Repayment in time | 38 | 76.00 |
| 2. | Repayment in advance | 5 | 10.00 |
| 3. | Repayment not on time | 7 | 14.00 |
| | Total | 50 | 100.0 |

Source: Primary data.

It is revealed from Table 4.17, that 76.00 per cent of the SHG members repay the loan in time, 10.00 per cent of the SHG members repay the loan in advance and 14.00 per cent of the SHG members repay the loan, not in time.

TABLE 4.18
SOURCES FOR REPAYMENT OF THE LOAN

| Sl. No. | Sources of repayments | No. of respondents | Percentage |
|---------|-----------------------------|--------------------|--------------|
| 1. | From self-employment | 33 | 66.00 |
| 2. | From own income | 7 | 14.00 |
| 3. | From family members' income | 6 | 12.00 |
| 4. | From money lenders | 4 | 8.00 |
| | Total | 50 | 100.0 |

Source: Primary data.

It is evident from Table 4.18, that 66.00 per cent of the women SHG members repay the loan from the income earned from self-employment, 14.00 per cent repay the loan from their salary, 12.00 per cent repay from their family members' income and the remaining 8.00 per cent of the SHG women respondents depends on money lenders to repay the loan.

TABLE 4.19
DISTRIBUTION OF SAMPLE WOMEN ACCORDING TO THEIR MICRO ACTIVITIES

| Sl. No. | Activity | No. of Respondents | Percentage |
|---------|----------------|--------------------|--------------|
| 1. | Handloom | 4 | 8.00 |
| 2. | Hallow block | 6 | 12.00 |
| 3. | Detergent cake | 3 | 6.00 |
| 4. | Bakery | 5 | 10.00 |
| 5. | Dry fish | 19 | 38.00 |
| 6. | Food products | 13 | 26.00 |
| | Total | 50 | 100.0 |

Source: Computed from primary data.

From Table 4.19 it has been inferred that 36.00 per cent of the respondents are involved in dry fish activities. Following that 26.00 per cent are engaged in the production of a variety of food products like snacks, pickles, juices, jams, etc., 8.00 per cent of sample women are occupied in handloom activities, 12.00 per cent and 6.00 per cent of the SHG women are involved in detergent cake making and bakery respectively.

TABLE 4.20
SOURCES FOR RAW MATERIAL

| Sl. No. | Sources | No. of Respondents | Percentage |
|---------|------------------------|--------------------|------------|
| 1. | Local market | 12 | 24.00 |
| 2. | City | 24 | 48.00 |
| 3. | Co-operative societies | 14 | 28.00 |
| | Total | 50 | 100 |

Source: Computed from primary data

It has been found from Table 4.20 that 24.00 per cent of the sample respondents purchase raw materials from the local market, which is nearest to them, 48.00 per cent of the people purchase from the city markets i.e., outside the villages and 28.00 per cent of the sample SHG respondents purchase from the cooperative societies.

TABLE 4.21
CHANNELS OF MARKETING THE PRODUCT

| Sl. No. | Channels of Marketing | No. of Respondents | Percentage |
|---------|------------------------|--------------------|------------|
| 1 | Direct sales | 19 | 38 |
| 2 | Markets | 14 | 28 |
| 3 | Exhibition | 10 | 20 |
| 4 | Co-operative societies | 7 | 14 |
| | Total | 50 | 100 |

Source: Computed from primary data

Table 4.21 shows that the sample enterprises are micro enterprises in nature, a majority of 38.00 per cent of them do marketing through direct sales. 28.00 per cent of the respondents resort to markets, 20.00 per cent through the use of exhibitions and 14.00 per cent of the sample SHG respondents do marketing products through cooperative societies.

CHAPTER - V



**SUMMARY OF FINDINGS
SUGGESTION AND
CONCLUSION**

CHAPTER V

SUMMARY OF FINDINGS, SUGGESTIONS AND CONCLUSION

5.1 FINDINGS

- 1) The study revealed that the age distribution of the 50 sample respondents shows that 10.00 per cent of the SHG members are in the age group of below 25 years and 44.00 per cent are in the age group 26 to 35 years 28.00 per cent of the total respondents constitute the age group of 36 to 45 years and those above 45 years constitutes 18.00 per cent. It is observed from the Table that the majority of the respondents belong to the age group of 26-35 years who are more energetic change prone, progressive and innovative. The mean age of the respondents worked out to be 35.90 years.
- 2) It has been revealed that out of 50 SHG members majority of 62.00 per cent of the SHG members are Christians, while 34.00 per cent are Hindus and 4.00 per cent are Muslims. Muslims and Hindus are the minorities in the present study area.
- 3) It has been observed out of the total 50 samples, about 18.00 per cent of the women belong to Scheduled Caste. Most Backward Classes and Backward Classes are 76.00 per cent and 6.00 per cent respectively.
- 4) It has been inferred that the majority of 82.00 per cent of the sample women respondents are married. Married women shoulder heavier responsibilities than unmarried women. 12.00 per cent of women are unmarried, 4.00 per cent are widowed and 2.00 per cent of women are separated. Hence, it is inferred that microfinance is availed of mainly by married women in the study area.
- 5) It has been inferred that out of 50 samples, 18.00 per cent of the sample women are illiterate. 22 per cent have studied up to the primary level, 36 percent have completed high school level and 16 per cent have completed higher secondary. Only 8 per cent of the sample women respondents have studied to a degree and above.

- 6) The study reveals that out of 50 sample women respondents, 84.00 per cent have a nuclear family system and only 16.00 per cent have a joint family system. It can be inferred that the majority of the sample respondents are having a nuclear family system in the study area.
- 7) It is found that the majority of 54.00 per cent of the sample women SHG respondents have a family size of 3 and 4, 24.00 per cent have a family size of 5 and 6, 18.00 per cent constitute a family size of 1 and 2 and only 4.00 per cent of women have the family size of more than six. The average size of the family is worked out to be 3.74.
- 8) It is evident that in the study area, 34.00 per cent of the respondents are agricultural labourers, 6.00 per cent are coolies, 18.00 per cent of sample SHG women are self-employed, 20.00 per cent are housewives and only 22.00 per cent are engaged in private jobs.
- 9) The study exhibits that 72.00 per cent of the respondents have own houses, whereas 18.00 per cent and 10.00 per cent of members have leased and rented houses respectively.
- 10) It has been observed that the majority of 52.00 per cent of the sample respondents live in tiled houses, 22.00 per cent of the SHG members live in thatched houses and the rest 26.00 per cent of the respondents live in terraced houses.
- 11) It reveals that the monthly family income is grouped into less than Rs.5,000, Rs.5,001 to 10,000, Rs.10,001 to 15,000 and above Rs.15,000. Table 4.11 further shows that 14.00 per cent of the sample respondents' monthly family income is less than Rs.5,000. 18.00 per cent are having a family income between Rs.5,001 and Rs.10,000 and 32.00 per cent of the respondents are between Rs.10,001 and Rs.15,000. A good majority 36.00 per cent of the respondents earn a monthly family income above Rs.15,000.

- 12) It has been revealed that among the 50 sample respondents, ten per cent of the respondents' monthly family expenditure is less than Rs.3,000, and 34.00 per cent of the sample respondents' monthly family expenditure is between Rs.3,001 and Rs.6,000. 26.00 per cent between Rs.6,001 and Rs.9,000, 18.00 per cent between Rs.9,001 and Rs.12,000 and 12.00 per cent of the sample respondents' monthly family expenditure is above Rs.12,000. It is inferred from the above Table that most of the sample respondents' monthly family expenditure is between Rs.3,001 and Rs.6,000.
- 13) It has been inferred that 18.00 per cent of the sample respondents save up to Rs.500. 58.00 per cent save Rs.500 to 1000 and 24.00 per cent of the sample SHG women respondents to save above Rs.1000. It is heartening to note that microfinance enables the women to save some amount of money every month.
- 14) It clearly shows that 12.00 per cent of the sample respondents hold positions as leaders, 6.00 per cent are animators and the remaining 82.00 per cent of the sample women are just members of the study area.
- 15) The study explains that 44.00 per cent of the sample SHG women were motivated by SHG members to join the group. Next to that 26.00 per cent were motivated by other NGOs, 18.00 by their family members and 12.00 per cent by their friends and relatives. SHG members are the main motivators for joining SHGs as well as sensitizing the community.
- 16) It is evident that the majority of 34.00 per cent of the respondents borrow between Rs.20,001 and Rs.30,000, 28.00 per cent of the SHG members borrow Rs.10,001 to Rs.20,000. 22.00 per cent of the respondents availed of a loan amount of above Rs.30,000 and 16.00 per cent of the respondents availed of a loan amount of less than Rs.10,000.

- 17) It is revealed that 76.00 per cent of the SHG members repay the loan in time, 10.00 per cent of the SHG members repay the loan in advance and 14.00 per cent of the SHG members repay the loan, not in time.
- 18) It is evident that 66.00 per cent of the women SHG members repay the loan from the income earned from self-employment, 14.00 per cent repay the loan from their salary, 12.00 per cent repay from their family members' income and the remaining 8.00 per cent of the SHG women respondents depends on money lenders to repay the loan.
- 19) It has been inferred that 36.00 per cent of the respondents are involved in dry fish activities. Following that 26.00 per cent are engaged in the production of a variety of food products like snacks, pickles, juices, jams, etc., 8.00 per cent of sample women are occupied in handloom activities, 12.00 per cent and 6.00 per cent of the SHG women are involved in detergent cake making and bakery respectively.
- 20) It has been found that 24.00 per cent of the sample respondents purchase raw materials from the local market, which is nearest to them, 48.00 per cent of the people purchase from the city markets i.e., outside the villages and 28.00 per cent of the sample SHG respondents purchase from the cooperative societies.
- 21) The data shows that the sample enterprises are micro enterprises in nature, a majority of 38.00 per cent of them do marketing through direct sales. 28.00 per cent of the respondents resort to markets, 20.00 per cent through the use of exhibitions and 14.00 per cent of the sample SHG respondents do marketing products through cooperative societies.

5.2 SUGGESTIONS

The following suggestions are put forward by the researcher based on the findings of the study and through direct observation.

1. Creating social awareness by composing poems, and stories on AIDS, Dowry, Nutrition legal, Sanitation, multiple rules of Women etc.
2. Encouraging women through formal and non-formal education to involve themselves in the service sector.
3. Steps to be taken to create awareness of financial assistance available to women and to encourage them through concession and incentives to enter into the services sectors related to women.
4. Government should encourage research and development in the service sector to find out high income generating activities suitable for women.
5. Bank services should be improved.
6. Regular attendance of members is a must for the efficient functioning of SHGs.
7. Active participation of members is vital for the efficient functioning of SHGs.
8. Literacy level should be increased.
9. Mobilization of rural savings through encouragement is needed.
10. Economic empowerment of women will be possible if more SHGs are started.
11. The ration Shop, Milk booth may be handed over to SHGs.
12. Loan and subsidy amounts should be raised.
13. Periodical meetings should be arranged.
14. The bank interest rate should be revealed to the SHGs as many of them complained that they do not know about bank interest rates.
15. Bank interest may be reduced.
16. SHGs can be used to promote small family norms, mobilization of small savings and other social works.

17. The literacy level among the SHG women is low hence efforts should be made to improve the literacy on priority basis because education provides opportunity for socio-economic development.
18. Importance should be given on the training programmes so as to create awareness about the different types of livelihood generating like tailoring, hand working, handicrafts, and prepare snacks items.
19. Since the reasonable number of self help group women are engaging in small business. The Government could provide the entrepreneurial training to the SHG members so as to do their business effectively.

5.3 CONCLUSION

SHGs started functioning all over Tamilnadu, in some areas they are functioning effectively whereas in some areas they face problems. Since SHGs help women to achieve economic empowerment, these policy measures can contribute a lot to the nation. To conclude, the economic activities of SHGs are quite successful. In this way, SHGs in Punnakayal village of Thoothukudi District were very successful to develop women empowerment and rural areas.

REFERENCES

1. Arul Paramanandam, D., & Packirisamy, P. (2015), An empirical study on the impact of micro enterprises on women empowerment, *Journal of Enterprising Communities: people and Places in the Global Economy*, 9(4), 298-314.
2. B.K.Singh, *Women Empowerment through Self Help Groups*, Adhyayan Publishers and Distributors, Delhi, 2006, p-235.
3. Chatterjee, S. (2008), 'Women's Empowerment and Role of Self-Help Groups- a Socio- Economic Study in Khejuri (Coastal Bay of Bengal), West Bengal', *Socialist Perspective*, Vol. 36(1-2), pp. 11-29
4. Chatterjee, S., Dutta Gupta, S. and Upadhyay, P. (2018), "Empowering women and stimulating development at bottom of pyramid through micro-entrepreneurship", *Management Decision*, Vol. 56 No. 1, pp. 160-174.
5. Dasgupta.R, "An Informal Journey through SHG's", *Indian Journal of Agricultural Economics*, Vol.56(3), July-Sep 2001.
6. Dwarakanath. H. D, (2002) "Rural Credit and Empowerment of Women under Self Help Groups: A Study of Ranga Reddy District", *Migration and Gender: Place, Time and People Specific*, Commission on Gender and Geography, SAJPSPS, pp.93-98.
7. Girija Srinivasan and Satish P. (2001), *Networking for Micro Credit Delivery*, *Journal of Rural Development*, Vol.20(4), October- December, P.636.
8. <http://www.genfinance.empowerment.htm>
9. <http://www.un.org.in/gender/microcredit>
10. Jitendra Ahirrao, "Rural Women Empowerment through Microfinance", *Kurukshetra*, vol.57, No.4, February 2009, pp.23-25.
11. Loganathan.R, "Micro credit: A strategy for Attaining Empowerment of Women", *Indian Economic Panorama*, Jan – 2008, Vol. 17 No: 4. pp.31-33.

12. Mahendra Varman .P, "Impact of Self Help Groups on Formal Banking Habits"
Economic and Political Weekly, April 23, 2006, Vol. XL, No: 17, pp.1705-1713.
13. Malcolm Harper (2002), Promotion of Self-Help groups under the Bank SHG-Bank Linkage Programme in India, paper presented at the seminar SHG-Bank Linkage Programme organized by NABARD in collaboration with the SDC, GTZ and IFAD at New Delhi, on 25th and 26th November, p.30.
14. Manimekalai N, and Rajeswari, "Nature and Performance of Informal Self-Help Groups - A Case from Tamil Nadu", Indian Journal of Agricultural Economics, Vol.56, No.3, July-September 2001, p.453.
15. Mishra S.N, and M.M. Husain, 2001, "A Study on the Working and Impact of Dharmadevi Mhila Mandal A Rural Self Help Group in Kalahandi District of Orissa", Indian Journal of Agriculture Economic, Vo.56, No.3, July- September, pp.480.
16. Mnohar.R and Uthira.K, "Micro credit. A panaca for Rural Economy", Kisan World, Nov - 2007, Vol : 34, No:11. pp. 32-34.
17. Namboodiri and Shiyani, "Potential Role of Self-Help Groups in Rural Finance", Indian Journal of Agricultural Economics, Vol.56, July-September 1996, pp.22-27.
18. Nilanjan Sengupta, "Empowerment: A Socio-Psychological Approach to Self Help Group Formation", Prajnan, Journal of Social and Management Sciences, Vol.XXVI, No.4, January 1998, p.533.
19. Nirmala V., Sham Bhat K. & Bhuvaneswari P.(2004), SHGs for Poverty Alleviation in Pondicherry, Journal of Rural Development, Vol.23(2), April-June, p.204.
20. Puhazhendh R, "Evaluation study of SHGs, Important findings of Evaluation study in Tamil Nadu", paper presented in a workshop, 26-27 August 1999,BIRD, Lucknow.

21. Ranjith Karmakar and Bholanath Ghosh (2002) Role of Women in SHGs: An Emerging Possibility to Cooperativization at grass root, *Man in India*, Vol.82(3&4), July - December, p.449
22. Savitha, V., & Rajashekar, H. (2012), Role of self-help groups on the development of women entrepreneurs-A study of Mysore district, Karnataka state, *International Journal of Research in Commerce & Management*, 3(4), 77-80.
23. Shamshad Akhtar, "Inclusiveness, Growth and Gender Equity", *World Economic Forum*, Davos, 24 January, 2008.
24. Singh V.K, Khatkar and S.K. Kharinta, (2001) "A Study on the working and Impact of Rural Self Help Groups in Hisar District of Haryana", *Indian Journal of Agriculture Economics*, Vol.56, No.3, July-September, pp.482
25. Singh.D, "Impact of Self-Help Groups on the Economy of Marginalized Farmers of Kanpur Dehat District of Uttar Pradesh (A Case Study)", *Indian Journal of Agriculture Economics*, Vol.56, No.3, July-September 2001, pp.463.
26. Syed, Abzal Peerzade and Prema Paranda "Economic Empowerment Women", *Southern Economist*, March 2005, Vol.43. No.21, p.7-8.
27. T.S. Agilla, "A study on self-help groups as the agent of rural women empowerment in Karur district" 2005.
28. Vasanthakumari, P. (2012), Economic empowerment of women through micro enterprises in India with special reference to promotional agencies, *International Journal of Multidisciplinary Research*, 2(1), 194-210.

QUESTIONNAIRE



WOMEN EMPOWERMENT THROUGH SELF - HELP GROUPS IN PUNNAKAYAL VILLAGE OF THOOTHUKUDI DISTRICT

INTERVIEW SCHEDULE

1. **Name of the respondent** :
2. **Address** :
3. **Age (in years)**
☐ Below 20 ☐ 21-30 ☐ 31-40 ☐ 41-50 ☐ 50 and above
4. **Sex**
☐ Male ☐ Female
5. **Religion**
☐ Hindu ☐ Muslim ☐ Christian
6. **Caste**
☐ Most Backward Community ☐ Backward Community ☐ Scheduled
 Caste/tribes ☐ others
7. **Level of education**
☐ Illiterate ☐ Primary ☐ High school ☐ Higher secondary ☐ Degree and above
8. **Marital status**
☐ Unmarried ☐ Married ☐ Widow
9. **Type of family**
☐ Nuclear Family ☐ Joint Family
10. **Family Size**

☐ Below 3 ☐ 3 - 5 ☐ 5 and above

11. **Earning members in the family**

☐ 1 ☐ 2 ☐ 3

12. **Occupational background**

☐ Agriculturalist ☐ Government employee ☐ Private employee ☐ Self-employed

☐ Fish ☐ Dairy and animal husbandry ☐ Petty shop business ☐ Salt labourers

13. **Ownership of the house**

☐ Owned ☐ Leased ☐ Rented

14. **Type of Living House**

☐ Terraced ☐ Tiled ☐ Thatched

15. **Facilities**

☐ Bicycle ☐ T.V. ☐ Home Theatres ☐ Furniture ☐ A/C ☐ Mobile ☐ Bike ☐ Car

16. **Personal income per month (in Rs.)**

☐ Less than Rs.10000 ☐ Rs.10001-20000 ☐ Rs.20001-30000 ☐ above Rs. 30000

17. **The family income per month (in Rs.)**

☐ Less than Rs.15000 ☐ Rs.15001-25000 ☐ Rs.25001-35000 ☐ Rs.35001 –
45000 ☐ above Rs.45000

18. **Family expenditure per month (in Rs.)**

☐ Less than Rs.4000 ☐ Rs. 4001-7000 ☐ Rs.7001-10000 ☐ Rs. 10001-13000 ☐
above Rs. 13000

19. **Savings per month (in Rs.)**

☐ Less than Rs. 3000 ☐ Rs.3001-6000 ☐ Rs.6001-9000 ☐ Rs.9001-12000 ☐ above Rs. 12000

20. **Material Possession**

☐ Less than Rs.2.5 Lakhs ☐ Rs.2,50,001 to 500000 ☐ Rs.5,00,001 to 7,50,000 ☐ Above Rs. 7.5 Lakhs

21. **Details of Assets**

☐ Agricultural Land ☐ Jewels ☐ Vehicles ☐ Buildings ☐ Implements ☐ Others

22. Indebtedness :

23. Repayment :

24. Position in the group :

25. Motivator to join group:

26. Micro activities :

27. Sources for raw material :

28. Channels of marketing the product :

**A STUDY OF NON PERFORMING ASSETS OF TUTICORIN COOPERATIVE
BANK LTD, NO.A 188, MATTAKADAI BRANCH, THOOTHUKUDI**

**Project report submitted to
ST. MARY'S COLLEGE (Autonomous), THOOTHUKUDI
Affiliated to Manonmaniam Sundaranar University, Tirunelveli**

In partial fulfilment for the award of the degree

Bachelor of Arts in Economics

By

The students of III B. A. Economics

| NAME | REG.NO |
|-------------------------|----------|
| J. MARIA DONA | 20AUEC25 |
| P. MARIA FATHIMA RESHMA | 20AUEC26 |
| N. NARMATHA | 20AUEC36 |
| A. RUTH WESLEY | 20AUEC40 |
| P. SUGANSHA | 20AUEC53 |



Supervisor

Dr. D. Rathi, M.A., M.Phil., Ph.D

DEPARTMENT OF ECONOMICS

ST.MARY'S COLLEGE (AUTONOMOUS), THOOTHUKUDI

(Reaccredited with 'A +' Grade by NAAC)

April 2023

CERTIFICATE

This is to certify that the report of subject project entitled
"A STUDY OF NON PERFORMING ASSETS OF TUTICORIN
COOPERATIVE BANK LTD, NO.A 188, MATTAKADAI BRANCH,
THOOTHUKUDI" submitted to ST. MARY'S COLLEGE
(AUTONOMOUS), THOOTHUKUDI in partial fulfilment for the award of
the Degree of Arts in Economics and is a record of the work done during the
year 2022-2023 by the following students of III B. A. Economics.

J. Maria Dora

P. Maria Fathima Reshma

N. Narmatha

A. Ruth Wesley



Supervisor



Head of the Department



Examiner

Dr. A. ANGEL ANILA, Ph.D.,
Assistant Professor,
Department of Economics,
St. Mary's College
Puliyankottai - 627 002.



Principal

St. Mary's College (Autonomous)
Thoothukudi - 628 001.

ACKNOWLEDGEMENT

We sincerely thank our Lord Almighty for the successful completion of our project.

We extend our special thanks to our Principal **Dr. Sr. A.S. J. Lucia Rose M.Sc., M.Phil., Ph.D., PGDCA**, St. Mary's College (Autonomous), Thoothukudi for her support.

We are extremely grateful to **Dr. D. Amutha M.A., M. Phil., Ph.D**, Associate Professor & Head of Economics for her encouragement.

We extremely thank to our guide **Dr. D. Rathi M.A., M. Phil., Ph. D.**, Assistant Professor of Economics for her exemplary guidance, monitoring and constant encouragement to finish of our project work.

We extend our profound thanks to our librarian **Dr. K. Vinitha B.Sc., MBA., M. Lib., M. Phill., Ph.D.** for providing resources and equipment to complete our project.

It is our bound duty to express our sincere thanks to **Mr. Marimuthu (G.M.) Mrs. S.Muthu Mary**, GM (Main Bank), **Mr. Mariappan**, G.M (Rtd.), **Mr. Mariappan**, Manager (Branch) and **Mrs. Vairam**, Cashier (Branch) for their precious support in the data collection period.

We express our deep sense of gratitude to our parents & friends who encouraged and provide us, their full support.

LIST OF TABLES

| S.No. | Title | Page .No |
|-------|---|----------|
| 4.1 | Details about the employees of Bank | 30 |
| 5.1 | Human Resource Strength of the Bank | 33 |
| 5.2 | 'A' Class members of the bank | 34 |
| 5.3 | Total Deposits of the bank | 35 |
| 5.4 | Fixed Deposits of the bank | 36 |
| 5.5 | Share Capital of the bank | 37 |
| 5.6 | Reserves and other funds of the bank | 38 |
| 5.7 | Non Performing Assets of the bank | 39 |
| 5.8 | Trend value to NPA of the Bank | 40 |
| 5.9 | Recovery of Loans | 42 |
| 5.10 | Jewel Loan (Short Term Loan) | 43 |
| 5.11 | Micro Credit Loan (Short Term Loan) | 44 |
| 5.12 | Petty Loan(Short Term Loan) | 45 |
| 5.13 | Surety Loan (Medium term loan) | 46 |
| 5.14 | Loans to Differently Abled Person(Medium term loan) | 47 |
| 5.15 | Deposit loan (Medium term loan) | 48 |
| 5.16 | Long term loans-House construction | 49 |
| 5.17 | House Mortgage(Long term loans) | 50 |

| | | |
|------|------------------------------|----|
| 5.18 | Staff loan (Long term loans) | 51 |
| 5.19 | Trend value to Staff Loan | 52 |

LIST OF FIGURES

| S.No. | Title | Page.No |
|-------|---|---------|
| 1.1 | Non Performing Assets of Public Sector Banks in India | 17 |
| 5.1 | Human Resource strength of the Bank | 33 |
| 5.2 | 'A' Class members of the Bank | 34 |
| 5.3 | Total Deposits of the bank | 35 |
| 5.4 | Fixed Deposits of the bank | 36 |
| 5.5 | Share Capital of the Bank | 37 |
| 5.6 | Reserves and other funds of the bank | 38 |
| 5.7 | Trend value to NPA of the Bank | 41 |
| 5.8 | Recovery of Loans | 42 |
| 5.9 | Jewel Loan | 43 |
| 5.10 | Micro Credit Loan | 44 |
| 5.11 | Petty Loan | 45 |
| 5.12 | Surety Loan | 46 |
| 5.13 | Loans of Differently Abled person | 47 |
| 5.14 | Deposit Loan(Medium Term Loan) | 48 |
| 5.15 | Long Term Loan-House Construction | 49 |
| 5.16 | House Mortgage(Long term loans) | 50 |
| 5.17 | Trend value to Staff Loan | 53 |

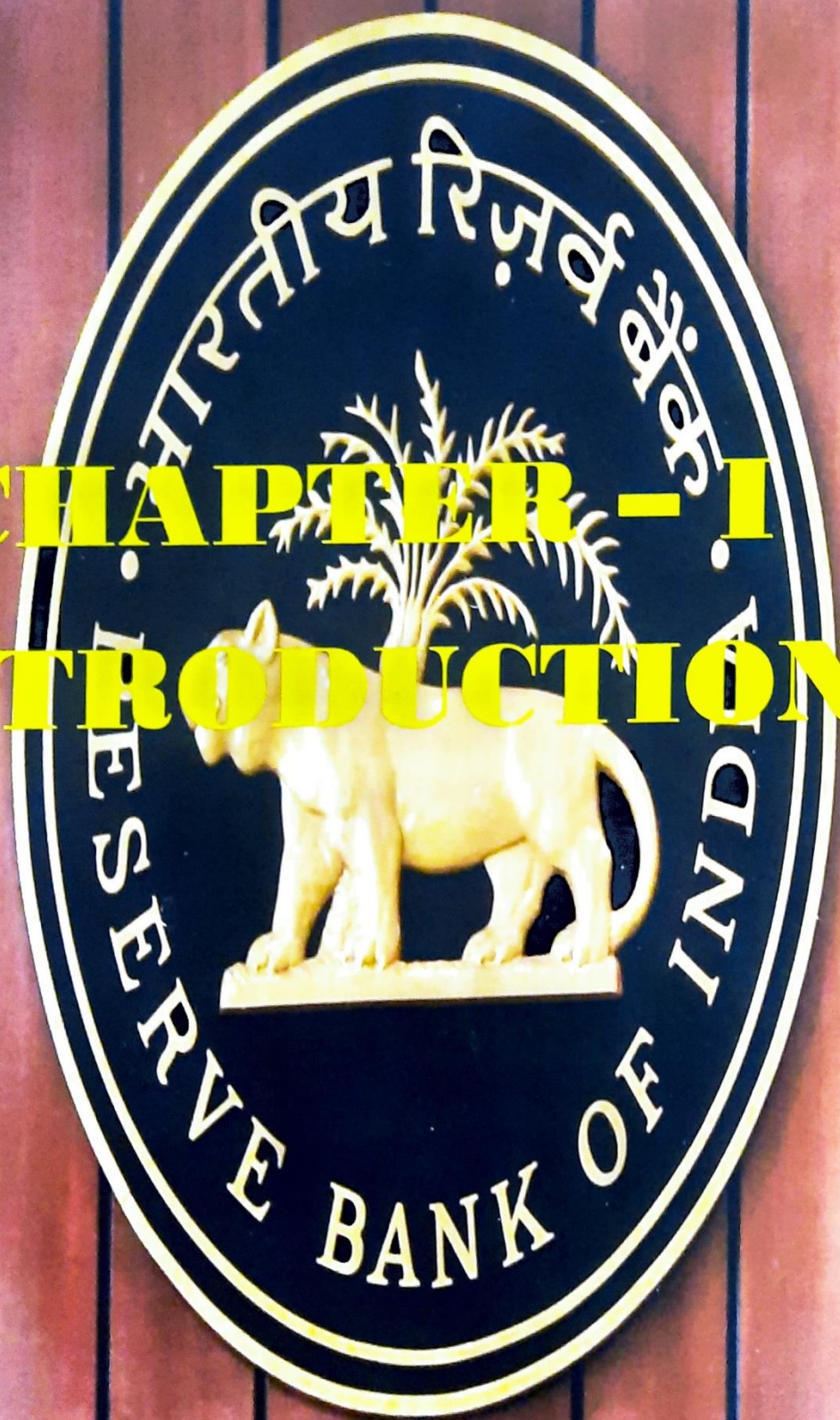
LIST OF CHART

| Chart No. | Title | Page.No |
|------------------|------------------------------------|----------------|
| 1.1 | Structure of Indian Banking System | 09 |

LIST OF MAP

| S.No. | Title | Page.No |
|--------------|--------------------------|----------------|
| 1 | Thoothukudi District Map | 29 |

CHAPTER - I INTRODUCTION



1.1. INTRODUCTION

Banks were considered as a backbone to the financial system and play an important role in economic development of nation. They act as intermediaries in channelizing funds from surplus units to deficit units to the fully utilization of the funds. An efficient banking system of nations has significant positive externalities which increase the efficiency of economic transaction in general. There is a major shift in banking system in the policy atmosphere after the introduction of financial sector reform in 1992; these reforms impact the working of commercial banks. As one of the objectives of financial sector reform was to improve the efficiency of banking system in Indian economy.

The banking sector is the life blood of any modern economy. It is one of the important financial basements of the financial sector, which plays a vital role in the functioning of an economy. It is very important for economic development of a country that it's financing requirements of trade; industry and agriculture are met with higher degree of commitment and responsibility. The Indian banking sector is broadly classified into scheduled banks and non-scheduled banks. The scheduled banks are those included under the 2nd schedule of the Reserve Bank of India Act, 1934. The scheduled banks are further classified into: nationalized banks; India and its associates; Regional Rural Bank and other Indian private sector banks. The term commercial banks refer to both scheduled and non-scheduled commercial banks regulated under the banking Regulation Act, 1949 integrally linked in banking industry in gradually increasing. They role of mobilization of deposits and disbursement of credit to various sector of banking industry. This will also reflect health of the country.

ROLE OF BANKS IN THE ECONOMIC DEVELOPMENT OF A COUNTRY:

The banking system plays an important role in the modern economic world. Banks collect the savings of the individuals and lend them out to business- people and manufacturers. Bank loans facilitate commerce. Manufacturers borrow from banks the money needed for the purchase of raw materials and to meet other requirements such as working capital. It is safe to keep money in banks. Interest is also earned thereby. Thus, the desire to save is stimulated and the volume of savings increases. The savings can be utilized to produce new capital assets. Thus, the banks play an important role in the creation of new capital (or capital formation) in a country and thus help the growth process.

Banks arrange for the sale of shares and debentures. Thus, business houses and manufacturers can get fixed capital with the aid of banks. There are banks known as industrial banks, which assist the formation of new companies and new industrial enterprises and give long-term loans to manufacturers. The banking system can create money. When business expands, more money is needed for exchange transactions. The legal tender money of a country cannot usually be expanded quickly.

Bank money can be increased quickly and used when there is need of more money. In a developing economy (like that of India) banks play an important part as supplier of money.

The banking system facilitates internal and international trade. A large part of trade is done on credit. Banks provide references and guarantees, on behalf of their customers, on the basis of which sellers can supply goods on credit. This is particularly important in international trade when the parties reside in different countries and are very often unknown to one another.

Trade is also assisted by the grant of loans by discounting bills of exchange and in other ways. Foreign exchange transactions (the exchange of one currency for another) are also done through banks. Finally, banks act as advisers, counsellors and agents of business and industrial organisations. They help the development of trade and industry. Financial health of the banking sector has also improved a great deal as the non-performing asset (NPA) burden of the banks eased considerably in the last few years, post the clean-up balance sheets undertaken by the banks due to the asset quality review.

INDIAN FINANCIAL SYSTEM:

The financial system's contribution to the economy depends upon the quantity and quality of its service and efficiency with which it provides them. Financial System of any country consists of financial markets, financial intermediation and financial instruments or financial products. The term "finance" in our simple understanding it is perceived as equivalent to 'Money'. The word "system", in the term "financial system", implies a set of complex and closely connected or interlined institutions, agents, practices, markets, transactions, claims, and liabilities in the economy. The financial system is concerned about money, credit, and finance-the three terms are intimately related yet are somewhat different from each other. Indian financial system consists of financial market, financial instruments, and financial intermediation. A Financial Market can be defined as the market in which financial assets are created or transferred. As against a real transaction that involves exchange of money for real goods or services, a financial transaction involves creation or transfer of a financial asset. It consists of market for government securities, corporate securities, foreign exchange, derivatives, short term finance or money market and capital market etc. Market for different types of financial instruments may be organized like stock exchange with centralized trading or informally as the over-the counter market. Financial Assets or Financial Instruments represents a claim to the payment of a sum of money sometime in the future and or periodic payment in the form of interest or dividend.

A financial system provides services that are essential in a modern economy. The use of a stable, widely accepted medium of exchange reduces the costs of transactions. It facilitates trade and, therefore, specialization in production. Financial assets with attractive yield, liquidity and risk

characteristics encourage saving in financial form. By evaluating alternative investments and monitoring the activities of borrowers, financial intermediaries increase the efficiency of resource use. Access to a variety of financial instruments enables an economic agent to pool, price and exchange risks in the markets. Trade, the efficient use of resources, saving and risk taking are the cornerstones of a growing economy. In fact, the country could make this feasible with the active support of the financial system. The financial system has been identified as the most catalyzing agent for growth of the economy, making it one of the key inputs of development.

The Indian financial system is broadly classified into two broad groups:

- i) Organized sector and
- ii) Unorganized sector.

"The financial system is also divided into users of financial services and providers. Financial institutions sell their services to households, businesses, and government. They are the users of the financial services. The boundaries between these sectors are not always clear-cut. In the case of providers of financial services, although financial systems differ from country to country, there are many similarities.

- (i) Central bank
- (ii) Banks
- (iii) Financial institutions
- (iv) Money and capital markets and
- (v) Informal financial enterprises.

1. Organized Indian Financial System

The organized financial system comprises of an impressive network of banks, other financial and investment institutions and a range of financial instruments, which together function in fairly developed capital and money markets. Short-term funds are mainly provided by the commercial and cooperative banking structure. Nine-tenth of such banking business is managed by twenty-eight leading banks which are in the public sector. In addition to commercial banks, there is the network of cooperative banks and land development banks at state, district, and block levels. With around two-third share in the total assets in the financial system, banks play an important role. Of late, Indian banks have also diversified into areas such as merchant banking, mutual funds, leasing and factoring.

The organized financial system comprises the following sub-systems:

1. Banking system
2. Cooperative system
3. Development Banking system
 - (i) Public sector
 - (ii) Private sector
4. Money markets and
5. Financial companies/institutions.

Over the years, the structure of financial institutions in India has developed and become broad based. The system has developed in three areas -state, cooperative, and private. Rural and urban areas are well served by the cooperative sector as well as by corporate bodies with national status. There are more than 4,58,782 institutions channelizing credit into the various areas of the economy.

2. Unorganized Financial System

On the other hand, the unorganized financial system comprises of relatively less controlled moneylenders, indigenous bankers, lending pawnbrokers, landlords, traders etc. This part of the financial system is not directly amenable to control by the Reserve Bank of India (RBI). There are a host of financial companies, investment companies, and chit funds etc., which are also not regulated by the RBI or the government in a systematic manner.

However, they are also governed by rules and regulations and are, therefore within the orbit of the monetary authorities. As the word 'Bank' is an organization for receiving, storing providing money and other financial mechanism to different players within the economy and assisting them in deploying there funds in productive activities. The state of bank in financial sector could be described as a classical example of financial repression, until the beginning of 1990's.

Banking in India is one of the oldest systems that can well be traced to the initial time of development. These activities are normally performed by upper class of the society by storing valuable wealth in so-called secured places like temples & palaces. Though these activities of banking system emerge, that time when no currency were available and only barter system prevails". This period can well be termed as the initiation of banking system as we see in today's world.

Banking in India originated in the last decades of 18 century. The first bank was the General Bank of India which started in 1786, The Bank of Hindustan, both of which are now defunct. The oldest bank in existence in India is the state Bank India which originated in the Bank of Calcutta in June 1806 which almost immediately became the Bank of Bengal. This was one of the presidency banks, the other two being the Bank of Bombay and Bank of Madras. All three of which were established under charter from the British East India Company. For many years the Presidency banks acts as a quasi-central banks as did their successors. The three banks merged in 1921 to form the imperial bank of India, which, upon India's independence, became state Bank of India.

India's independence marked the end of a regime of laissez faire for the Indian banking. The government of India (GOI) initiated measures to play an active role in the economic eye of the nation, and the Industrial Policy Resolution adopted by the government in 1948 envisaged a mixed economy. Despite these provisions, control and regulations, banks in India except the State Bank of India continued to be owned and operated by private persons. This all changed with the nationalization of major banks in India on 19 July 1967. Additionally there was perception that banks should play a more prominent role in India's development strategy by mobilizing resources for financial sector that were seen as crucial for economic expansion. As consequences in 1967 the policy of social control over banks was announced. Its own was to cause changes in the management and distribution of credit by commercial bank. Following the nationalization Act 1969, 14 largest public sector banks were nationalized which raised the Public Sector Bank's (PSB) share of deposits from 31 per cent to 86per cent. The two main objectives of the nationalization were rapid branch expansion and channeling of credit in line with priorities of the year plan to achieve these goals the newly nationalized bank received quantitative target for the expansion of branch network and for the percentage of credit they had to extend to certain sector and groups in the economy, known as priority s sector, which initially stood 33 per cent. Six more banks were nationalized in 1980which raised the public sector's share of deposits to 92 per cent. The second wave of nationalization occurred because of control over the banking system which increasingly more important as a means to ensure priority sector lending to reach the poor through a branch expansion network and to raising public deposit.

Today, banks have diversified their activities and are getting into new products and services that include opportunities in credit cards, consumer finance, wealth management, life and general insurance, investment banking, mutual funds, pension fund regulation, stock broking services, custodian services, private equity, etc. Further, most of the leading Indian banks are going global, setting up offices in foreign countries, by themselves or through their subsidiaries.

HISTORY OF COOPERATIVE BANKING IN INDIA:

Cooperative movement in India was started primarily for dealing with the problem of rural credit. The history of Indian cooperative banking started with the passing of Cooperative Societies Act in 1904. The objective of this Act was to establish cooperative credit societies “to encourage thrift, self-help and cooperation among agriculturists, artisans and persons of limited means.”

Many cooperative credit societies were set up under this Act. The Cooperative Societies Act, 1912 recognised the need for establishing new organisations for supervision, auditing and supply of cooperative credit. These organisations were- (a) A union, consisting of primary societies; (b) the central banks; and (c) provincial banks. Although beginning has been made in the direction of establishing cooperative societies and extending cooperative credit, but the progress remained unsatisfactory in the pre-independence period. Even after being in operation for half a century, the cooperative credit formed only 3.1 per cent of the total rural credit in 1951-52.

Co-operative credit institutions are an important part of Indian financial system and are engaged in different activities namely production, processing, marketing, distribution, servicing and banking with vast and powerful superstructure. In three tier structure of working, District Central Co-operative Banks (DCCBs) operate in the middle/district level by providing finance to the primary credit societies, accepting of deposits, granting of loans/advances, fixed deposit.

STRUCTURE OF INDIAN BANKING SYSTEM

The structure of co-operative banking in India is multi-tiered, with urban and rural co-operatives as its main pillars. UCBs are classified as scheduled and non-scheduled, based on their inclusion or otherwise in the second schedule of the Reserve Bank of India Act, 1934, and their geographical outreach (single-state or multi-state). Rural co-operatives, on the other hand, are classified into two arms—short-term and long-term. At end-March 2021, there were 98,042 co-operatives, consisting of 1,534 UCBs and 96,508 rural co-operatives. Over a period of time, the relative size and, consequently, the influence of co-operative banks has been shrinking. The aggregate balance sheet size of the co-operative banking sector at ₹18.8 lakh crore at end-March 2020, was close to 10 per cent of the scheduled commercial banks' (SCBs') consolidated balance sheet, down from 19.4 per cent in 2004-05. Rural co-operatives, especially short-term, overshadow their urban counterparts, both in terms of number and total asset size.

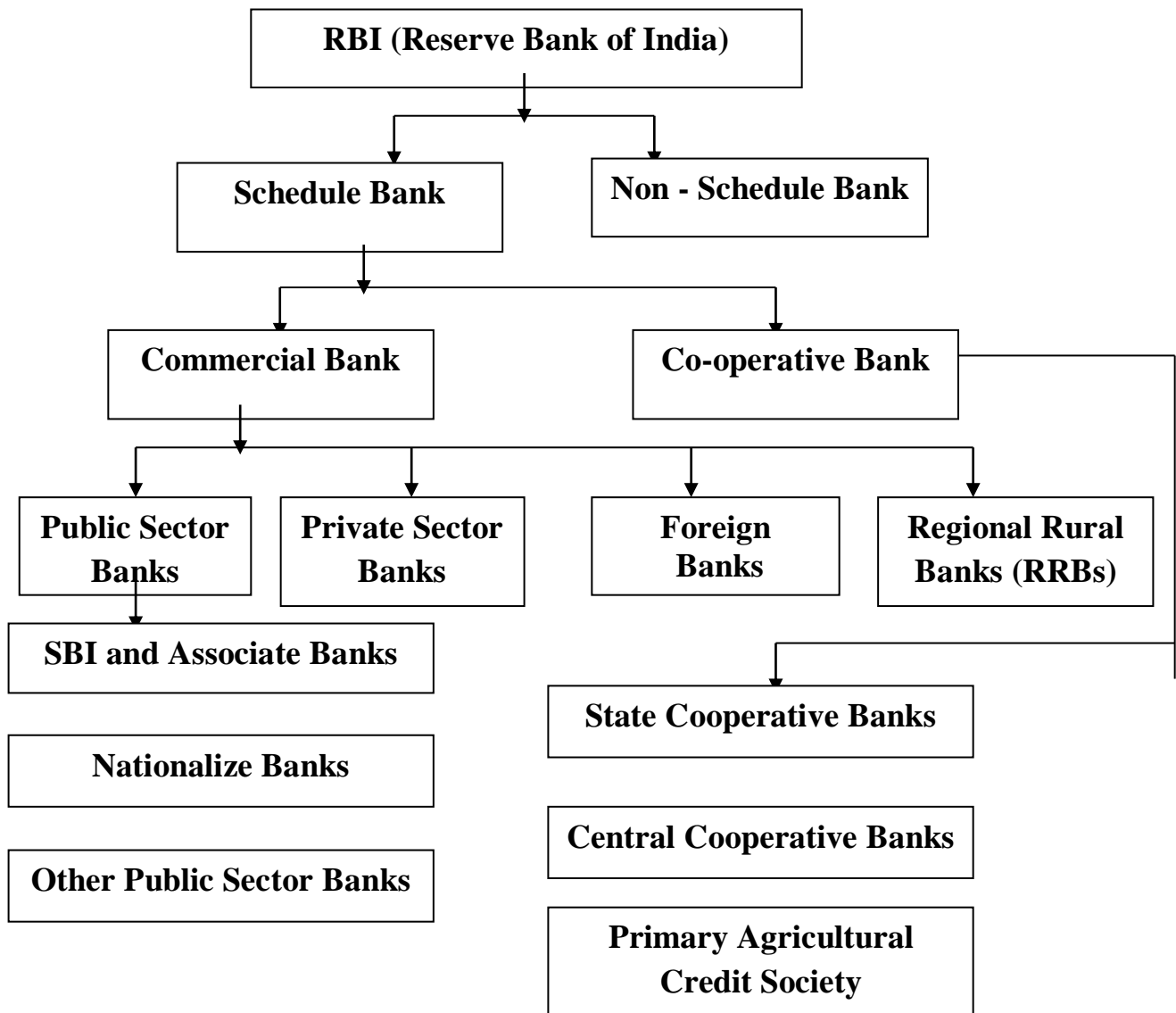
1. Reserve Bank of India:

Reserve Bank of India is the Central Bank of our country. It was established on 1st April 1935 accordance with the provisions of the Reserve Bank of India Act, 1934. It holds the apex position in the banking structure. RBI performs various developmental and promotional functions.

It has given wide powers to supervise and control the banking structure. It occupies the pivotal position in the monetary and banking structure of the country. In many countries central bank is known by different names.

For example, Federal Reserve Bank of U.S.A, Bank of England in U.K. and Reserve Bank of India in India. Central bank is known as a banker's bank. They have the authority to formulate and implement monetary and credit policies. It is owned by the government of a country and has the monopoly power of issuing notes. The whole structure of cooperative credit institutions is shown in the chart 1.1.

CHART NO. 1.1.: STRUCTURE OF INDIAN BANKING SYTEM



2. COMMERCIAL BANKS:

Commercial bank is an institution that accepts deposit, makes business loans and offer related services to various like accepting deposits and lending loans and advances to general customers and business man. These institutions run to make profit. They cater to the financial requirements of industries and various sectors like agriculture, rural development, etc. it is a profit making institution owned by government or private or both.

Commercial bank includes public sector, private sector, foreign banks and regional rural banks:

3. CO -OPERATIVE BANKS:

Cooperative movement in India was started primarily for dealing with the problem of rural credit. The history of Indian cooperative banking started with the passing of Cooperative Societies Act in 1904. The objective of this Act was to establish cooperative credit societies “to encourage thrift, self-help and cooperation among agriculturists, artisans and persons of limited means.”

There are different types of cooperative credit institutions working in India. These institutions can be classified into two broad categories- agricultural and non-agricultural. Agricultural credit institutions dominate the entire cooperative credit structure. Agricultural credit institutions are further divided into short-term agricultural credit institutions and long-term agricultural credit institutions.

The short-term agricultural credit institutions which cater to the short-term financial needs of agriculturists have three-tier federal structure- (a) at the apex, there is the state cooperative bank in each state; (b) at the district level, there are central cooperative banks; (c) at the village level, there are primary agricultural credit societies.

A) STATE COOPERATIVE BANKS (SCBS):

Functions and Organisation: State cooperative banks are the apex institutions in the three-tier cooperative credit structure, operating at the state level. Every state has a state cooperative bank.

Loans and Advances:

State cooperative banks are mainly interested in providing loans and advances to the cooperative societies. More than 98 per cent loans are granted to these societies of which about 75 per cent are for the short-period. Mostly the loans are given for agricultural purposes.

The number of state cooperative banks rose from 15 in 1950-51 to 21 in 1960-61 and to 28 in 1991-92. The loans advanced by these banks increased from Rs. 42 crore in 1950-51 to Rs. 260 crore in 1960-61, and further to Rs. 7685 crore in 1991-92.

Three important functions:

- (a) They provide a link through which the Reserve Bank of India provides credit to the cooperatives and thus participates in the rural finance,
- (b) They function as balancing centers for the central cooperative banks by making available the surplus funds of some central cooperative banks. The central cooperative banks are not permitted to borrow or lend among themselves,
- (c) They finance, control and supervise the central cooperative banks, and, through them, the primary credit societies.

Capital:

State cooperative banks obtain their working capital from own funds, deposits, borrowings and other sources:

- (i) Own funds include share capital and various types of reserves. Major portion of the share capital is raised from member cooperative societies and the central cooperative banks, and the rest is contributed by the state government. Individual contribution to the share capital is very small;
- (ii) The main source of deposits is also the cooperative societies and central cooperative banks. The remaining deposits come from individuals, local bodies and others.
- (iii) Borrowings of the state cooperative banks are mainly from the Reserve Bank and the remaining from state governments and others.

B) CENTRAL COOPERATIVE BANKS (CCBS):

Functions and Organisation:

Central cooperative banks are in the middle of the three-tier cooperative credit structure.

Central cooperative banks are of two types:

- (a) There can be cooperative banking unions whose membership is open only to cooperative societies. Such cooperative banking unions exist in Haryana, Punjab, Rajasthan, Orissa and Kerala.
- (b) There can be mixed central cooperative banks whose membership is open to both individuals and cooperative societies. The central cooperative banks in the remaining states are of this type. The main function of the central cooperative banks is to provide loans to the primary cooperative societies. However, some loans are also given to individuals and others.

Capital:

The central cooperative banks raise their working capital from own funds, deposits, borrowings and other sources. In the own funds, the major portion consists of share capital contributed by cooperative societies and the state government, and the rest is made up of reserves.

Deposits largely come from individuals and cooperative societies. Some deposits are received from local bodies and others. Deposit mobilisation by the central cooperative banks varies from state to state. For example, it is much higher in Gujarat, Punjab, Maharashtra, and Himachal Pradesh, but very low in Assam, Bihar, West Bengal and Orissa. Borrowings are mostly from the Reserve Bank and apex banks.

Loans and Advances:

The number of central cooperative banks in 1991-92 was 361 and the total amount of loans advanced by them in 1991-92 stood at Rs. 14226 crore. About 98 per cent loans are received by the cooperative societies and about 75 per cent loans are short-term. Mostly the loans are given for agricultural purpose.

About 80 per cent loans given to the cooperative societies are unsecure and the remaining loans are given against the securities such as merchandise, agricultural produce, immovable property, government and other securities etc.

Problem of Over dues:

The most distressing feature of the functioning of the central cooperative banks is heavy and increasing overdue loans. In 1997-98, the percentage of overdues to demand at the central cooperative level was 34.

According to the Review of the Cooperative Movement in India, 1974-76, by the Reserve Bank of India, the main causes of these overdues are:

- (a) Natural calamities such as floods, draughts, etc., affecting the repaying capacity of the borrowers;
- (b) Inadequate and inefficient supervision exercised by the banks;
- (c) The poor quality and management of societies and banks;
- (d) Absence of linking of credit with marketing;
- (e) Reluctance to coercive measures; and
- (f) Where coercive measures were taken, the inability of the machinery to promptly execute the decrees.

For the rehabilitation of the weak Central cooperative banks, the Central Sector Plan Scheme has been formulated under which semi financial help is given to write off the bad debts, losses and irrecoverable over dues against small and marginal farmers.

C) PRIMARY AGRICULTURAL CREDIT SOCIETIES (PACSS):

Functions and Organisation:

Primary agricultural credit society forms the base in the three-tier cooperative credit structure. It is a village-level institution which directly deals with the rural people. It encourages

savings among the agriculturists, accepts deposits from them, gives loans to the needy borrowers and collects repayments. It serves as the last link between the ultimate borrowers, i.e., the rural people, on the one hand, and the higher agencies, i.e., Central cooperative bank, state cooperative bank, and the Reserve Bank of India, on the other hand.

A primary agricultural credit society may be started with 10 or more persons of a village. The membership fee is nominal so that even the poorest agriculturist can become a member. The members of the society have unlimited liability which means that each member undertakes full responsibility of the entire loss of the society in case of its failure. The management of the society is under the control of an elected body.

Capital:

The working capital of the primary credit societies comes from their own funds, deposits, borrowings and other sources. Own funds comprise of share capital, membership fee and reserve funds. Deposits are received from both members and non- members. Borrowings are mainly from central cooperative banks.

In fact, the borrowings form the chief source of working capital of the societies. Normally, people do not deposit their savings with the cooperative societies because of poverty, low saving habits, and non-availability of better assets to the savers in term of rate of return and riskiness from these societies.

Coverage:

In 1999-2000 there were 88 thousand primary agricultural societies covering more than 96 per cent rural areas. The membership of these societies was 8.68 crore. During the past few decades, the Reserve Bank in collaboration with State governments, has been taking various measures to reorganise the viable primary credit societies and to amalgamate non-viable societies with large-sized multipurpose societies.

This work of reorganisation of primary societies into strong and viable units has been completed in almost all the states except Gujrat, Maharashtra, and Jammu and Kashmir. It is because of re-organisation that the number of primary societies which increased from 105 thousand in 1950-51 to 212 thousand in 1960- 61, declined to 92 thousand in 1999-2000.

Loans Advanced:

The loans advanced by the primary credit societies have been Showing 3 Continuously increasing trend. They rose from Rs. 23 crore in 1950-51 to Rs. 202 crore in 1960-61 and further to Rs. 13600 crore in 1999-2000.

Only the members of the societies are entitled to get loans from them. Most of the loans are short-term loans and are for agricultural purposes. Low interest rates are charged on the loans. The

societies are expected to increase amounts of loans to the weaker sections of the rural community, particularly the small and marginal farmers. There, however, exists a serious problem of overdue loans of the societies which have increased from Rs. 6 crores in 1950-51 to Rs. 44 crore in 1960-61 and to Rs. 2875 crore in 1991-92.

The Reserve Bank of India supports the Co-operative structure by providing concessional finance through **NABARD** in the form of General Lines of Credit for lending to agricultural and Non-agricultural activities. Thus, the Cooperatives are integrated with the Banking structure of the country.

NON PERFORMING ASSETS IN INDIAN BANKING INDUSTRY:

Bank debt restructuring is the total to mitigate financial distress in banks. This state of economic stress in the banks is namely because of the stressed loans or non-performing assets (NPAs). As per the Reserve Bank of India (2015): A non-performing asset (NPA) is a loan or an advance where interest and /or installements of principal remain overdue for a period of more than 90 days in respect of a term loan.... An asset, including a leased asset, becomes non-performing when it ceases to generate income for the bank.

Increasing NPAs impose huge stress on the banks' balance sheets, which not only negatively impact the banks' productivity but also hamper economic growth. Hence, the banking authorities restructured these stressed loans or non-performing assets to save the banks from financial distress. As per the Reserve Bank of India, "Restructuring is an art in which a lender, for economic or legal reasons relating to the borrowers' financial difficulty, grants concessions to the borrower". Bank debt restructuring involves amendments in the provisions and conditions of loans given to the borrowers like modification in the repayment period, repayable amount, interest rate, installements, permitting extra credit facility, enhancing current credit limits, etc. Bank debt restructuring is very effective in reshaping and improving the bank – borrower credit relationship. It also helps in dealing with and alleviating the problem of NPAs.

As per the latest report by the Reserve Bank of India (2019), the gross NPAs in Indian public sector banks increased from 2.2% in 2007-2008 to 14.6% in 2017-2018, which was comparatively higher than it was in the other categories of Indian banks. Hence, the bank debt restructuring in Indian public sector banks is comparatively higher than in other Indian bank categories (RBI, 2020).

Various reforms introduced by the RBI and the Government of India, such as implementation of the reforms suggested by the second M. Narasimham Committee on the banking sector in 1998, enactment of the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (SARFAESI Act), and Credit Information Companies (Regulation) Act, 2005 etc.

REASONS FOR HIGH GROWTH IN NPA:

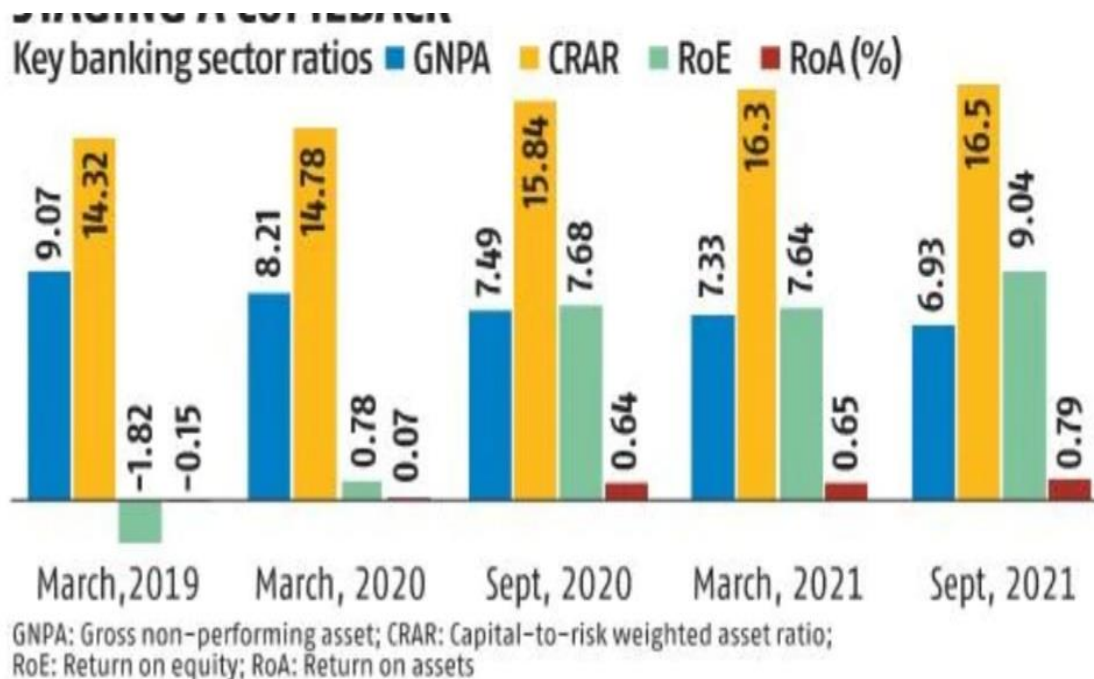
There were many environmental factors which were responsible for the high growth of NPAs in India. One of the main reasons was the US financial crisis in 2008 which had a global impact. In addition to this, a fall in commodity prices and dumping from China had decreased the competitiveness of the Indian manufactures, which led to the reduction in cash flow of manufacturers which made it tough to repay their loans. This led to the growth in NPAs.

OVERHANG OF NPA - IMPACT OF COVID IN BANKING SECTOR:

Financial health of the banking sector has also improved a great deal as the non-performing asset (NPA) burden of the banks eased considerably in the last few years, post the clean-up balance sheets undertaken by the banks due to the asset quality review. The Indian banking system has weathered the economic shock of the pandemic well so far but there is some lagged impact in the pipeline, said the Economic Survey of 2021-22.

According to the survey, the banking system is well capitalized and the overhang of Non-Performing Assets (NPAs) seem to have structurally declined even allowing for some lagged impact of the pandemic. The gross NPAs ratio of the banking system has declined from 11.2 per cent in 2017-18 to 7.5 per cent at the end-September 2020 to 6.9 per cent at end-September 2021. Similarly, the net NPAs ratio has declined from its highs of 6 per cent in 2017-18 to 2.2 at end- September 2021.

But, over the last year (September 2020 – September 2021), the stressed advances ratio of scheduled commercial banks increased from 7.9 per cent at end-September 2020 to 8.5 per cent at end-September 2021. And, the restructured Standard Advances (RSA) ratio of the banks increased from 0.4 per cent to 1.5 per cent during the same period. “Various Covid-19 related dispensations/moratoriums provided with respect to asset quality contributed towards increase in restructured assets and as a result, stressed advances ratio for the banking system increased at end-September 2021”, the economic survey said. The Reserve Bank of India (RBI) had given a six-month moratorium on repayments of loans from March 2020 to August 2020. It had also come out with two restructuring schemes wherein distressed borrowers were allowed to restructure their loans to avoid economic complications.



Source: Economic Survey, Subrata Panda, Mumbai, 31st Jan 2022.

While the gross NPA ratio of the public sector banks decreased from 9.4 per cent at end-September 2020 to 8.6 per cent at end-September 2021. But the RSA ratio of such banks increased marginally from 10.0 per cent to 10.1 per cent during the same period on account of rise in restructured advances.

The economic survey also said that the capital adequacy ratio of the banks has continued to improve since 2015-16, with capital to risk weighted asset ratio (CRAR) of the banks increasing from 15.84 per cent at end-September 2020 to 16.54 per cent at end-September 2021 on account of its improvement for both public and private sector banks.

While the improvement in CRAR levels of public sector banks was due to capital infusion by the government alongside fund raising from the markets, the private sector banks have tapped capital from market sources. Based on the capital position as on September 30, 2021, all public sector and private sector banks maintained the Capital Conservation Buffer (CCB) well over 2.5 per cent.

1.2 STATEMENT OF THE PROBLEM:

Banking plays an important role in the financial life of a business, and the importance of banks can be seen from the fact that they are considered as to be life – blood of modern economy. Acceptance of deposit and advancing the loan is the basic function of the bank. Bank operates different

types of account for their customers, especially to the weaker sections of the society. Therefore the present study intends to focus the analysis of Non Performing Assets of Tuticorin Co-operative Bank Ltd, A:188, Mattakadai Branch, Thoothukudi from 2018-19 to 2022-2023.

1.3 OBJECTIVES OF THE STUDY:

The main objectives of the present study summarizes as follows:

- To study and examine the financial performance and efficiency of co-operative bank in India.
- To analyse the total and fixed deposit of the bank.
- To analyse the share capital and reserve funds of the bank.
- To analyse the Non Performing Assets and the Recovery of loans of the bank.
- To analyse the various type of loans provided by the bank.
- To suggest the appropriate measures to improve the efficiency of the bank of India.

1.4 LIMITATIONS:

The present study is confined from 2017-18 to 2021-2022 further the study depends mainly on secondary data obtained from the bank both published and unpublished. Non Performing Assets of Tuticorin Co-operative Bank Ltd, A:188, Mattakadai Branch, Thoothukudi were collected from the higher officials of the bank. This study is undertaken with reference to the following aspects.

- a) Deposits of the bank
- b) Non Performing Assets
- c) Terms of loans.

1.5 METHODOLOGY:

The present study will be primarily based on the secondary data- the data to be collected from Bank and other source. The required data will be collected from Banks which are the units of the present study. Besides, the necessary data will be collected from other sources such as annual reports, bulletins, magazines, articles, newspapers, e-sources, etc,

Information was collected partly through personal investigations and questionnaire schedule techniques have been followed in support of it. This collected data were classified and analyzed, the simple statistical tools like percentages and trend line are used in this study.

1.6. CHAPTER SCHEME:

The present research work is analyses Non Performing Assets of the Tuticorin Cooperative Bank Ltd, A:188, Mattakadai Branch Thoothukudi in five chapters.

CHAPTER - I

The first chapter deals with Introduction. It presents a glimpse of role of banks in the economic development of a country, Indian financial system, History of cooperative banks in India, Structure of

Indian Banking System, Non Performing Assets, reasons for high growth in NPA, overhang of NPA- impact of COVID in banking sector, Statement of the problem, objectives of the study, Limitations, Methodology and Chapter scheme.

CHAPTER - II

The second chapter deals with the Concepts and Review of previous studies.

CHAPTER - III

The third chapter deals with Profile of the study area of Thoothukudi District.

CHAPTER – IV

The fourth chapter deals with the objectives and features of the bank, origin and human resource power of the bank and the loan procedure of Tuticorin co-operative bank Ltd, A:188, Mattakadai Branch, Thoothukudi

CHAPTER - V

The fifth chapter analyses the human resource strength of the bank, reserves, share capital, total & fixed deposits, loan recovery, NPA, various types of loan, and profit of the bank.

CHAPTER – VI

The sixth chapter summarized the findings of the study, suggestions for improving the working of the Bank of India and final conclusion of the study

.

CHAPTER - II

CONCEPTS AND REVIEW OF PREVIOUS STUDIES

2.1. CONCEPTS:

1. Account:

1. A record of debit and credit entries to cover transactions involving a particular item or a particular person or concern
2. a statement of transactions during a fiscal period and the resulting balance
3. A named segment of a ledger recording transactions relevant to the person or matter named.

2. Bank:

The commercial institution that taken deposits and extends loans, banks are concerned mainly with making and receiving payments on behalf of their customers accepting deposits and making short- term loans to private individuals companies and other organizations.

3. Bank Account:

A bank account is a financial account maintained by a bank or other financial institution in which the financial transactions between the bank and a customer are recorded. There are several types of bank account Deposit Accounts, Current Accounts and Loan Accounts.

4. Balance Sheet:

A balance sheet summarizes a company's assets, liabilities and shareholders' equity at a specific point in time (as indicated at the top of the statement). It is one of the fundamental documents that make up a company's financial statements.

5. Capital:

1. The total value of the assets of a person less liabilities.
2. The amount of the proprietor's interests in the assets of an organisation, less its liabilities.

6. Deposits:

A deposit is money held in a bank account or with another financial institution that requires a transfer from one party to another. A deposit can also be the amount of money used as security or collateral for delivery of goods or services.

7. Loan:

The borrowing of a sum of money at an agreed rate of interest usually for a specified period of time by a government an institution a business firm or an individual.

8. Profit:

For a single transaction or set of transactions, the excess of sales revenue over the costs of providing the goods or services sold.

9. Rate of Interest:

A payment by a borrower for the use of the sum of money for a period of time. It is one of the 4 types of income the others being rent, wages and profit.

10. Share Capital:

A Bank's share capital is the money that shareholders invest in order to start or expand the finance in bank.

11. Working Capital:

Working capital is money that's available to a bank for its day- to- day operations. Simply put, working capital indicates a bank's operating liquidity and efficiency. Working capital is obtained by subtracting the current liabilities from the current assets.

2.2. REVIEW OF PREVIOUS STUDIES:

A number of studies related to NPA of co-operative bank in India have been conducted. Here, an attempt is being made to provide an over view of various aspects and issues of this study through the review of existing literature. Some of the main related studies have been selected here. Hence, various research studies related to bank will be discussed briefly in this section.

Saha, M., and Zaman .A (2021) in their study titled "Management of NPAs in bank with special reference to UBI" found that with the decrease in NPA level, profitability of banks increased.

Rybak and puskov (2020) confirmed that restructuring was used to reduce NPAs, and hence, restructuring must be implemented systematically as per the regular norms and applied to all banks reported that the restructuring magnitude was positively correlated with financial market friction.

Jethwani,B., Dave, Ali., T., Phansalker , S., and Ahhirao,S. (2020) in their study “**Indian agriculture GDP and NPA: A regression model found that the repayment of farm loan adversely affects as factors like rural population low export value of crop and low crop production for the year. It should be understood the farm loan waivers cannot solve the problem.**

Hawaladar ,I.T Spulkar , C, Lokesh ,A, Birau , R, Robegen ,C .(2020) In their study analyzing non-performing assets in agriculture loans. A case study in India concluded that there is no significant difference in pre and post sanction of agriculture loans and management of non-performing assets by banks. The willful default by borrowers and more NPAs in bank are due to debt waiver policies announced by political parties.

Selvam P, and Premnath,S (2020) In their study titled “Impact of corona virus on NPA and GDP of Indian Economy” finds that the NPAs increased during the period and suggested that government should resolve pending cases quickly and stop mandatory landings which is the real problem segment.

Kumar .S, Singh R Partibha B.T and Pandurang A.K (2019) In their study titled “Priority sector lending and NPA status, impact and issues”. Found that NPAs of public sector bank for twelve years (2005-2016) the NPA percentage in priority sector increased during 2005 to 2008 and 2012 to 2016, where as in non priority sector NPA’s decreased from 2005 to 2009 and remain constant /stable from 2009 to 2011 and increased from 2011 to 2016. Priority and non priority NPA both contribute to the total NPAs of public sector banking.

Sharma S., Rathore D.S., and Prasad ,J.,(2019) they found that both in public and private sector banks the major reason for the NPAs is miss – utilization of bank loans and poor recovery management. The NPAs are increasing in agriculture and industries. They suggested improving corporate governance for better operational and credit decisions.

B.B.Beohar and R.K. Khare(2010) have analysed the repayment of loan by borrowers of the district central cooperative bank, branch in Jabalpur district of Madhya Pradesh, their over dues and repayment capacity based on data collected from 45 Farmers respondents and from nine village served by three societies relating to the period 1999-2009. The study revaluated that the farmers who obtained credit for the purpose of fertilizer and digging of wells did not replay the loan in proper time. The

farmers who adopted a large number of packages of production practices, irrespective of the purpose of credit, had higher repaying capacity per frame compared to another.

Misra (2009) identified that the factors which may have led to the unstable financial condition of the PACS. The inferences drawn from the study was that the government contribution to the share capital of the cooperatives adversely affects the recovery performance. It also found that, larger membership size has a negative effect on recovery performance. Again it was established that there is an inverse relationship between higher proportion of non borrowing members and recovery performance.

Mavaluri, Boppana and Nagarjuna (2006) suggested that performance of banking in terms of profitability, productivity, asset quality and financial management has become important to stable the economy. They found that public sector banks have been more efficient than other banks operating in India.

The Report of the Task Force on Revival of Cooperative Credit Institutions (2004) pointed out that the low recovery of loans obviously affected the profitability of the institutions and poor loan recovery had resulted in a peculiar phenomenon, often referred to as imbalances. It also viewed that PACCS were mainly conducting their business through borrowed funds.

Mariappan,V (2003) indicated that 75 percent of deposits come from high cost schemes such as fixed deposits, deposits doubling schemes etc. Ravichandran K. and Revathi Bala M. (2004) found that the dominance of the moneylenders could still be found in satisfying the credit needs of the members of the PACCS.

Ravi Verma S (2003) revealed that among the different categories of the farmers, large and medium farmers are provided disproportionately higher amount of credit than their corresponding share in the number of accounts.

Gurumoorthy.T.R (2001) revealed that the loan recovery would contribute to fresh loans that create new business and employment and interest income would meet establishment expenditure and profit requirement of the financial institutions.

Sarthak Chowdhury and Prabuddha Ray (2001) found that women were not given equal opportunity in availing credit from the Cooperative Banks. A study conducted by Somorendra Singh (2001) identified that Self reliance, deployment of Resources, Member Utilization, participation and Economic Performance were the criteria for assessing the performance of PACCS.

CHAPTER - III

3.1. PROFILE OF THE STUDY AREA: THOOTHUKUDI DISTRICT

This section provides a glimpse of the physical features, agro-climatic conditions, demographic features and infra structural set up of the Thoothukudi district.

Thoothukudi District - Historical and Cultural Background

Thoothukudi was ruled over by the Pandya kings before the British rule. During the freedom struggle, it was the birth place of many brave patriots. The darkness of British slavery was dispelled by the selfless sacrifice of these devoted patriots. Veerapandiya Kattabomman with his undaunted fighting spirit, Bharathiar with his fiery, rich poems of patriotism and V.O. Chidambaranar who floated the Swedish ship against the British, fought the foreign rule. They made the soil of Thoothukudi proud and rich in cultural heritage.

Thoothukudi 'the pearl city of India' is the newly formed district by bifurcating the original Tirunelveli district into Tirunelveli district (western portion) and Thoothukudi district (eastern portion).

"The Government of Tamil Nadu in their G.O. Ms.No.535/ Revenue Department dated 23.04.1986 have ordered the formation of a new district viz..Thoothukudi district. Thoothukudi district was inaugurated on 19.10.1986 by the chief minister of Tamil Nadu and started functioning as the 20th district with effect from 20.10.1986 with the headquarters at Tuticorin". But in 1997, it was changed as the district of Thoothukudi, with Thoothukudi as its centre.

The District covers an extent of 4,621 sq.km in the South-Eastern portion of Tamilnadu and it is rectangular in shape. It is bounded by Virudhunagar and Ramanathapuram district in the North, Kanyakumari district in the South, Gulf of mannar in the east and Tirunelveli district in the west. The district is roughly triangular in shape between 8⁰-05' and 9⁰ - 80⁰ of the northern latitude and 77⁰-05' and 78⁰-25' of eastern longitude.

Physical features:

There are no high mountains in the district Red Mounds or small hills are found in Tiruchendhur, Srivaikundam, Sathaankulam and Vijayaramarpuram. The stretch of land that tilts to the east in Srivaikundam is made fertile by the Thamiraparaniriver. This river flows through Punnaikayal and joins the Bay of Bengal, Malattar, Mambiaru, Vaippar and Manimuthaar.

Mineral Resources:

Gypsum, Ilammanide, Monazide, Hyduim, Limestones, Corals from the Islands and Phosphate are some of its natural resources.

Agriculture:

The main food crop in the district is paddy. Out of the total area of 4,50,954 hectares, 2,11,811 hectares have been brought under the cultivation of different crops, which work out to 47 per cent of the total area of the district. The important food crops in the district are paddy, Cholan, Cumbu, ragi, Varagu, Samai and commercial crops like cotton, Chillies, Sugarcane, groundnut and banana.

Irrigation:

The different sources of irrigation are channels, lanks and wells which cover 45,159 hectares in the district. Out of the total area irrigated, well irrigation covers 17,709 hectares, tank irrigation 22,538 hectares and channel irrigation 4,876 hectares for the year 1991-92.

Fisheries:

This district is an important coastal district having a vast coastal line of 160km and territorial water covering thousands of hectares. Fishing next to agriculture, is an important occupation of the district. Tuticorin is a major fishing centre. It is also considered to be the only pearl fishing centre in the whole of India. Besides, it is also noted for chunk fishing. Nearly 35000 MT of marine fish are produced per annum.

Forestry:

The area under forestry is 12724 hectares which occupies 2.77 per cent of the geographical area.

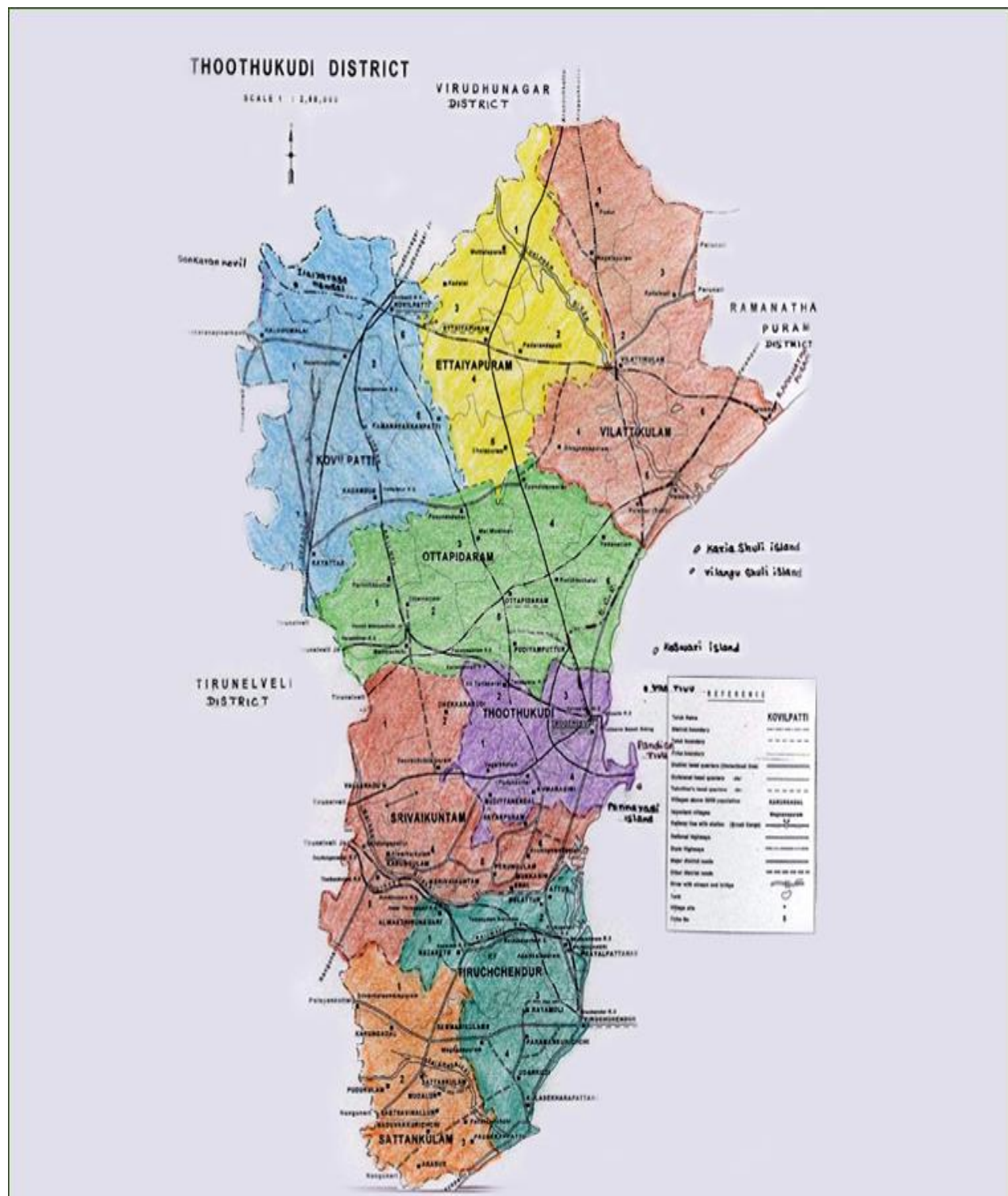
Industries:

The district constitutes 70 per cent of the total salt production of the State and meets 30 per cent requirement of our country. There are two industrial estates one at Kovilpatti with 11 units and the other at Thoothukudi with 20 units. The former is managed by SIDCO and the latter by SIPCOT. Small scale industries such as match industries, food-based and metal based industries are generally concentrated in Kovilpatti and Thoothukudi taluks. There are 2200 and above small scale industries registered in the district and about 12 major industries. These are engaged in the production of cotton and staple yarn, caustic soda, PVC resin, fertilizers, soda ash, carbon dioxide gas in liquid form, etc. The important major industries are SPIC, TAC, Dharangadhara Chemical Works, Loyal Textiles Ltd., Madura Coats Ltd., Sterlite Copper Industries, Kilburn Chemicals, Ramesh Flowers, Nila Sea Foods,

Deva and Co. and Transworld Granite Industries. The public sector undertakings are the Thoothukudi Thermal Power Station Unit, Heavy Water Plant (HWP) and Port Trust.

The District Industries Centre and the Tamil Nadu Industrial Investment Corporation are catering to the needs of the small and large scale industries. The Government is also encouraging unemployed youth and others to start industries by providing financial assistance and technical guidance.

3.1. THOOTHUKUDI DISTRICT MAP



CHAPTER-IV

4.1 PERFORMANCE OF CO-OPERATIVE BANK LIMITED

Origin of the Bank:

The Co-operative Bank Limited, Mattakadai branch was registered on 2000 by the Co-operative development in accordance with the Thoothukudi Co-operative society and the bank started functioning on 2000 the area of operation of the bank is Thoothukudi. Rao Bahadur Cruz Fernandez was the first president of this bank. The current deposit of the bank is Rs 37, 00,000 crore.

Objectives of the Bank:

1. To provide basic banking services to its members.
2. To mobilize deposits and encourage the savings habit and to the needy people.
3. To undertake financing for the promotion and development of cottage and small scale industries.
4. To provide credit services to the weaker sections of the society at comparatively lower rates.
5. To provide financial support and personal financial services to small scale industries, housing financial assistance, etc.

Table 4.1

Details about the employees of the Bank

| | |
|-------------------|-----------|
| General Manger | 01 |
| Managing Director | 01 |
| Permanent Staff | 02 |
| Temporary Staff | 03 |
| Total | 07 |

Source: Attendance Register of the CO-operative Bank Limited.

Feature:

- This bank is a voluntary institution any normal person can become a member by paying the share capital.
- Top priority is given to the weaker section of the people at large.
- Mobilize the deposit from the members and people.
- The bank encourage co-operation.

Procedure of loan in Co-operative Bank Limited:

Co-operative bank was started in the country to remove the proverbial poverty. It was adopted as the most useful weapon for ending stagnation of the poor masses.

Loans except those on the security of deposits are given only to members. Loans on the security of deposits are given both members and non-members. No person can claim a loan as a matter of right. Application for loans excepting those mentioned under useful purposes shall be disposed of by the bank.

The secretary has got the discretionary power to sanction loans against tangible security such as deposits and ornaments, Government and other trustee securities, and the subject to the ratification by the bank. All application for loans should be made to the secretary in the prescribed form.

Achievement of the bank

- To collect deposits from members and non-members of the bank and granting advances for useful purpose.
- Generally to encourage thrift self-help and co –operative among the members.
- To argue for the initial and periodical training of the men and women in that service and also for the training of non-financial workers in the co-operative field.

Term Loans:

A loan with a fixed and determinable repayment schedule, where the principle is normally repaid on an equal, semi annual basis; here the bank gives a specified sum of money to a person against some security. It is an ordinary loan.

Short -term loan:

It is generally made for 12 months. These are required to meet the day-to-day business requirements. In other words, short-term finance is obtained to meet the working capital requirements of the enterprise. Short-term loan is the loan given for Jewel Loan, Micro credit Loan, Loans to petty traders, Bill & DD – Loans, Cash Credit Loan and Amma Micro Credit Loan. The bank sanctioned lump sum amount for Jewel Loan.

Medium Term Loans:

The bank provides medium term loans. The period of medium term loans not less than 15 months and not exceeding 5 years. Medium term loan is the loan given for Surety loan, Small Scale Industries loan, Deposit loan, RRD loan, S.S.I. unit loan, Loans to Differently Abled Person and Mortgage loan. The bank sanctioned maximum amount for Surety loan.

Long Term Loan:

Long term loans are provided for both agriculture and industry by the bank. Generally long term loans are provided against the security of land and it is repayable over a period of 15 or 20 years. Long term Loan is the loan given for House Construction Loan, Staff Loan, Staff Consumer Loan, Staff Housing Loan, Staff Flood Relief loan and Mortgage Loan. The bank sanctioned maximum amount for House Mortgage Loan.

CHAPTER- V

ANALYSIS OF DATA AND INTERPRETATION

This chapter deals with ‘A study of Non Performing Assets of Cooperative Bank Ltd, A:188, Mattakadai Branch, Thoothukudi. The data collected are analyzed and tabulated for easy understanding and good presentation. Tables, percentage, averages, trend lines and diagrams assist to analyze the data efficiently.

Table: 5. 1. Human Resource Strength of the Bank

| Year | Human Resource Strength |
|-----------|-------------------------|
| 2017-2018 | 5 |
| 2018-2019 | 4 |
| 2019-2020 | 4 |
| 2020-2021 | 5 |
| 2021-2022 | 5 |

Source: Annual Reports and Balance Sheet of the bank from 2017-18 to 2021-2022

Table 5.1 reveals that the number of employees of the bank is 5 in the year 2017-2018. From the year 2018-2019 to 2019 – 2020 the bank employees were four. The number of employees of the bank was 5 from 2020 – 2021 to till date.

Fig. No.: 5.1. Human Resource Strength of the Bank

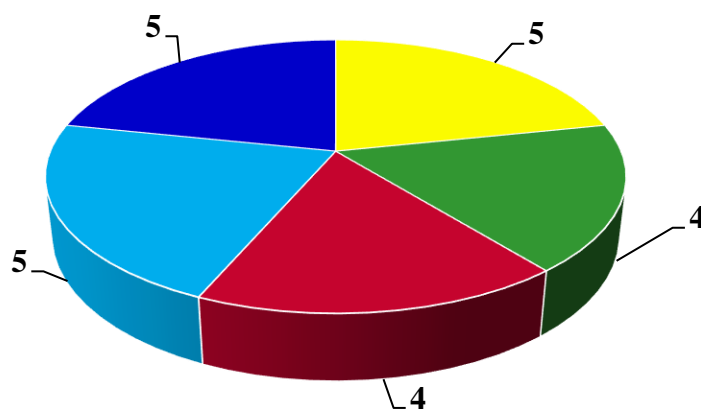


Table: 5. 2. ‘A’ Class members of the Bank

| Year | Number f Members | Percentage to Total |
|------------|------------------|---------------------|
| 2017 -2018 | 15,197 | 20.02 |
| 2018 -2019 | 15,126 | 19.94 |
| 2019 -2020 | 15,184 | 20.01 |
| 2020 -2021 | 15,210 | 20.04 |
| 2021 -2022 | 15,171 | 19.99 |

Source: Annual Reports and Balance Sheet of the bank from 2017-18 to 2021-2022

There are 15,197 shareholders during the year 2017- 18, 15,126 shareholders in the year 2018 -19 and 15, 184 shareholders during the year 2019-20. The highest shareholders were in the year 2020-21.

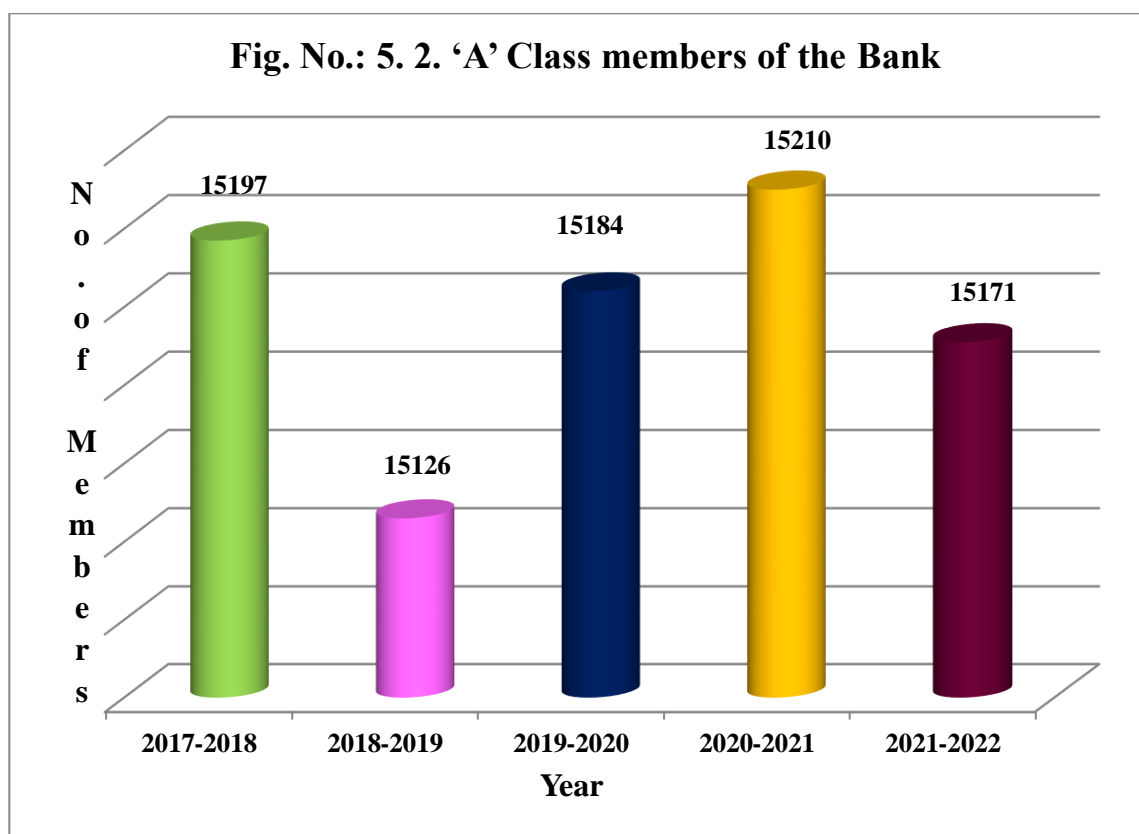


Table: 5. 3.Total Deposits of the Bank

| Year | Amount | Percentage to Total |
|------------|----------|---------------------|
| 2017 -2018 | 3279.85 | 21.39 |
| 2018 -2019 | 2861. 84 | 18.66 |
| 2019 -2020 | 2682.69 | 17.49 |
| 2020 -2021 | 3123.50 | 20.36 |
| 2021 -2022 | 3386.92 | 22.08 |

Source: Annual Reports and Balance Sheet of the bank from 2017-18 to 2021-2022

The above table inferred that the growth of the total deposit of the bank. In the year 2017-18 the deposits amounted to Rs.3279.85 lakhs. In 2018-19, the deposit deceased to Rs. 2861. 84 lakhs. In 2020-21 it increased to Rs. 3123.50 lakhs. In the year 2021-22, the deposit also increased to Rs. 3386.92 Lakhs and it shows positive results in the study period.

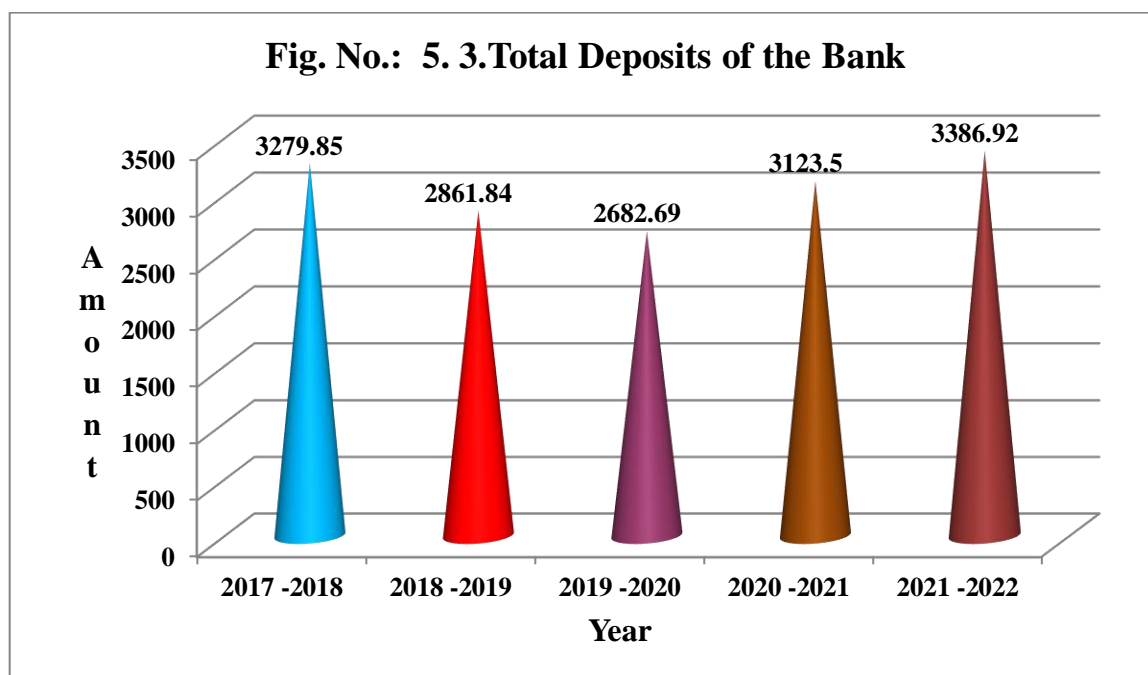


Table: 5. 4. Fixed Deposits of the Bank

| Year | Amount | Percentage to Total |
|------------|---------|---------------------|
| 2017 -2018 | 2897.62 | 21.14 |
| 2018 -2019 | 2896.73 | 21.13 |
| 2019 -2020 | 2273.87 | 16.58 |
| 2020 -2021 | 2686.43 | 19.59 |
| 2021 -2022 | 2952.01 | 21.53 |

Source: Annual Reports and Balance Sheet of the bank from 2017-18 to 2021-2022

Table 5.4 shows the year- wise fixed deposits of the bank. In the year 2017-2018 the bank's fixed deposits amounted Rs.2897.62 Lakhs. In the year 2019-2020 it was decreased to Rs. 2273.87. The fixed deposit was continuously increased from the year 2020-2021.

Fig. No.: : 5. 4. Fixed Deposits of the Bank

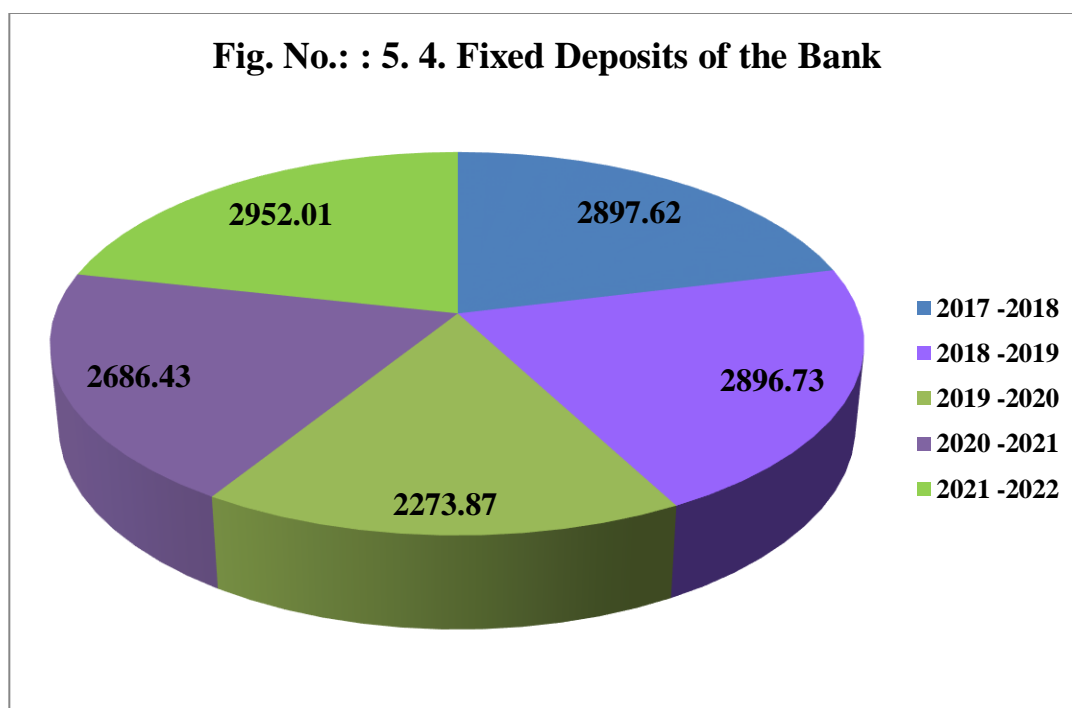


Table No.: 5.5: Share Capital of the Bank

| Year | Amount in lakhs | Percentage to Total |
|------------|-----------------|---------------------|
| 2017 -2018 | 195.72 | 19.95 |
| 2018 -2019 | 203.02 | 20.74 |
| 2019 -2020 | 196.10 | 20.03 |
| 2020 -2021 | 195.75 | 20.00 |
| 2021 -2022 | 188.72 | 19.28 |

Source: Annual Reports and Balance Sheet of the bank from 2017-18 to 2021-2022

The above table manifest that the growth of the total share capital. In the year 2017-18 the share capital amounted to Rs.195.72 lakhs. In 2018- 19 the share capital increases to Rs. 203.02 lakhs. In the year 2019 - 20 the share capital decreased to Rs.196.10 lakhs and it shows negative results. The annual growth of share capital percentage was decreased in the study period.

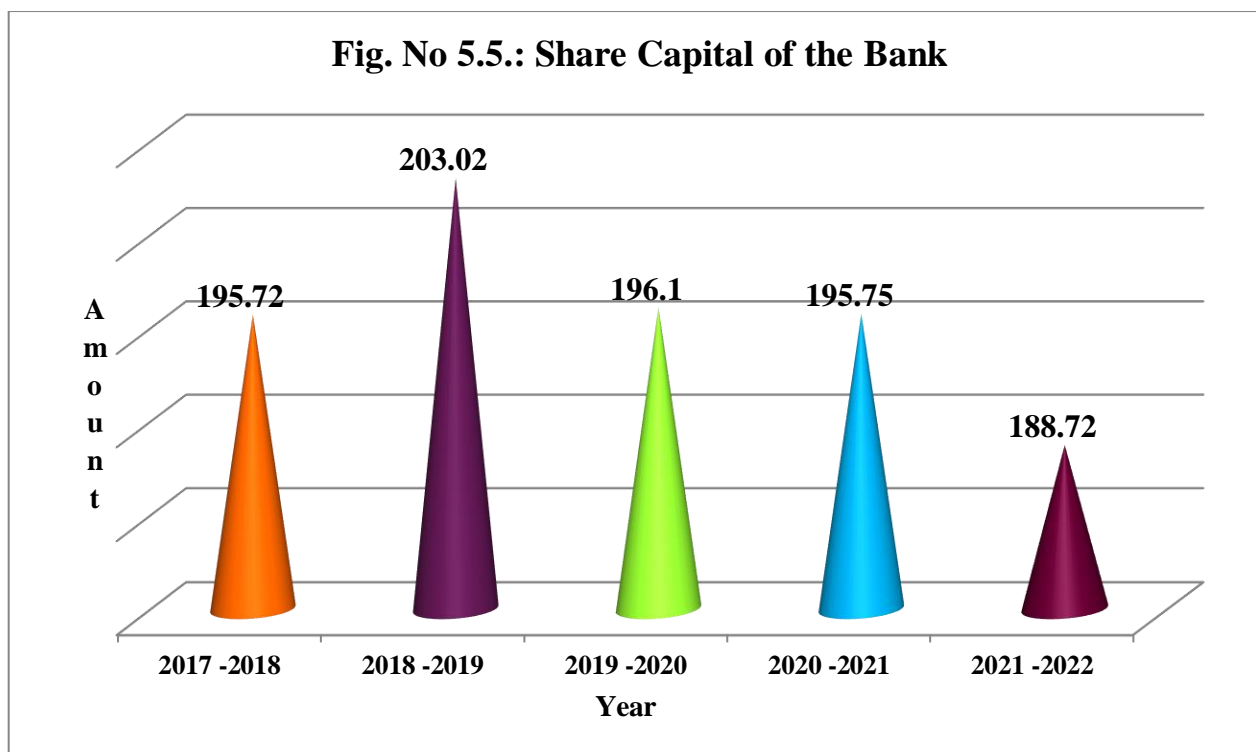


Table No.: 5.6: Reserves and other Funds of the Bank

| Year | Amount in lakhs | Percentage to Total |
|------------|-----------------|---------------------|
| 2017 -2018 | 323.24 | 18.53 |
| 2018 -2019 | 325.85 | 18.68 |
| 2019 -2020 | 365.28 | 20.93 |
| 2020 -2021 | 365.28 | 20.93 |
| 2021 -2022 | 365.28 | 20.93 |

Source: Annual Reports and Balance Sheet of the bank from 2017-18 to 2021-2022

From above table reveals that, it could be seen that the reserve of Rs. 323.24 Lakhs in 2017-18. It has increased to Rs. 365.28 lakhs during 2020- 2021. From the year 2019- 20 to 2021-22 the reserve funds of the bank was stable because of Covid. The reserve shows an increasing trend.

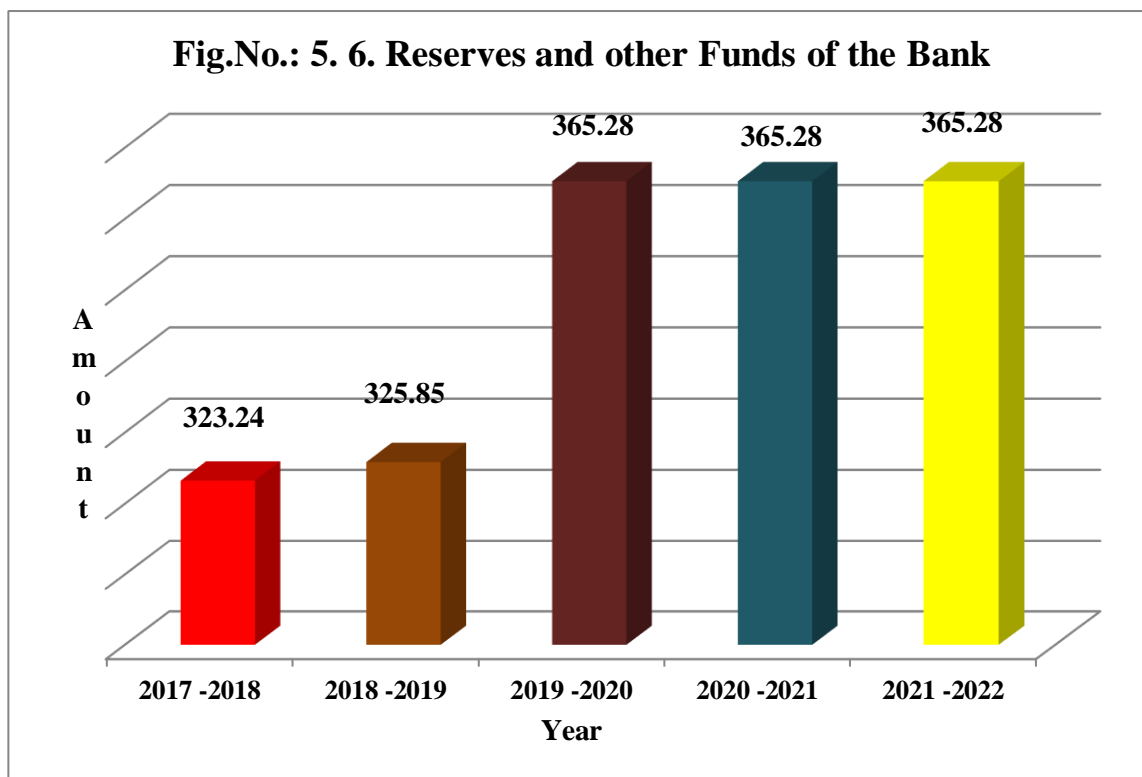


Table No.: 5.7. Non Performing Assets of the Bank

| Year | Amount in lakhs | Percentage to Total |
|------------|-----------------|---------------------|
| 2017 -2018 | 277.72 | 15.81 |
| 2018 -2019 | 384.12 | 21.87 |
| 2019 -2020 | 248.39 | 14.14 |
| 2020 -2021 | 539.63 | 30.72 |
| 2021 -2022 | 306.63 | 17.46 |

Table 5.7 focuses that, the NPA (Non Performing Assets) of the bank. In the year 2017-2018, the NPA amount was Rs. 277.72 lakhs. In the year 2019- 2020 the NPA of the bank was Rs. 248.39 lakhs. In 2021- 2022 the NPA of the bank was Rs. 306. 63 lakhs. After the year 2020- 2021 the NPA of the bank was decreasing.

Trend Analysis:

Non performing Assets of the bank is analysed by using trend values and have been predicated for the future year 2030 by using trend line. The data table 5.5 have been used. The trend value of Non performing Assets of the bank has been estimated by using in linear trend equation given below.

$$Y_t = a + bx$$

Where,

Y = Total NPA of the bank

X = Time variable

‘a’ and ‘b’ parameters to be estimated

Y_t = computed trend figure for period in order to determine the value by ‘a’
and ‘b’ the following two normal equations are to be solved.

If $X=0$, the value of ‘a’ and ‘b’ can be determined.

$$A = \sum y / N$$

$$B = \sum xy / \sum x^2$$

With the help of above linear equation, the trend values for NPA of the bank is shown in the below table.

Table No.: 5.8. Trend value to NPA of the Bank

| Year | NPA | X | XY | X² | Y_c |
|------------------------|--|----------------------------------|--|-------------------------------------|----------------------|
| 2018 | 277.72 | -2 | -555.44 | 4 | 308.64 |
| 2019 | 384.12 | -1 | -384.12 | 1 | 329.97 |
| 2020 | 248.39 | 0 | 0 | 0 | 351.30 |
| 2021 | 539.63 | 1 | 539.63 | 1 | 372.63 |
| 2022 | 306.63 | 2 | 613.26 | 4 | 393.96 |
| Total N = 5 | $\Sigma Y = 1756.49$ | $\Sigma X = 0$ | $\Sigma XY = 213.33$ | $\Sigma X^2 = 10$ | |

The NPA of the bank for the year 2030 will be Rs. 564.6 Lakhs.

Fig. No.:5.7. Trend Value to NPA of the Bank

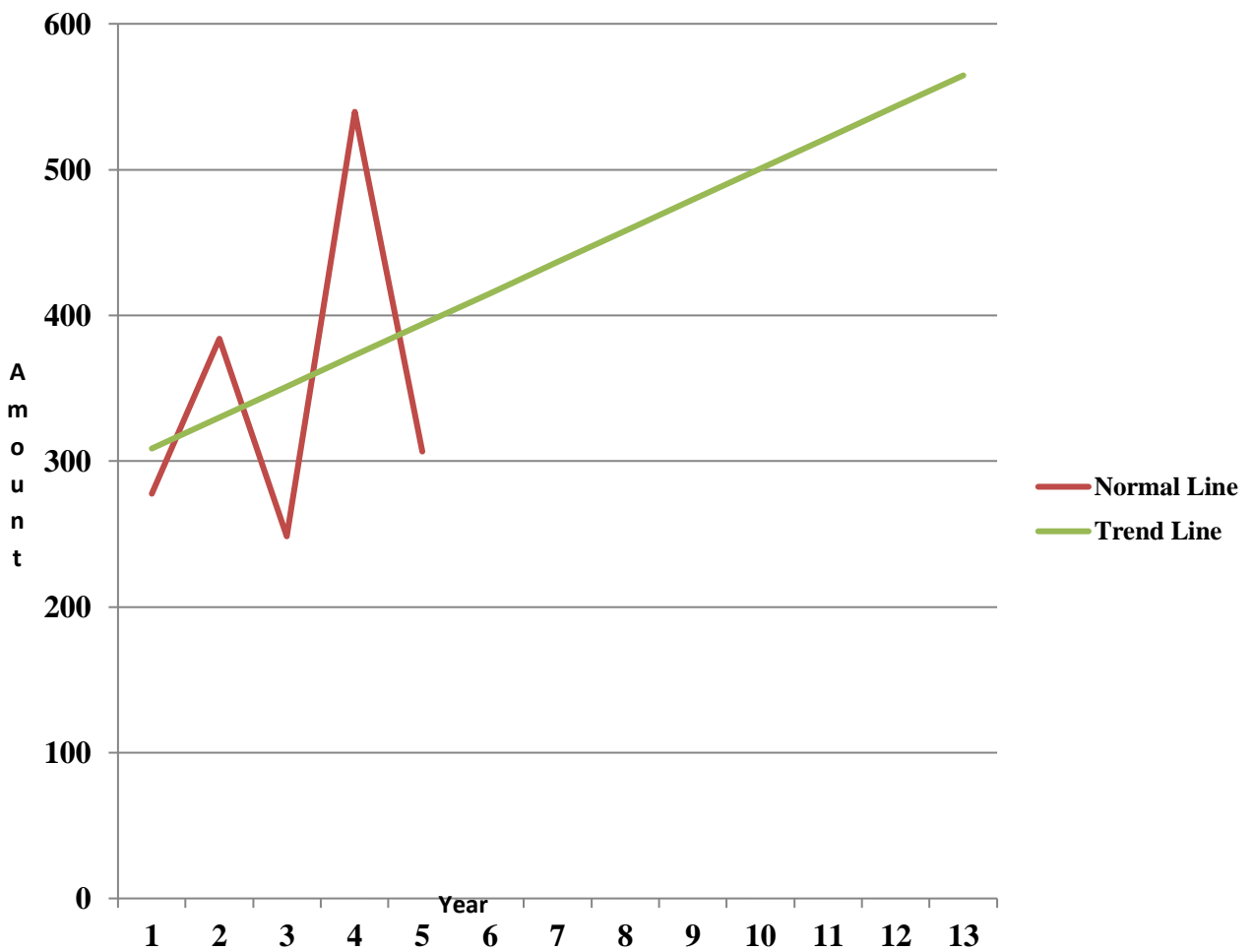


Table No.: 5.9. Recovery of Loans

| Year | Amount (In Lakhs.) | Percentage to Total |
|-----------|--------------------|---------------------|
| 2017-2018 | 2488.60 | 19.53 |
| 2018-2019 | 2321.41 | 18.22 |
| 2019-2020 | 2550.10 | 20.01 |
| 2020-2021 | 2581.78 | 20.26 |
| 2021-2022 | 2798.94 | 21.98 |

Source: Annual Reports and Balance Sheet of the bank from 2017-18 to 2021-2022

The above table referred that the loan recovery of the bank. In the year 2017-2018, loan recovery was Rs: 2488.60 Lakhs. In the year 2019-20 the recovery of the bank was increased Rs: 2550.10 Lakhs. The loan recovery of the bank was Rs: 2798.94 Lakhs in the year 2021-2022. Co-operative bank loan recovery was continuously increases.

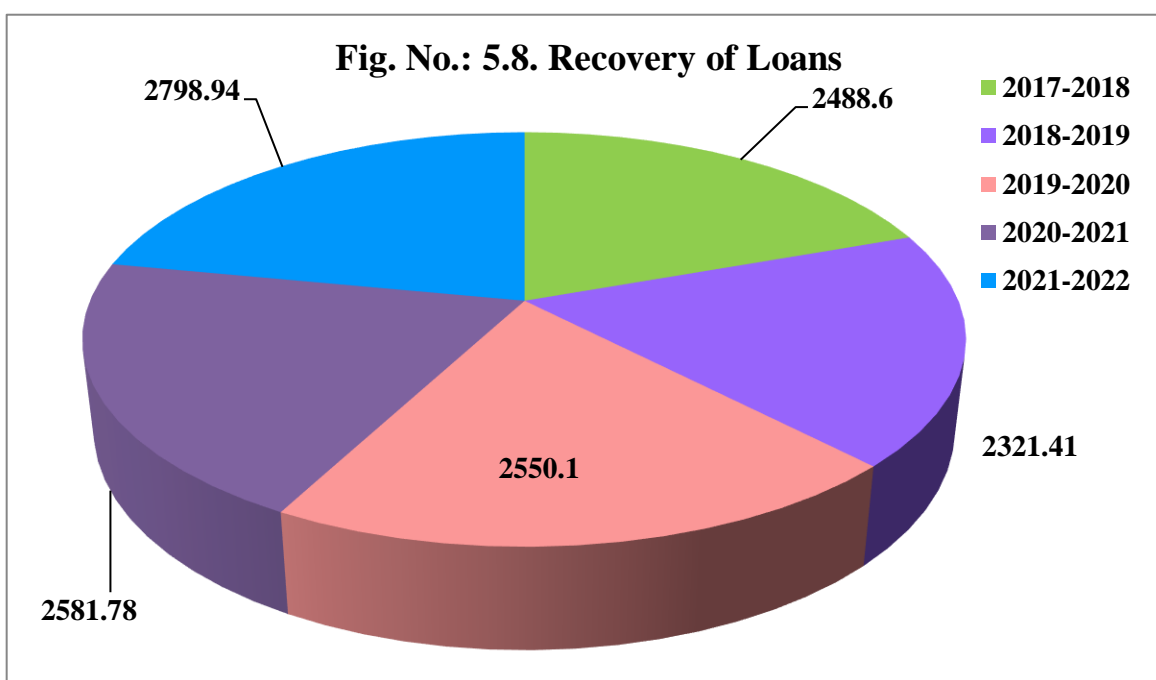


Table No.: 5.10. Jewel Loan (Short Term Loan)

| Year | Amount (In Lakhs.) | Percentage to Total |
|-----------|--------------------|---------------------|
| 2017-2018 | 1082.92 | 17.67 |
| 2018-2019 | 1081.97 | 17.65 |
| 2019-2020 | 1052.62 | 17.17 |
| 2020-2021 | 1500.92 | 24.49 |
| 2021-2022 | 1410.62 | 23.02 |

Source: Annual Reports and Balance Sheet of the bank from 2017-18 to 2021-2022

From the above table shows the components of total Jewel loan issued during the period 2017-18 to 2021-2022. This table observed that during the year 2017-18 the bank issued Rs.1082.92 lakhs amount of loans. The percentage to total varied between 17.17 percent and 24.49 percent. In the case of Jewel loan given through the bank, the lowest was Rs: 1052.62 lakhs in 2019-2020 and the highest was Rs: 1500.92 lakhs in 2020-21 during the study period.

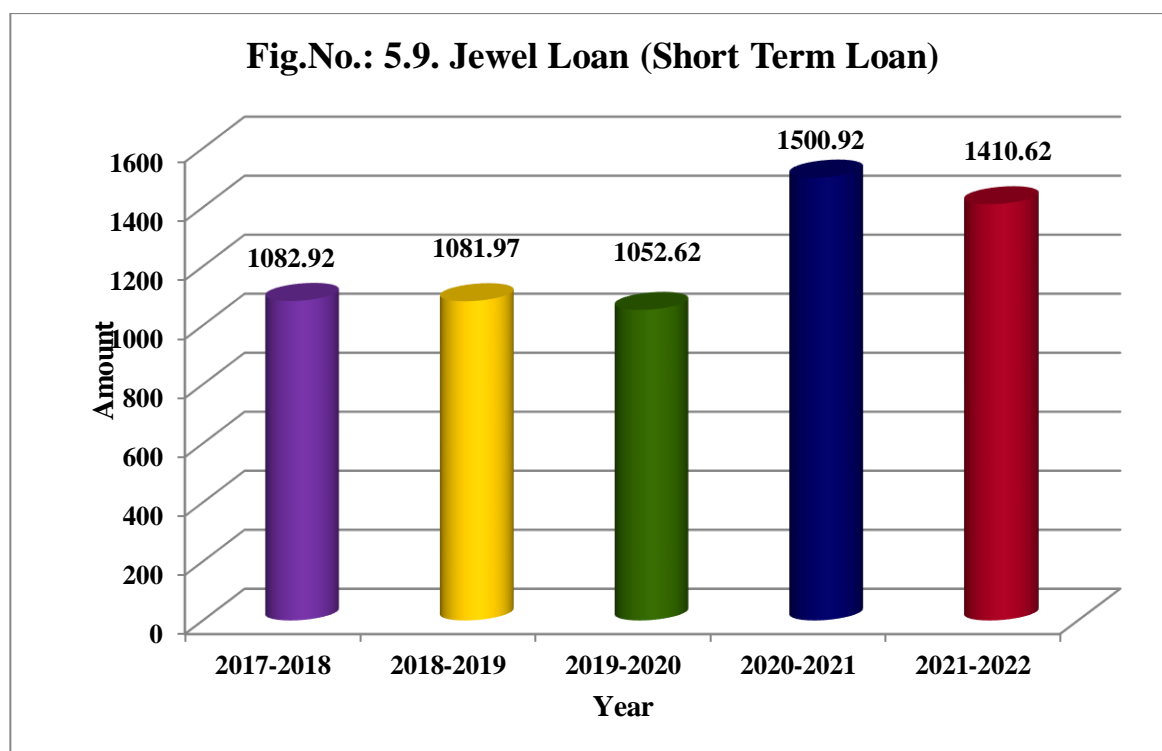


Table No.: 5.11. Micro Credit Loan (Short Term Loan)

| Year | Amount (In Lakhs.) | Percentage to Total |
|-----------|--------------------|---------------------|
| 2017-2018 | 18.88 | 32.56 |
| 2018-2019 | 10.26 | 17.69 |
| 2019-2020 | 10.87 | 18.74 |
| 2020-2021 | 09.73 | 16.78 |
| 2021-2022 | 08.25 | 14.23 |

Source: Annual Reports and Balance Sheet of the bank from 2017-18 to 2021-2022

Table 5.11 inferred that the Micro - Credit loan issued by the bank. In the year 2017- 2018 the bank issued Rs. 18.88 lakhs. The micro credit loan continuously decreased from 2017-18 to 2021-22. In the year 2019-20, it was Rs.10.87 lakhs. After the year 2019-20 it was reduced again. The lowest percentage share of micro credit loan was Rs: 08.25 lakhs in the year 2021-2022.

Fig.No.: 5.10. Micro Credit Loan (Short Term Loan)

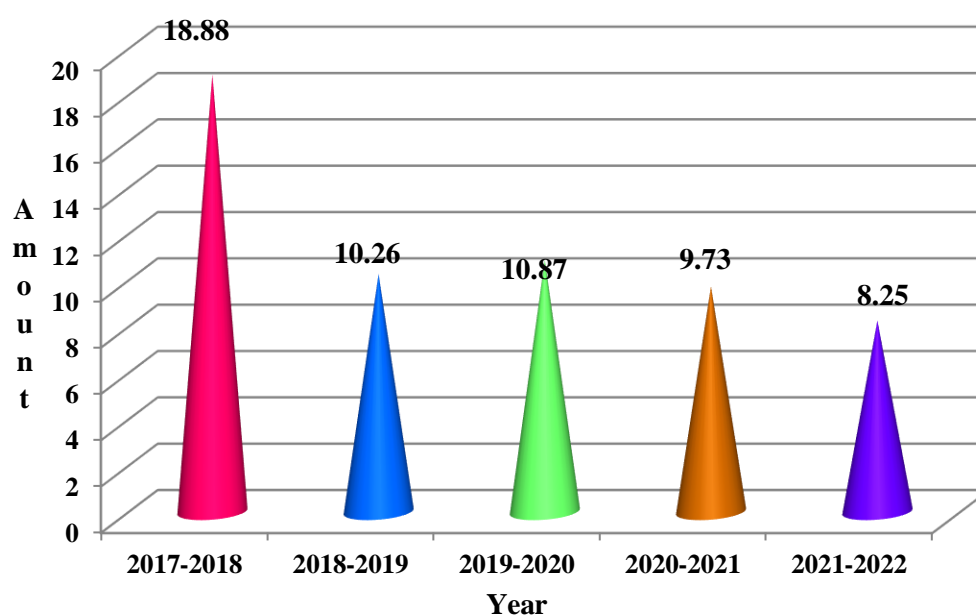


Table No.: 5.12. Petty Loan (Short Term Loan)

| Year | Amount (In Lakhs.) | Percentage to Total |
|-----------|--------------------|---------------------|
| 2017-2018 | 36.52 | 25.77 |
| 2018-2019 | 29.84 | 21.07 |
| 2019-2020 | 25.37 | 17.90 |
| 2020-2021 | 27.31 | 19.27 |
| 2021-2022 | 22.66 | 15.99 |

Source: Annual Reports and Balance Sheet of the bank from 2017-18 to 2021-2022

From the above table shows the components of total petty loan issued during the period 2017-18 to 2021-22. This table observed that during the year 2017-18 the bank issued Rs.36.52 lakhs amount of loans. The percentage to total varied between 15.99 percent and 25.77 percent. In the case of petty loan given through the bank, the lowest was Rs: 22.66 lakhs in 2021-22 and the highest was Rs: 29.84 lakhs in 2018-19 during the study period. The petty loan continuously decreased from 2017-18 to 2019-20. In the year 2019-20, it was Rs.25.37 lakhs. After the year 2019-20 it was increased. The loan amount was decreased again in the year 2021- 22, it was Rs: 22.66 lakhs.

Fig.No.: 5.11. Petty Loan (Short Term Loan)

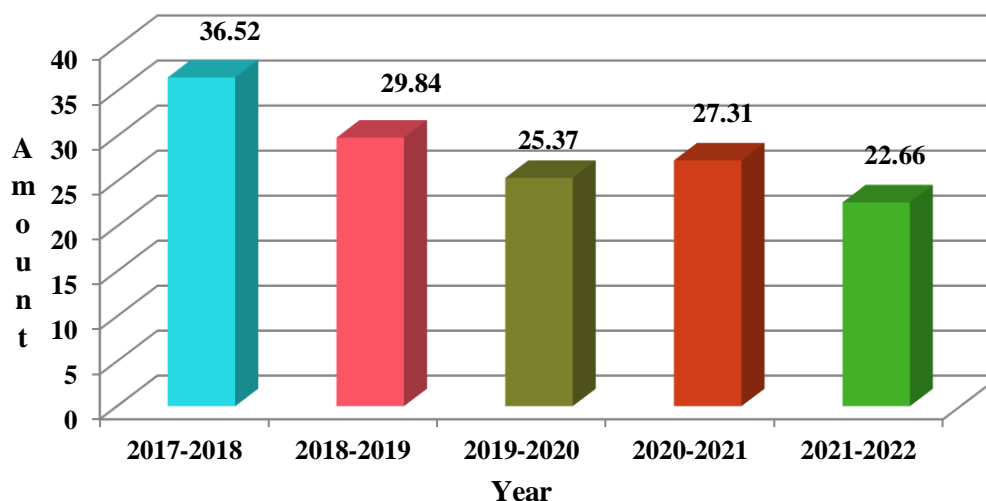


Table No. : 5.13: Surety loan (Medium term loan)

| Year | Amount (In Lakhs.) | Percentage to Total |
|-----------|--------------------|---------------------|
| 2017-2018 | 276.07 | 25.41 |
| 2018-2019 | 225.68 | 20.76 |
| 2019-2020 | 195.11 | 17.96 |
| 2020-2021 | 200.40 | 18.44 |
| 2021-2022 | 189.35 | 17.43 |

Source: Annual Reports and Balance Sheet of the bank from 2017-18 to 2021-2022

Tables 5.13 indicate the surety loan issued by the bank. In the year 2017 - 2018, the bank gave Rs. 276.07 lakhs. The surety loans reduced in the year 2021-2022, it was Rs.189.35 lakhs. The lowest percentage share of surety loan was 17.43 and largest share was 25.41 percentage from the total.

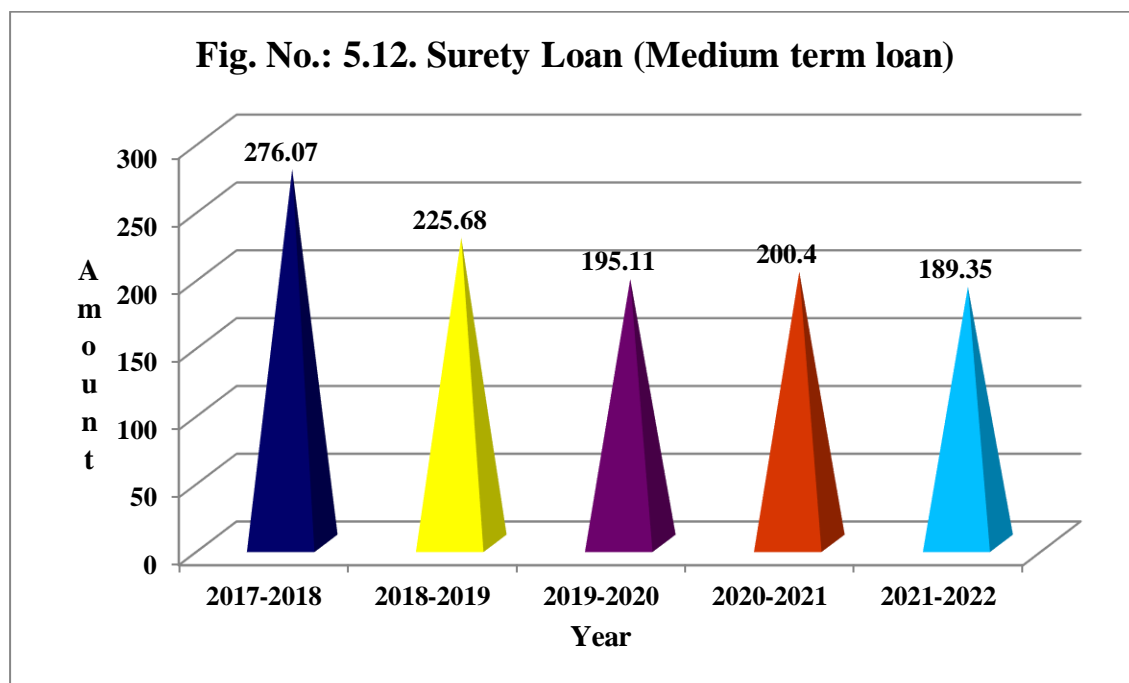


Table No.: 5.14 Loans to Differently Abled Person (Medium term loan)

| Year | Amount (In Lakhs.) | Percentage to Total |
|-----------|--------------------|---------------------|
| 2017-2018 | 11.24 | 29.38 |
| 2018-2019 | 07.87 | 20.57 |
| 2019-2020 | 06.60 | 17.25 |
| 2020-2021 | 04.99 | 13.04 |
| 2021-2022 | 07.56 | 19.76 |

Source: Annual Reports and Balance Sheet of the bank from 2017-18 to 2021-2022

The above table inferred the differently abled person loan issued by the bank. The loans continuously reduced from 2017-18 to 2020-21. In the year 2017-2018, the bank gave Rs. 11.24 lakhs. After the year 2017-18, it was reduced continuously. The lowest percentage share of medium term loans was Rs: 04.99 lakhs and the highest was Rs: 11.24 in the year 2017-18.

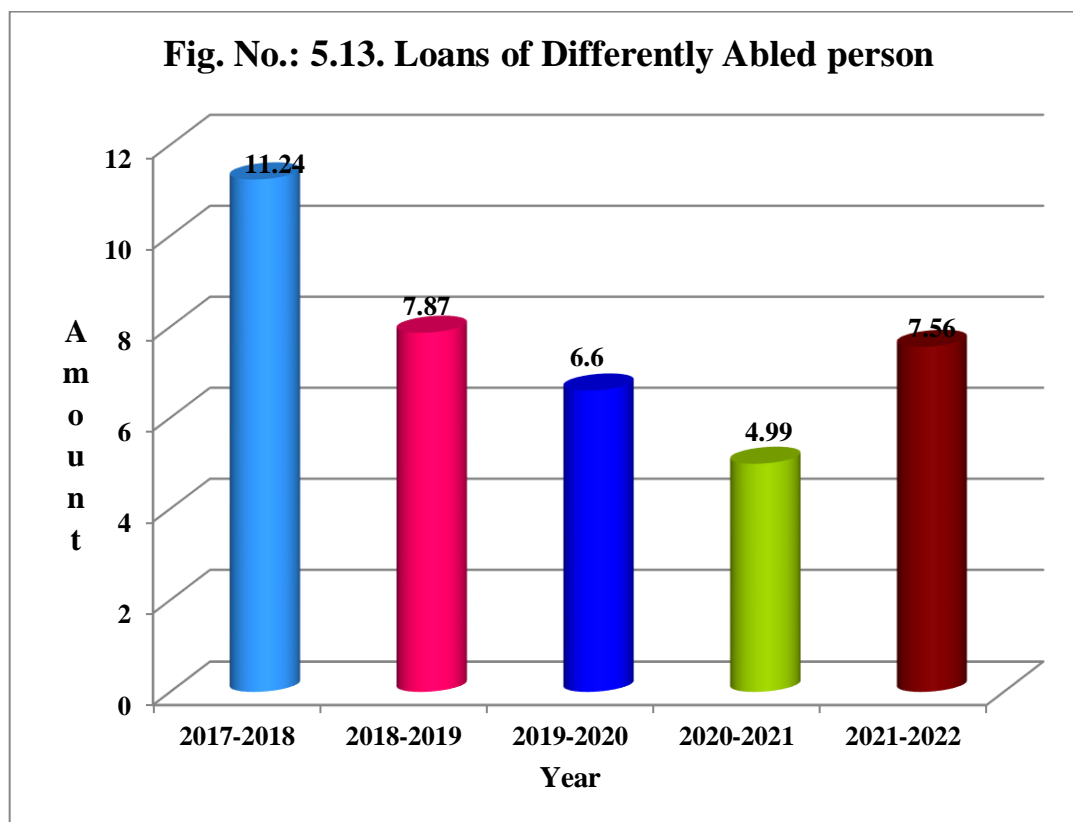


Table No.: 5.15: Deposit Loan (Medium term loan)

| Year | Amount (In Lakhs.) | Percentage to Total |
|-----------|--------------------|---------------------|
| 2017-2018 | 61.08 | 29.11 |
| 2018-2019 | 42.16 | 20.09 |
| 2019-2020 | 30.60 | 14.58 |
| 2020-2021 | 35.93 | 17.12 |
| 2021-2022 | 40.09 | 19.10 |

Source: Annual Reports and Balance Sheet of the bank from 2017-18 to 2021-2022

Table 5.15 shows the year- wise deposit loan of the bank. In the year 2017 - 2018 the bank's deposit loan amounted to Rs. 61.08 Lakhs. In the year 2019 - 2020 it was decreased to Rs. 30.60. The deposit loan was increased from the year 2020- 2021. In the year 2021 - 2022 it was continuously increased.

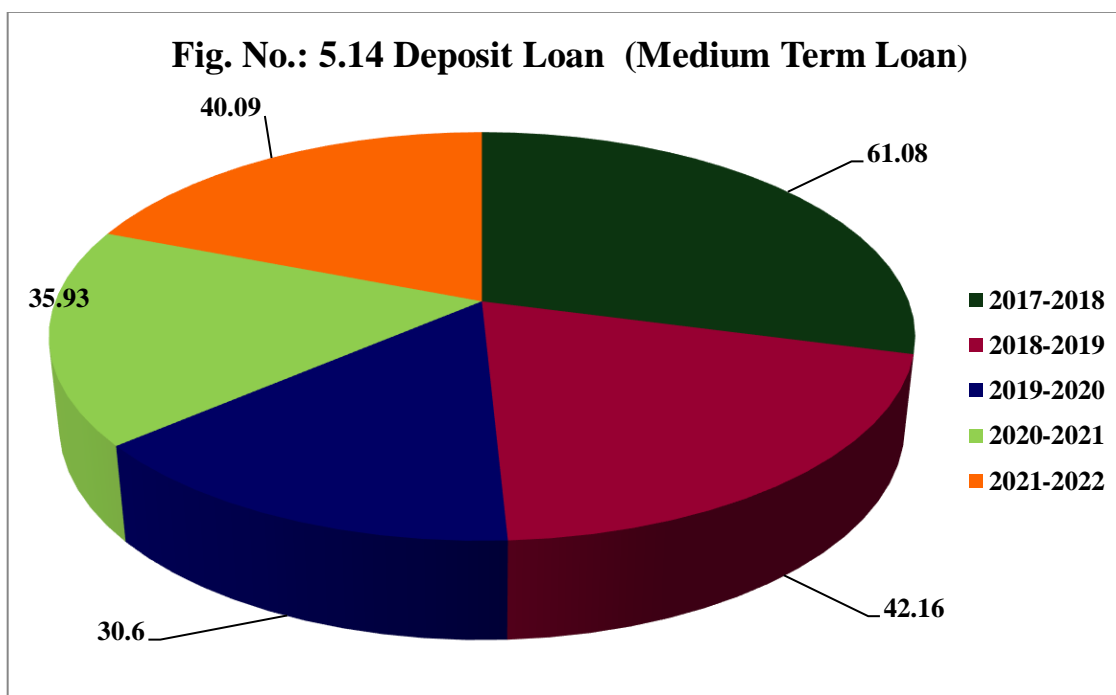


Table No.: 5.16 Long Term Loans - House Construction

| Year | Amount (In Lakhs.) | Percentage to Total |
|-----------|--------------------|---------------------|
| 2017-2018 | 15.68 | 23.75 |
| 2018-2019 | 16.68 | 25.26 |
| 2019-2020 | 12.59 | 19.07 |
| 2020-2021 | 11.41 | 17.28 |
| 2021-2022 | 09.67 | 14.64 |

Source: Annual Reports and Balance Sheet of the bank from 2017-18 to 2021-2022

Tables 5.16 inferred that the House construction loan issued by the bank. In the year 2017 – 18 the bank sanctioned Rs: 15.68 lakhs. In the year 2018-19, it was increased after this year it was continuously decreases till 2021-2022.

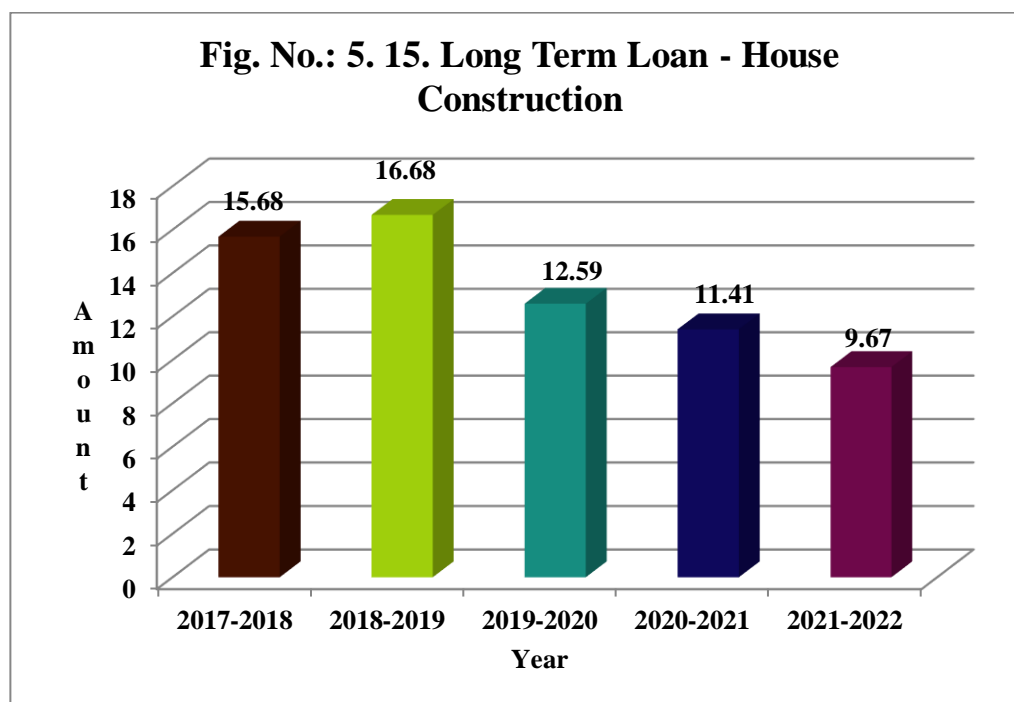


Table No.: 5.17 House Mortgage (Long Term Loans)

| Year | Amount (In Lakhs.) | Percentage to Total |
|-----------|--------------------|---------------------|
| 2017-2018 | 870.40 | 20.41 |
| 2018-2019 | 870.14 | 20.41 |
| 2019-2020 | 810.51 | 19.00 |
| 2020-2021 | 907.04 | 21.27 |
| 2021-2022 | 806.49 | 18.91 |

Source: Annual Reports and Balance Sheet of the bank from 2017-18 to 2021-2022

Tables 5.17 indicate the House Mortgage loan issued by the bank. In the year 2017 - 2018, the bank gave Rs. 870.40 lakhs. The House Mortgage loans reduced after the year 2017-18. In the year 2020-2021 the loan amount was increased to Rs. 907.04 lakhs. The lowest percentage share of house mortgage loan was 18.91 and largest share was 21.27 percentage from the total.

Fig. No.: 5. 16. House Mortgage (Long Term Loan)

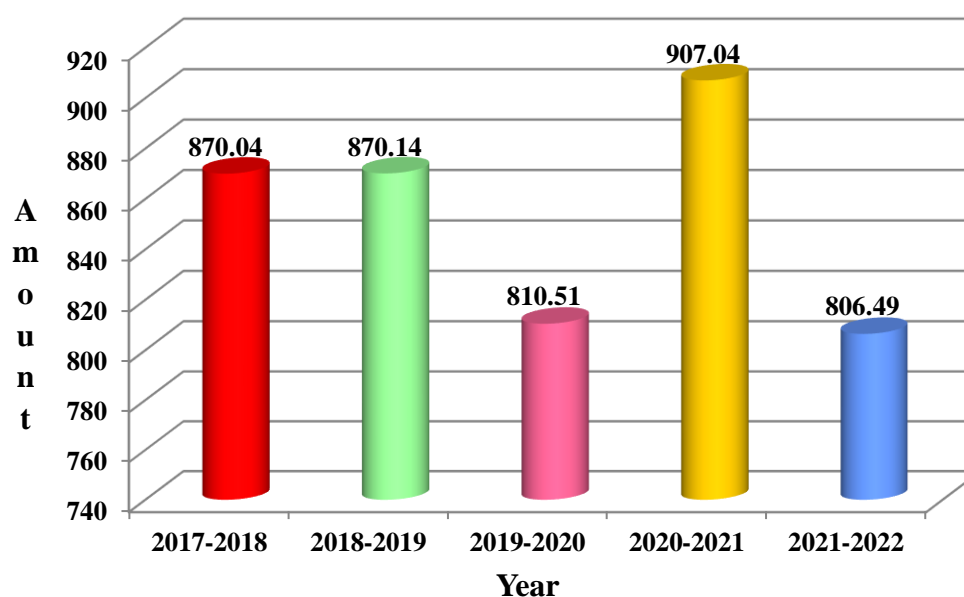


Table No.: 5.18 Staff loan (Long term loans)

| Year | Amount (In Lakhs.) | Percentage to Total |
|-----------|--------------------|---------------------|
| 2017-2018 | 07.85 | 18.63 |
| 2018-2019 | 05.38 | 12.77 |
| 2019-2020 | 09.20 | 21.83 |
| 2020-2021 | 09.70 | 23.02 |
| 2021-2022 | 10.01 | 23.75 |

Source: Annual Reports and Balance Sheet of the bank from 2017-18 to 2021-2022

From the above table shows the components of staff loan issued during the period 2017 – 18 to 2021-22. This table observed that during the year 2017 - 18 the bank issued Rs.7.85 lakhs of loans. The percentage to total varied between 12.77 percent and 23.75 percent. The lowest amount of staff loan given by the bank was Rs: 5.38 lakhs in 2018 -19 and the highest was Rs:10.01 lakhs in 2021-22 during the study period.

Trend Analysis:

Staff loan of the bank is analysed by using trend values and have been predicated for the future year 2030 by using trend line. The data table 5.18 have been used. The trend value of Staff loan of the bank has been estimated by using in linear trend equation given below.

$$Y_t = a + bx$$

Where,

Y = Staff loan of the bank

X = Time variable

‘a’ and ‘b’ parameters to be estimated

Y_t = computed trend figure for period in order to determine the value by ‘a’ and ‘b’ the following two normal equations are to be solved.

If X= 0, the value of ‘a’ and ‘b’ can be determined.

$$A = \sum y / N$$

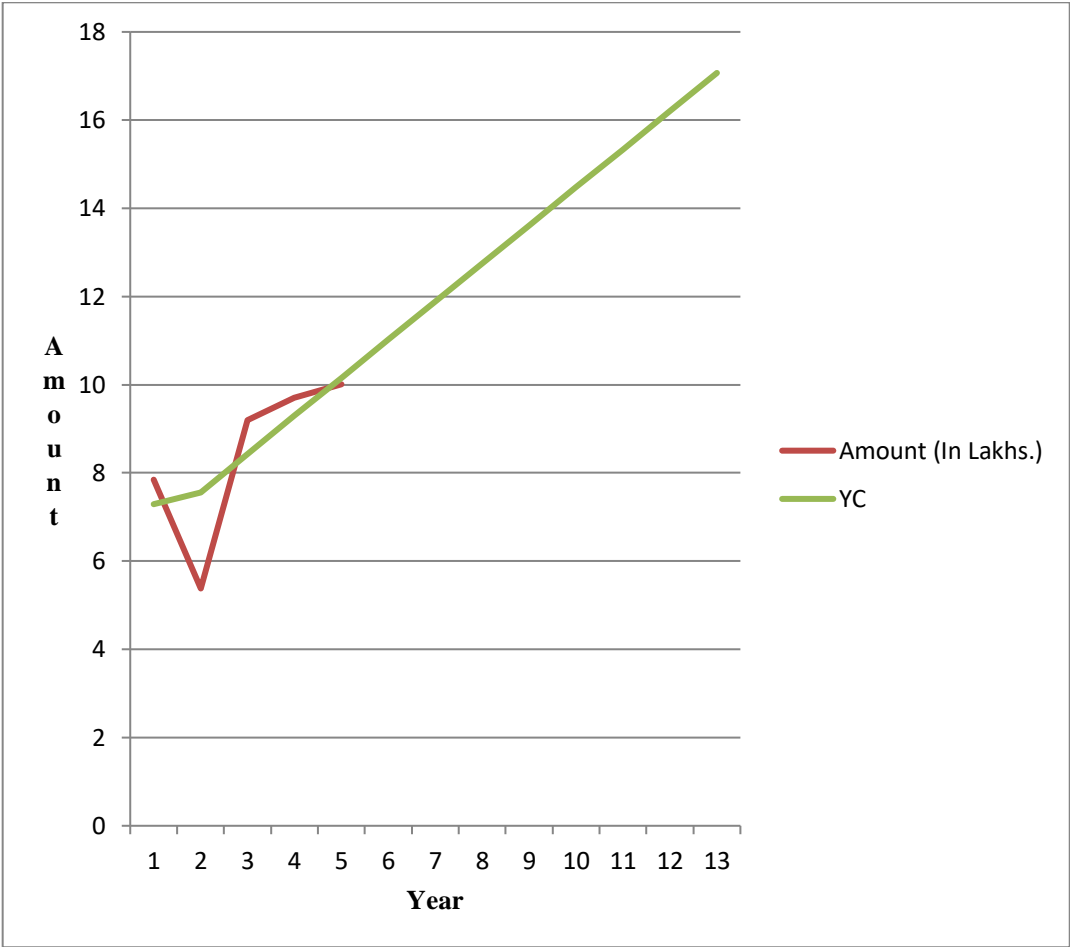
$$B = \sum xy / \sum x^2$$

Table No.: 5.19. Trend Value to Staff Loan

| Year | Staff Loan | X | XY | X² | Y_c |
|------------------------|--------------------------------------|----------------------------------|---------------------------------------|-------------------------------------|----------------------|
| 2018 | 07.85 | -2 | -15.7 | 4 | 7.292 |
| 2019 | 05.38 | -1 | -05.38 | 1 | 7.564 |
| 2020 | 09.20 | 0 | 0 | 0 | 8.428 |
| 2021 | 09.70 | 1 | 09.7 | 1 | 9.292 |
| 2022 | 10.01 | 2 | 20.02 | 4 | 10.156 |
| Total N = 5 | $\Sigma Y = 42.14$ | $\Sigma X = 0$ | $\Sigma XY = 08.64$ | $\Sigma X^2 = 10$ | |

The Staff Loan of the bank for the year 2030 will be Rs. 17.068 Lakhs.

5.17. Trend Value of Staff Loan



CHAPTER - VI

FINDINGS, SUGGESTIONS AND CONCLUSION

The co-operative are functioning for the economic welfare and well being of the people in the state. This Co-operative Society have an important role in the socio- economic development of the society.

6.1.Summary of Findings:

This chapter presents the summary of the findings of the research work and conclusions of the study. This chapter also consist the suggestions to strength and recover the financial performance of the bank. The following are the main findings of the study.

- It is clear from this study, the number of employees of the bank is 12 from 2013-2014 to 2014-2015. The number of employees of the bank was 15 from 2016-17 to 2017-18. During the study period, the number of members were increasing.
- There are 12,731 shareholders during the year 2013-14, 14,184 shareholders in the year 2015-16 and 15,320shareholders during the year 2017-18. The highest shareholders were in the year 2017-18. The shareholders are increasing in the study period.
- The present study reveals that, it could be seen that the reserve of Rs. 3.18 Lakhs in 2013-14 has increased to Rs. 5.13 lakhs during 2017-18. The maximum abnormal increase is during 2017-18. The reserve shows an increasing trend.
- Growth of the total share capital in the year 2013-14 amounted to Rs.102.35 lakhs. In the year 2017-2018 the share capital increased Rs.184.36 lakhs and it shows positive results. The annual growth of share capital percentage is increasing in the study period.
- The growth of the total deposit of the bank. In the year 2013 -14 the deposits amounted to Rs.25.72 lakhs. In the year 2017-18, the deposit also increased Rs.44.72 Lakhs and it shows positive results of Rs.6.45 lakhs of annual growth rate. Total deposit of the bank was an increasing trend.
- Growth of Total deposits of the bank is analysed by using trend values and have been predicated for the future year 2025 by using trend line. The total deposit of the bank in the year 2025 will be 80.904.
- In the year 2013-2014 the bank's fixed deposits amounted Rs.20. 16 Lakhs. In the year 2015-2016 it decreased to Rs. 8.07. The fixed deposit amount increased in the year 2016-2017. In the year 2017-2018 it was continuously increased.

- The study reveals that the loan recovery of the bank. In the year 2013-14, the loan recovery was Rs:2,72 Lakhs. The loan recovery of the bank was Rs:22.51 Lakhs in the year 2017-18. Co-operative bank loan recovery was continuously decreases.
- Table 5.9 focuses that, the NPA(Non Performing Assets) of the bank. In the year 2014-2015, the NPA amount was very lower comparing to other years. The NPA of the bank was higher in the year 2017-18. It was clearly focused the weakness of the bank.
- In the present study, the highest profit was observed in 2013-14. The highest decrease was observed in 2017-18 which is Rs: 2.79 lakhs. Profit of the bank was continuously decreases.
- The short period loan reduced in the year 2016-17, it was Rs.11.22 lakhs. The lowest percentage share of short term loans was Rs:17.12 lakhs from total percentage. The study inferred that the Short term loans issued by the bank continuously reduced in study period.
- The study shows the components of total Jewel loan issued during the period 2013-14 to 2017-18. In the case of Jewel loan given through the bank, the lowest was Rs: 10.68 lakhs in 2016-17 and the highest was Rs:14.94 lakhs in 2013-14. During the study period the bank gave more Jewel loan.
- In the year 2016- 2017, the bank gave Rs. 10.09 lakhs of medium term loans. In the year 2017-18 the medium term loans reduced again, it was Rs.3.48 lakhs. The medium term loans continuously reduced.
- The study indicates the surety loan issued by the bank. In the year 2016- 2017, the bank gave Rs. 2.06 lakhs. The surety loans reduced in the year 2017-18, it was Rs.1.07 lakhs. In the study period the surety loan contribution by the bank was reduced.
- In the year 2013- 2014 the bank issued Rs. 19.43 lakhs for long term loans. In the year 2017-18 the long term loans increased again, it was Rs.33.42 lakhs. In the study period it was increased.
- The study inferred the House construction loan issued by the bank. In the year 2013- 2014 to 2016.17 the bank sanctioned Rs.1 2.88 lakhs. The loans increased in the year 2017-18, it was Rs.15.68 lakhs. House construction loans increased in the study period.

6.2. Suggestions:

In the light of the findings a few suggestions are offered to improve the functioning of Co-operative Bank.

- ✍ Members of the bank are strength of the bank. The bank should encourage the members in increasing level.
- ✍ The bank should recruit sufficient number of employees in order to improve the performance of the bank.

- ✍ The shareholders of the bank are another one strength of the bank. On this way, the share holders are continuously increasing in the study period. It is positive focus of the bank.
- ✍ The member of the bank who availed the loans should come forward to repay the loan promptly.
- ✍ The government should pass the necessary legislative measures for taking stern action against willful defaulters.
- ✍ The total deposit of the bank was increasing in the study period. It is the functioning fund of the bank. It should encourage the banking performance in future.
- ✍ The Bank should also mobilize funds under low cost deposit schemes of fixed deposit to the maximum extent. The bank should concentrate on low cost Savings, Current Account and Term Deposits of lower tenure.
- ✍ It is necessary for the banker to watch on movement of borrowers stocks and assets so that it would make bankers trained to recover the loans in systematic way before its turns to NPAs category.
- ✍ The above factors contributed to decrease in profitability for bank in the era of study. Bank should take appropriate cost control measures and to increase noninterest income with a view to increase profit every year.
- ✍ The bank should take necessary action to increasing the short term and medium term loans process. Because the Short and medium term benefit is important for the quick economic process.
- ✍ The branch manager has to conduct seminars to increase the knowledge of people about the different programmes, proper utilization of loans and repayment.
- ✍ Special action programmes can be arranged for deposit mobilization.
- ✍ The bank should formulate appropriate recovering programmes for reducing the overdues from the borrowers.
- ✍ Sending timely remainders, notice and the like.
- ✍ More number of branches can be opened in the area were the possibilities of mobilising funds and rendering financial services. In the study all the new generation banks have established branches by covering all the areas.

6.3. Conclusion:

By analyzing performance of Co-operative bank in emperor street is finally conclude that the members of the bank, reserves and other funds, total deposit, fixed deposits, share capital, short term loans especially Jewel loan, Long term loan especially house construction loan is satisfactory in the study period. Loan recovery, short term and medium term loans contribution by the bank, profit of the bank is in negative position. The bank should take constant and confident effort in the weaker areas. If the bank is taking continuous actions in this area, definitely the bank will attain the stage of a successful performance in future.

BIBLIOGRAPHY

- Hawaldar, I.T, Spulkar, C., Lokesh, A., Birau, R., Robegen, C., (2020). Revista de Stiinte, Politice N065. 2020:42-53. Analyzing non-performing assets in agricultural loans: A case study of India.
- Jethwani,B.,Dave,D.,Ali,T.,Pramselkar,S.andAhhiran,S.(2020)IMCLSC2020, IOP Publishing, IOP Conference Service; Material science and Engineering 1042(2021) 012003, doi:10-1088/1757-899x/1042/1/01200. Indian agriculture GDP and nonperforming assets; A regression model.
- Junare S O., "The Performance of Co-operative Banks in Gujarat - A study on the OperationalEfficiencyofPrimaryAgriculturalCredit Societies", MBAGrandProject submitted to Gujarat University, 2005.
- KC Shekhar and Lekshmy Shekhar (2007), „Banking theory and practice“,Nineteenth edition, reprint 2007, Vikas publishing house Pvt. ltd. (India), Chapter:16, pp. 356-374.
- Kumar, S., Singh, R., Pratibha, B. T. and Pandurang, A.K. (2019). Priority sector lending and NPA: Status, Impact and issue. ISSN:2278-4136, P-ISSN: 2349- 8234, JPP 200: 9(1): 1746-1748.
- Ramesh Chander, “FinancialViabilityandPerformanceEvaluationofCo-Operative Credit Institutions in Haryana (India)
- Rybak and puskov (2020) restructuring of problem loans subjected to restructuring and corporate dept. Innovative economy 3-4 ,65-70.
- Selvam, P. and Premnath, S. (2020). Alochana Chakra Journal ISSN 2231-3980. Impact of coronavirus on NPA and GDP of Indian Economy.

Journals:

- Jyoti Gupta and Suman Jain,“A study on Cooperative Banks in India with special reference to Lending Practices”published in International Journal of Scientific and Research Publications, Volume 2, Issue 10, October 2012 1 ISSN 2250-3153.
- Patel Dilipkumar & Patel Alkaben, “Financial Profitability Analysis of Co-operative society of Taluk-Kaprada” International Journal of Scientific Research, Volume : 3 |Issue : 3 | March 2014 • ISSN No 2277 - 8179
- Saha, M., Zaman, A., Basumatry, P. (2021) Journal of Contemporary issues in Business andGovernmentvol.27,N1.2021,P.ISSN.2204-1990;P-ISSN:1323-6903. Management of non-performing assets (NPA) in banks with special reference to Union Bank of India.

- Sharma, S., Rathore, D.S., Prasad, J., (2019) Journal of Statistics and Management Systems. ISSN 0972-0510(Print), ISSN 2169-0014 (online) Vol.22 (2019) No.3, PP 587-601, DOI: 10.108010970510.2019.1575601. **Empirical assessment of management of non-performing assets in the public and private sector banks.**
- VedPal&NSMalik(2007), "Amultivariateanalysisofthe financialcharacteristicsof commercial banks in India", The ICFAI Journal of Management, Vol. 6, Issue 3.
- Yojna Bansal, Dr. Harsh Purohit, Dr. Vijaya Kumar, Non – Performing Assets of State Bank of India: An Empirical Analysis, Psychology and Educational Journals, Vol; 58, No:2, 2-21.

Websites:

<https://www.researchgate.net/publication/328117>

[822www.sbi.co.inhttps://doi.org/10.1155/2020/504](https://doi.org/10.1155/2020/504822www.sbi.co.in)

[1768](#)

QUESTINNAIRE

A study of Non Performing Assets of Tuticorin Cooperative Bank Ltd, No. A 188, Mattakadai Branch, Thoothukudi

1. Name of the Bank:
2. Location of the Bank:
3. Origin and Growth of the Bank:
4. President of the bank:
5. Objectives of the Bank:
6. Details of the employees:
7. Procedure of Loans:
8. Average time taken for the processing of the loan
9. Types of Loans:
10. Achievement of the Bank:
11. Name of the branch bank and their details:
12. Number of members of the bank: (Year wise)

| Year | Amount in lakhs |
|-----------|-----------------|
| 2017–2018 | |
| 2018–2019 | |
| 2019–2020 | |
| 2020-2021 | |
| 2021-2022 | |

13. Human Resource strength of the Bank:(Year wise)

| Year | Amount in lakhs |
|-----------|-----------------|
| 2017-2018 | |
| 2018–2019 | |
| 2019–2020 | |
| 2020–2021 | |
| 2021–2022 | |

14. Reserves and other funds of the Bank(Year wise)

| Year | Amount in lakhs |
|-----------|-----------------|
| 2017–2018 | |
| 2018–2019 | |
| 2019–2020 | |
| 2020-2021 | |
| 2021–2022 | |

15. Share capital of the bank: (Year wise)

| Year | Amount in lakhs |
|-------------|-----------------|
| 2017 - 2018 | |
| 2018 - 2019 | |
| 2019 - 2020 | |
| 2020 - 2021 | |
| 2021 - 2022 | |

16. Growth of total deposits of the bank: (Year wise)

| Year | Amount in lakhs |
|-------------|-----------------|
| 2017 - 2018 | |
| 2018 - 2019 | |
| 2019 - 2020 | |
| 2020 - 2021 | |
| 2021 - 2022 | |

17. Fixed Deposits of the bank: (Year wise)

| Year | Amount in lakhs |
|-------------|-----------------|
| 2017 - 2018 | |
| 2018 - 2019 | |
| 2019 - 2020 | |
| 2020 - 2021 | |
| 2021 - 2022 | |

18. Recovery of loans: (Year wise)

| Year | Amount in lakhs |
|-------------|-----------------|
| 2017 - 2018 | |
| 2018 - 2019 | |
| 2019 - 2020 | |
| 2020 - 2021 | |
| 2021 - 2022 | |

19. NPA of the Bank: (Year wise)

| Year | Amount in lakhs |
|-------------|-----------------|
| 2017 - 2018 | |
| 2018 - 2019 | |
| 2019 - 2020 | |
| 2020 - 2021 | |
| 2021 - 2022 | |

20. Year wise progress of Profit of the Bank: (Year wise)

| Year | Amount in lakhs |
|-------------|-----------------|
| 2017 - 2018 | |
| 2018 - 2019 | |
| 2019 - 2020 | |
| 2020 - 2021 | |
| 2021 - 2022 | |

21. Range of the amount of Loans: (Year wise)

| Year | Amount in lakhs |
|-------------|-----------------|
| 2017 - 2018 | |
| 2018 - 2019 | |
| 2019 - 2020 | |
| 2020 - 2021 | |
| 2021 - 2022 | |

22. Preferable term of Loan: Long, Medium and Short.

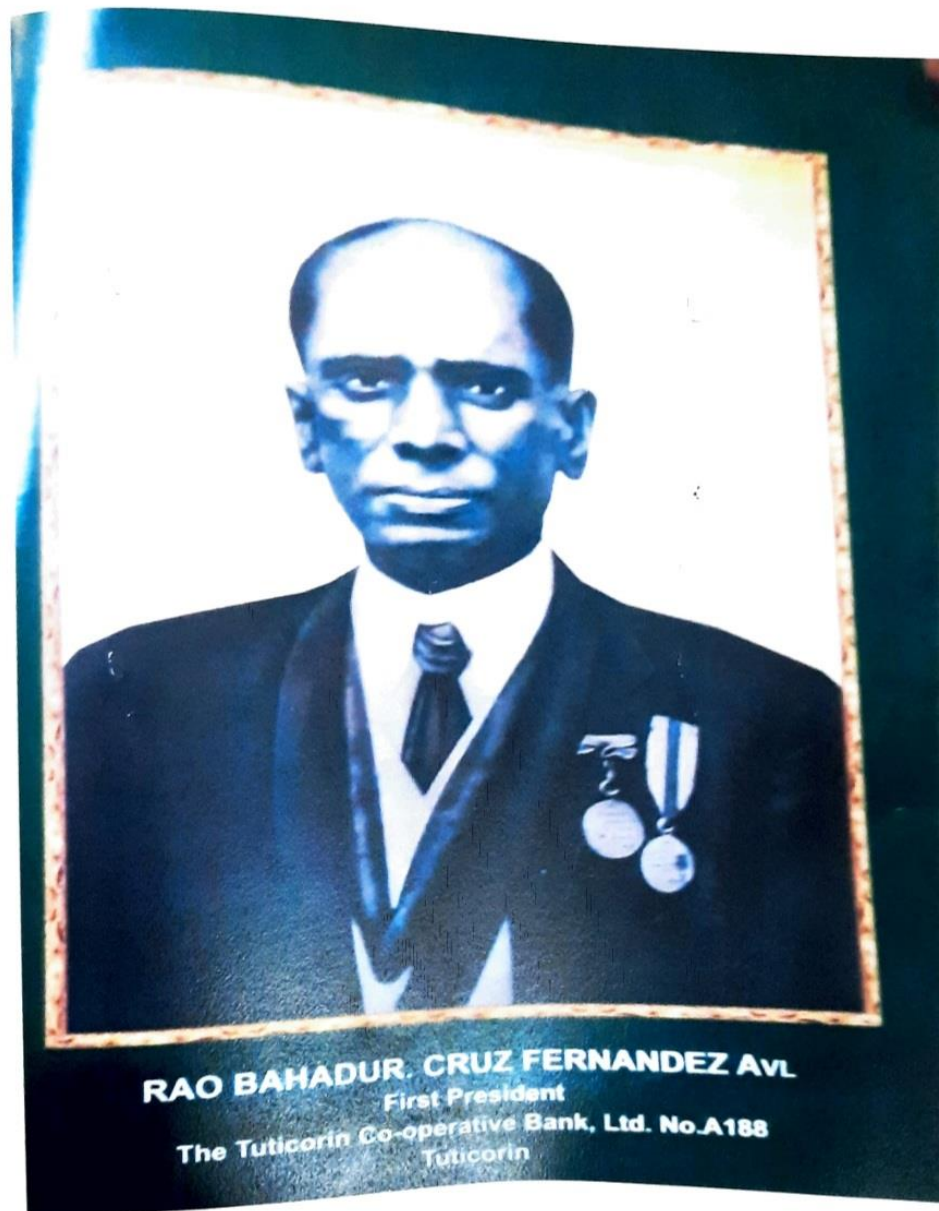
23. What are the remedies taken by improving the bank?

24. What are the problems facing bank in the bank process?

25. What are the appropriate suggestion measures to improve the efficiency of the Cooperative bank?

PHOTOS

First President of the Bank



Co-operative Bank, Main, Emperor Street



Co-operative Bank, Branch, Mattakadai



Researchers with Bank Managers (Main Bank)



Branch Bank



Bank Notice Board

| பேர்ப்புகள் (Schemes) | தொகுதி (Amount) | தொகுதி (Amount) |
|-----------------------|-----------------|-----------------|
| 30 நாள் கால உதவி | 450 | |
| 60 நாள் கால உதவி | 525 | |
| 90 நாள் கால உதவி | 575 | |
| 120 நாள் கால உதவி | 675 | |
| 180 நாள் கால உதவி | 725 | |
| 240 நாள் கால உதவி | 725 | |
| 360 நாள் கால உதவி | 740 | |
| 12 மாதங்கால உதவி | 200 | |
| 15 மாதங்கால உதவி | 200 | |
| 18 மாதங்கால உதவி | 200 | |
| 24 மாதங்கால உதவி | 200 | |
| 36 மாதங்கால உதவி | 200 | |
| 48 மாதங்கால உதவி | 200 | |
| 60 மாதங்கால உதவி | 200 | |
| 72 மாதங்கால உதவி | 200 | |
| 84 மாதங்கால உதவி | 200 | |
| 96 மாதங்கால உதவி | 200 | |
| 108 மாதங்கால உதவி | 200 | |
| 120 மாதங்கால உதவி | 200 | |
| 132 மாதங்கால உதவி | 200 | |
| 144 மாதங்கால உதவி | 200 | |
| 156 மாதங்கால உதவி | 200 | |
| 168 மாதங்கால உதவி | 200 | |
| 180 மாதங்கால உதவி | 200 | |
| 192 மாதங்கால உதவி | 200 | |
| 204 மாதங்கால உதவி | 200 | |
| 216 மாதங்கால உதவி | 200 | |
| 228 மாதங்கால உதவி | 200 | |
| 240 மாதங்கால உதவி | 200 | |
| 252 மாதங்கால உதவி | 200 | |
| 264 மாதங்கால உதவி | 200 | |
| 276 மாதங்கால உதவி | 200 | |
| 288 மாதங்கால உதவி | 200 | |
| 300 மாதங்கால உதவி | 200 | |
| 312 மாதங்கால உதவி | 200 | |
| 324 மாதங்கால உதவி | 200 | |
| 336 மாதங்கால உதவி | 200 | |
| 348 மாதங்கால உதவி | 200 | |
| 360 மாதங்கால உதவி | 200 | |
| 372 மாதங்கால உதவி | 200 | |
| 384 மாதங்கால உதவி | 200 | |
| 396 மாதங்கால உதவி | 200 | |
| 408 மாதங்கால உதவி | 200 | |
| 420 மாதங்கால உதவி | 200 | |
| 432 மாதங்கால உதவி | 200 | |
| 444 மாதங்கால உதவி | 200 | |
| 456 மாதங்கால உதவி | 200 | |
| 468 மாதங்கால உதவி | 200 | |
| 480 மாதங்கால உதவி | 200 | |
| 492 மாதங்கால உதவி | 200 | |
| 504 மாதங்கால உதவி | 200 | |
| 516 மாதங்கால உதவி | 200 | |
| 528 மாதங்கால உதவி | 200 | |
| 540 மாதங்கால உதவி | 200 | |
| 552 மாதங்கால உதவி | 200 | |
| 564 மாதங்கால உதவி | 200 | |
| 576 மாதங்கால உதவி | 200 | |
| 588 மாதங்கால உதவி | 200 | |
| 600 மாதங்கால உதவி | 200 | |
| 612 மாதங்கால உதவி | 200 | |
| 624 மாதங்கால உதவி | 200 | |
| 636 மாதங்கால உதவி | 200 | |
| 648 மாதங்கால உதவி | 200 | |
| 660 மாதங்கால உதவி | 200 | |
| 672 மாதங்கால உதவி | 200 | |
| 684 மாதங்கால உதவி | 200 | |
| 696 மாதங்கால உதவி | 200 | |
| 708 மாதங்கால உதவி | 200 | |
| 720 மாதங்கால உதவி | 200 | |
| 732 மாதங்கால உதவி | 200 | |
| 744 மாதங்கால உதவி | 200 | |
| 756 மாதங்கால உதவி | 200 | |
| 768 மாதங்கால உதவி | 200 | |
| 780 மாதங்கால உதவி | 200 | |
| 792 மாதங்கால உதவி | 200 | |
| 804 மாதங்கால உதவி | 200 | |
| 816 மாதங்கால உதவி | 200 | |
| 828 மாதங்கால உதவி | 200 | |
| 840 மாதங்கால உதவி | 200 | |
| 852 மாதங்கால உதவி | 200 | |
| 864 மாதங்கால உதவி | 200 | |
| 876 மாதங்கால உதவி | 200 | |
| 888 மாதங்கால உதவி | 200 | |
| 900 மாதங்கால உதவி | 200 | |
| 912 மாதங்கால உதவி | 200 | |
| 924 மாதங்கால உதவி | 200 | |
| 936 மாதங்கால உதவி | 200 | |
| 948 மாதங்கால உதவி | 200 | |
| 960 மாதங்கால உதவி | 200 | |
| 972 மாதங்கால உதவி | 200 | |
| 984 மாதங்கால உதவி | 200 | |
| 996 மாதங்கால உதவி | 200 | |
| 1008 மாதங்கால உதவி | 200 | |
| 1020 மாதங்கால உதவி | 200 | |
| 1032 மாதங்கால உதவி | 200 | |
| 1044 மாதங்கால உதவி | 200 | |
| 1056 மாதங்கால உதவி | 200 | |
| 1068 மாதங்கால உதவி | 200 | |
| 1080 மாதங்கால உதவி | 200 | |
| 1092 மாதங்கால உதவி | 200 | |
| 1104 மாதங்கால உதவி | 200 | |
| 1116 மாதங்கால உதவி | 200 | |
| 1128 மாதங்கால உதவி | 200 | |
| 1140 மாதங்கால உதவி | 200 | |
| 1152 மாதங்கால உதவி | 200 | |
| 1164 மாதங்கால உதவி | 200 | |
| 1176 மாதங்கால உதவி | 200 | |
| 1188 மாதங்கால உதவி | 200 | |
| 1200 மாதங்கால உதவி | 200 | |

**A STUDY ON CONSUMER PERCEPTION AND PREFERENCE TOWARDS
CONSUMPTION OF FAST FOOD IN THOOTHUKUDI TOWN**

Project Report Submitted to the

DEPARTMENT OF ECONOMICS

ST. MARY'S COLLEGE (AUTONOMOUS) THOOTHUKUDI

Affiliated to Manonmaniam Sundaranar University, Tirunelveli

In partial fulfillment for the award of the Degree of

Bachelor of Arts in Economics

By

The Students of III B.A Economics

| NAME | REG.NO |
|----------------------------|-----------------|
| K. Amirtha Varshni | 20AUEC06 |
| M. Amuthanjali | 20AUEC07 |
| J. Jeba | 20AUEC19 |
| N. Mary Vini Helcia | 20AUEC29 |
| I. Sharmila Mary | 20AUEC47 |

Supervisor

Dr. Muthu Maha Laxmi M.A., M. Phil., Ph. D



DEPARTMENT OF ECONOMICS

St. Mary's college (Autonomous) Thoothukudi

(Re-accredited with "A +" Grade by NAAC)

March 2023

CERTIFICATE

This is to certify that the project report entitled "A Study on Consumer Perception and Preference towards Consumption of Fast Food in Thoothukudi Town" is submitted to St. Mary's College (Autonomous) Thoothukudi, in partial fulfillment for the award of the degree of Bachelor of Arts in Economics and is a record of work done during the year 2022-2023 by the following students of III B.A Economics.

K. Amirtha Varshni

M. Anuthanjali

J. Jeba

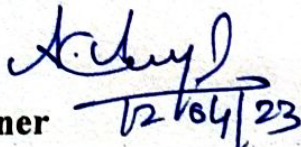
N. Mary vini Helcia

T. Shantha Mary

K. Anuthanbalaxmi
Supervisor


Head of the Department

Dr. Mrs. D. AMUTHA, M.A., M.Phil., Ph.D.,
Associate Professor in Economics
St. Mary's College (Autonomous)
Tuticorin- 628 001


Examiner

Dr. A. ANGEL ANILA, Ph.D.,
Assistant Professor,
Department of Economics,
St. John's College
Palayanikottai - 627 002.


Principal
St. Mary's College (Autonomous)
Thoothukudi - 628 001.

Acknowledgement

We sincerely thank our Lord Almighty for the successful completion of our project.

We express our heartfelt gratitude to **Dr. Sr. A.S.J. Lucia Rose M.Sc., PGDCA. M.Phil., Ph.D.,** Principal, St. Mary's College (Autonomous), Thoothukudi for her encouragement.

We are extremely grateful to **Dr. D. Amutha M.A., M.Phil., Ph.D.,** Head of the Department of Economics, St. Mary's College (Autonomous) Thoothukudi for her support.

We express our sincere thanks to **Dr. Muthu Maha Laxmi M.A., M.Phil., Ph.D.,** Assistant Professor of Economics for guiding us, helping us, clearing our doubts and motivating us throughout our Project work.

We thank our Department Library and College Library which helped us a lot in the completion of our project by providing the necessary books and journals.

We express our deep sense of gratitude to our parents and friends who encouraged and provided us their full support.

CONTENTS

| CHAPTER | TITLE | PAGE. NO |
|--------------------|---|-----------------|
| CHAPTER I | INTRODUCTION | 1-27 |
| 1.1 | Introduction | 1 |
| 1.2 | Objectives of the Study | 25 |
| 1.3 | Methodology and Survey Design | 25 |
| 1.4 | Significance of the study | 25 |
| 1.5 | Statement of the Problem | 26 |
| 1.6 | Limitations of the Study | 26 |
| 1.7 | Chapter Scheme | 26 |
| CHAPTER II | REVIEW OF LITERATURE AND CONCEPTS | 28-41 |
| 2.1 | Review of Literature | 28-33 |
| 2.2 | Concepts | 34-41 |
| CHAPTER III | PROFILE OF THE STUDY AREA | |
| 3.1 | Thoothukudi District | 42-46 |
| CHAPTER IV | ANALYSIS AND INTERPRETATION | 47-83 |
| CHAPTER V | FINDINGS, SUGGESTIONS AND CONCLUSION | 84-89 |
| 5.1 | Findings | 84 |
| 5.2 | Suggestions | 87 |
| 5.3 | Conclusion | 88 |
| | ANNEXURE | i-xi |
| | Bibliography | i |
| | Questionnaire | V-Vii |
| | Photos | viii- xi |

LIST OF TABLES & FIGURES

| S. No | LIST OF TABLES & FIGURES | Page No. |
|--------------|--|-----------------|
| 4.1 | GENDER OF THE RESPONDENTS | 47 |
| 4.2 | AGE OF THE RESPONDENT | 48 |
| 4.3 | EDUCATIONAL LEVEL OF THE RESPONDENTS | 49 |
| 4.4 | CASTE OF THE RESPONDENTS | 50 |
| 4.5 | RELIGION OF THE RESPONDENTS | 51 |
| 4.6 | MARITAL STATUS OF THE RESPONDENTS | 52 |
| 4.7 | FAMILY TYPE OF RESPONDENTS | 53 |
| 4.8 | NATURE OF HOUSE OF THE RESPONDENTS | 54 |
| 4.9 | MONTHLY INCOME OF THE RESPONDENTS | 55 |
| 4.10 | MONTHLY FAMILY EXPENDITURE OF THE RESPONDENTS | 57 |
| 4.11 | SAVING HABIT OF THE RESPONDENTS | 58 |
| 4.12 | MODE OF SAVING | 59 |
| 4.13 | DEBT CONDITION OF THE RESPONDENTS | 60 |
| 4.14 | DEBT STATUS OF THE RESPONDENTS | 61 |
| 4.15 | CONSUMPTION OF FAST FOOD BY FAMILY MEMBERS | 62 |
| 4.16 | PERCENTAGE OF MONTHLY INCOME SPENT ON FAST FOOD BY THE RESPONDENTS | 63 |
| 4.17 | TYPE OF FAST FOOD CONSUMED BY THE RESPONDENTS | 64 |
| 4.18 | FLAVOURS PREFERRED BY THE RESPONDENTS | 65 |
| 4.19 | ITEM OF FAST FOOD CONSUMPTION | 66 |
| 4.20 | CONSUMPTION OF BEVERAGES/ DESSERTS ALONG WITH FAST FOOD | 67 |
| 4.21 | TIMINGS FOR VISITING FAST FOOD RESTAURANTS | 68 |
| 4.22 | FREQUENCY OF RESPONDENTS IN VISITING FAST FOOD OUTLETS | 69 |
| 4.23 | REASON FOR CHOOSING FAST FOOD OUTLETS | 70 |

| | | |
|------|--|----|
| 4.24 | CUSTOMER PREFERENCE BETWEEN EAT IN OR TAKE OUT | 71 |
| 4.25 | REASON FOR CONSUMING FAST FOOD | 72 |
| 4.26 | OPINION ABOUT QUALITY OF FOOD | 73 |
| 4.27 | STATUS OF VALUE OF MONEY OF FAST FOOD | 74 |
| 4.28 | ORDERING FASTFOOD ONLINE | 75 |
| 4.29 | INFORMATION OF NUTRITION/ CALORIC VALUE | 76 |
| 4.30 | CONSUMPTION OF FAST FOOD BASED ON EMOTIONS | 77 |
| 4.31 | MODE OF PAYMENTS | 78 |
| 4.32 | HEALTH ISSUES ARISING OUT OF FAST FOOD CONSUMPTION | 79 |
| 4.33 | LEVEL OF SATISFACTION BY CONSUMING FAST FOOD | 80 |

LIST OF TABLES
ANALYSIS OF FAST FOOD SELLERS

| | | |
|------|-------------------------------------|----|
| 4.34 | AGE OF FAST FOOD SELLERS | 81 |
| 4.35 | YEARS OF EXPERIENCE | 81 |
| 4.36 | TOTAL WORKING HOURS PER DAY | 82 |
| 4.37 | REGULARITY OF CUSTOMERS | 82 |
| 4.38 | PROBLEMS FACED BY FAST FOOD SELLERS | 82 |
| 4.39 | SATISFACTION LEVEL | 83 |

CHAPTER I

INTRODUCTION



A STUDY ON CONSUMER PERCEPTION AND PREFERENCE TOWARDS CONSUMPTION OF FAST FOOD IN THOOTHUKUDI TOWN

CHAPTER 1

INTRODUCTION

1.1 INTRODUCTION

From Onion rings to double cheeseburgers, fast food is one of the world's fastest growing food types. Fast foods are quick, reasonable priced and readily available alternatives to home cooked food. While convenient and economical for a busy lifestyle, fast foods are typically high in calories, fat, saturated fat, sugar and salt. Many other definitions are proposed for fast foods in the literature. Some definitions are as follows;

Fast food is the term given to food that can be prepared and served very quickly. While any meal with low preparation time can be considered to be fast food, typically the term refers to food sold in a restaurant or store with low quality preparation and served to the customer in a packaged form for take-out/take-away.

Fast food is a type of mass-produced food designed for commercial resale, with a strong priority placed on speed of service. It is a commercial term, limited to food sold in a restaurant or store with frozen, preheated or precooked ingredients and served in packaging for take-out/take-away. Fast food was created as a commercial strategy to accommodate large numbers of busy commuters, travelers and wage workers. In 2018, the fast food industry was worth an estimated \$570 billion globally.

The fastest form of "fast food" consists of pre-cooked meals which reduce waiting periods to mere seconds. Other fast food outlets, primarily hamburger outlets such as McDonald's, use mass-produced, pre-prepared ingredients (bagged buns and condiments, frozen beef patties, vegetables which are prewashed, pre-sliced, or both; etc.) and cook the meat and French fries fresh, before assembling "to order".

Fast food is one of the world's fastest growing food types. It now accounts for roughly half of all restaurant revenue in the developed countries, where it continues to expand. However, some of the most rapid growth is occurring in the developing world. Where it is radically and heavily promoted. It has been a noticeable trend that food consumption pattern of urban Indian families as changed dramatically with times owing to the growing influence of western culture. Indians have started

dinning out and ready to accept different varieties of delicious food from the world. Hence, this empirical study focusses on the understanding of consumer perception about fast food.

Food diversity is an implicit characteristic of India's diversified culture consisting of different regions and states within. Traditionally, most of the Indians like to have home-cooked meals— a concept supported religiously as well as individually. However, due to the influence of western culture and urbanization, there is a slight shift in food consumption patterns among urban Indian families. It started with eating outside and moved on to accepting a wide variety of delicacies from all over the world (Goyal and Singh, 2007)¹

Adolescence is a period of increased vulnerability to obesity. Lack of physical activity and outdoor sports, along with the consumption of fat-rich 'junk' foods, is the major cause of obesity among the affluent population (Choudhury and Gogia, 2006)² Consumption of diet high in sugar, saturated fat, salt and calorie content in children can lead to early development of obesity, hypertension, dyslipidaemia, and impaired glucose tolerance (Kotecha *et al.*, 2013)³.

Some dietary patterns appear quite common among adolescents, to mention a few: snack eating, usually on energy-dense foods; meal skipping, particularly breakfast, or irregular meals; wide use of fast food; and low consumption of fruits and vegetables (Cavadini *et al.*, 1999; Dausch *et al.*, 1995)⁴. Among urban adolescents in India, some of these patterns are also likely to be common but very little information is available on this aspect.

Most of the young people are presumed to be healthy but, as per World Health Organization (WHO), an estimated 2.6 million young people aged 10 to 24 year die each year and a much greater number of young people suffer from illnesses behaviors which hinder their ability to grow and develop to their full potential. Nearly two-thirds of premature deaths and one-third of the total disease burden in adults are associated with conditions or behaviors initiated in their youth (e.g. tobacco use, physical

¹ Goyal Anitha and Singh Netra Pal (2007), "Consumer perception about fast food in India", An exploratory study British Food Journal An exploratory study British Food Journal, February 2007.

² Choudhury, P. and Gogia, S. 2006. Nutrition issues in adolescence. In: Bhavé SY, Editor. Bhavé's textbook of adolescent medicine. New Delhi: Jaypee Brothers Medical Publications, pp. 18-19.

³ Kotecha, P., Patel, S.V., Baxi, R., Mazumdar, V., Shobha, M., Kotecha P. *et al.* 2013. Dietary pattern of school going adolescents in Urban Baroda, India. *Journal of Health Population and Nutrition*, **31**: 490-496.

⁴ Cavadini, C., Decarli, B., Dirren, H., Cauderay, M., Narring, F. and Michaud, P. 1999. Assessment of adolescent food habits in Switzerland. *Appetite*, **32**: 97-106.

inactivity, high risk sexual behaviors, injury and violence and others) (Young people: health risks and solutions, 2011)⁵. The behavioral patterns established during this developmental phase determine their current health status and the risk for developing some chronic diseases in later years (Sunitha and Gururaj, 2014)⁶. A significant reduction in the mortality and morbidity of communicable, maternal and neonatal disorders since 1990 due to concerted and integrated effort led to a shift in focus towards the health, safety and survival of the young people (Collins *et al.*, 2013; Gururaj, 2013)⁷.

It is crucial to understand the health problems of this population, processes and mechanisms that affect their health and to identify interventions and strategic approaches that may protect their health and develop and implement policies and programs (Sunitha and Gururaj, 2014).

The practice of high consumption of junk foods like *maggi* noodles, burgers, *pao-bhaji*, sandwiches, hot dogs, patties, pastries, popcorn, potato chips, carbonated drinks, biscuits, muffins, toast, *kulchachanna*, *samosa*, chocolates etc. have become a common feature of adolescent's diet (Singh and Singh, 2008; Goel *et al.*, 2013).⁸ Adolescent's eating behaviors are strongly influenced by their social environments, which include family, peer networks, schools, advertising, religion and knowledge (Gomathy and John, 2008)⁹. Ill effects of regular intake of junk foods are mainly lack of energy, poor concentration and obesity leading to inferiority complex, depression, heart diseases, high cholesterol, stunted growth, premature ageing and tooth decay (Chhibber, 2010)¹⁰. According to a study on adolescents, with excessive consumption of processed foods and high fat diets obesity is on the rise (Augustine and Poojara, 2003)¹¹.

⁵ Young people: health risks and solutions. 2011. Fact sheet no. 345. 8. Retrieved January 29, 2015, from World Health Organization: <http://www.who.int/mediacentre/factsheets/fs345/en/index.html>

⁶ Sunitha, S. and Gururaj, G. 2014. Health behaviours and problems among young people in India: Cause for concern & call for action. *Indian Journal of Medical Research*, **140**: 185208.

⁷ Collins, P., Insel, T., Chockalingam, A., Daar, A. and Maddox, Y. 2013. Grand challenges in global mental health: integration in research, policy, and practice. *PLoS Medicine*, **10**: e1001434.

⁸ Singh, P. and Singh, A. 2008. Increasing allurements for fast food in adolescent girls of urban area Varanasi. *Indian Journal of Preventive and Social Medicine*, **39**: 24-27.

⁹ Gomathy, R. and John, S. 2008. Measuring psychosocial, environmental and behavioural factors that influence the fruit and vegetable intake of adolescent girls. *Journal of the American Dietetic Association*, **33**: 26-37.

¹⁰ Chhibber, C. 2010. Children hooked to junk food: Schools fail to curb the menace. *The Tribune*, Ludhiana.

¹¹ Augustine, L. and Poojara, R. 2003. Prevalence of obesity, weight perceptions and weight control practices among urban college going girls. *Indian Journal of Community Medicine*, **28**: 187-190.

Dietary quality declines from childhood to adolescence (Lytle *et al.*, 2000)¹² with dietary habits likely to promote fatness being actively adopted. For example, the consumption of fruit, vegetables and milk decreases from childhood to adolescence (Lytle *et al.*, 2000), while soft-drink consumption increases (Nielsen and Popkin, 2004¹³; Goel *et al.*, 2013). Due to an increasing allurements of adolescents towards junk food and increasing prevalence of overweight/ obesity among adolescents, the present study was conducted to examine and understand the eating behavior of people in Thoothukudi Town.

Instant food is scoring over traditional food due to influence of western countries and rise in income and subsequent standard of living, convenience etc. As a result, fast food menus are gaining wider acceptance from the Indian consumers who do not want to spend much time in cooking in the middle of their hectic life style. As per a new research “Indian Fast Food Market Analyse’, there has been a major shift in food habits in the metropolitan cities. About 86 per cent of households prefer to consume instant food over traditional food. Currently the Indian fast food industry stands at a massive size of 47 billion, driven by a growing number of working professionals and increasing westernization. The development of nutritious and healthier replacements for the traditional servings at fast food restaurant has transformed in to mass promotion of portable foods. It has not only provided the convenience to people who shuttle home and work for a bigger part of the day but also eliminated the requirement of conventional cutlery. As demand for all types of fast food items are consistently on the rise, pizza, burger and french-fries have become the all-time favourite among young Indians. Some of the well-known burger and pizza restaurants like McDonald’s, dominos, KFC, pizza hut chickening etc., are operating in India.

Various initiatives by the Government of India in the recent past have resulted in the entry of many international fast food retailers in the country. With the economic liberalisation in 1991, nearly all traffic and non-traffic barriers have been removed or minimised from the Indian boundary that has self-many retailers to enter the growing Indian fast food industries. This foray of multi-national fast food retailers in to India has impacted the taste buds of Indian consumers significantly. Chicking is one such brand to recently foray into the Indian market after commencing its operations in the GCC.

¹² Lytle, L., Seifert, S., Greenstein, J. and McGovern, P. 2000. How do children’s eating patterns and food choices change over time? Results from a cohort study. *American Journal of Health Promotion*, 14: 222-228.

¹³ Nielsen, S. and Popkin, B. 2004. Changes in beverage intake between 1977 and 2001. *American Journal of Preventive Medicine*, 27: 205-210.

Owned by an Indian, this company has tasted success with in a short span of time with it innovative cuisine and good customer service.

Fast food restaurants are traditionally distinguished by the drive-through. Outlets may be stands or kiosks, which may provide no shelter or seating, or fast food restaurants (also known as *quick service restaurants*). Franchise operations that are part of restaurant chains have standardized foodstuffs shipped to each restaurant from central locations.

Many fast foods tend to be high in saturated fat, sugar, salt and calories. Fast food has been linked to increased risk of cardiovascular disease, colorectal cancer, obesity, high cholesterol, insulin resistance conditions and depression. These correlations remain strong even when controlling for confounding lifestyle variables, suggesting a strong association between fast food consumption and increased risk of disease and early mortality.

The concept of ready-cooked food for sale is closely connected with urban developments. Homes in emerging cities often lacked adequate space or proper food preparation accoutrements. Additionally, procuring cooking fuel could cost as much as purchased produce. Frying foods in vats of searing oil proved as dangerous as it was expensive. Homeowners feared that a rogue cooking fire "might easily conflagrate an entire neighborhood" Thus, urbanites were encouraged to purchase pre-prepared meats or starches, such as bread or noodles, whenever possible. This also ensured that customers with strictly limited time (a commuter stopping to procure dinner to bring home to their family, for example, or an hourly laborer on a short lunch break) were not inconvenienced by waiting for their food to be cooked on-the-spot (as is expected from a traditional "sit down" restaurant). As both members of the household began to work outside the home. Eating out, which had previously been considered a luxury, became a common occurrence, and then a necessity. Workers, and working families, needed quick service and inexpensive food for both lunch and dinner. The traditional family dinner is increasingly being replaced by the consumption of takeaway fast food.

The fast food industry in India has evolved with the changing lifestyles of the young Indian population. The sheer variety of gastronomic preferences across the regions, hereditary or acquired, has brought about different modules across the country. It may take some time for the local enterprise to mature to the level of international players in the field. Many of the traditional dishes have been adapted to suit the emerging fast food outlets. The basic adaptation is to decrease the processing and serving time. For example, the typical meal which called for being served by an ever-alert attendant is now offered as a Mini-Meal across the counter. In its traditional version, a plate or a banana leaf was

first laid down on the floor or table. Several helpers then waited on the diner, doling out different dishes and refilling as they got over in the plate.

PRE-INDUSTRIAL OLD WORLD

In the cities of Roman antiquity, much of the urban population living in *insulae*, multi-story apartment blocks, depended on food vendors for much of their meal; the Forum itself served as a marketplace where Romans could purchase baked goods and cured meats. In the mornings, bread soaked in wine was eaten as a quick snack and cooked vegetables and stews later in *popina*, a simple type of eating establishment. In Asia, 12th century Chinese ate fried dough, soups and stuffed buns, all of which still exist as contemporary snack food. Their Baghdadi contemporaries supplemented home-cooked meals with processed legumes, purchased starches, and even ready-to-eat meats. During the Middle Ages, large towns and major urban areas such as London and Paris supported numerous vendors that sold dishes such as pies, pasties, flans, waffles, wafers, pancakes and cooked meats. As in Roman cities during antiquity, many of these establishments catered to those who did not have means to cook their own food, particularly single households. Unlike richer town dwellers, many often could not afford housing with kitchen facilities and thus relied on fast food. Travelers such as pilgrims en route to a holy site, were among the customers.

Fast food outlets are *take-away* or *take-out* providers that promise quick service. Such fast food outlets often come with a "drive-through" service that lets customers order and pick up food from their vehicles. Others have indoor or outdoor seating areas where customers can eat on-site. The boom in IT services has allowed customers to order food from their homes through their smartphone apps in recent times.

Nearly from its inception, fast food has been designed to be eaten "on the go," often does not require traditional cutlery, and is eaten as a finger food. Common menu items at fast food outlets include fish and chips, sandwiches, pitas, hamburgers, fried chicken, french fries, onion rings, chicken nuggets, tacos, pizza, hot dogs, and ice cream, though many fast food restaurants offer "slower" foods like chili, mashed potatoes, and salads.

FAST FOOD INDUSTRY IN INDIA

Globalization has created many opportunities and posed many challenges for MNCs who are dealing with dynamic cultural elements in extremely diverse markets. The fast food industry in post liberalized India has grown significantly due to the addition of MNC-operated fast food outlets to the existing Indian operated fast food outlets. The Indian fast food industry has witnessed about 40% growth year after year for more than a decade. MNC giants such as McDonalds, KFC, Pizza Hut,

Domino's Pizza and Subway have established their presence in the Indian market since India liberalized its economic policies in the early 1990's. Fast-food industry is expected to double in size between 2013 and 2016, to \$1.12 billion, according to the Economist Intelligence Unit. And demographic trends mean it could become the next mega-market for international fast food players. Fast food culture in India has particularly grown over the last ten-fifteen years. Be it burgers or doughnuts, pasta or pizza, the fast food industry of India is one of the ever growing, booming businesses. In India, there are millions of fast food restaurants around, but they never seem to be sufficient and there is always a room for improvement. India's population stands at 1.2 billion, but it has only a little over 2,700 chain fast food outlets, leaving most people unreached, according to Euromonitor International. Fast food has yet to broadly expand beyond the largest cities. The country has 356 million people between the ages of 10 and 24, giving it the world's largest youth population, according to a United Nations report. With more young people entering the workforce daily, growth in the economy, a rising female work force, and increased mobility among consumers, the traditionally difficult Indian market has become hungry for a more diverse menu. The country's fast-food market today is only one tenth the size of China's. But unlike China, which saw a decline in fast-food sales last year, India's market is expected to grow due to changing consumer preferences and the largest youth population on earth. Multinational companies, by and large, have similar products across markets. However, international fast-food chains have had to change this business model completely, to adapt to Indian preferences.

CONSUMER PERCEPTION ABOUT FAST FOOD IN INDIA

The young Indian consumer has passion for visiting fast food outlets for fun and change of taste, but homemade food is their first choice. They feel homemade food is much healthier than the food served at fast food outlets. In 2014, the World Health Organization published a study which claims that deregulated food markets are largely to blame for the obesity crisis, and suggested tighter regulations to reverse the trend. To combat criticism, fast food restaurants are starting to offer more health-friendly menu items. In addition to health critics, there are suggestions for the fast food industry to become eco-friendlier. The chains have responded by "reducing packaging waste". This project seeks to estimate the importance of various factors affecting the choice of fast food outlets by consumers in Thoothukudi Town.

CONSUMER PREFERENCES TOWARDS FAST FOOD

The powerful fragmentation of consumers nowadays, represents a tendency that should be taken into consideration, in order to identify and improve the quality dimensions of the products

which are important for each category of consumers. Young people are not concerned with food preparation and that is why, they prefer to go out for their meals. They usually go to fast-food restaurants, especially when there is nobody to cook for them (while they study away from home) and also when they want to socialize. Although they have the necessary knowledge about the nutritional value of food and its effects on their body, they don't act accordingly. Fast – food restaurants are famous because they serve the food very fast, they are cheap and they easily replace homemade food. Although people, who are usually very busy working, find fast-foods advantageous, we should all be aware of the fact that fast-food products are high in calories, fats, sugar and salt. Even so, young people admit that it is very difficult for them to change their food habits - especially because they don't have time and discipline to do it. The accessibility of the location is another motive for young people to prefer fast foods. Unlike the restaurants, which are located in less accessible areas for the young people, fast-foods are located in their way towards their home or downtown, and they are more numerous. Easiness of finding a fast-food could be associated with the lack of time or the hurry. Choosing one particular fast-food depends on its flexibility and capacity to adapt to young people's needs. These needs are in fact young people's desires to easily find a place to eat, opened at any time, with a product display, to be able to order fast, to eat the food ordered rapidly, to have a place to socialize with their friends and to take away the food or order at home when they do not want or do not have time to have the meal at fast-food.

Today, fast food industry is getting adapted to Indian food requirements and is growing in India. It is gaining acceptance primarily from Indian youth and younger generations and is becoming part of life. Keeping in view the Indian habits and changing preferences towards food consumption, this study has its focus to understand the factors affecting the perception of consumers in Thoothukudi town towards consumption of fast food.

Food diversity in India is an unspoken characteristic of India's diversified culture consisting of different regions and states within. Traditionally, home-cooked meals were liked by the Indians-a concept was supported regionally as well as individually. However, with times due to growing awareness and influence of western culture, there is a modest shift in food consumption pattern, urban Indian familiar. This result of these changes has modified traditional of cooking and eating at home. People are now more hanging on ready-to-eat meals offered by business for the daily sustenance and popular among them or food them of fast foods. The food business is growing at active pace of over 20 per cent annually and most of the top chains are planning an aggressive expansion not just in semi-urban India, but even in small towns in 2017. More eating moments per day as part of the modern life style fits to the growing consumption of fast food, which leads to rapid

development of fast food industries. Eating out gives consumers to satisfied their hunger and need more convenience, leisure, entertainment, time saving, Social interaction and mode transformation. Moreover, consumers drive benefit from food and restaurant, so people experience excitement, pleasure, and sense of personal wellbeing. Mostly students and youngsters prefer fast food more than the middle aged and old people. Hence, the present study is taken out to know about the behaviour of consumers towards fast food consumption. Also to understand the influencing factors that are motivating towards consumption pattern and to know the perception of the consumers towards fast food.

FAST FOOD CUISINE

Modern commercial fast food is often highly processed and prepared in an industrial fashion, i.e., on a large scale with standard ingredients and standardized cooking and production methods. It is usually rapidly served in cartons or bags or in plastic wrapping, in a fashion that minimizes cost. In most fast food operations, menu items are generally made from processed ingredients prepared at a central supply facility and then shipped to individual outlets where they are reheated, cooked (usually by microwave or deep frying) or assembled in a short amount of time. This process ensures a consistent level of product quality. It is key to being able to deliver the order quickly to the customer and eliminate labor and equipment costs in the individual stores.

Because of commercial emphasis on quickness, uniformity and low cost, fast food products are often made with ingredients formulated to achieve a certain flavor or consistency and to preserve freshness.

ABOUT CHICKENING RESTAURANTS

Chickening is a rapidly growing fast food chain in the specialising in serving the taste lest crumbed chicken using a recipe which includes a unique blend of choices heat spices serving real recipe, real taste, real fried chicken since year 2000.

Fast food consumption is the way of life and a recent trend among all the people. The need for quickly prepared food is much older than we probably think.

In ancient times, Ancient Rome cities had street vendors that sold bread and wine. Even towns of Middle East also had street stands that sold pieces, pastries, pancakes. Fast food has been associated with urban development. It was first popularized in 1970s in United States and now India, being the second highest populated country in the world is witnessing an intense growth in the fast food industry. Exposure to global media and western cuisine, the growth in nuclear families, particularly in urban

India and increasing number of working women have had an impact on eating out trends and growth of fast food in the country.

Over the past few decades there has been a massive growth on consumption of fast food. India's food industry is growing 40% a year because of availability of raw materials for fast food, global chains gushing into the country. Indian market offers major opportunities to the fast food companies to capture a large consumer base. As a result, all international fast food companies like Pizza Hut, KFC, Dominos, McDonalds and many more are investing very large amounts of money to grab a share of this profit-making market. So Indian market has been a great source to fast food industry due to Globalization and Urbanization.

REASON FOR EATING FAST FOOD¹⁴

CHOOSING CONVENIENCE: Busy schedules typically diminish the number of your time individuals ought to prepare healthy, nutrient meals, in order that they take quicker, easier choices. Whole foods resembling vegetables and meat take time and room instrumentality to cook properly, whereas alimentation hamburgers area unit sometimes served at intervals minutes of ordering. Over time, that convenience becomes a habit and eventually a perceived necessity to stay up with such a fast society. Disrupting that routine needs an investment of your time, and the general public choose to follow the quicker possibility.

EASING ANXIETY: A peripheral results of this fast culture is accrued levels of stress and anxiety. accrued stress levels cause the body to expend additional energy, stimulating hunger for calorie-dense sustenance and driving individuals to eat fatty, sweet food. High levels of hysteria conjointly cause individuals to hunt out food as a method of comfort. once stressed, individuals seek for ways that to calm themselves, and junk food 's positive effects on the reward center of the brain create it a comforting go-to alternative.

SUFFERING FROM LACK OF SLEEP: There is conjointly proof to counsel that sleep deprivation motivates individuals to decide on junk foods over healthy foods. once sleep is restricted, the primal reward center of the brain becomes additional active whereas government functions of the frontal lobes become additional suppressed. This effectively diminishes possession, creating individuals additional probably to hunt out foods high in fat and sugar, that area unit logically poor selections that trigger the reward center.

¹⁴ www.livestrong.com, Reasons people eat junk food instead of healthy food, Derek Bryan, October 03, 2017

DEVELOPING ADDICTION: People may opt for food just because they need developed a gentle physical dependence on that. Studies show that binge ingestion foods high in sugar or fat leads to organic compound changes within the brain just like those who develop in addiction. in line with a study printed in —Physiology and Behavior in Oct 2011, rats that routinely eat foods high in sugar and fat mentally crave additional of these substances and knowledge withdrawal-like symptoms if they are doing not get access to that. once developing the habit, individuals is also neurochemically driven to decide on food. (Friedman)

THE REAL REASON WE EAT FAST FOOD¹⁵

1. FOOD AVAILABILITY: When food is out there, we are going to eat it. Forget resolve — the mere presence of food suggests that we tend to probably eat it. This means if you purchase the food, even though it's just for guests or for special occasions, or have a biscuit tin or lolly jar or fundraising chocolate box at work, you're considerably a lot of probably to eat whether or not you're hungry or not. If you actually don 't wish to eat it, don't expire. Keep food out of sight in any atmosphere you pay tons of your time in.

2. SEEING OTHERS EAT: It seems that seeing others eat, whether or not you're hungry or not, like a shot provides North American country permission to eat too. This behavior is usually discovered at food courts and airports once a major range of individuals are feeding at any purpose in time, whether or not it's a time for supper or not. This finding confirms that of the Framingham Heart Study, that during a 30-year analysis found that we tend to essentially become just like the individuals we tend to pay our time with. For many folks this implies we want each our homes and our workplaces to be as healthy as attainable if we tend to manage our weight.

3. NEGATIVE EMOTIONS: Although not as powerful as having food out there, or seeing others eat, so feeling unhappy, depressed or simply down is enough to drive feeding behavior, notably once it involves snacking. For those folks WHO eat to self soothe, detain mind that usually this can be } often learnt behavior, schooled to us as youngsters or cooperation channels after we are inspired us to eat bound foods to feel better; or to shop for a packet of Tim Tams after we are observation TV alone reception. As such, the sole thanks to management emotional gula is to spot after we are feeling unhappy or down and learn to self soothe in different ways in which, or if you want to eat, select portion-controlled treats.

¹⁵ www.news.com.au, The reasons we eat junk food

4. KEEPING BUSY: Not amazingly one key issue found to assist management food intake was the easy act of keeping busy. Engaging in activities however feeding was a key issue that resulted in each fewer meals and snacks being consumed. This can be conjointly probably to somewhat justify why we tend to eat a lot of in the dark after we are sitting reception, maybe not excessively engaged. It conjointly suggests that keeping busy, while not tempting food information may be a key consider managing our food intake on a commonplace.

5. BEING WITH FRIENDS AND FAMILY: In distinction to the observation that saw study participants eat a lot of once others were feeding, during this study being around friends and family truly considerably slashed the consumption of snacks. This finding suggests once more that merely being engaged with others seems enough to limit our intake of additional foods and management our feeding after we are enjoying meals. For this reason, seeking out the corporate of others when we tend to once we after we} are due for a snack or a meal seems to be another simple way to facilitate management the quantity of food we consume. (Gundry)¹⁶

WAYS THAT ATTRACT CONSUMER IN FAST FOOD¹⁷

1. INCREASE INNOVATION: The globe is dynamical — quick — and consumers expect restaurants to stay up, to produce innovation and to be relevant not solely on the menu, however within the overall eating house expertise. Operators that fail to introduce risk being unnoted by a major portion of shoppers.

2. OFFER DELIVERY: Consumers ‘growing interest in delivery can offer eating house operators with another vehicle to drive traffic.

3. LET CONSUMERS HAVE IT THEIR APPROACH: Because the marketplace continues to be extremely competitive, NPD expects a lot of operators to supply not solely the foods customers crave, however additionally the choice for personalization. Whereas fast-casual and casual-dining chains have already begun to develop customization, it’s getting down to show up at ancient quick-serve chains still. (Batat)¹⁸

¹⁶ Gundry, Steven R. *The Plant Paradox: The Hidden Dangers in “Healthy” Foods That Cause Disease and Weight Gain*. HarperCollins, 2017.

¹⁷ www.nrn.com, 4 ways to attract consumer in 2017, Fernglazgi, January 03, 2017

¹⁸ Batat, Wided. —Young Consumers within a Marketplace Surrounded by Technologies: Understanding the Domain of Teenage Consumers Vulnerability. *The Sustainable Global Marketplace*, 2014, pp. 40–40.

4. REWARD LIGHTER USERS: To drive traffic amid a stagnant market, operators are doubtless to develop or expand reward and loyalty programs to tempt every kind of users — not simply the heaviest users. This includes lighter users who have traditionally been neglected because of the upper value of attracting and retentive them.

COMMON IGRIDENTS IN FAST FOOD¹⁹

- Chicken: The Most Common Meat Product
- Xanthan Gum: The Most Common Stabilizer or Thickener
- Mono- and Di glycerides: The Most Common Emulsifiers
- Soybean Oil: The Most Common Oil or Fat
- Niacin: The Most Common Nutrient
- Monosodium Glutamate: The Most Common Flavor Enhancer
- Salt: The Most Common Flavor or Spice
- Caramel Color: The Most Common Color Additive
- High-fructose Corn Syrup: The Most Common Sweetener
- Citric Acid: The Most Common Preservative

LACK OF NUTRIENTS IN FAST FOOD²⁰

Fast food is typically void of fiber. This can be as a result of fiber is presumably to be found in unprocessed foods, like whole grains and vegetables. Bread employed in sandwiches, wraps and hamburgers is probably going to be breadstuff that contains virtually no fiber. Vegetables also are high in fiber; however, sandwiches, wraps and different fast-food dishes seldom contain a big quantity to supply the fiber required in your diet. (Ward)²¹

¹⁹ www.mc3cb.com, Top10 most common ingredients in fast food, William Harris

²⁰ Live.healthy.chron.com, Facts on lack of nutrients from a fast food diet, Jessica Bruso

²¹ Ward, David. *Antifascisms: Cultural Politics in Italy, 1943-46: Benedetto Croce and the Liberals, Carlo Levi and the "Actionists."* Fairleigh Dickinson Univ Press, 1996.

VITAMINS AND MINERALS

Most victuals have been stripped of any vitamins and minerals. Nutrients square measure a lot of teeming in fruits, vegetables and whole grains, none of that square measure probably to be found in victuals. Hamburgers, fries, chicken nuggets and different common victuals choices square measure particularly low in nutrients. Salads can be a lot of nourishing, though not forever. Let 's say, McDonald 's Premium Southwest dish with Grilled Chicken contains a hundred thirty % of the Daily worth of vitamin a and fifty percent of the desired antioxidant. The aspect dish, however, solely contains forty-five and twenty five percent of constant nutrients. Calcium and iron are often found in some victual's things; admire burgers with cheese or burritos. However, no different essential minerals, like zinc, potassium and copper, are probably to be found in quick foods.

HEALTHY FATS Mono and unsaturated fats are often found in vegetable things admire vegetable oil, olives, nuts, avocado and oilseed. These fats square measure seldom found in victuals dishes. Instead, most quick foods are high in saturated fats.

PROBLEM IN CONSUMPTION OF FAST FOOD²²

OBESITY: Fast food will have a terrible impact on your body. as an example, food will increase risk of obesity as a result of the intercalary fats, refined grains, sodium, intercalary sugars and sweeteners in it. Obesity is that the root explanation for infinite health issues that may have a heavy impact on your quality of life.

CARDIOVASCULAR DISEASES: According to the yank Heart Association, intake Trans fats will harm your vascular system. It will increase your possibilities of developing heart diseases and stroke. Also, with a weakened vascular system, it will get troublesome to perform physical activities

NUTRITIONAL DEFICIENCIES: Fast foods lack several essential nutrients, notably vitamins and minerals equivalent to calcium, iron, vitamins A, B, C, D and E, potassium, zinc and monounsaturated fats. If your body lacks these nutrients, it weakens the system and puts you in danger for health problem and infection.

LIVER HARM: Liver has got to work tougher to get rid of Tran 's fat from the body. This artificial fat will generally, build up within the liver and cause harm. If this is often unmarked and not unbroken under control, there will be liver failure.

²² m.onlymyhealth.com, Effects of fast food on the body, September 10, 2015

MENTAL HEALTH PROBLEMS: Fast food is loaded with additives and unhealthy ingredients. Not like a diet wealthy in vitamins and omega3 fatty acids that facilitate boost psychological feature and thinking skills, food will the alternative. As a result, one could have poor mental concentration, lack of energy and different psychological state issues. (Norkin and Joyce White)²³

ADVANTAGES & DISADVANTAGES OF FAST FOOD²⁴

Fast food has become quite popular over the past decades. Millions or even billions around the world consume fast food on a regular basis. Even though it is quite convenient and has several other advantages, eating fast food also has its problems.

Advantages of Fast Food

- Eating fast food is quite convenient
- Requires no cooking
- Fast way to get your meal
- Fast food is usually rather cheap
- Eating junk food is quite popular in many regions
- Good for your travels
- Helpful if you don't have a kitchen
- Stable quality
- Food most often tastes the same
- Helpful for stressful days
- Huge variety of different fast foods
- You may get new ideas to cook at home
- High hygiene requirements
- Some fast food chains offer healthy alternatives
- Drive-through may save you even more time
- Good for lunch break
- High level of disclosure of calories
- Fast food industry provides job opportunities for many people

²³ Norkin, Cynthia C., and D. Joyce White. Measurement of Joint Motion: A Guide to Goniometry. F.A. Davis, 2016.

²⁴ <https://www.sciencedirect.com/topics/agricultural-and-biological-sciences/fast-foods>

1. Eating fast food is quite convenient

One key advantage of fast food is that it is quite convenient. You just have to walk in the fast food chain, order your meal and a few minutes later, you are ready to go. You can also take your fast food with you. For instance, on nice sunny days, you may just want to grab some junk food and sit in the local park while enjoying the good weather. When you are done, you can just dispose of your trash in the nearby trash bin and you don't have to worry about washing the dishes or other things. Thus, eating fast food can be quite convenient for various different reasons and if you are a rather lazy person, getting some fast food might be the right way to go for you.

2. Requires no cooking

Fast food requires also no cooking from your side. You can just grab it within minutes and don't have to spend a long time in the kitchen. Moreover, you also don't have to go to the grocery store since you don't need to cook and therefore, you will also don't need the ingredients to do so.

3. Fast way to get your meal

Like the name already suggests, fast-food is indeed a quite fast way to get your food. Many fast food chains will be able to supply you with food within just a few minutes. Even at busy times, you will most often not have to wait too long since the organization processes are quite optimized throughout those chains. Consequently, if you are in a hurry and don't have too much time to eat, going for fast food instead of attending a restaurant might be the right way to go for you.

4. Fast food is usually rather cheap

Depending on the fast food you want to eat, it can also be quite cheap to get certain junk foods. Quite often, you only have to spend a few bucks for a whole meal. However, this also depends on the specific region. While fast food is often quite cheap in many countries, it can also be rather expensive in other countries. Therefore, you should always check out the prices for fast food in your region if the price is an important factor regarding whether you want to consume fast food or not.

5. Eating junk food is quite popular in many regions

While the hype around fast food is over in many countries all over the world and people rather want to go for more healthy alternatives, eating fast food is still quite popular in specific parts of the world. Especially in countries where those fast food chains just opened a few years ago, locals are often quite keen on attending those chains since this kind of food is still considered to be rather new, interesting and hip.

6. Good for your travels

Fast food is also quite convenient for your travels. When you are traveling, you will often not have the opportunity to cook by yourself and therefore, you might just want to grab some junk food.

By doing so, you will not only be able to avoid cooking, but you will also don't have to do the dishes afterward. Hence, getting fast food can be a great alternative to cooking while you are traveling since you can spend more time on excursions and getting to know the local culture.

7. Helpful if you don't have a kitchen

In case you don't have a kitchen since you just moved to a new home or due to various other reasons, getting fast food may be a convenient way to supply yourself with food since it is fast, easy and convenient. Therefore, getting some fast food may be a great alternative to just grabbing some food from the supermarket from time to time.

8. Stable quality

Even though the quality of fast food may not be too high in general, many fast food chains at least make sure that they still provide stable quality. This means that they often rely on the same suppliers and delivery networks in order to make sure that the quality doesn't vary too much from one day to the other.

9. Food most often tastes the same

Another upside of fast food is that many fast food chains make sure that their products always taste the same. Consequently, if you go to your favorite fast food restaurant, chances are that your favorite food will taste quite as you remember it from the past. Hence, you can be sure that you will get the taste you want, which is not always true in other restaurants since the taste of foods from conventional restaurants greatly varies over time, depending on the mood of the cook.

10. Helpful for stressful days

In case you work in a demanding job for long hours every day and you have many meetings on a regular basis, you might not find the time to go out to a restaurant and to spend plenty of time there. Instead, you may just want to grab some fast food, eat it and you will be ready to go back to work within a couple of minutes. Especially for stressful days, fast food may be a valid alternative in case every minute counts.

11. Huge variety of different fast foods

Another benefit of fast food is that you can choose from a big variety of different products. Even within a single fast food chain, there will be a huge variety of foods you can choose from. Moreover, you can also switch fast food chains on a regular basis. Therefore, you will be able to try different foods all the time and chances are that you will never get bored since the selection of different fast foods is simply too big, especially if you live in a big city with many different fast food chains.

12. You may get new ideas to cook at home

Attending a fast food restaurant may also give you the opportunity to get new ideas for cooking at home. For instance, you may eat a salad which you really liked or a sandwich which you found quite

interesting. In such a case, you might want to take those ideas back to your home and the next time you want to eat those products, you may want to cook them by yourself.

By doing so, you can expand your cooking knowledge over time and at one point, you may no longer want to attend fast food restaurants and cook your own meals instead.

13. High hygiene requirements

Fast food chains are often also quite strict when it comes to hygiene. Most often, you can be sure that food is treated in a hygienic manner so that you will not suffer from any health issues after consuming it. In fact, many fast food chains even dispose of foods that are not sold in the garbage after just a rather short period of time in order not to risk any health issues for their customers.

14. Some fast food chains offer healthy alternatives

Even though fast food chains are known by the general public to produce quite unhealthy foods, some products can indeed be rather healthy.

For instance, many fast food chains also offer salads or other products that are not too bad for you. Thus, the next time you attend a fast food restaurant, you may want to try some healthier alternatives instead of your normal order.

15. Drive-through may save you even more time

Some fast food chains also offer you a drive-through service. This means that you don't even have to get outside of your car, you can just stay in your car, drive to the counter, order and then take away your meal. This may save you even more time and can also be considered to be quite convenient since you will not even have to physically move while you pick up your food.

16. Good for lunch break

Getting some fast food may also be quite convenient for your lunch break at work. In case you don't want to hang out with your colleagues or only have a quite limited amount of time to get some food, fast food may be a great way to shorten your lunch break so that you can get back to work sooner. Hence, if you don't have too much time for your lunch break for various reasons, getting some junk food may help you save plenty of time.

17. High level of disclosure of calories

Fast food chains are also obliged by law to disclose the amounts of calories each fast food item has. This will be quite useful for customers since they can easily see how much calories they are eating with each product and they may change their minds and go for items with lower calories instead of products that are loaded with calories.

18. Fast food industry provides job opportunities for many people

Since fast food has become quite popular over the past decades, the fast food industry employs millions of people around the globe. Especially in regions where there is high unemployment and not too many

other job opportunities, those fast food chains may be quite important to secure jobs so that people can earn enough money to survive.

Disadvantages of Junk Food

- Unhealthy ingredients
- Many calories
- Plenty of saturated fats
- Not recommendable to lose weight
- Too much of it can lead to serious health issues
- You may not be able to avoid certain ingredients
- Low-quality food
- May not keep you saturated long enough
- You may still cook cheaper at home
- Fast food is usually low in precious vitamins and minerals
- May change our social life
- Potential allergens
- Fast food addictions
- Even “healthy” options may have plenty of calories
- Bad role model for your kids
- Problems with your digestive system
- Many people don’t know how unhealthy fast food can really be
- Excessive waste production

1. Unhealthy ingredients

As we have seen before, there are many advantages of fast food. Yet, there are also some issues related to it. One problem of eating fast food is that those fast food chains often use unhealthy ingredients. Even though there might be some healthy products, the most popular foods in fast food chains are often quite unhealthy. In turn, your fitness level as well as your overall quality of life may suffer quite a lot in the long run.

2. Many calories

Fast foods also often contain large amounts of calories. Quite often, if you just consume a single meal in one of your favorite fast food restaurants, chances are that you will cover your calory need for an entire day. This means that everything else that you eat that day will actually lead to an increase in weight, at least if you don’t work in a profession that requires you to work in a physically demanding manner.

3. Plenty of saturated fats

Fast foods often also contain plenty of saturated fats. Those fats do not only make the food rich in calories, they are also quite unhealthy and are known to increase the risk for serious cardiovascular health issues. Thus, in order to avoid eating those fats, you may want to rely on other foods instead.

4. Not recommendable to lose weight

Due to the high calorie counts of fast foods, they are one of the last types of food you should eat in case you want to lose weight. If you currently suffer from overweight or obesity and you want to lose weight, you should definitely go for healthier food instead. You may also want to cook by yourself since by cooking, you can not only make sure to eat healthy food, but you will also burn calories while cooking.

5. Too much of it can lead to serious health issues

If you eat too much fast food on a regular basis, chances are that you will also suffer from serious health problems sooner or later. Due to the unhealthy ingredients, your body will stop working properly at one point in time. Moreover, since you will likely gain weight, you may also suffer from serious overweight in the long run. In turn, this also implies that your chances to suffer from the serious health effects related to obesity will increase as well.

6. You may not be able to avoid certain ingredients

In our nowadays society, it is often quite common that people engage in specific diets. For instance, it has become quite popular to avoid eating carbs. However, by eating in a fast food chain, chances are that you will not be able to comply with your specific diet since you may not know exactly what's inside your food. Hence, if you want to follow a specific diet, you may want to go to specific specialized restaurants or cook by yourself instead of attending a fast food chain.

7. Low-quality food

Another downside of fast food is that most fast food chains will also rely on rather low quality of their ingredients. This is due to the fact that most people do not want to spend too much money on their food and in order to provide low prices to customers, fast food chains may have to buy the cheapest products in order to stay competitive in the fierce global fast food market.

8. May not keep you saturated long enough

Many fast foods will also only saturate you in the short run, not in the long run. This is due to the fact that they often use white bread and those breads will contain carbs that are processed by the body quite fast. In turn, if you eat those food products, chances are that you will feel hungry after just a few hours again and have to get additional food, which is not only bad for your finances but also for your calorie count.

9. You may still cook cheaper at home

Even though the prices for many fast foods are rather low, you may still be able to save plenty of money by cooking at home in the long run. This is especially true if you have a big family. In such a case, you might not only be able to save plenty of money, cooking with your family can also be quite a lot of fun.

10. Fast food is usually low in precious vitamins and minerals

Most fast food chains are rather focused on providing tasty food at a reasonable price, not on providing food that is actually healthy for customers. For instance, the majority of fast foods are rich in fats and calories, but rather low in previous minerals and vitamins that would actually be beneficial to your body. Hence, if you want to do your body a favor, you might want to refrain from eating fast food and go for healthier alternatives instead.

11. May change our social life

In the history of mankind, eating was not only a way to assure our calory intake, it has also been an opportunity to socialize and to talk to other people about what happened during the day. However, if people rely on fast food chains too much, this important socializing opportunity is taken away from them since they will not spend enough time while eating and the socializing aspect of eating food will be lost over time. Hence, if you want to socialize during your meals, slow food restaurants may be the better way to go for you.

12. Potential allergens

In many cases, you will not know exactly what's inside your fast food meal. This can be problematic in case you suffer from certain food allergies. For instance, some people cannot process certain foods and in case they consume those foods, they may suffer from serious health issues. In the worst case, allergy suffers may even die if they eat food they are allergic to. Hence, if you are allergic to certain ingredients, you may rather cook your own meals since only then can you be sure that you will not suffer from allergic reactions.

13. Fast food addictions

There are even people out there who really become addicted to fast food in the long run. Some people just love the taste of certain fast food products and can't get enough of it. Hence, if you are a person who really loves eating fast food, you may be at great risk to become addicted to those products sooner or later. Consequently, you may want to make not to consume too much fast food and to take breaks on a regular basis in order to avoid any kind of addiction in the long run.

14. Even "healthy" options may have plenty of calories

Although many people believe that salads from fast food chains are healthy, they are often not and still contain large amounts of calories most of the time. Hence, if you want to lose weight, don't fall

for the trap of eating salads in fast food chains since those salads often contain far too many calories and may not be good for your diet at all, even though they might look healthy at the first glance.

15. Bad role model for your kids

Always remember that you have a huge influence on the behavior of your kids.

Your kids will adapt your behavior quite often and if you eat too much fast food, you will not only hurt your own health but also the health of your children since also your children will likely eat too much fast food. Moreover, your children will also be more likely to eat excessive amounts of fast food once they turn into grownups and their risks to suffer from obesity may increase as well. Thus, in order to protect your kids from adverse health effects related to fast food, you should be a good role model and avoid consuming fast food as often as possible.

16. Problems with your digestive system

Over time, many people also get problems with their digestive system when they consume too much fast food. Our body will forgive us if we consume fast food from time to time.

However, if we eat too much of it, chances are that our digestive system may no longer work properly, which in turn can lead to several additional health issues over time.

17. Many people don't know how unhealthy fast food can really be

Even though the awareness regarding the importance of healthy nutrition increases in many countries, many people are still not aware of the serious negative effects that fast food can have on their health. Therefore, many people may just eat fast food without actually knowing what they are doing to their bodies. Hence, in order to protect people from the excessive consumption of fast food, stricter regulations regarding fast foods may make sense in countries where the awareness regarding the health effects of fast food is still quite limited amongst the general public.

18. Excessive waste production

Consuming fast food also implies the production of plenty of unnecessary waste.

For instance, if you eat fast food, you will often have plenty of plastic packaging which has to be disposed into the garbage after just a single use. Moreover, plenty of food has to be thrown away due to strict regulatory standards and over time, large amounts of food waste are produced. Hence, if you want to make a positive impact on our environment, you may rather want to cook by yourself instead of relying on fast food.

WAYS TO AVOID JUNK FOOD²⁵

1. DRINK WATER: Thirst is commonly confused with hunger or food cravings. If you are feeling a unexpected urge for a selected food, attempt drinking an oversized glass of water and wait many minutes. You 'll realize that the desire fades away, as a result of your body was really simply thirsty. Furthermore, drinking more water could have several health edges. In old and older folks, drinkable before meals will scale back craving and facilitate with weight loss

2. EAT MORE PROTEIN: Eating more protein could reduce your craving and keep you from deadly sin. It conjointly reduces cravings, and helps you are feeling full and glad for extended One study of overweight young girls showed that uptake a high-protein breakfast reduced craving considerably. Another study in overweight men showed that increasing super molecule intake to twenty fifth of calories reduced cravings by hr. in addition, the will to snack at the hours of darkness was reduced by five hundredth

3. DISTANCE YOURSELF FROM THE DESIRE: When you feel a desire, try and distance yourself from it. For example, you'll take a brisk walk or a shower to shift your mind onto one thing else. A modification in thought and setting could facilitate stop the desire. Some studies have conjointly shown that mastication gum will facilitate scale back craving and cravings

4. PLAN YOUR MEALS: If attainable, try and arrange your meals for the day or forthcoming week. By already knowing what you are going to eat, you eliminate the issue of saponaceousness and uncertainty. If you do not need to deem what to dilapidate the subsequent meal, you'll be less tempted and fewer probably to expertise cravings.

5. AVOID OBTAINING VERY HUNGRY: Hunger is one amongst the largest reasons why we have a tendency to expertise cravings. To avoid obtaining very hungry, it's going to be a decent plan to eat often and have healthy snacks shut at hand. By being ready, and avoiding long periods of hunger, you'll be ready to stop the desire from showing the least bit.

6. FIGHT STRESS: Stress could induce food cravings and influence uptake behaviors, particularly for women Women underneath stress are shown to eat considerably a lot of calories and skill a lot of cravings than non-stressed women Furthermore, stress raises your blood levels of Corte,

²⁵ Vkool .com,7 tips how to avoid junk food and loss weight, Brown, February 13, 2017

a secretion that may cause you to gain weight, particularly within the belly space Try to minimize stress in your setting by coming up with ahead, meditating and customarily fastness down.

7. TAKE SPINACH EXTRACT: Spinach extract could be a "new" supplement on the market, made up of spinach leaves. It helps delay fat digestion, that will increase the degree of hormones that scale back craving and hunger, similar to GLP-1. Studies show that taking three.7–5 grams of spinach extract with a meal could scale back craving and cravings for many hours One study in overweight women showed that five grams of spinach extract per day reduced cravings for chocolate and high-sugar foods by a large 87–95%

8. APPLY AWARE UPTAKE: Mindful uptake is concerning active attentiveness, a kind of meditation, in relevancy foods and uptake. It teaches you to develop awareness of your uptake habits, emotions, hunger, cravings and physical sensations Mindful uptake teaches you to tell apart between cravings and actual physical hunger. It helps you decide on your response, rather than acting unthinking or impetuously Eating advertently involves being gift whereas you eat, fastness down and mastication completely. it's conjointly necessary to avoid distractions, just like the TV or your smartphone. One 6-week study in binge eaters found that aware uptake reduced binge uptake episodes from four to one.5 per week. It conjointly reduced the severity of every binge

9. GET ENOUGH SLEEP: Your craving is essentially suffering from hormones that fluctuate throughout the day. Sleep deprivation disrupts the fluctuations, and should cause poor craving regulation and powerful cravings Studies support this, showing that sleep-deprived folks are up to fifty fifth a lot of probably to become weighty, compared to people that get enough sleep For this reason, obtaining sensible sleep is also one amongst the foremost powerful ways that to stop cravings from showing.

10. EAT CORRECT MEALS: Hunger and a scarcity of key nutrients will each cause bound cravings. Therefore, it is vital to eat correct meals at mealtimes. This way, your body gets the nutrients it wants and you will not get very hungry right when uptake. If you discover yourself in would like of a snack between meals, confirm it's one thing healthy. Reach for whole foods, similar to fruits, nuts, vegetables or seeds.

1.2 OBJECTIVES OF THE STUDY

1. To know the attitude of the customers towards fast food consumption and to study the fast food consumption pattern in Thoothukudi Town.
2. To identify the factors affecting the choice of consumers for fast food and to identify their expectations from the outlets.
3. To identify the socio-economic status of workers in different fast food outlets.
4. To analyse consumer spending behaviour and preference towards fast food.
5. To study the health problem due to consumption of fast food.
6. To suggest measures to reduce health problems arising due to fast food consumption.

1.3 METHODOLOGY AND SURVEY DESIGN

The study was conducted in Thoothukudi Town by selecting randomly 65 respondents who step in at major fast food restaurants or order fast food through online or consume fast food at street corner vendors. We have also collected data from 10 respondents who are working in fast food outlets in Thoothukudi Town. We have used direct interview method for the collection of information from the consumers and sellers in fast food outlets all over Thoothukudi Town. We have also used primary and secondary sources to collect the data with structural development perspective. A questionnaire for the same has been prepared for this purpose. Statistical methods like Percentages and are used. Statistical tools like averages, percentages and standard deviation have been used in the study. The period of study is from January 2023 to March 2023.

Sources of information

1. Primary resources: To collect the primary information we used self-prepared questionnaire on developmental perspective for interview and then information is collected from 60 fast food consumers and 10 respondents are workers from different fast food outlets.
2. Secondary resources: we have collected information through various articles, journals, library, newspapers and websites.

1.4 SIGNIFICANCE OF THE STUDY

In the past few years a number of fast food outlets have opened up in Thoothukudi District. Service quality is the key factor contributing towards preference of fast food restaurants. A study on the customer's perception towards consumption of fast food from different outlets in Thoothukudi town helps for further development and growth of the restaurants to a greater extent.

This study would further help to understand the socio-economic condition of workers at fast food outlets in Thoothukudi Town.

1.5 STATEMENT OF THE PROBLEM

Proposed study is to identify consumer satisfaction on fast food items. The changing lifestyle of people made a drastic change in the food processing industry. People are more focused on less time taking activity for consumption patterns. So, Study is mainly conducted to find out the consumer satisfaction on fast food consumption with special reference to Thoothukudi Town.

The consumer tastes, needs and preference are dynamic in nature implying that every branded fast food brand should constantly work towards improvements, offer freshness in order to sustain in the marketplace. To sustain in a market environment a business must strive hard in terms of reliability, quality etc. The restaurant industry has not divided into clear cut divisions meanwhile the services offered will be similar which may overlap at times. Many fast food restaurants, offer similar products and services, so in order to gain competition over restaurant industry what are the strategies, offers they have to adopt or implement in accordance with consumers buying behaviour variables to gain superiority

1.6 LIMITATIONS OF THE STUDY

The following are the limitations of the study:

- The respondent of this study belongs to Thoothukudi town only.
- The limitation of convenience sampling method is applied to this study.
- The time period of the study was limited.
- The workers of the fast food outlets hesitate to give proper information about their problems.

1.7 CHAPTER SCHEME

The present study on “**A Study on Consumer Perception and Preference Towards Consumption of Fast Food in Thoothukudi Town**” is organised in to five chapters.

Chapter I deals with Introduction about fast food, Pre-Industrial old world, Fast food cuisine, perception about fast food in India, consumer preferences towards fast food, about chickening restaurants, reasons for eating fast food, ways that attract consumers in fast food, common ingredients

of fast food, lack of nutrients in fast food, problems in consumption of fast food, advantages and disadvantages of fast food and ways to avoid junk food.

This chapter also includes Objectives of the study, Methodology, Significance of the Study, Statement of the problem, Limitation of the Study and Chapter Scheme.

This chapter also includes Objectives of the study, Methodology, Significance of the Study, Statement of the problem, Limitations of the Study and Chapter Scheme.

Chapter II deals with the Review of Literature and Concepts.

Chapter III deals with the Profile of the Study Area.

Chapter IV deals with Analysis and Interpretation of the data.

Chapter V deals with Findings, Suggestions and Conclusion.

CHAPTER II

REVIEW OF LITERATURE & CONCEPTS



CHAPTER II

REVIEW OF LITERATURE AND CONCEPTS

2.1 Review of Literature

Kumar et al (1987)²⁶ examined various factors influencing the purchasing decision making of different food products. Origin and brand of the products were cross-tabulated against age, gender and income. Results revealed that age, education and income were the significant factors influencing in buying decision. Consumers were attracted by the brand image than the origin of the product.

Ali (1992)²⁷ studied the brand loyalty and switching pattern of processed fruit and vegetable products in Bangalore city by wing Markov Chun analysis. The result of study revealed that Kisan brand of jam and Maggi brand of ketchup had a maximum brand loyalty among consumers and less amount of band swiching occurred for these brands.

Rees (1992)²⁸ in his study revealed that factors influencing the consumer's choice of food were flavor texture appearance, advertising a reduction in traditional cooking fragmentation of family means and an erase in sucking 'etc. Demographic and household le changes and the introduction of microwave ovens produced chunes eating lubis vigorous sale of child and other prepared foods was related to the large numbers of working wives and single people, who require value convenience. Development in retailing with concentration of 80,00 per cent of food sales in supermarkets was abo considered to be important consumers were responding to messages about safety and healthy eating. They were concerned about the way in which food was produced and want safe, natural high-quality food at an appropriate price.

²⁶ Kumar, K. Ambarish, Jordan, B.B. and Barker Tansu, A. (1987) made in India, what is means to Indian consumers? Indian journal of marketing 17(a):26-34

²⁷ Ali, M., 1992, An analysis of fruit and vegetable processing a comparative study of private and public sector units. M. Sc (Agri) Thesis, University of Agric. Sci. Bangalore.

²⁸ Rees, A.M., 1992, Factors influencing consumer choice. J. Soc. Of Dairy Tech..., 45(4):112-116. Wikipedia

Kamalareni and Nirmala (1996)²⁹ in their study, have portrayed that most of the instant food products. Most of the consumers regularly purchase at least three varieties of food items and they suggest that the door to door distribution of free sample is used as a main tool of sales promotion by the instant food product manufactures.

Kara et al., (1997)³⁰ examined how the perceptions of customers towards fast food restaurants differed across two countries USA and Canada. The results of the study revealed significant differences in perception between the frequent fast food buyers in USA and Canada and also differences between consumers' preferences for fast-food restaurants in relation to age groups.

He scrutinized about the consumers opinions and feelings towards fast food outlets regarding two countries USA and Canada. The results of the study revealed that perception, tastes and spending habit of people will be differed between two countries i.e USA and Canada. Each country people will have their own style of eating habits, so that tastes and preference regarding selection of fast food will be differed in terms of age group, spending habits, culture, social factors. It was analysed that preparation and consumption pattern of fast food will be different from one country to another even though fast food outlet is of a single franchise.

Rajarashmi and Sudarsana (2004)³¹ revealed that, almost all sample respondents preferred branded products and if their favorite brand is not available in the retail shop, they will go another store and purchase their favorite brand. If it is not available in the market, the respondents were ready to postpone their purchase decision.

Ramasamy et al (2005)³² have concentrated on the buying behavior that is vastly influenced by awareness and brand image towards the product. Television advertisement is the most important

²⁹ D. Kamalaveni and M. Nirmala (1996), consumer behaviour in instant food products. Indian journal of marketing. PP 12-8.

³⁰ Kara et al., (1997),” Marketing Strategies for fast food restaurants: a customer view”, International Journal of Contemporary Hospitality Management, Vol.7, No.4, pp16-22 2.

³¹ Rajarashmi. P.S. and Sudarsana, G., 2004, Buyer Behavior of home appliances with special reference to microwave products in Bangalore city. Ind. J. Mktg. 34(1):19-24.

³² Ramasamy,K., Kalaivanan, G., and Sukumar, S., 2005, consumer behaviour towards instant food products. Indian journal of marketing. 35(6): PP 24-25.

source of information 6 followed by display in retail outlets. Based on the opinion of consumers accept, quality and price of the product as an important factor to purchase.

Cook et al (2006) proved Odds of fair or poor health among children <36 months old with household and child food insecurity were 2.14 times higher than among children in food-secure households. The odds among non-recipients of food stamps were 1.72) times higher than among food stamp recipients.

Anitha Goyal And N.P. Singh (2007)³³, explored the various factors which influenced the food habit of youngsters in Punjab city. This study found that food habits of youngsters were influenced by many factors such as environment at home, education stress environment, availability and accessibility to fast food providers and social factors like family, reference groups shows a impact towards a fast food habits which in turn leads to a strong buying decision.

This paper seeks to estimate importance of various factors affecting the choice of fast food outlets by Indian Young consumers. Design/Methodology/approach-the study applies multivariate statistical tools to estimate importance of various factors affecting the choice of fast food outlets by Indian young customers. Though the rating of fast food outlets attributes under study based on mean score is very high but still consumer visit fast food outlets for fun, change or entertaining their friends but certainly not as a substitute of homemade food. Comparison of McDonald's and Nirula's indicates a clear-cut difference in their mean score of their attributes and also dimensions identified with factor analysis.

Indumathi et al. (2007)³⁴ in their study have revealed that occupation of the women, income of the family and saving time while cooking are the most influencing factors of spicy products. The authors say that most of the consumers have purchase 200 gm pack of powders and masalas, while small number of consumers prefer 100 gm packets.

³³ Goyal Anitha and Singh Netra Pal (2007), "Consumer perception about fast food in India", An exploratory study British Food Journal An exploratory study British Food Journal, February 2007.

³⁴ Indumathi.V. MS. D.Sivakumar, N. Raveendaran, P.Balaji- consumer buying behaviour of processsed spice products-indian journal of marketing august(2007).PP 52-55

Ranjith kumar (2007)³⁵ concluded that the advertisement influences product purchase for a non-durable product like masala powder, the main factor is the quality. Consumers get more awareness and influence from the advertisements. As there is an option for homemade preparation of masala powder, the marketers should be highly competitive without sacrificing the quality of the product.

Whitaker et al (2007) proved Food-insecure mothers had 2.2 times higher rates of mental health issues than fully food-secure mothers. The odds of behavioural problems among children with food-insecure mothers were 2.1 times higher than among children with food-secure mothers.

Eicher-Miller (2009) proved Odds of having iron deficiency anaemia among 12-15-year old children in households with food insecurity were 2.95b times higher than among children in households without food insecurity.

Anand (2011)³⁶ explored the impact of demographics and psychographics on young consumer's food choice towards fast food in Delhi, India. The key determinants impacting consumers food choice were found out to be passion for eating out, socialize, ambience and taste of fast food and convenience for dual-income families in urban India. Findings indicated that fast food companies can no longer rely on convenience as USP in India, unless the implication of same on consumer's health is given equal importance in the years to come.

Howard (2011) proved No cognitive performance among children in grades 1, 3, and 5 was about 0.068 to 0.079 units lower for children with any food insecurity compared to food-secure children.

Rezende and Avelar (2012)³⁷ attempted to describe the eating out habits of consumers in Brazil. The study revealed that a 'search for variety' was a motivator for eating outside the home. The desire for 'convenience' was an important element on many occasions of consumption. The younger

³⁵ R. Renjith Kumar, An evaluation of television advertisements of masala powder in Pollachi (tamilnadu). Indian journal of marketing. April, 2007. PP 13-99

³⁶ Anand R., (2011), "A study of determinants impacting consumers food choice with reference to the fast food consumption in India", Society and Business Review, Vol.6, No.2, pp 176-187

³⁷ Rezende and Avelar., (2012), "Factors that influence the consumption of fast food outside the home", International Journal of Consumer Studies, Vol.36, pp 213- 240

people and people with higher incomes possessed more intensive consumption and more favourable attitudes towards eating out. The study also revealed that although eating out was a very popular trend, many of the consumers did not voice any intention of eating out more frequently. An attitude towards eating out was not all so positive, with certain levels of suspicion or mistrust on the part of the consumers' frequency of buying.

Ashakiran And Deepthi R (2012)³⁸ to system of consumption of foods which has several adverse effects of health. Lifestyle changes has compelled us so much that one has so little time to really think what we are eating on large scale and its impact on health needs emphasis and health education which are greatly contribute to its limited consumption and switching over to healthy eating habits for the better living. It is not impossible to win war which junk foods against indicates a clear cut difference in their mean score of their attributes and also dimensions identified with factor analysis.

Kazmi S.Q. (2012)³⁹ This study recognizes those factors which affect consumer perception about pasta products and also determined factors which stimulate buying decisions of consumers towards pasta. Awareness and availability were chosen as main variables which affect consumer buying patterns. Quota sampling technique was used to collect data from a sample of 30 housewives living in Karachi city of Pakistan. Results of the study explored that product awareness was the factor which had a great impact on popularity and usage of any product especially the food item and also awareness about the cooking method of particular product may affect the popularity of food products.

Saritha Bahl (2012)⁴⁰ has developed a model to understand the determinants of consumer behavior regarding buying decisions. The frequency of consumer's shopping for food products has been analyzed among different occupations. Efforts have been taken to know the attitude of the consumers towards food product labels and their perception about food safety which has also been analyzed.

³⁸ Ashakirani & Deepti r2 (2012). Fast foods and impact on health Vol. 1. No2, July Dec.2012 ISSN 2231-4261

³⁹ Kazhmi, SHH; Akliethar, Jamal, Consumer behaviour. Second edition. Anurag Jains for excel books, ISBN:978-81-7446-644-0.

⁴⁰ Dr. Sarita Bahl, Consumer Behaviour towards food retailing system a journal of economics and managements vol.1 issue 4, July 2012.

M. Vijayabaskar and Sundaram N. (2012) in this study the author attempted to explore purchasing attitudes towards ready to eat/cook products by health-conscious consumers in southern India. Health conscious consumers are all literate and accessing various sources before making any decision. Results reveal that consumers deciding factors for purchasing ready to eat/cook food were based on ingredients, brand awareness, packaging etc. This study concluded that consumers were taking decisions on the various technological sources and was all highly aware of the food and its impact on health.

Devyani P. (2013)⁴¹ attempted to describe the impact of fast food consumption towards consumers health in Telangana city. This study reveals that people tends to eat out pizza at fast food outlets for leisure without considering the nutrient label fact. So, this study suggested that fast food ie pizza manufacturers should increase the proportionate of vegetables and energetic Indian spice mixes considering the health point of view.

D.P. Sudhagar (2017)⁴² the trend of the eating out has become a fashion for all the generations depending on various factors. So, it is very important for the fast food outlet managers to see and eater the needs and expectations of the customers dining in the restaurant. The present study will aim to see the factors associated with fast food outlets. Customer's holds strong importance towards food taste, healthy food, nutritional value of the food, hygienic food service, reasonable pricing, food safety, and other food services compared to menu varieties, prompt food service, food presentation attractiveness and innovation in fast food. The study successfully accomplishes the overall objective of the research by taking out the gaps in the food quality attributes of the fast food outlets in Chennai city, South India.

⁴¹ Deivanai. P. (2013), "A study of consumer behaviour towards fast food products with special reference to Domino's Pizza", International research journal of business and management.

⁴² Deivanai. P. (2013), "A study of consumer behaviour towards fast food products with special reference to Domino's Pizza", International research journal of business and management.

2.2 Concepts

Age

Age of a respondent is defined as the span of life and is operationally measured by the number of years from his/her birth to the time of interviewing.

Banks

A bank is a financial institution licensed to receive deposits and make loans. There are two types of banks; commercial/retail banks and investment banks. In most countries, banks are regulated by the national government or central bank.

Beverage

Any liquid that can quench the thirst are called beverage. Beverage is any kind of liquid. Water, tea, coffee, milk, juice, beer and any kind of drinks item are listed in beverage items. Actually, beverage means any kind of liquid item.

Bonus

Bonus is given to employees in various occasions. It may be a Diwali bonus, profit sharing bonus, service bonus, waste elimination bonus or year-end bonus etc.

Borrowings

Money borrowed at interest for a specific period of time, It has to be repaid within the stipulated time period else people will get into high debt condition.

Caste

Caste is a form of social stratification characterized by endogamy, hereditary transmission of a style of life which often includes an occupation, ritual status in a hierarchy, and customary social interaction and exclusion based on cultural notions of purity and pollution.

Cancer

It is a disease in which some of the body's cells grow uncontrollably and spread to other parts of the body. Cancer can start almost anywhere in the human body, which is made up of trillions of cells. Normally, human cells grow and multiply to form new cells as the body needs them. When cells grow old or become damaged, they die, and new cells take their place.

Community

A community is a social unit (a group of living things) with commonality such as place, norms, religion, values, customs, or identity. Communities may share a sense of place situated in a given

geographical area. Eg: Village, town or neighborhood or in virtual space through communication platforms.

Consumption

Consumption is the act of using resources to satisfy current needs and wants. It is seen in contrast to investing, which is spending for acquisition of future income. Consumption is a major concept in economics and is also studied in many other social sciences.

Consumption Expenditure

Consumption expenditure comprises of all expenditures incurred by the households exclusively on domestic accounts.

Chit Funds

A chit Fund is all in one financial instrument. Chit Funds are saving cum borrowing schemes, where member or subscribe agrees to contribute fixed amount every month for the fixed period. The total amount contributed by subscribers shall be auctioned and given as prize money to the needy subscriber every month.

Credit

A wide term which has been used in connection with operation of state involving lending, generally for short-term. To give credit is to finance directly, the expenditure of others against future repayment.

Caloric Value

Calorific value, sometimes called heating value or heat of combustion, is a standard that measures the total energy content produced in the form of heat when a substance is combusted completely with air or oxygen.

Debt

Amount of money borrowed by one person or party from another.

Delivery Service

Delivery services are billable services that are directly associated with a product in a sales order or a return order. For example, the delivery of a high definition television. Stand-alone delivery service lines can also be created, and if required, associated with a product at a later time.

Dessert

Dessert is a course that concludes a meal. The course consists of sweet foods, such as confections, and possibly a beverage such as dessert wine and liqueur. In some parts of the world, such as much of Greece and West Africa, and most parts of China, there is no tradition of a dessert course to conclude a meal.

Diabetes

Diabetes is a chronic health condition that affects how your body turns food into energy. Your body breaks down most of the food you eat into sugar and releases it into your bloodstream. When your blood sugar goes up, it signals your pancreas to release insulin.

Dietary restriction

Dietary restriction is defined as a reduction of particular or total nutrient intake without causing malnutrition.

Dizziness

A sudden internal or external spinning sensation, often triggered by moving head too quickly.

Educational Level

Educational Level is usually thought to mean the highest level of formal schooling a person has completed. Education refers to the discipline that is concerned with methods of teaching and learning in schooling or school like environments as opposed to various nonformal and informal means of socialization.

Emotion

Emotions are mental states brought on by neurophysiological changes, variously associated with thoughts, feelings, behavioural responses, and a degree of pleasure or displeasure. There is currently no scientific consensus on a definition. Emotions are often intertwined with mood, temperament personality, disposition, or creativity.

Exercise

Exercise is a subset of physical activity that is planned, structured, and repetitive and has as a final or an intermediate objective the improvement or maintenance of physical fitness. Physical fitness is a set of attributes that are either health-or skill-related.

Expenditure

Expenditure refers to the total purchase price of a good or service or it is the money spent on something.

Experience

The definition is to have something happen. An example of experience is to have a first kiss: To observe certain events: undergo a certain feeling or process: or perform certain actions that may alter one or contribute to one's knowledge, opinions, or skills.

Family size

Family size refers to the number of member including the respondent himself / herself, his/her wife/ husband children and other permanent dependents, who live and live together in a family unit.

Fast Food

Fast food is food quickly prepared and served, often at chain restaurants and typically associated with less expensive and less nutritious items like hamburgers, French fries, and soft drinks.

Gender

Gender is the range of characteristics pertaining to femininity and masculinity and differentiating between them. Depending on the context, this may include sex-based social structures and gender identity.

Health Problems

Health problems can be caused by a person's genetic make-up, lifestyle behaviours (e.g. smoking), exposure to toxic substances (e.g. asbestos) or other reasons. With multiple health problems, one illness or its treatment might lead to another.

Heart disease

The term 'heart disease' refers to several types of heart conditions. The most common type of heart conditions. The most common type of heart disease in the United States is coronary artery disease, which affects the blood flow to the heart. Decreased blood flow can cause a heart attack.

Hygiene

Hygiene refers to the state of lifestyle which follows cleanliness that can lead to good health, such as frequent hand washing, bathing, cleanliness of the surroundings, etc.

Hypertension

Also known as high blood pressure (HBP), is a long-term medical condition in which the blood pressure in the arteries is persistently elevated. High blood pressure usually does not cause symptoms.

Income

It is the flow of money of an individual or group of individuals or a firm over some period of time. It may originate from the sale of productive services. It may be in the form of wages, profits, rent or interest.

Investment

Investment or investing means that an asset is bought, or that money is put into a bank to get a future interest from it. It is the total amount of money spent by a shareholder in buying shares of a company. In economic management sciences, investments mean longer-term savings.

Insurance

Insurance is a means of protection from financial loss. It is a form of risk management, primarily used to hedge against the risk of a contingent or uncertain loss. An entity which provides insurance is known as an insurer, an insurance company, an insurance carrier or an underwriter.

Insurance Policy

An Insurance Policy is a legal contract between the insurance company (the insurer) and the person (s), business or entity being insured. Reading your policy helps you verify that the policy meets your needs and that you understand your and the insurance company's responsibilities if a loss occurs.

Level of satisfaction

Satisfaction is the perceived level of pleasure and contentment derived from individual performances. Satisfaction, in addition to values and competence, is the motivating force for occupational behaviour.

Luxury Item

In economics, a luxury good is a good for which demand increases more than what is proportional as income rises, so that expenditures on the good become a greater proportion of overall spending.

Luxury goods are in contrast to necessity goods, where demand increases proportionally less than income.

Medical facilities

A health facility is, in general, any location where healthcare is provided. Health facilities range from small clinics and doctor's offices to urgent care centers and large hospitals with elaborate emergency rooms and trauma centers.

Migraine

A recurrent throbbing headache that typically affects one side of the head and is often accompanied by nausea and disturbed vision.

Monthly Expenditure

While this includes your recurring living expenses, such as you rent or mortgage, car payment and utilities. It also includes the more variable amount you spend on haircuts, groceries, and clothes each month.

Nutritional Value

Nutritional value or nutritive value as part of food quality is the measure of a well-balanced ratio of the essential nutrients like carbohydrates, fat, protein, minerals and vitamins in items of food or diet concerning the nutrient requirements of their consumer.

Obesity

Obesity is commonly defined as having too much body mass. A BMI of 30 or higher is the usual benchmark for obesity in adults. A BMI of 40 or higher is considered severe obesity. Childhood obesity is measured against growth charts.

Profit

Profit is the money you have left after paying for business expenses. There are three main types of profit: gross profit, operating and net profit. Gross profit is biggest. It shows what money was left after paying for the goods and services sold. Operating profit is next. It shows what's left after also paying operating costs such as rent, electricity, phones and in some cases staff.

Religion

Religion is usually defined as a social-cultural system of designated behaviors and practices, morals, beliefs, worldviews, texts, sanctified places, prophecies, ethics, or organizations, that generally.

Restaurant

A restaurant is a business that prepares and serves food and drinks to customers. Meals are generally served and eaten on the premises, but many restaurants also offer take-out and food delivery services. Restaurants vary greatly in appearance and offerings, including a wide variety of cuisines and service models ranging from inexpensive fast food restaurants and cafeterias to mid-priced family restaurants, to high-priced luxury establishments.

Savings

Savings is the amount of money left over after spending and other obligations are deducted from earnings. Savings represent money that is otherwise idle and not being put at risk with investments or spent on consumption.

Social Media

Social media refers to the means of interactions among people in which they create, share, and exchange information and ideas in virtual communities and networks. The office of communications and marketing manages the main Facebook, Twitter, Instagram, LinkedIn and YouTube accounts.

Socio Economic Condition

Socioeconomic status is an economic and sociological combined total measure of a person's work experience and of an individual's or family's economic and social position in relation to others, based on income, education and occupation. If at the current level of output or income could be redistributed equally among all the people, the conditions of the poorest segments would no doubt improve materially.

Standard of living

Standard of living generally refers to the level of wealth, comfort, material goods and necessities available to a certain geographic area. An evaluation of standard of living commonly includes the following factors: income, quality and availability of employment.

Stress

A state of mental or emotional strain or tension resulting from adverse or demanding circumstances.

Union

A Union is an organization formed by workers who join together and use their strength to have a voice in their workplace. Through their union, workers have the ability to negotiate from a position of strength with employers over wages, benefits, workplace health and safety, job training and other work-related issues.

CHAPTER III

PROFILE OF THE STUDY AREA



CHAPTER III

PROFILE OF THE STUDY AREA

Profile of the study Area – Thoothukudi District

Thoothukudi is a port on situated in Gulf Manner about 125Km. Thoothukudi is part of the pearl Fisheries Coast and it is known for Pearl Fishing and Ship Building industries. The major labour of Thoothukudi is well known fishing centre. It is one of the oldest seaports in the world and was the seaport of the Pandian Kingdom after Korkai near Palayakayal it was later taken over by the Portuguese in 1548 capture by the batch in 1658 and coded to British in 1825. The light built in 1842 marked the beginning of the history harbour development in the city. Thoothukudi was established as a municipality 1866 with Roche Victoria as its First chairman it attained than status of Corporation on August 5th2008 after 142 years of being a municipality.

Thoothukudi district has given India many great Freedom Fighters like the great poet Subramaniya Bharathi, V.O.Chidambaram Pillai, Veerapandia Kattapomman, Vellaiyathevar, Sundharalingam etc.,

Geography

Thoothukudi District is situated in the extreme South-Eastern corner of Tamilnadu. It is bounded on the east and south-east by the Gulf of manner and on the west and south east by Tirunelveli district. The total area of the district is 4621Km, the administrative headquarters within. Thoothukudi district was derived from Tirunelveli district in 1986.

Thoothukudi was a part of Tirunelveli Loksabha till 2009. Thoothukudi was separated from Tirunelveli Loksabha consistency comprises the whole of Thoothukudi District, which includes Vilathikulam, Thoorhukudi, Tiruchendur, Srivaikundam, Ottapidaram and Kovilpatti.

Notable People

1. Subramanya Bharathi, Freedom fighter, poet, journalist, Indian Independence activist and social reformer.
2. V.O.Chidambaram Pillai, also known as Kappalottiya Tamilan.
3. Shiva Nadar, Indian industrialist and philanthropist. He is the founder and chairman of HCL Technologies.
4. Veerapandia Kattabomman.
5. Oomathurai.
6. AlagumuthuKane.
7. Veeran Sundharalingam was from the district.
8. Ramanichandran, a prolific Tamil romance novelist, and presently the best-selling author in the Tamil language

Water bodies

There are no large reservoirs in this district so the papanasam and Manimutharadams located in the Tirunelveli district in Thamirabarani River's flow are the main sources of irrigation. Other than the Thamirabarani River, the river Vaipar in Vilathikulam taluk, the river Karumeni which traverses through Sathankulam and Tiruchendur taluks, Palayakayal are all sources

Population

According to the 2011 census Population of India is 1,278,119,445 (1.27 billion) Tamil Nadu has a population of 76,656,206 and Thoothukudi population is 1,756,176. This gives it a ranking of 277th in India (out of the total area of 640)

Industry

Major industries such as SPIC< Chemical Industries, Heavy water plant and Thermal plant are located here. SIPCOT has rendered fruitful services to the state by identifying, developing, maintaining industrial areas in backward and most backward taluqs of the state, which had potential to grow. SIPCOT's role in assisting The industrialization in the state is not only quantitative but also qualitative SIPCOT has

created industrial complexes, Parks, growth centers in various strategically located places which occupy a place in Tamilnadu's industrial map.

The Thoothukudi city has Five Arts College, One Government Polytechnic, One Fisheries College, One Government Medical College, Two Training Colleges and Fourteen Higher Secondary Schools, Six Primary Schools, Nine Middle Schools. There is no adult literacy centre, once reorganized short hand writing and twenty one Vocational Training institution and four Public Libraries.

Medical Facilities

There are also many hospitals including one District College Hospital and many private Hospitals with all facilities. They are Sundaram Arulraj Hospital, AVM Hospital, City Hospital and the Sacred Heart Hospital (American Hospital) and there are so many clinical laboratories and few x-rays centres that are saving the people of Thoothukudi.

Airport

Thoothukudi airport is at Vagaikulam 14km from the heart of the city. It was for some year closed to commercial traffic but reopened in April 2006. The state government plans to extend the runway and modernize the airport to handle more traffic and bigger aircraft. There was also a proposal in 2009 for a green field airport. Kingfisher & Spice Jet are operating flights daily.

Rail ways

Thoothukudi city railway station is one of the oldest stations in India and south Indian Railway began Madras-Thoothukudi service connecting with the beat to Ceylon in 1899. The station was declared a modal station in 2007 and several Developments are in process. There is also another station, known as Thoothukudi Melur.

Roads

Thoothukudi city is well connected by road. The major Highways are;

- Thoothukudi – Madurai – Trichy (NH45-B)
- Thoothukudi – Palayamkottai (NH7-A)

- Thoothukudi – Palayamkayal – Thiruchendur (State Highway)
- Thoothukudi – Ramanathapuram (State Highway) we recently upgraded as part of the East Coast Road (ECR) project which will soon connect Thoothukudi with through coastal line.

Geology

Being a hinter town most of the land has sandy surface. The southern part of the town has gravel soil. A channel is running through the town towards east and confluence with the sea.

Climate and Temperature

The climate is generally hot and drier in the district except in coastal area. The mean maximum temperature varies from 18°C to 26.7°C. The highest temperature was recorded between the months of May and August and the lowest during December and January.

Tourism

Apart from being a commercial center, this is an exotic tourist attraction for its sunny and pristine sandy beaches. Sea sports like surfing and paragliding facilities are also available. There are a lot of religious and historically important places around Tuticorin. The district headquarter is well connected by road, rail, air and sea. People of the district hope to generate significant revenue from developing tourism sector.

- Kulasekharapatnam Beach.
- Lord Subramanya Temple, Thiruchendur.
- Holy Cross Church, Manapad.
- Harbour Beach, Tuticorin.
- Roche Park, Tuticorin.
- Pearl Beach, Tuticorin.

THOOTHUKUDI DISTRICT



CHAPTER IV

ANALYSIS AND INTREPRETATION



CHAPTER IV

ANALYSIS AND INTERPRETATION

This chapter brings into focus the analysis of data collected from 60 fast food consumers in Thoothukudi town. The data have been compiled, processed and analysed with the help of simple statistical tools like averages and percentages and standard deviation.

Table 4.1

Gender of the Respondents

| S. No | Gender | No. of Respondents | Percentage |
|-------|--------------|--------------------|------------|
| 1 | Male | 34 | 57 |
| 2 | Female | 26 | 43 |
| | Total | 60 | 100 |

Source: Survey data

The above table shows that 57% of the respondents are male consumers and 43% of consumers are females.

Figure 4.1

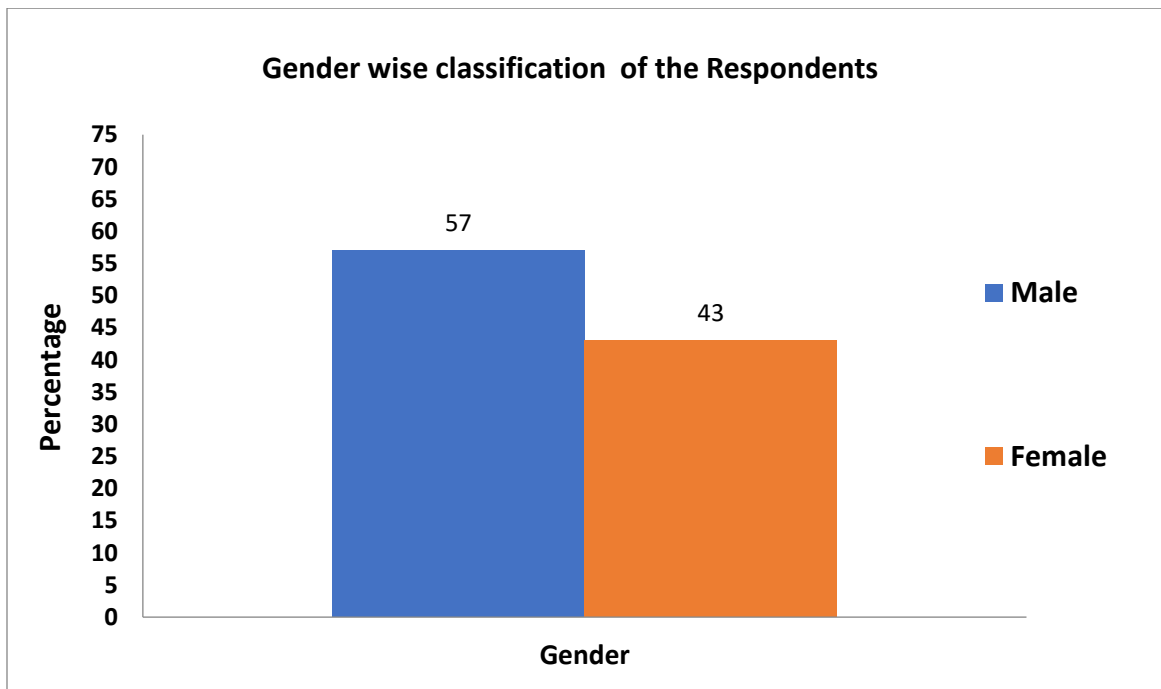


Table 4.2
Age of the Respondents

| S. No | Age (In years) | No. of Respondents | Percentage |
|--------------|---------------------------|---------------------------|-------------------|
| 1 | 20 & Below | 14 | 23 |
| 2 | 21-30 | 21 | 35 |
| 3 | 31-40 | 6 | 10 |
| 4 | 41-50 | 13 | 22 |
| 5 | Above 50 | 6 | 10 |
| | Total | 60 | 100 |

Source: Survey data

The above table shows that 35% of the respondents are in the age group of 21 -30 years, 23% of the respondents are in the age group of 20 years & below, 22% of the respondents are in the age group of 41-50 years, 10% of the respondents are in the age group of 31-40 years and another 10% of the respondents are above 50 years.

Figure 4.2

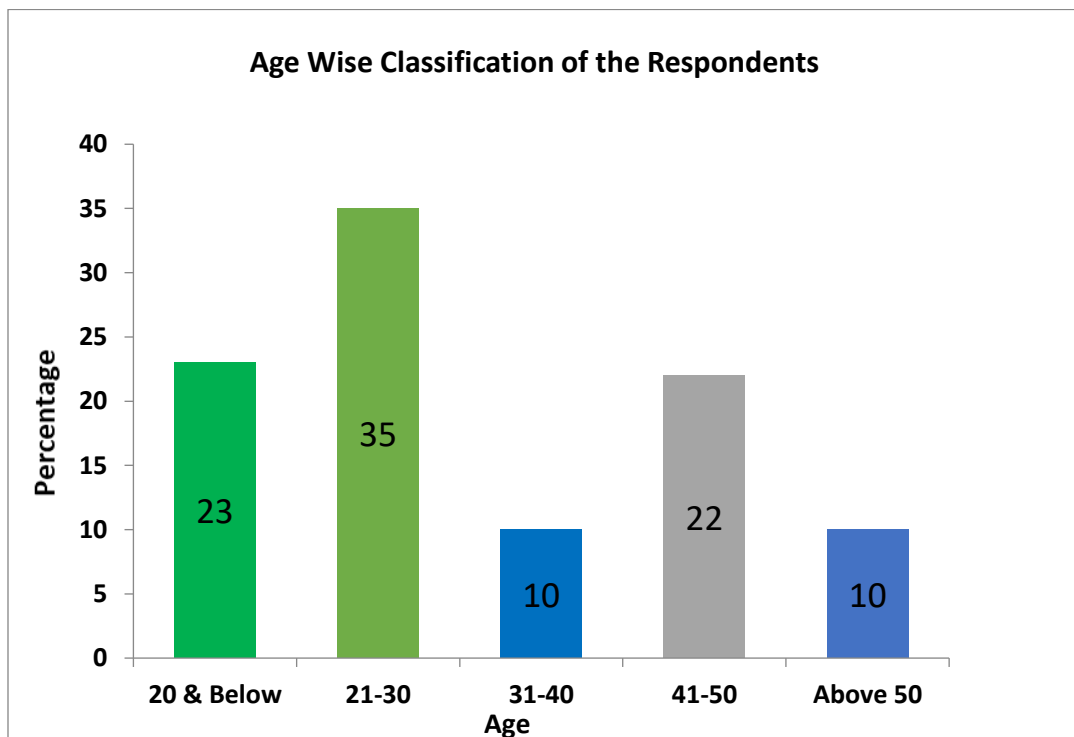


Table 4.3
Educational level of the Respondents

| S. No | Level of Education | No. of Respondents | Percentage |
|-------|--------------------|--------------------|------------|
| 1 | Illiterate | 1 | 1 |
| 2 | Middle school | 10 | 17 |
| 3 | High School | 10 | 17 |
| 4 | Higher secondary | 9 | 15 |
| 5 | Degree and above | 26 | 43 |
| 6 | Others | 4 | 7 |
| | Total | 60 | 100 |

Source: Survey data

Above table shows that 43% of the respondents have completed their graduation and above, 17% have completed middle school, another 17% have completed high school level of education, 15% have completed higher secondary school education and 7% have completed other level of education and only 1% are illiterate.

Figure 4.3

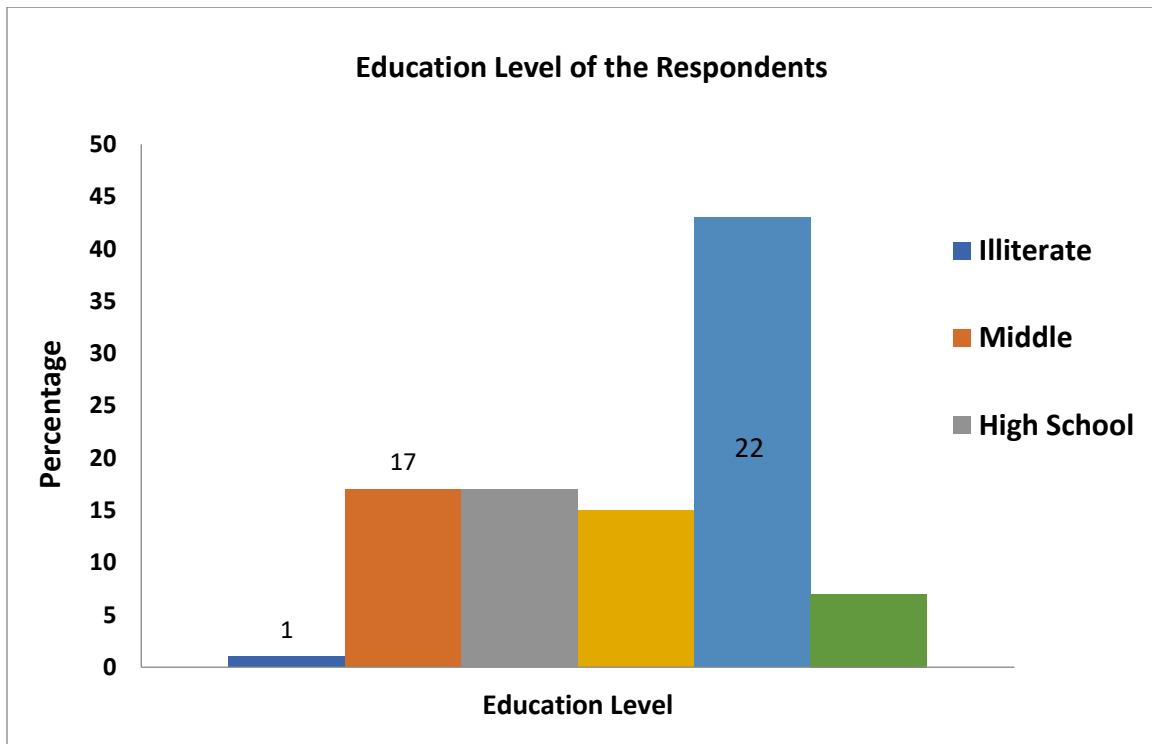


Table 4.4

Caste of the Respondents

| S. No | Caste | No. of Respondents | Percentage |
|-------|--------|--------------------|------------|
| 1 | MBC | 32 | 53 |
| 2 | SC/ ST | 8 | 14 |
| 3 | BC | 17 | 28 |
| 4 | Others | 3 | 5 |
| | | 60 | 100 |

Source: Survey data

Above table shows that 53% of the respondents belong to MBC, 28% of the respondents belong to BC, 14 % of the respondents belong to SC/ST and 5% of the respondents belong to others.

Figure 4.4

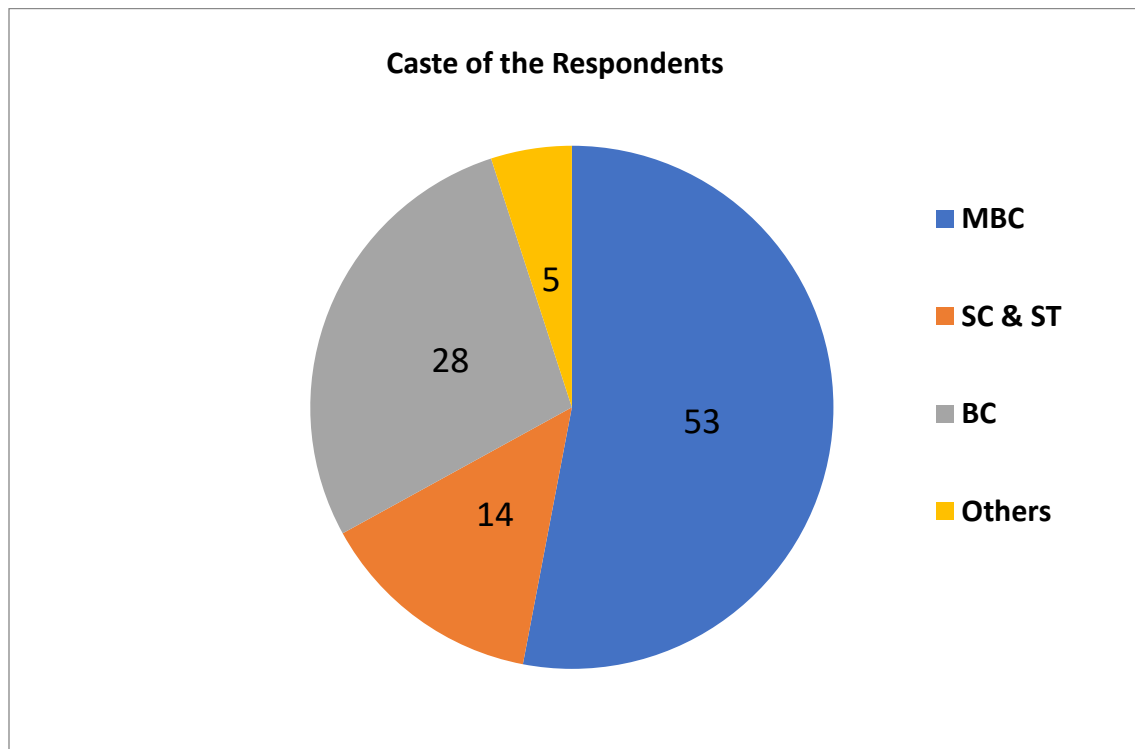


Table 4.5

Religion of the Respondents

| S. No | Religion | No. of sample Respondents | Percentage |
|-------|--------------|---------------------------|------------|
| 1 | Hindu | 26 | 43 |
| 2 | Christian | 30 | 50 |
| 3 | Muslim | 4 | 7 |
| | Total | 60 | 100 |

Source: Survey data

The above table reveals that 50% of the consumers are Christians, 43% are Hindus and the remaining 7% of them are Muslims.

Figure 4.5

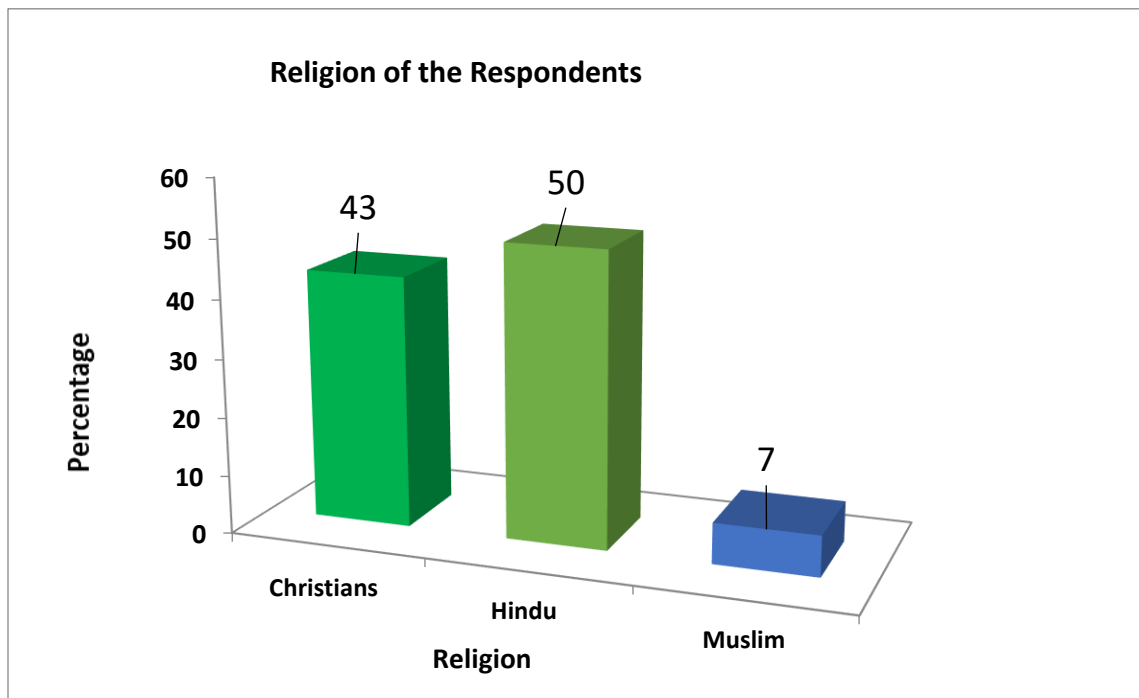


Table 4.6

Marital status of the Respondents

| S. No | Marital Status | No. of sample Respondents | Percentage |
|-------|----------------|---------------------------|------------|
| 1 | Married | 31 | 52 |
| 2 | Unmarried | 29 | 48 |
| | Total | 60 | 100 |

Source: Survey data

The table shows 52% of respondents are married and 48% of them are unmarried.

Figure 4.6

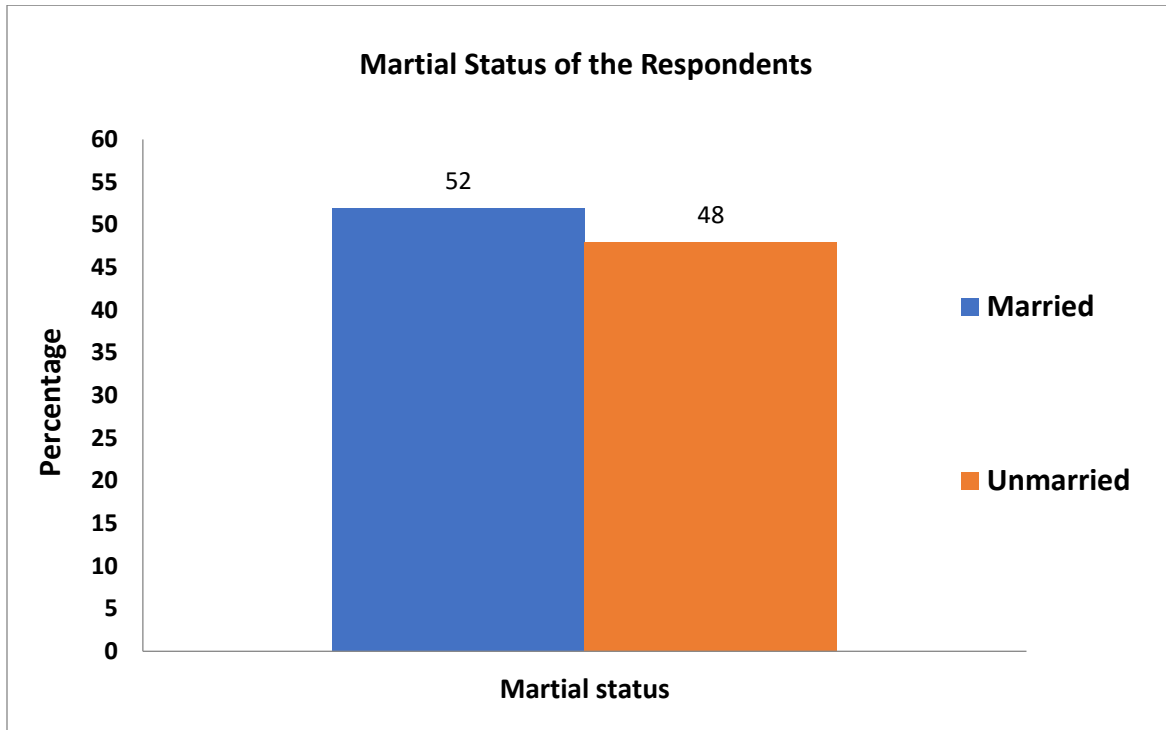


Table 4.7
Family Type of Respondents

| S. No | Family Type | No. of sample Respondents | Percentage |
|-------|----------------|---------------------------|------------|
| 1 | Nuclear Family | 38 | 63 |
| 2 | Joint Family | 22 | 37 |
| | Total | 50 | 100 |

Source: Survey data

From the table it is the very clear that 63% of the respondents are living in nuclear type of family and 37% of them are living in joint family system. This shows declining of joint family system.

Figure 4.7

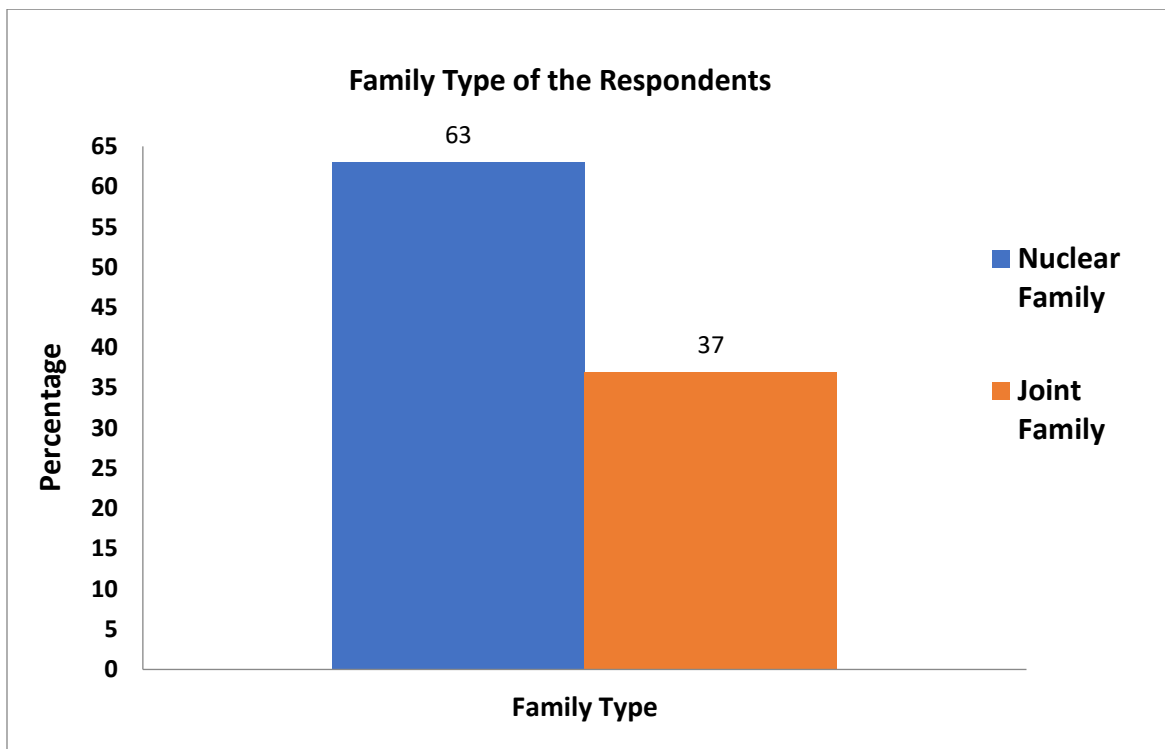


Table 4.8

Nature of House of the Respondents

| S. No | Nature of House | No. of Respondents | Percentage |
|-------|-----------------|--------------------|------------|
| 1 | Owned house | 44 | 37 |
| 2 | Rented house | 16 | 27 |
| | Total | 60 | 100 |

Source: Survey data

The above table reveals that 37% of the respondents are having their own houses and 27% of them are living in rented houses.

Figure 4.8

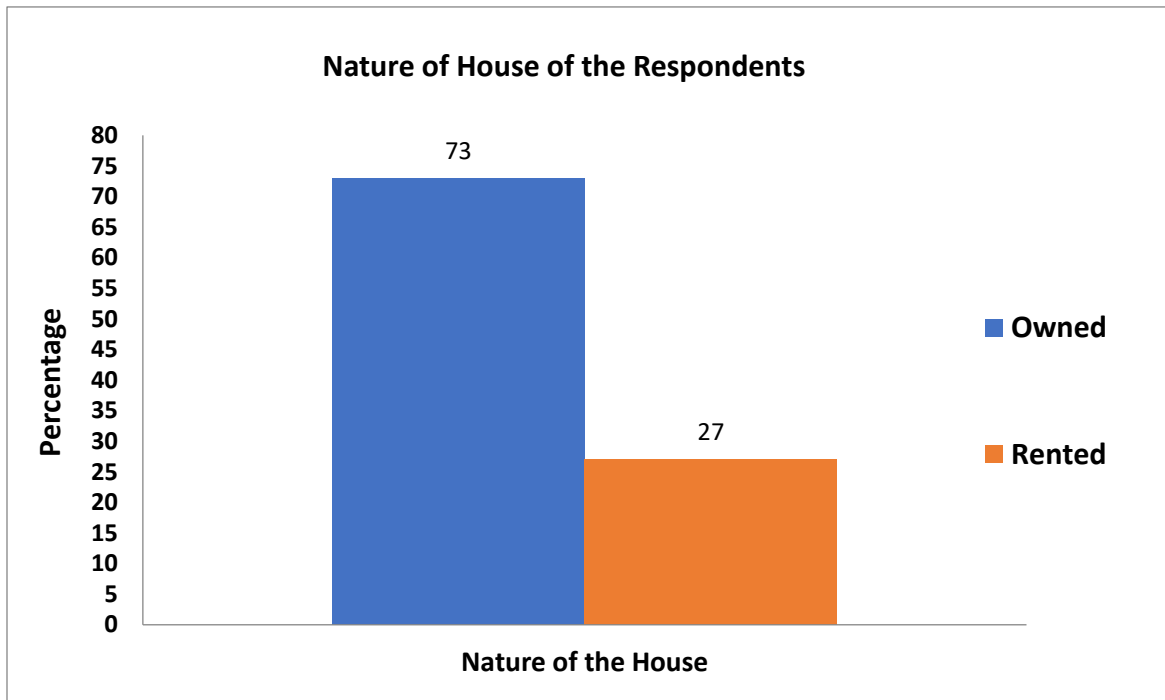


Table 4.9

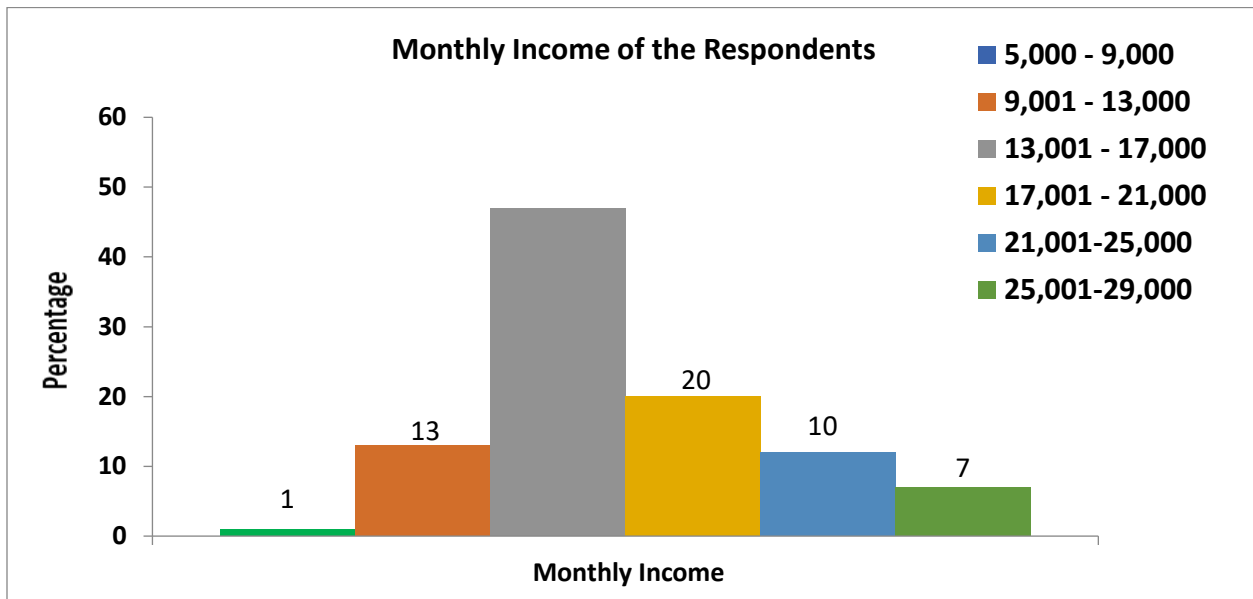
Monthly Income of the Respondents

| Sl. No | Monthly Income (In Rs.) | No. of Respondents | Percentage |
|--------|-------------------------|--------------------|------------|
| 1 | 5,000-9,000 | 1 | 1 |
| 2 | 9,001-13,000 | 8 | 13 |
| 3 | 13,001-17,000 | 28 | 47 |
| 4 | 17,001-21,000 | 12 | 20 |
| 5 | 21,001- 25,000 | 7 | 12 |
| 6 | 25,001-29,000 | 4 | 7 |
| | Total | 60 | 100 |

Source: Survey data

The table shows that 47% of the respondents are earning the monthly income of Rs.13,001-17,000, 20% of them earn between Rs.17,001-21,000, 13% of them earn between Rs.9,001-13000, 12% of them earn between Rs.21,001-25,000, 7% earn between Rs. 25,001 – 29,000 and only 1% earn between Rs.5,001-9,000.

Figure 4.9



Monthly Income of the Respondents

| Sl. No | Monthly Income (In Rs.) | No. of Respondents | Percentage |
|--------|-------------------------|--------------------|------------|
| 1 | 5,000-9,000 | 1 | 1.67 |
| 2 | 9,001-13,000 | 8 | 13.33 |
| 3 | 13,001-17,000 | 28 | 46.67 |
| 4 | 17,001-21,000 | 12 | 20.00 |
| 5 | 21,001- 25,000 | 7 | 11.67 |
| 6 | 25,001-29,000 | 4 | 6.66 |
| | Total | 60 | 100 |

Source: Survey data

Here, the tool used for analysis purpose is standard deviation. Hence, the monthly personal income is Rs. 16867.16 and standard deviation is 8.7368

Table 4.10
Monthly Family Expenditure of the Respondents

| Sl. No | Monthly family expenditure (In Rs.) | No. of Respondents | Percentage |
|--------|-------------------------------------|--------------------|------------|
| 1 | Below 10000 | 9 | 15 |
| 2 | 10000 - 15000 | 24 | 40 |
| 3 | Above 15000 | 27 | 45 |
| | Total | 60 | 100 |

Source: Survey data

The above table shows that 45% of the respondents' family expenditure is above 15,000, 40% respondents' expenditure is between Rs. 10,000-15,000 and 15% of respondents' expenditure is below 10,000.

Figure 4.10

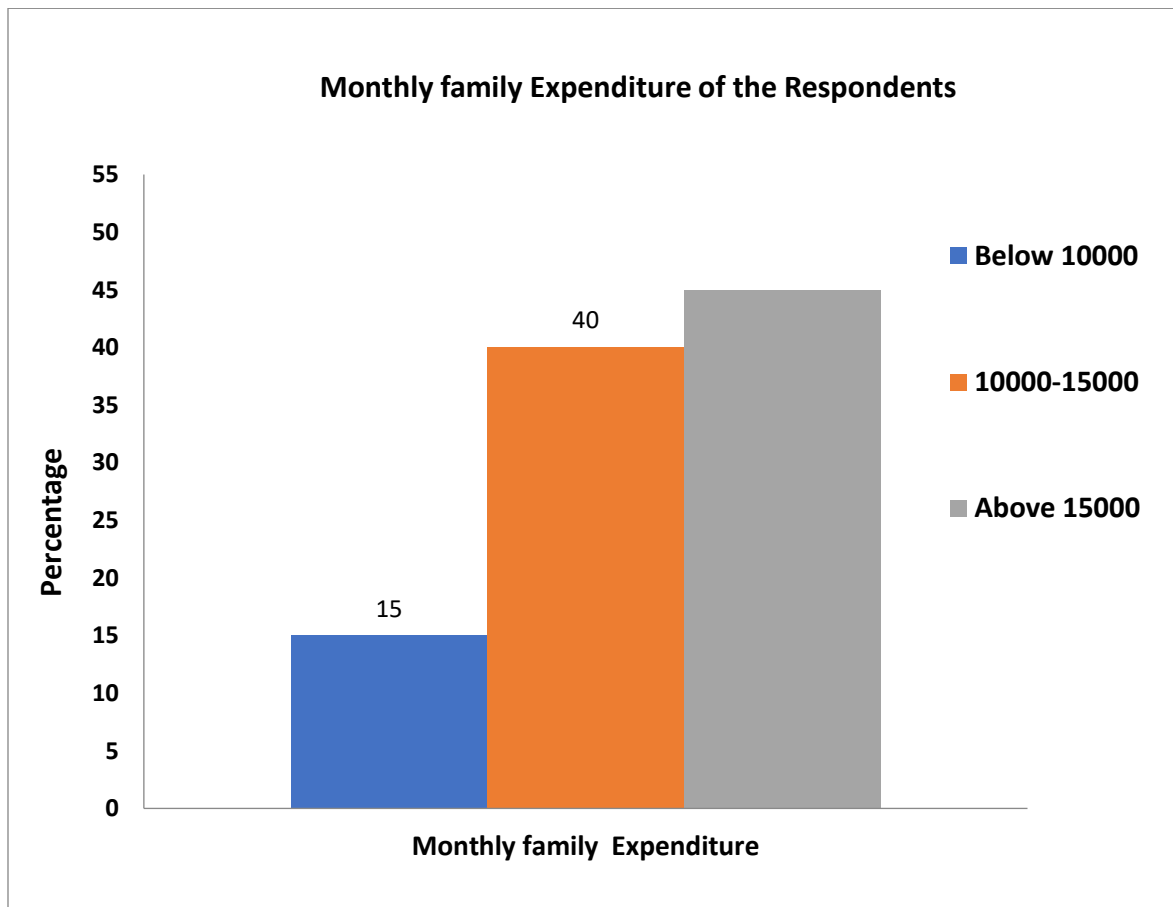


Table 4.11
Savings Habit of the Respondents

| S. No | Savings habit | No. of Respondents | Percentage |
|-------|---------------|--------------------|------------|
| 1 | Yes | 56 | 94 |
| 2 | No | 4 | 7 |
| | Total | 60 | 100 |

Source: Survey data

From the above table, it is clear that 94% of the respondents are having the habit of savings and only 4% of respondents don't have the habit of savings.

Figure 4.11

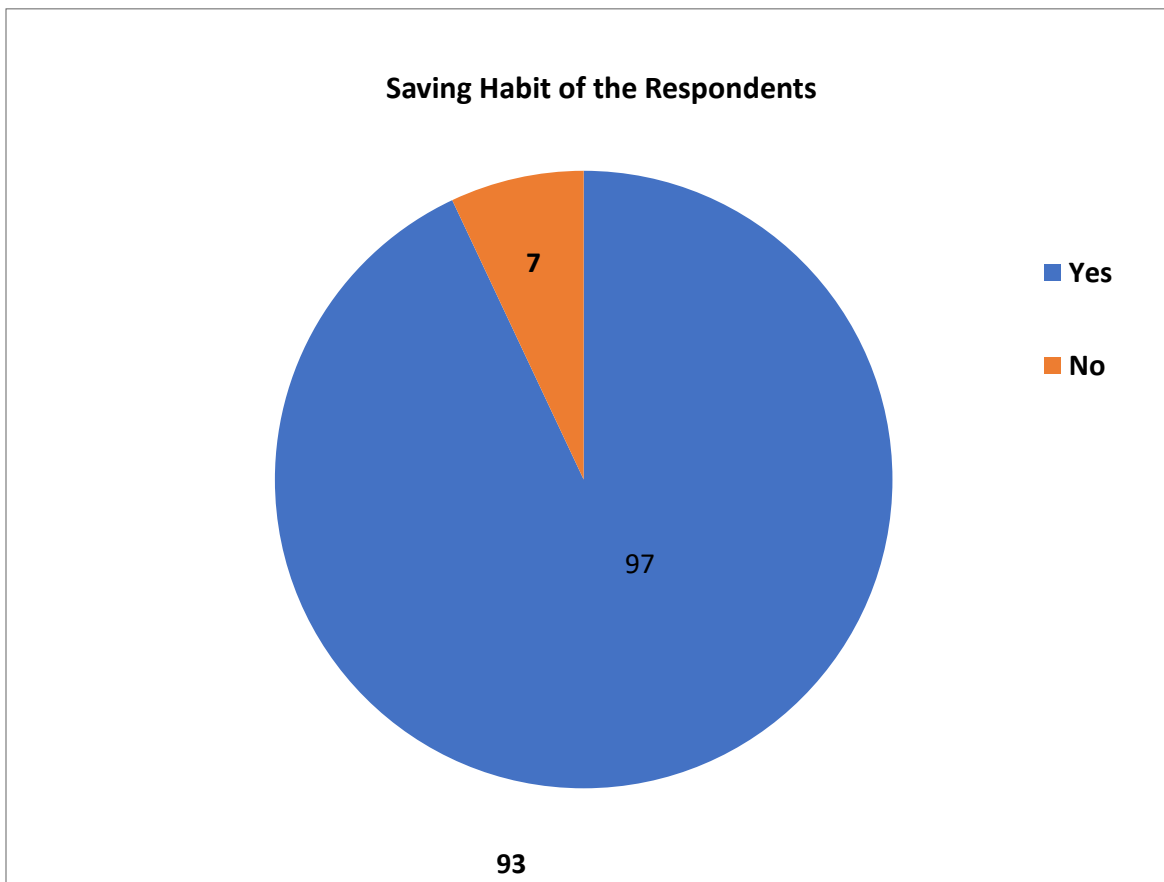


Table 4.12
Mode of saving

| Sl. No | Mode of saving | No. of Respondents | Percentage |
|--------|----------------|--------------------|------------|
| 1 | Bank | 12 | 21 |
| 2 | Post Office | 36 | 64 |
| 3 | Chit Fund | 2 | 4 |
| 4 | Others | 6 | 11 |
| | | 56 | 100 |

Source: Survey data

From the above table, it is clear that 64% of respondents save through Post Office, 21% save through Banks, 4% save through chit funds and 11% save through other means like SHG's etc.

Figure 4.12

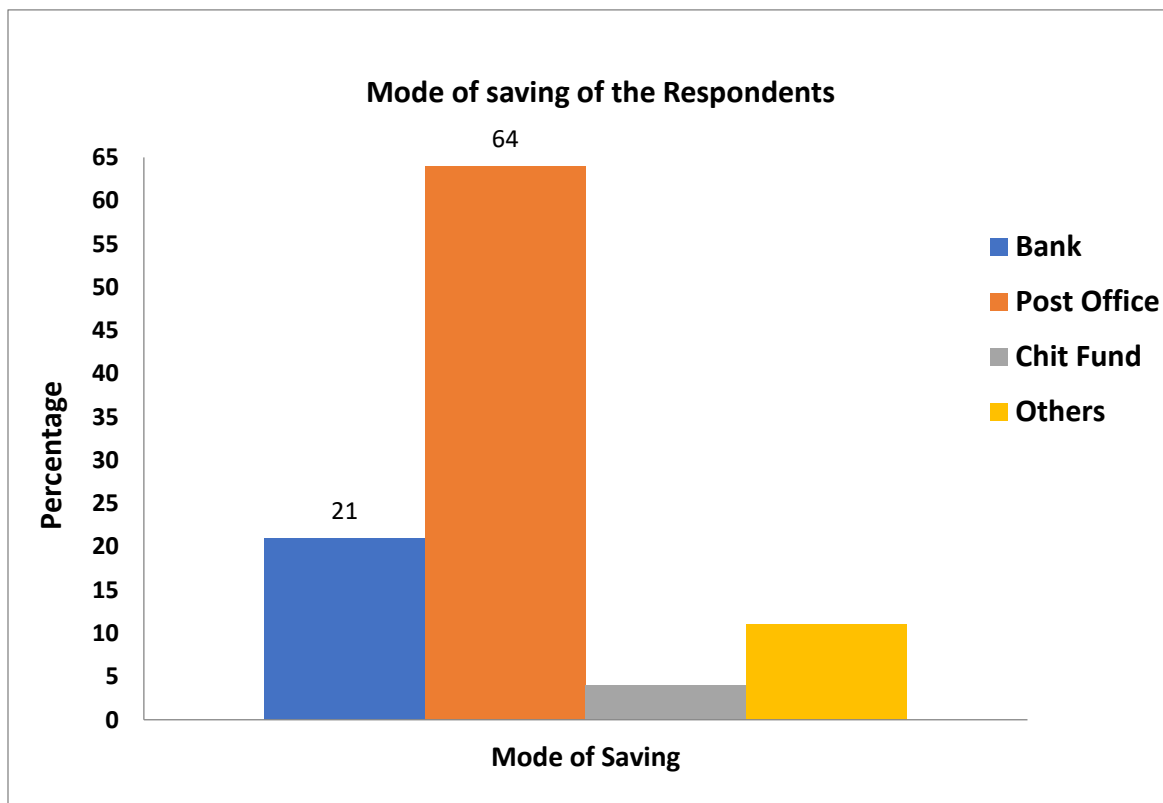


Table 4.13
Debt Condition of the Respondents

| S. No | Debt | No. of Respondents | Percentage |
|--------------|--------------|---------------------------|-------------------|
| 1 | Yes | 14 | 23 |
| 2 | No | 46 | 77 |
| | Total | 60 | 100 |

Source: Survey data

The table shows that 23% of respondents are having debt and the remaining 77% of them do not have any debt.

Figure 4.13

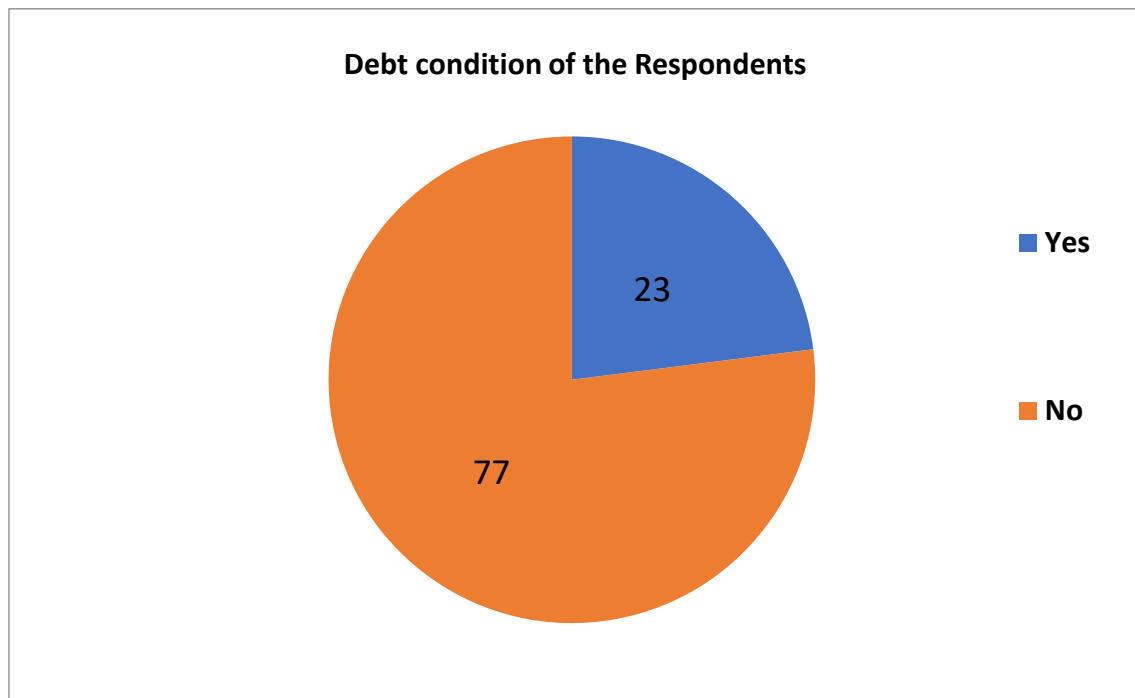


Table 4.14

Debt Status of Respondents

| SL. No | Amount of debt (in RS) | No. of Respondents | Percentage |
|--------|------------------------|--------------------|------------|
| 1 | 5000 & Below | 1 | 7 |
| 2 | 5001-10000 | 8 | 58 |
| 3 | 10001-15000 | 3 | 21 |
| 4 | Above 15000 | 2 | 14 |
| | Total | 14 | 100 |

Source: Survey data

The table reveals that 58% of respondents have debt between Rs. 5001-10,000, 21% have debt between 10,001 -15,000, 14% have debt above 15,000 and only 7 % have a debt of Rs. 5000 & below.

Figure 4.14

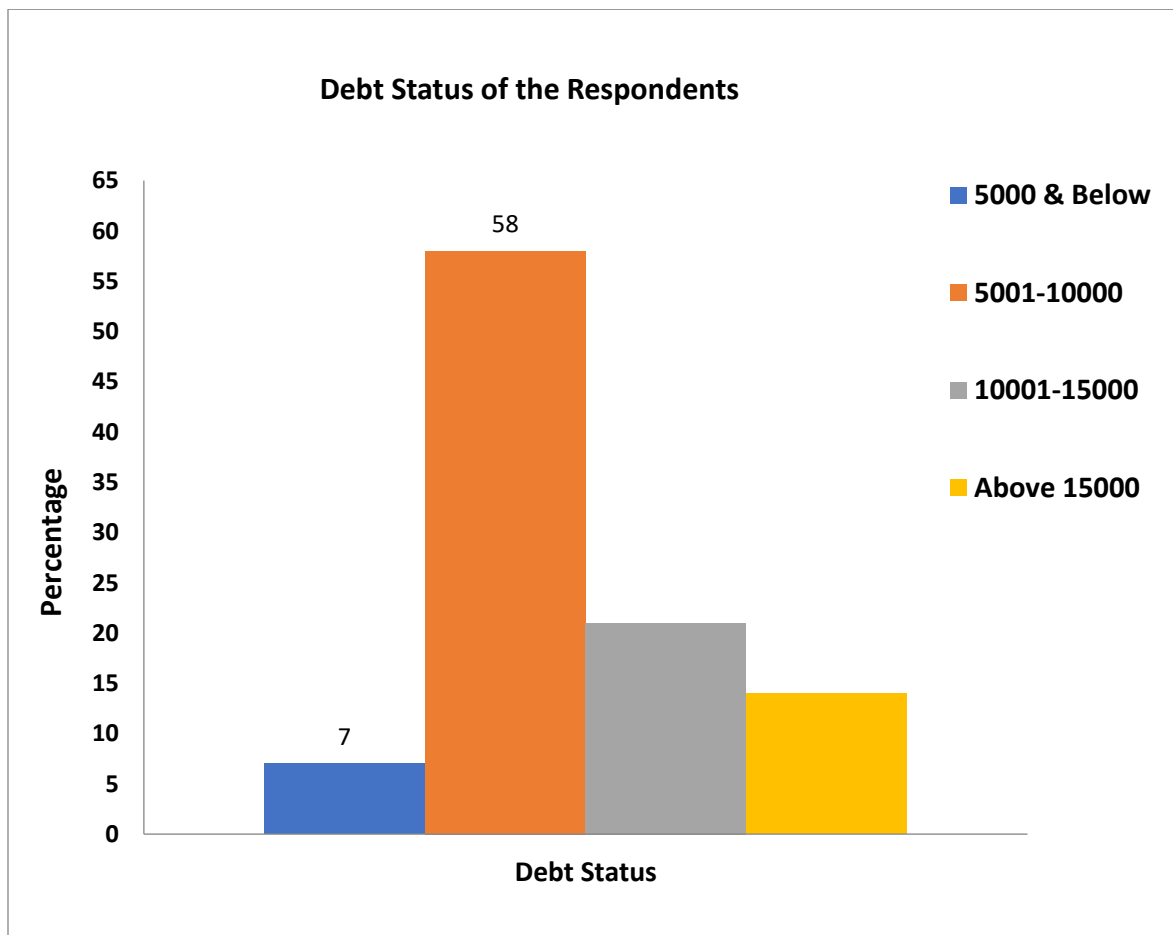


Table 4.15
Consumption of fast food by family members

| SI. No | Consumption of fast food by family members | No. of Respondents | Percentage |
|--------|--|--------------------|------------|
| 1 | Yes | 55 | 92 |
| 2 | No | 5 | 8 |
| | Total | 60 | 100 |

Source: Survey data

The table shows that 92% of the respondents' family members also consume fast food and only 8 % respondents' family members do not consume fast food.

Figure 4.15

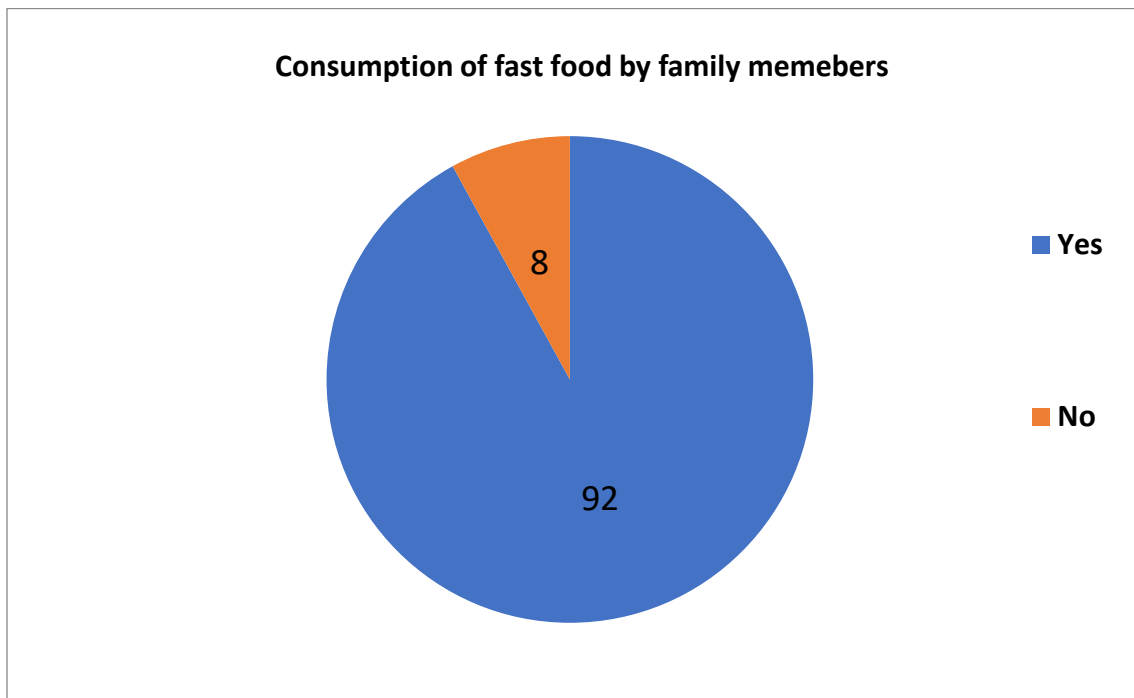


Table 4.16

Percentage of Monthly Income Spent on Fast Food by the Respondents

| Sl. No | Income Percentage (Per month) | No of Respondents | Percentage |
|--------|----------------------------------|-------------------|------------|
| 1 | Less than 10% | 8 | 13 |
| 2 | More than 10% | 14 | 23 |
| 3 | More than 15% | 38 | 64 |
| | Total | 60 | 100 |

Source: Survey Data

The data shows that 64% of respondents spent more than 15 % per month on consumption of fast food, 23% spent more than 10% and 13% spent less than 10% on fast food.

Figure 4.16

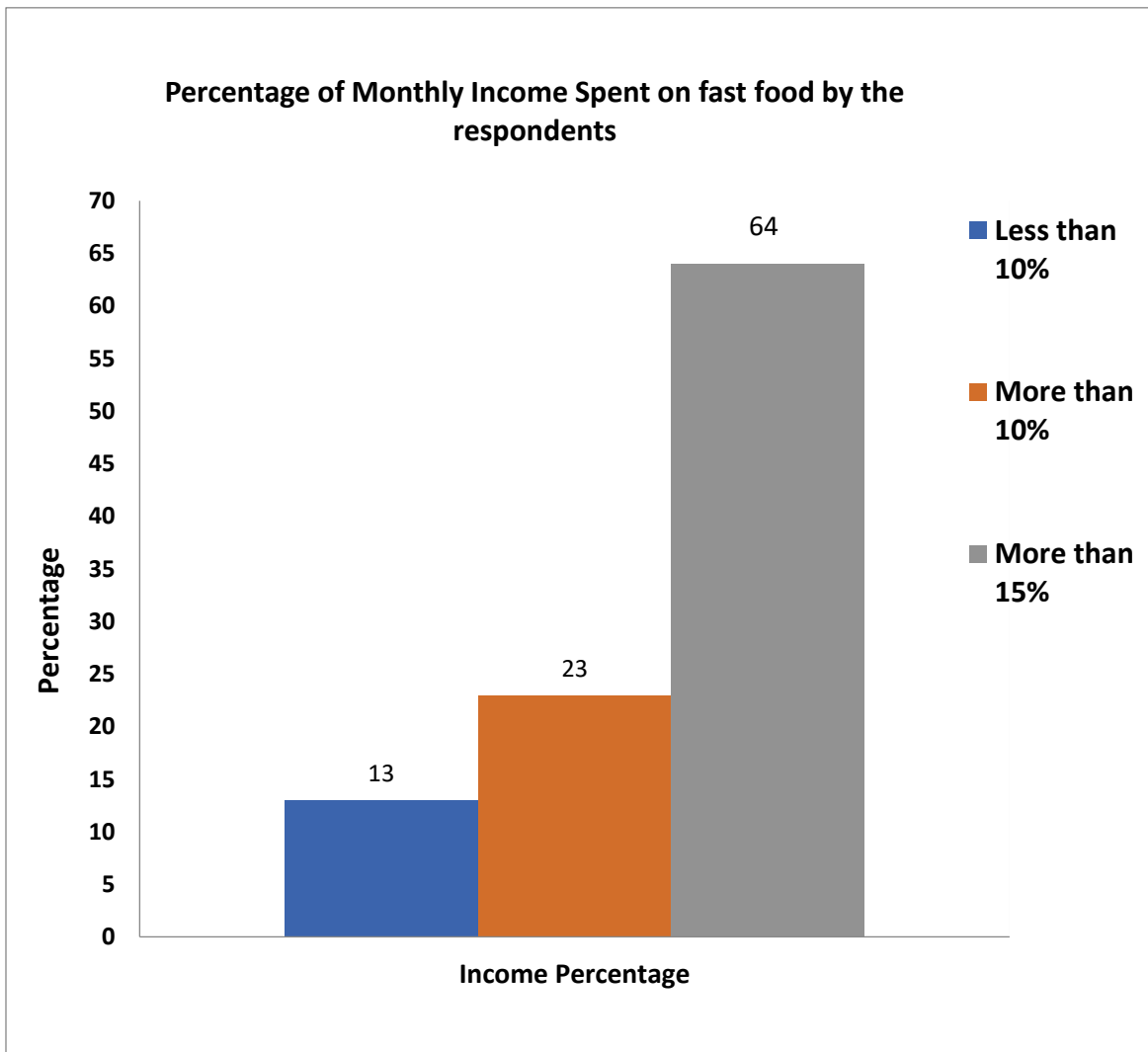


Table 4.17
Type of fast food consumed by the Respondents

| SI.No | Type of fast food | No. of Respondents | Percentage |
|-------|-------------------|--------------------|------------|
| 1 | Indian | 28 | 47 |
| 2 | Chinese | 26 | 43 |
| 3 | Continental | 4 | 7 |
| 4 | Others | 2 | 3 |
| | | 60 | 100 |

Source: Survey data

The table shows that 47% of respondents consume Indian fast food, 43% consume Chinese, 7% prefer consuming continental fast food and only 3 % consume other varieties.

Figure 4.17

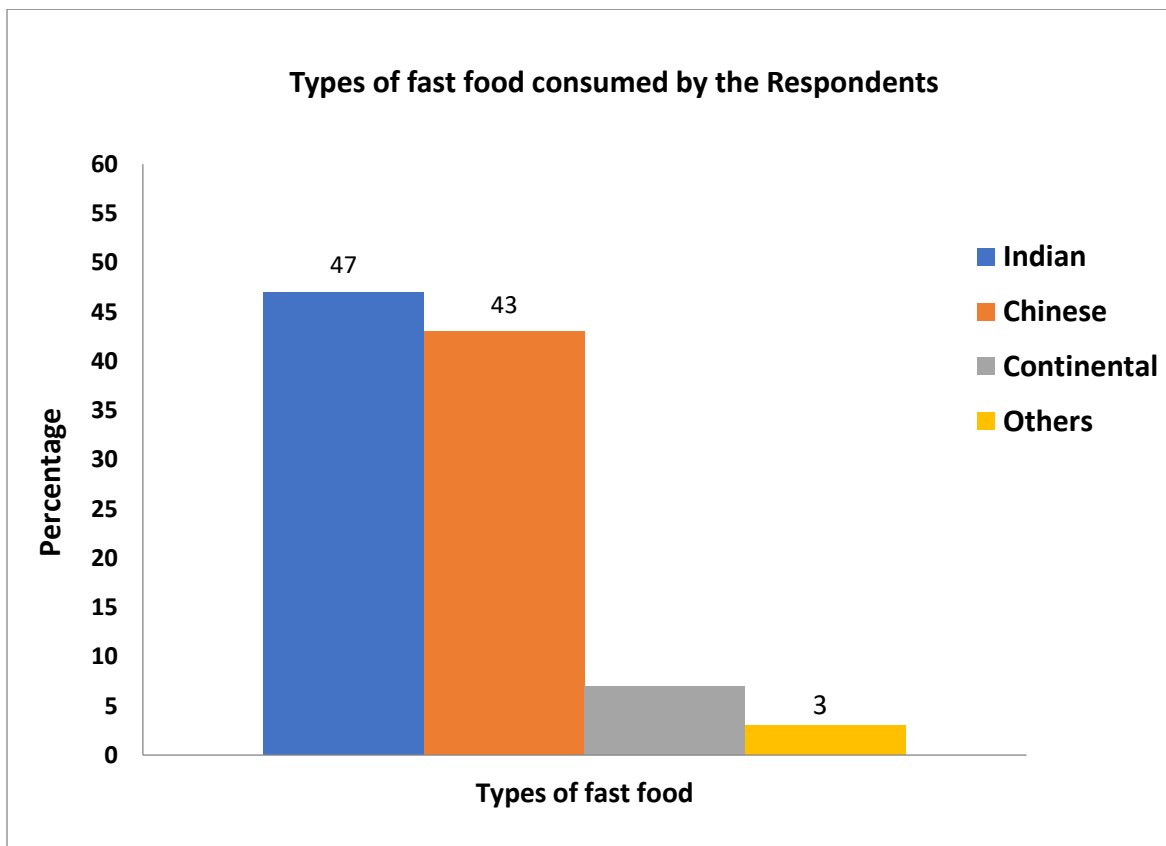


Table 4.18
Flavors Preferred by the Respondents

| SI. No | Flavour | No of Respondents | Percentage |
|--------|--------------|-------------------|------------|
| 1 | Spicy | 28 | 47 |
| 2 | Crispy | 15 | 25 |
| 3 | Grilled | 10 | 17 |
| 4 | Others | 7 | 11 |
| | Total | 60 | 100 |

Source: Survey Data

The table shows that 47% respondents prefer spicy flavor, 25% prefer crispy items, 17% prefer grilled items and only 11% respondents prefer other types.

Figure 4.18

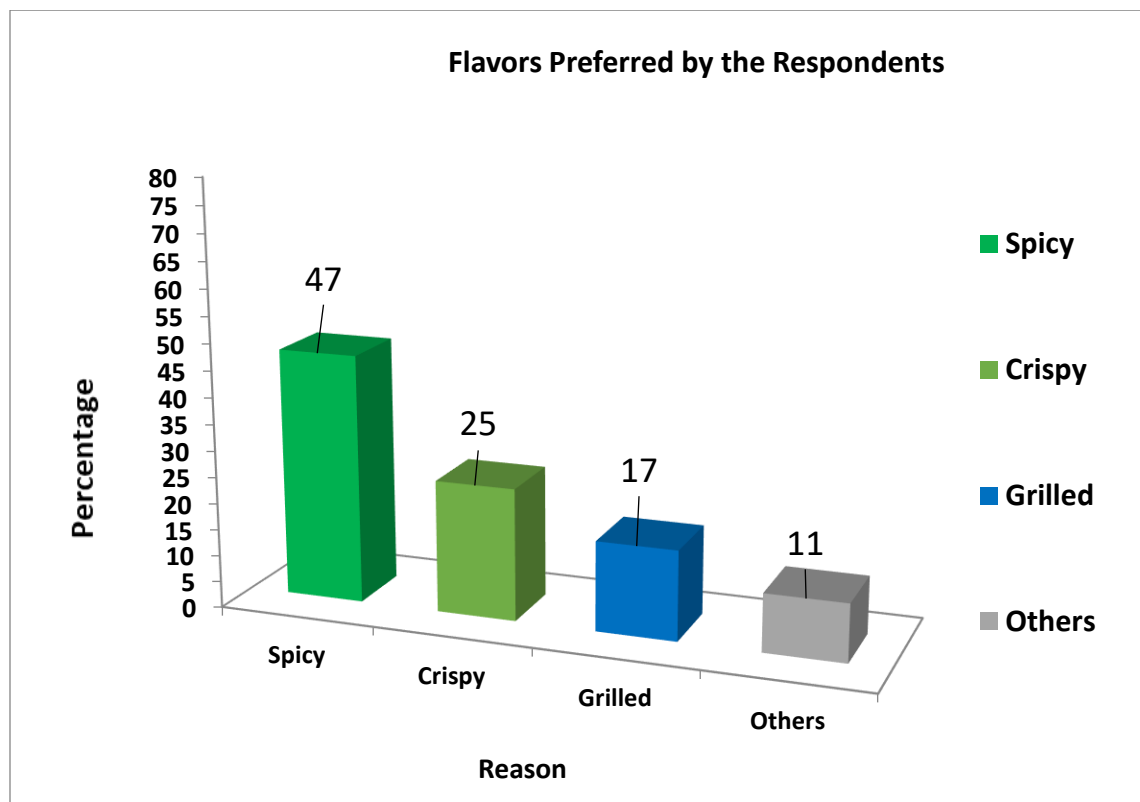


Table 4.19
Item of fast food consumption

| SI. No | Item consumption list | No. of Respondents | Percentage |
|--------|-----------------------|--------------------|------------|
| 1 | Parota/ Naan | 3 | 5 |
| 2 | Chicken 65 | 3 | 5 |
| 3 | Butter chicken | 2 | 3 |
| 4 | Fried rice | 19 | 32 |
| 5 | Biryani | 9 | 15 |
| 6 | Pizza / Burger | 6 | 10 |
| 7 | Panner Tikka | 3 | 5 |
| 8 | Noodles / shawarma | 9 | 15 |
| 9 | Others | 6 | 10 |
| | | 60 | 100 |

Source: Survey Data

The table reveals that 32% of respondents like to consume Fried rice, 15% like Biryani and another 15% like Noodles/Shawarma, 5% like Parota / Naan, chicken 65 and Paneer Tikka, 3% like Butter Chicken and 10% like Pizza/ burger and other items.

Figure 4.19

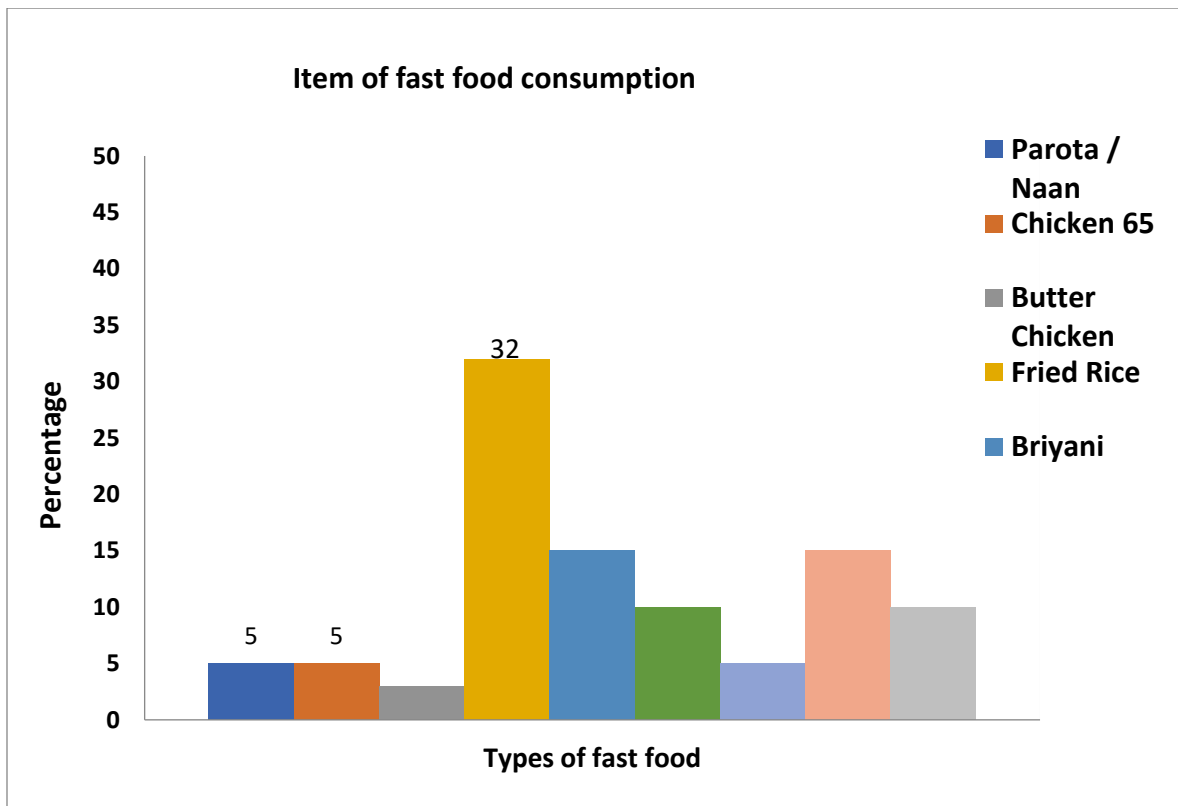


Table 4.20

Consumption of beverages / desserts along with fast food

| SI. No | Beverages / Desserts | No. of Respondents | Percentage |
|--------|----------------------|--------------------|------------|
| 1 | Ice creams | 26 | 43 |
| 2 | Coffee / Tea | 9 | 15 |
| 3 | Milk Shakes | 12 | 20 |
| 4 | Sweet beeda | 7 | 12 |
| 5 | Cakes / Sweets | 4 | 7 |
| 6 | Others | 2 | 3 |
| | Total | 60 | 100 |

Source: Survey Data

The table shows that 43% of respondents consume ice creams with fast food items, 20% consume milk shakes, 15% coffee/Tea, 12% sweet beeda, 7% Cakes/ Sweets and 3% consume other desserts or beverages.

Figure 4.20

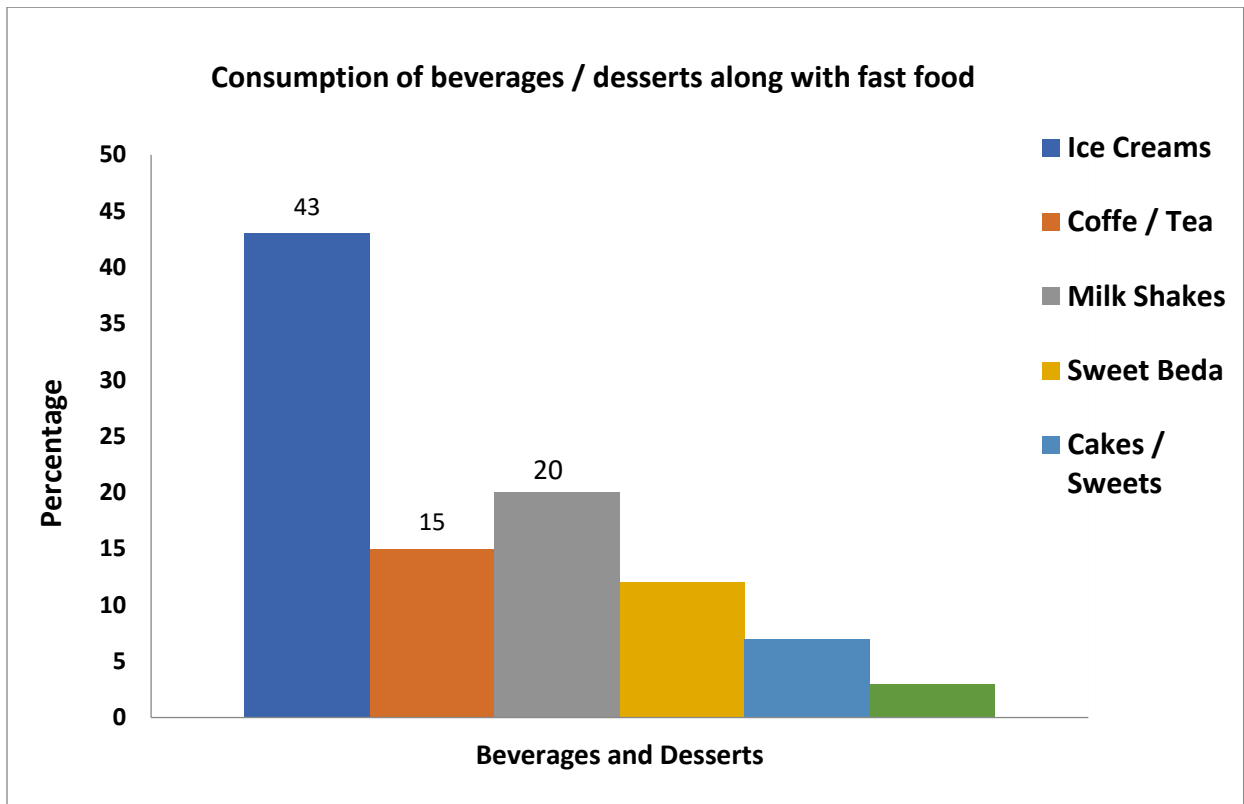


Table 4.21

Timings for Visiting Fast Food Restaurants

| SI. No | Frequency | No of Respondents | Percentage |
|--------|--------------|-------------------|------------|
| 1 | Morning | 8 | 13 |
| 2 | Afternoon | 23 | 38 |
| 3 | Evening | 29 | 49 |
| | Total | 60 | 100 |

Source: Survey Data

The above table shows that 49% respondents visit fast food outlets at evening, 38% visit in the afternoon and only 13% visit during morning.

Figure 4.21

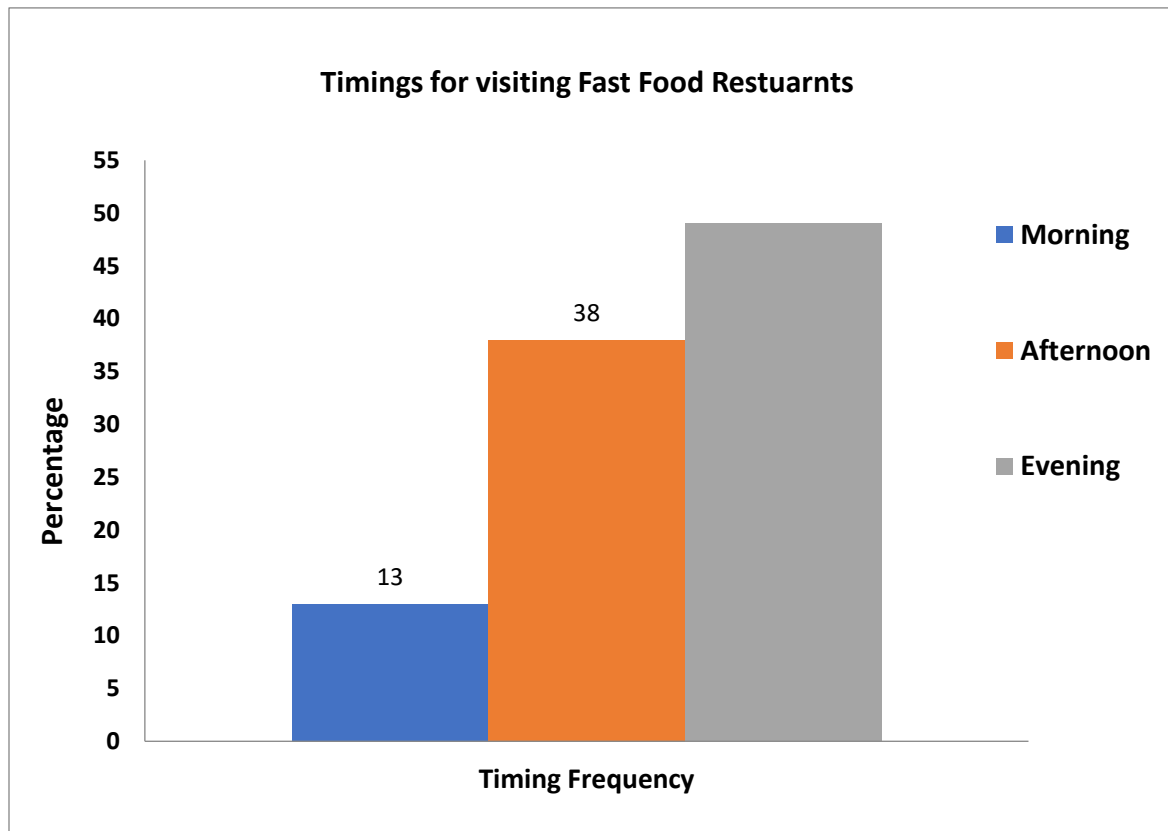


Table 4.22

Frequency of Respondents in Visiting Fast Food Outlets

| SI. No | Frequency | No of Respondents | Percentage |
|--------|--------------|-------------------|------------|
| 1 | Weekly | 36 | 60 |
| 2 | Monthly | 15 | 25 |
| 3 | Occasionally | 9 | 15 |
| | Total | 60 | 100 |

Source: Survey Data

The data interprets that 60% respondents visit fast food outlets on weekly basis, 25% visit on monthly basis and 15% visit occasionally.

Figure 4.22

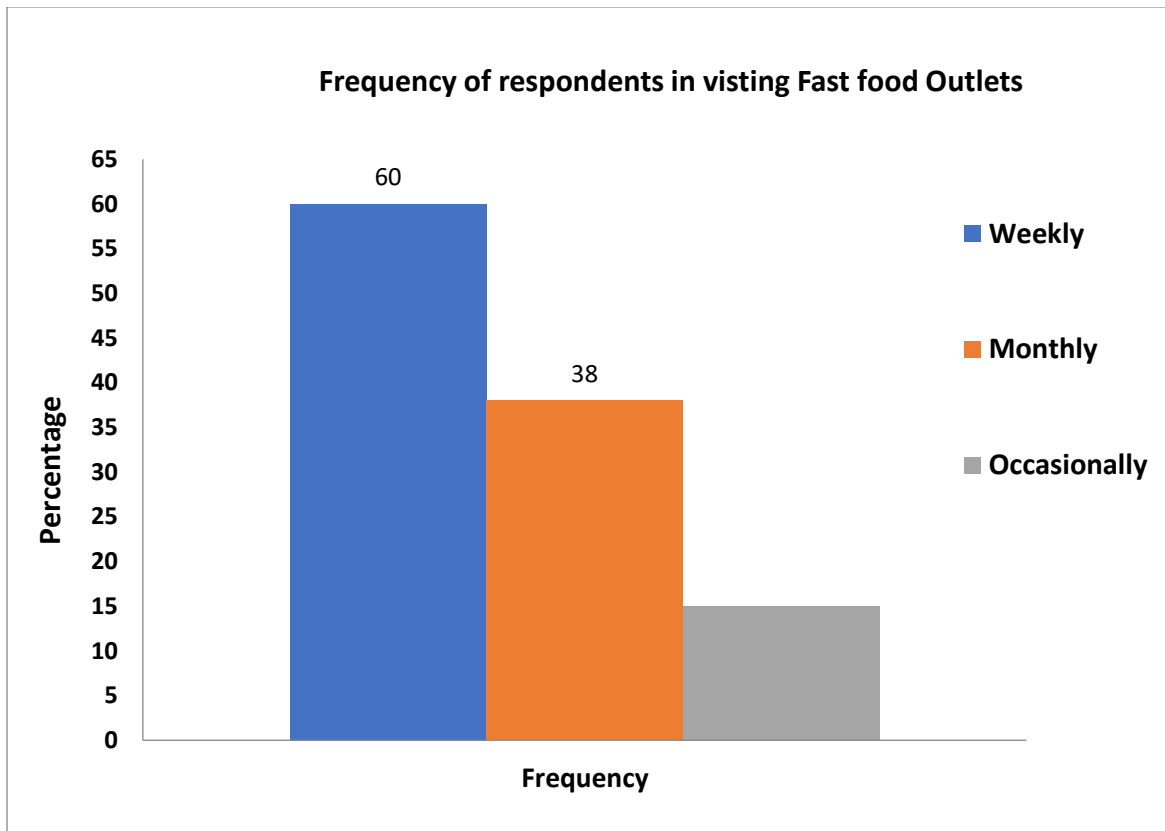


Table 4.23

Reason for Choosing Fast Food Outlets

| Sl. No | Reason | No of Respondents | Percentage |
|--------|--------------|-------------------|------------|
| 1 | Convenience | 9 | 15 |
| 2 | Price | 18 | 30 |
| 3 | Taste | 33 | 55 |
| | Total | 60 | 100 |

Source: Survey Data

The table shows that 55% respondents choose fast food outlets because of its taste, 30% like due to its price of fast food items available there and 15% like due to the convenience.

Figure 4.23

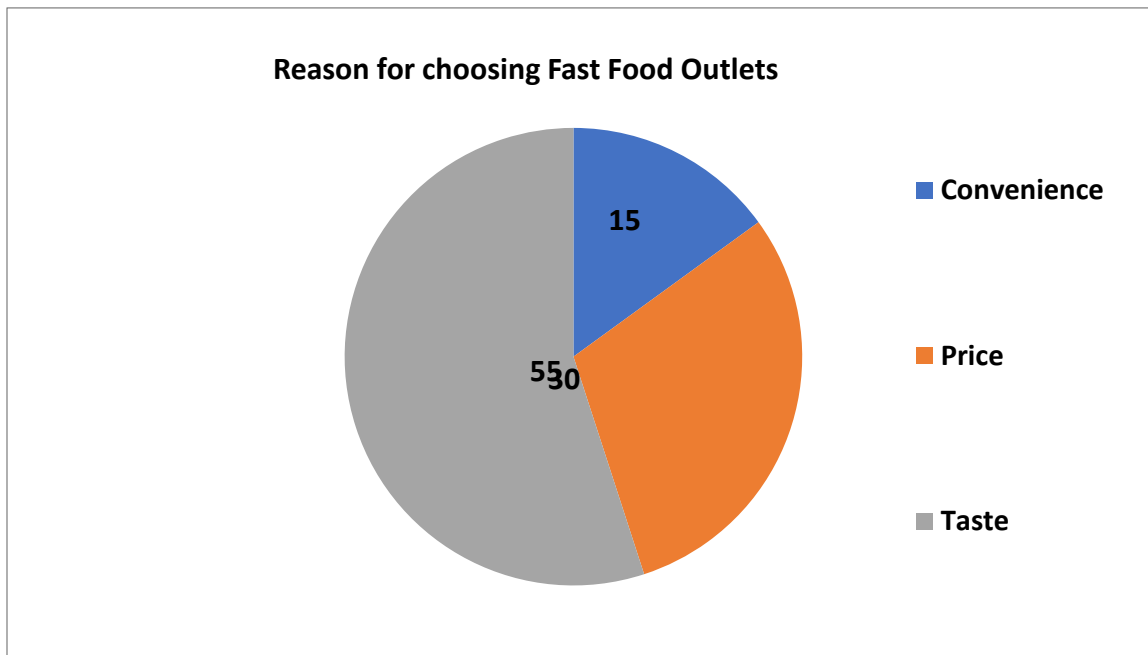


Table 4.24

Customer Preference Between Eat In or Take Out

| SL. No | Preference | No of Respondents | Percentage |
|---------------|-------------------|--------------------------|-------------------|
| 1 | Eat in | 32 | 53 |
| 2 | Take out | 21 | 35 |
| 3 | Either /or | 7 | 12 |
| | Total | 60 | 100 |

Source: Survey Data

The above table shows that 53% of respondents prefer to have fast food inside the restaurant or outlet itself. 35% like to take fast food out or home and 12 % prefer either/or.

Figure 4.24

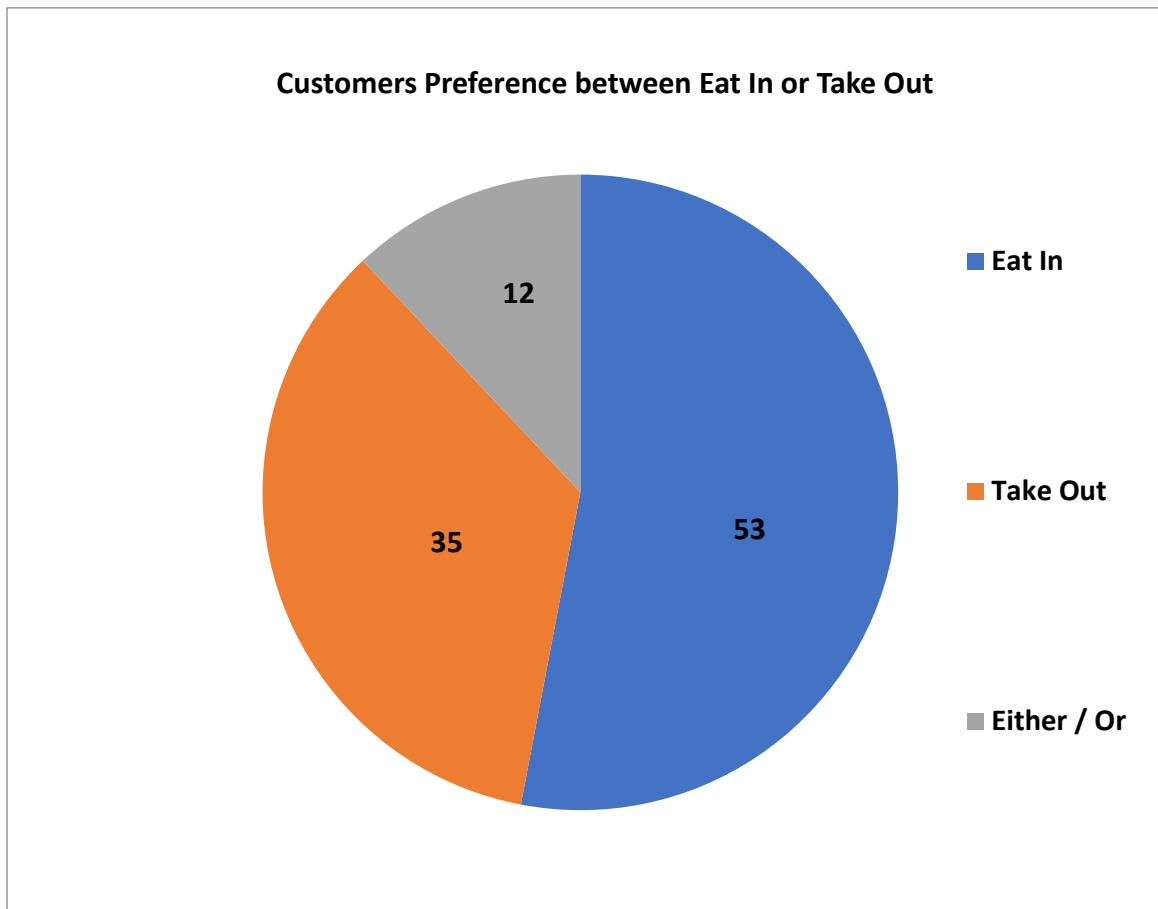


Table 4.25
Reason for consuming fast food

| SI. No | Reason for consuming | No. of Respondents | Percentage |
|--------|-------------------------|--------------------|------------|
| 1 | Taste / Flavour & Color | 42 | 71 |
| 2 | Outing with family | 14 | 23 |
| 3 | Quick delivery | 2 | 3 |
| 4 | Others | 2 | 3 |
| | Total | 60 | 100 |

Source: Survey Data

The table reveals that 71% of respondents consume fast food because of its taste/ flavour & colour. 23% like as they visit fast food restaurants during outings with their family. 3% like for quick delivery and for other reasons.

Figure 4.25

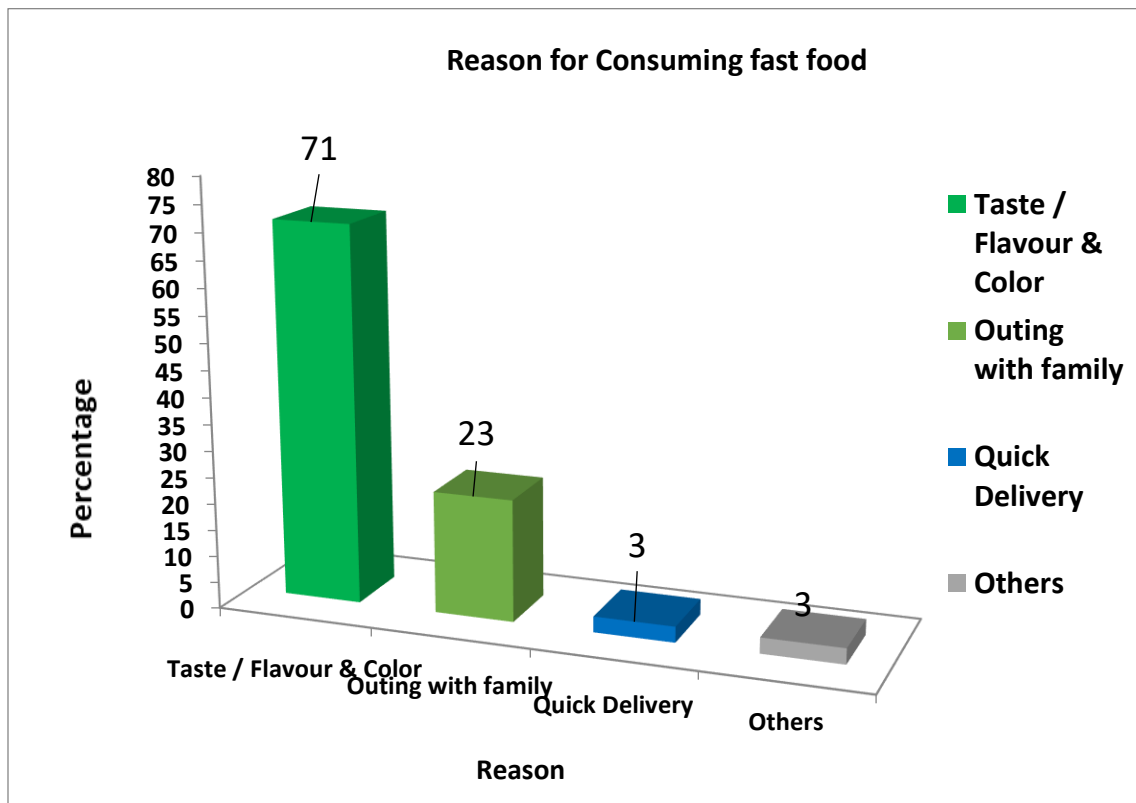


Table 4.26
Opinion about quality of food

| SI. No | Quality of food | No. of Respondents | Percentage |
|--------|-----------------|--------------------|------------|
| 1 | Fair | 2 | 3 |
| 2 | Good | 33 | 55 |
| 3 | Satisfactory | 25 | 42 |
| | Total | 60 | 100 |

Source: Survey Data

The above table reveals that 55% respondents say that the quality of fast food they consume is good, 42% comment that its satisfactory and 3 % say that the quality of fast food is fair.

Figure 4.26

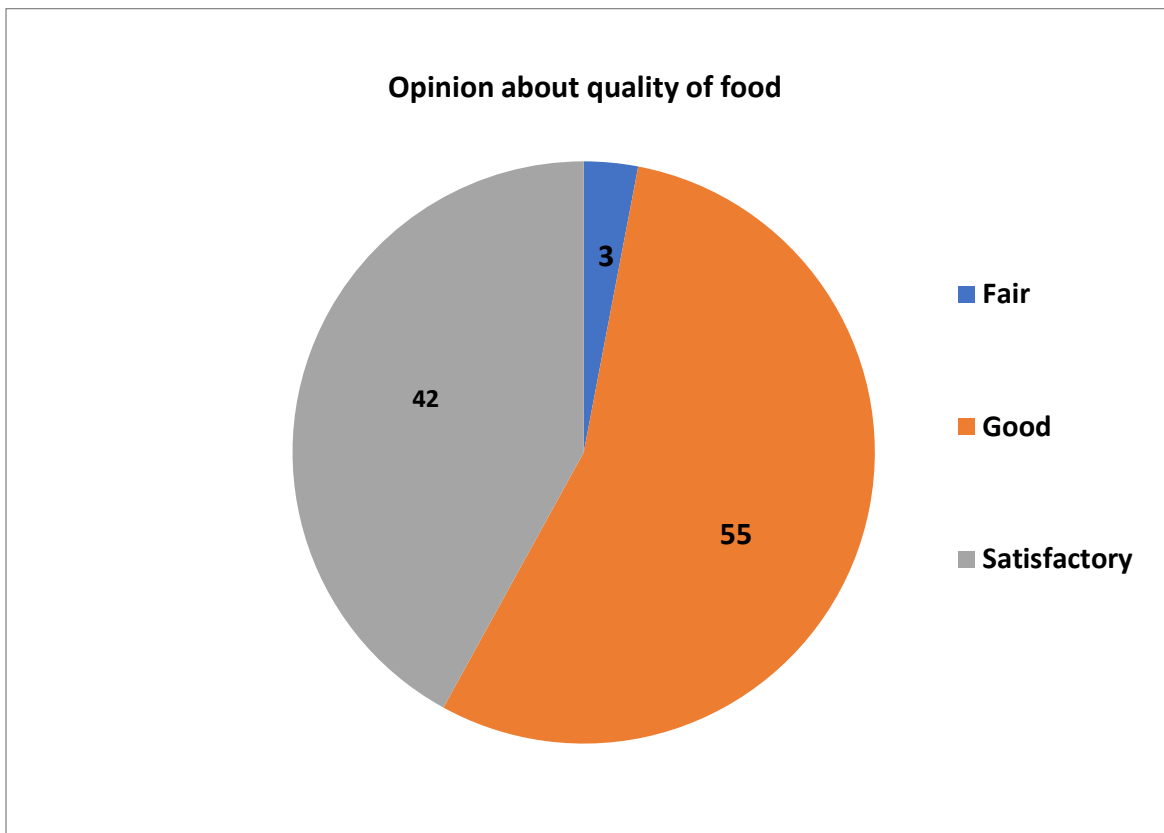


Table 4.27
Status of value of money of fast food

| SI. No | Status of value of money of fast food | No. of Respondents | Percentage |
|--------|---------------------------------------|--------------------|------------|
| 1 | Yes | 39 | 65 |
| 2 | No | 21 | 35 |
| | Total | 60 | 100 |

Source: Survey Data

The table shows that 65% respondents comment that they get good value of money for consuming fast food and 35 say that the value of fast food they consume is not satisfactory.

Figure 4.27

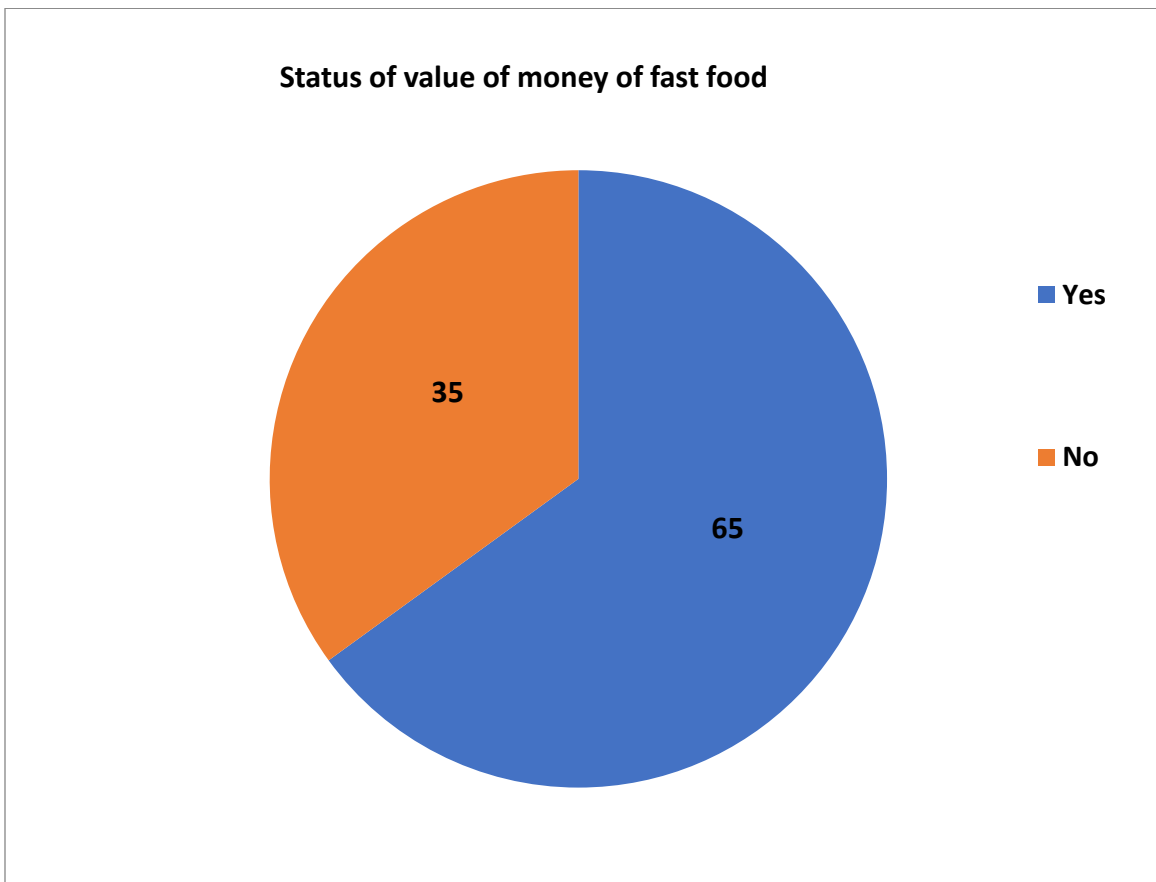


Table 4.28
Ordering fast food online

| SI. No | Ordering fast food online | No. of Respondents | Percentage |
|--------|---------------------------|--------------------|------------|
| 1 | Rarely | 32 | 53 |
| 2 | Often | 15 | 25 |
| 3 | Every time | 7 | 12 |
| 4 | Never | 6 | 10 |
| | Total | 60 | 100 |

Source: Survey Data

The table shows that 53% respondents order fast food online rarely, 25% order online often, 12% order every time and 10 % respondents never order fast food online.

Figure 4.28

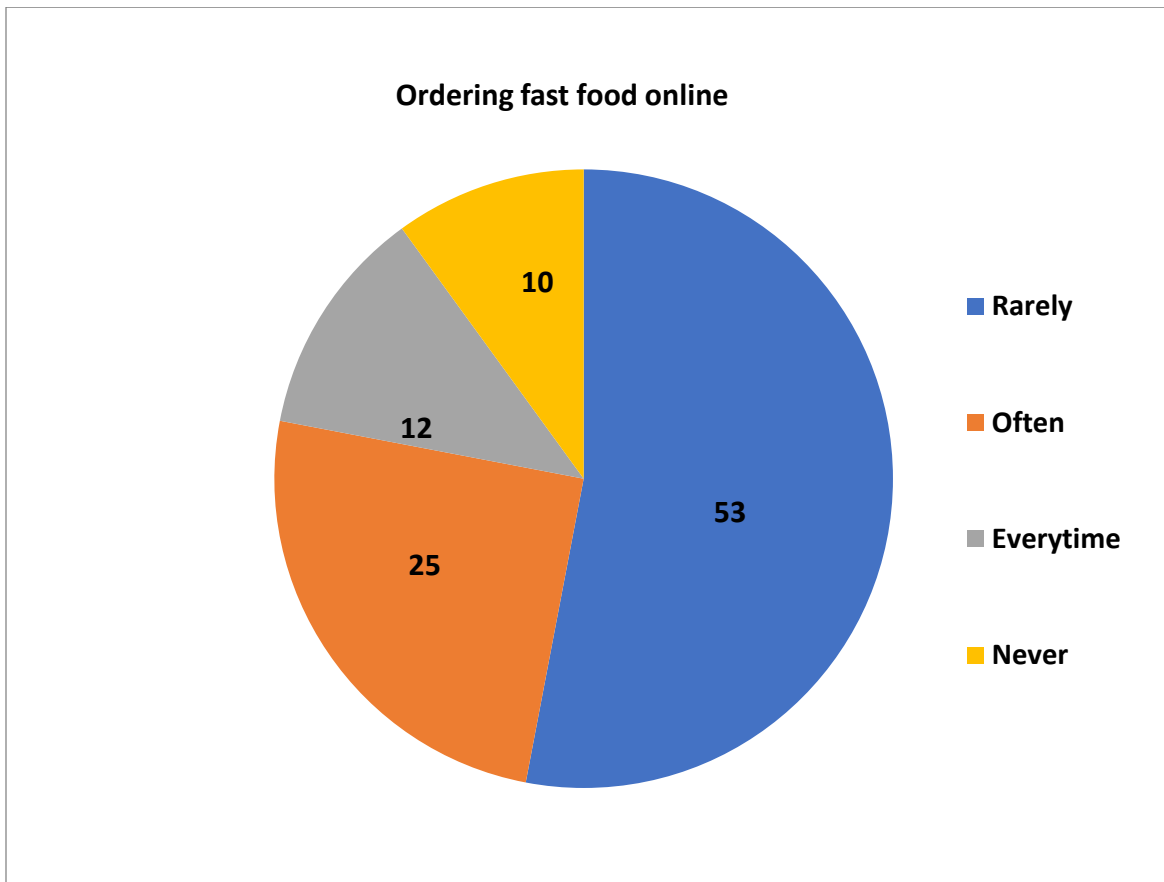


Table 4.29
Information of Nutritional / Caloric value

| Sl. No | Information of Nutritional / Caloric value | No. of Respondents | Percentage |
|---------------|---|---------------------------|-------------------|
| 1 | Yes | 47 | 78 |
| 2 | No | 13 | 22 |
| | Total | 60 | 100 |

Source: Survey Data

The table reveals that 78% respondents say that are aware of the information about the nutritional /caloric value of the fast food they consume and 22% respondents say that they are not aware of the nutritional and caloric value information.

Figure 4.29

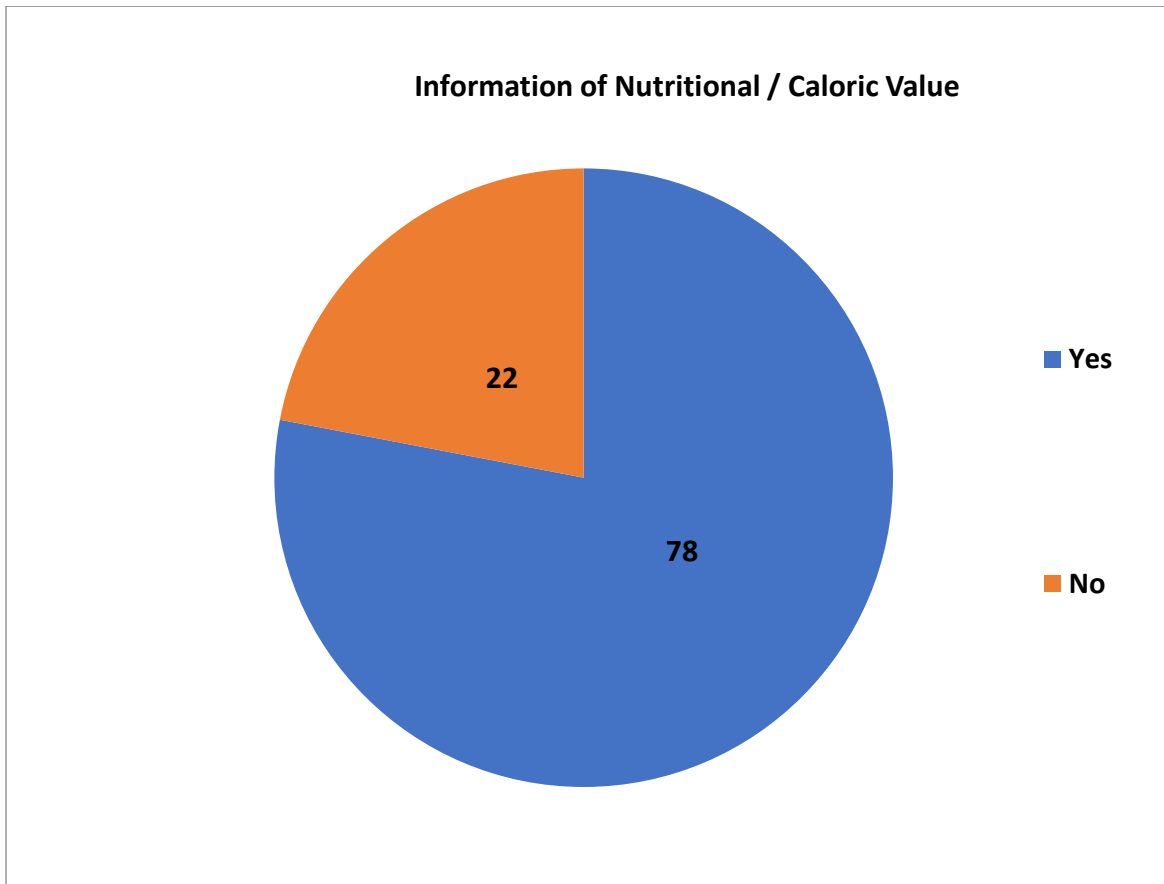


Table 4.30
Consumption of fast food based due to emotions

| SI. No | Emotions | No. of Respondents | Percentage |
|--------|--------------|--------------------|------------|
| 1 | Happy | 58 | 97 |
| 2 | Sad | 2 | 3 |
| | Total | 60 | 100 |

Source: Survey Data

The table shows that 97% respondents consume fast food when they are happy and only 3 % respondents say that they consume fast food when they are sad.

Figure 4.30

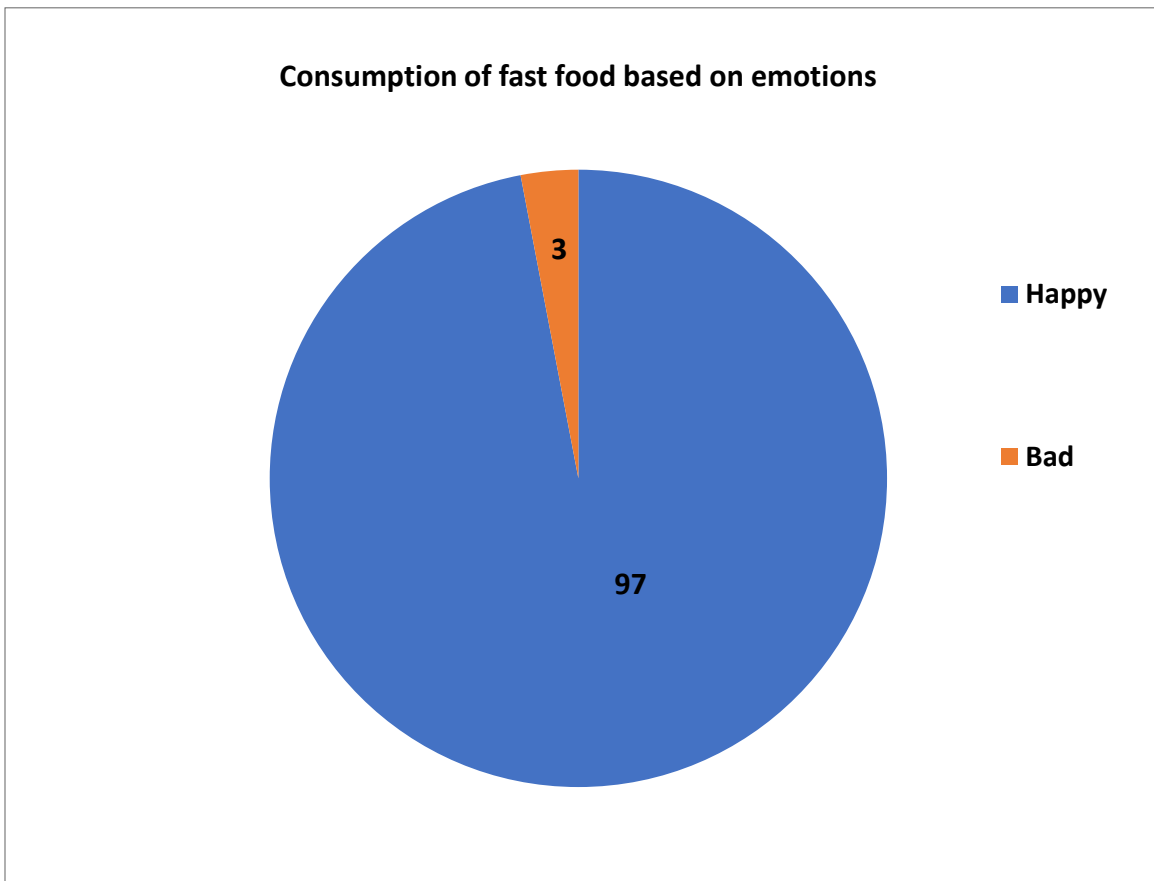


Table 4.31
Mode of payment

| SI. No | Mode of payment | No. of Respondents | Percentage |
|---------------|------------------------|---------------------------|-------------------|
| 1 | G pay | 32 | 53 |
| 2 | Cash | 21 | 35 |
| 3 | Credit / Debit card | 7 | 12 |
| | Total | 60 | 100 |

Source: Survey Data

The above table reveals that 53% of respondents make payment through G-Pay, 35% pay in cash and 12 % make payment through Credit card or Debit card.

Figure 4.31

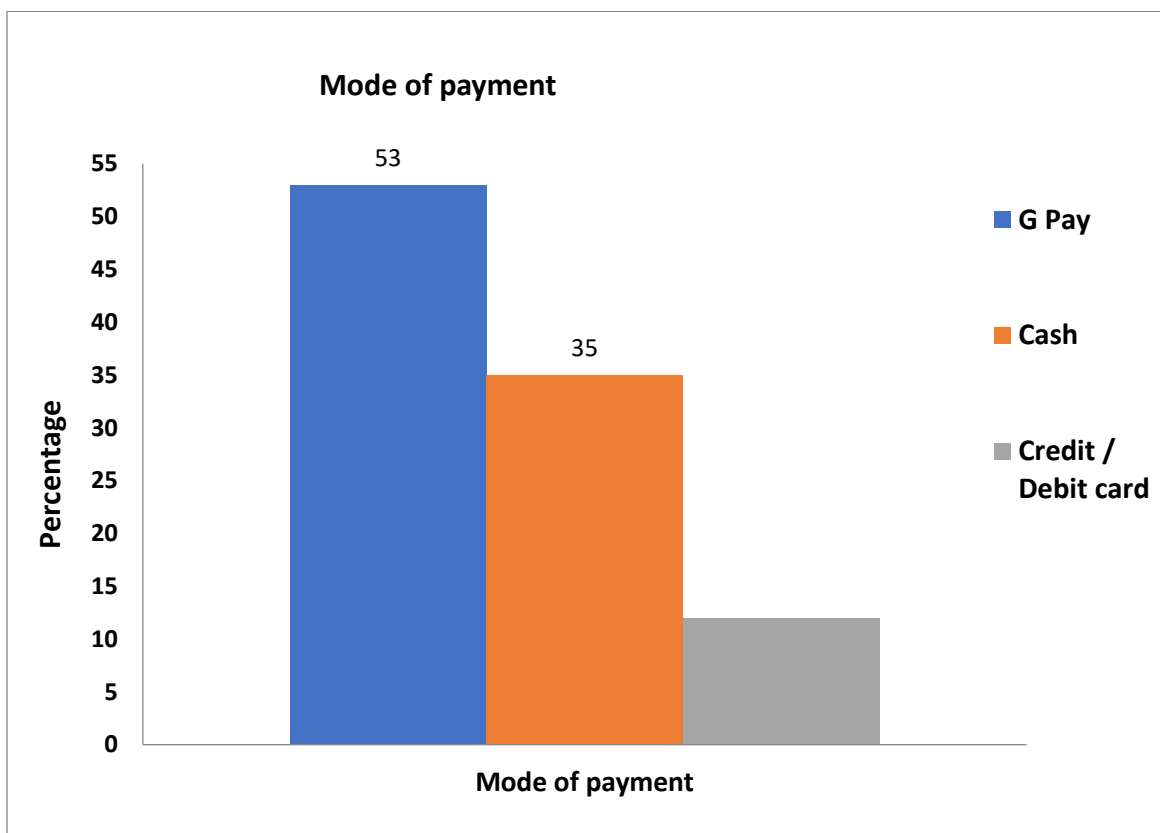


Table 4.32
Health issues arising out of fast food consumption

| SI. No | Health Issues | No. of Respondents | Percentage |
|--------|-------------------------------|--------------------|------------|
| 1 | Obesity | 36 | 60 |
| 2 | Indigestion/ Gastric problems | 12 | 21 |
| 3 | Diarrhoea | 4 | 6 |
| 4 | Others | 8 | 13 |
| | Total | 60 | 100 |

Source: Survey Data

The table shows that 60% respondents say that consuming fast food leads to Obesity, 21% reveal that due to fast food consumption there may be problem of indigestion / gastric problem, 6% say that it leads to Diarrhoea and 13% respondents say that fast food leads to other problems.

Figure 4.32

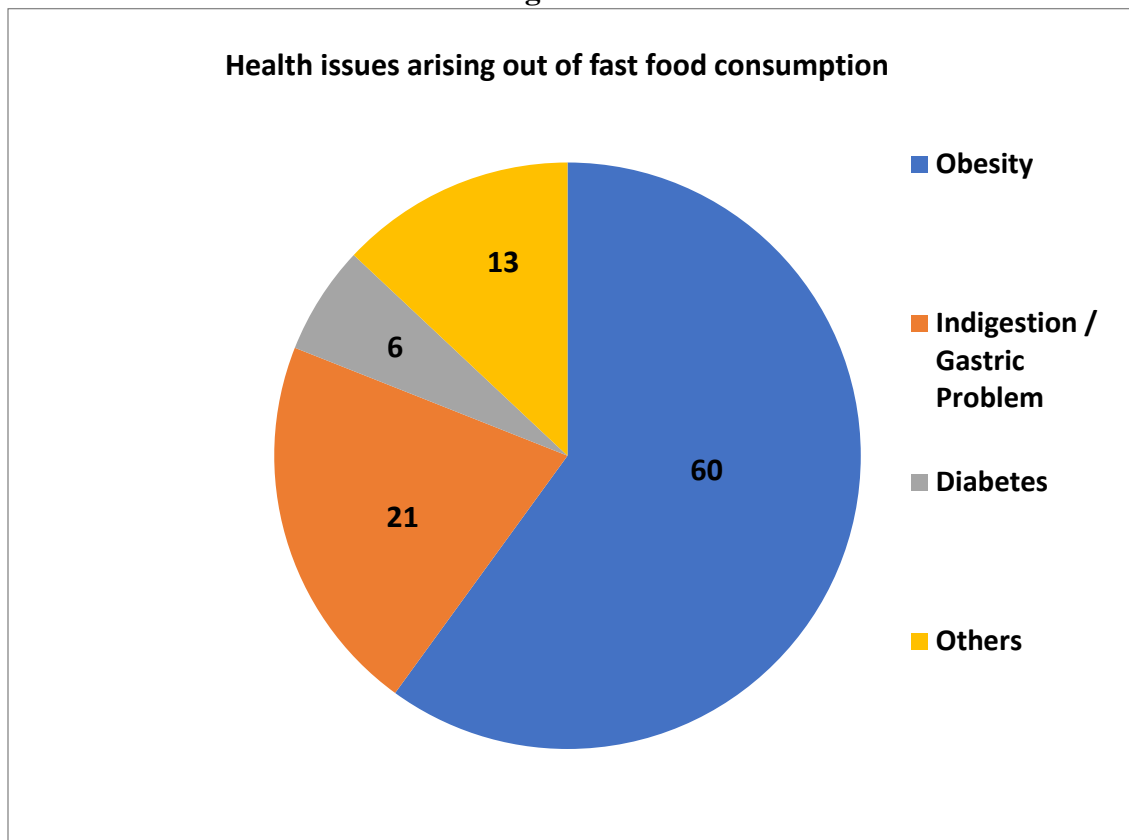


Table 4.33

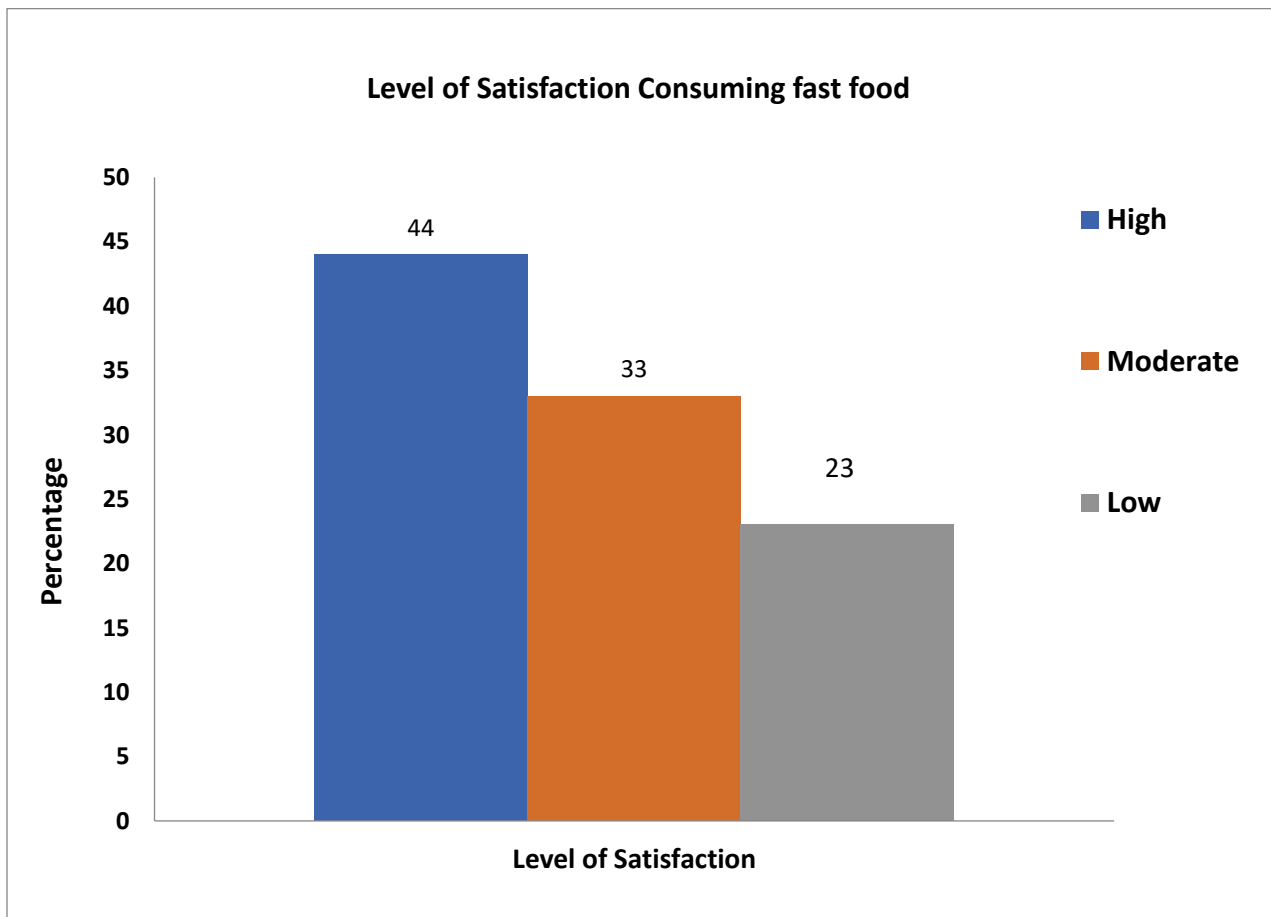
Level of satisfaction by Consuming fast food

| SI. No | Level of Satisfaction | No of Respondents | Percentage |
|--------|-----------------------|-------------------|------------|
| 1 | High | 26 | 44 |
| 2 | Moderate | 20 | 33 |
| 3 | Low | 14 | 23 |
| | Total | 60 | 100 |

Source: Survey Data

The table depicts that 44% of respondents are highly satisfied by consumption of fast food, 33% are moderately satisfied and 23 % respondents have low level of satisfaction.

Figure 4.33



Analysis of Fast Food Sellers

For detailed analysis, questionnaires were collected from 10 fast food sellers from different fast food restaurants and outlets.

Table 4.34

Age of Fast Food Sellers

| Sl. No | Age (In Years) | No. of Respondents | Percentage |
|---------------|-----------------------|---------------------------|-------------------|
| 1 | 20-30 | 5 | 50 |
| 2 | 31-40 | 1 | 10 |
| 3 | 41-50 | 1 | 10 |
| 4 | 51-60 | 3 | 30 |
| | Total | 10 | 100 |

Source: Survey data

From the data it is revealed that 50 % respondent sellers are in the age group of 20-30 years, 30% are in the age group of 51-60 years and 10 % belong to the age group of 31-40 years and another 10% are in the age group of 41-50 years.

Table 4.35

Years of Experience

| Sl. No | Years of experience (In Years) | No. of Respondents | Percentage |
|---------------|---------------------------------------|---------------------------|-------------------|
| 1 | Less than 3 | 1 | 10 |
| 2 | 3-5 | 2 | 20 |
| 3 | 6-8 | 3 | 30 |
| 4 | 9-11 | 2 | 20 |
| 5 | Above 11 | 2 | 20 |
| | Total | 10 | 100 |

Source: Survey data

The table reveals that 30% of respondent sellers have 6-8 years of experience, 20 % of respondents have 3-5 years of experience, another 20 % have 9-11 years of experience and another 20 % have above 11 years of experience. 10% have less than 3 years of experience.

Table 4.36
Total working hours per day

| Sl. No | Total working hours per day | No. of Respondents | Percentage |
|--------|-----------------------------|--------------------|------------|
| 1 | 5 & below | 1 | 10 |
| 2 | 6-8 | 1 | 10 |
| 3 | More than 8 | 8 | 80 |
| | Total | 10 | 100 |

Source: Survey data

The table reveals that 80% of fast food sellers work for more than 8 hours per day, 10% work below 5 hours and below and another 10% work for 6-8 hours per day.

Table 4.37
Regularity of Customers

| Sl. No | No. of Customers | No. of Respondents | Percentage |
|--------|------------------|--------------------|------------|
| 1 | Regular | 7 | 70 |
| 2 | Irregular | 3 | 30 |
| | Total | 10 | 100 |

Source: Survey data

The above table reveals that 70% respondents say that they have regular customer and 30% believe that they have irregular customers.

Table 4.38
Problems faced by Fast Food Sellers

| Sl. No | No. of Customers | No. of Respondents | Percentage |
|--------|----------------------|--------------------|------------|
| 1 | Without giving money | 1 | 10 |
| 2 | Drunk people | 7 | 70 |
| 3 | Delay delivery | 2 | 20 |
| | Total | 10 | 100 |

Source: Survey data

The table shows that 70% sellers face the problem of drunken customers, 10% sellers say that some customers do not pay money for food and 20% say that they face other problems due to delay delivery etc.

Table 4.39
Satisfaction Level

| Sl. No | Level of Satisfaction | No. of Respondents | Percentage |
|---------------|------------------------------|---------------------------|-------------------|
| 1 | Poor | 1 | 10 |
| 2 | Satisfactory | 4 | 40 |
| 3 | Highly satisfied | 5 | 50 |
| | Total | 10 | 100 |

Source: Survey data

The table reveals that 50% fast food sellers are highly satisfied with their job; 40% sellers are satisfactory level and 10% have poor satisfaction level.

CHAPTER V

FINDINGS, SUGGESTIONS & CONCLUSION



CHAPTER V

FINDINGS, SUGGESTIONS AND CONCLUSION

5.1 FINDINGS

1. 57% of the respondents are male consumers and 43% of consumers are females.
2. 35% of the respondents are in the age group of 21 -30 years, 23% of the respondents are in the age group of 20 years & below, 22% of the respondents are in the age group of 41-50 years, 10% of the respondents are in the age group of 31-40 years and another 10% of the respondents are above 50 years.
3. Above table shows that 43% of the respondents have completed their graduation and above, 17% have completed middle school, another 17% have completed high school level of education, 15% have completed higher secondary school education and 7% have completed other level of education and only 1% are illiterate.
4. 53% of the respondents belong to MBC, 28% of the respondents belong to BC, 14 % of the respondents belong to SC/ST and 5% of the respondents belong to others.
5. 50% of the consumers are Christians, 43% are Hindus and the remaining 7% of them are Muslims.
6. 52% of respondents are married and 48% of them are unmarried.
7. From the table it is the very clear that 63% of the respondents are living in nuclear type of family and 37% of them are living in joint family system. This shows declining of joint family system.
8. 37% of the respondents are having their own houses and 27% of them are living in rented houses.
9. 47% of the respondents are earning the monthly income of Rs.13,001-17,000, 20% of them earn between Rs.17,001-21,000, 13% of them earn between Rs.9,001-13000, 12% of them earn between Rs.21,001-25,000, 7% earn between Rs. 25,001 – 29,000 and only 1% earn between Rs.5,001-9,000.
10. For analysis purpose, standard deviation has been used Hence, the monthly personal income is Rs. 16867.16 and standard deviation is 8.7368

11. that 45% of the respondents' family expenditure is above 15,000, 40% respondents' expenditure is between Rs. 10,000-15,000 and 15% of respondents' expenditure is below 10,000.
12. 94% of the respondents are having the habit of savings and only 4% of respondents don't have the habit of savings.
13. 64% of respondents save through Post Office, 21% save through Banks, 4% save through chit funds and 11% save through other means like SHG's etc.
14. 23% of respondents are having debt and the remaining 77% of them do not have any debt.
15. 58% of respondents have debt between Rs. 5001-10,000, 21% have debt between 10,001 - 15,000, 14% have debt above 15,000 and only 7 % have a debt of Rs. 5000 & below.
16. 92% of the respondents' family members also consume fast food and only 8 % respondents' family members do not consume fast food.
17. 64% of respondents spent more than 15 % per month on consumption of fast food, 23% spent more than 10% and 13% spent less than 10% on fast food.
18. 47% of respondents consume Indian fast food, 43% consume Chinese, 7% prefer consuming continental fast food and only 3 % consume other varieties.
19. 47% respondents prefer spicy flavor, 25% prefer crispy items, 17% prefer grilled items and only 11% respondents prefer other types.
20. 32% of respondents like to consume Fried rice, 15% like Biryani and another 15% like Noodles/Shawarma, 5% like Parota / Naan, chicken 65 and Paneer Tikka, 3% like Butter Chicken and 10% like Pizza/ burger and other items.
21. 43% of respondents consume ice creams with fast food items, 20% consume milk shakes, 15% coffee/Tea, 12% sweet beeda, 7% Cakes/ Sweets and 3% consume other desserts or beverages.
22. 49% respondents visit fast food outlets at evening, 38% visit in the afternoon and only 13% visit during morning.
23. 60% respondents visit fast food outlets on weekly basis, 25% visit on monthly basis and 15% visit occasionally.
24. 55% respondents choose fast food outlets because of its taste, 30% like due to its price of fast food items available there and 15% like due to the convenience.

25. 53% of respondents prefer to have fast food inside the restaurant or outlet itself. 35% like to take fast food out or home and 12 % prefer either/or.
26. 71% of respondents consume fast food because of its taste/ flavour & colour. 23% like as they visit fast food restaurants during outings with their family. 3% like for quick delivery and for other reasons.
27. 55% respondents say that the quality of fast food they consume is good, 42% comment that its satisfactory and 3 % say that the quality of fast food is fair.
28. 65% respondents comment that they get good value of money for consuming fast food and 35 say that the value of fast food they consume is not satisfactory.
29. 53% respondents order fast food online rarely, 25% order online often, 12% order every time and 10 % respondents never order fast food online.
30. 78% respondents say that are aware of the information about the nutritional /caloric value of the fast food they consume and 22% respondents say that they are not aware of the nutritional and caloric value information.
31. 97% respondents consume fast food when they are happy and only 3 % respondents say that they consume fast food when they are sad.
32. 53% of respondents make payment through G-Pay, 35% pay in cash and 12 % make payment through Credit card or Debit card.
33. 60% respondents say that consuming fast food leads to Obesity, 21% reveal that due to fast food consumption there may be problem of indigestion / gastric problem, 6% say that it leads to Diarrhoea and 13% respondents say that fast food leads to other problems.
34. 44% of respondents are highly satisfied by consumption of fast food, 33% are moderately satisfied and 23 % respondents have low level of satisfaction.

Findings (Sellers of Fast Food)

1. 50 % respondent sellers are in the age group of 20-30 years, 30% are in the age group of 31-40 years and 10 % belong to the age group of 41-50 years.
2. 30% of respondent sellers have 6-8 years of experience, 20 % of respondents have 3-5 years of experience, another 20 % have 9-11 years of experience and another 20 % have above 11 years of experience. 10% have less than 3 years of experience.

3. 80% of fast food sellers work for more than 8 hours per day, 10% work below 5 hours and below and another 10% work for 6-8 hours per day.
4. 70% respondents say that they have regular customer and 30% believe that they have irregular customers.
5. 70% sellers face the problem of drunken customers, 10% sellers say that some customers do not pay money for food and 20% say that they face other problems due to delay delivery etc.
6. 50% fast food sellers are highly satisfied with their job; 40% sellers are satisfactory level and 10% have poor satisfaction level.

5.2 SUGGESTIONS

Consumer's behavior is often studied because certain decisions are significantly affected by their behavior or expected actions. For this reason, consumer behavior is said to be an applied discipline. In a general sense, the most important reason for studying consumer behavior is the significant role it plays in our lives. In addition, the food people consume and the manner in which they use them significantly influence how they live their daily lives. These general concerns alone are enough to justify our study of consumer behavior towards fast food.

The fast food industry completely depends upon their customers for their existence. So, in order to retain and maintain relationships with their customers they have to follow few suggestions for improvements which in turn leads to efficiency. They should aim at satisfying customers. From this survey, we can find out that the consumer preference towards fast food on society is quite high. The respondents have given valuable suggestions in order to improve quality in delivering of products and services. The fast food outlets should increase variety of menu items with good quality grab so that large number of customers are attracted towards fast food outlets. More choices of ethnic local food and healthy diet menu, nutritional value of item should be available to increase services in fast food outlets in Thoothukudi town. The price of the food items must be reasonable so that everyone can afford to it. Fast food outlets must handle consumer complaints deliberately and effectively which will ensure that consumer feel joy of happiness when they come to know that their complaints have been rectified by outlets which in turn leads to enhance loyalty towards their outlets. The environment must be well equipped with infrastructure which makes consumers

to do visit frequently. Cleanliness must be maintained so that consumers can enjoy food without any hesitation.

5.3 CONCLUSION

In the modern days where the life is at fast pace with the time very valuable to every person, "Convenient Foods" plays an important role in everyone's day to day life. The food habits in India have changed due to the Western influence and the usage of these foods is also on the rise. These foods are widely used at homes. There are varieties of fast foods available in the market to choose from and they have been a part of everyday life. The major changes in the life style, education, income and consumption patterns of the Indian consumers in the last two decades have encouraged the consumers to consume fast food. Factors such as consumer attitudes, price, preferences and taste play a major role in influencing choice of fast food. An effort to improve the branded fast food resulted in expanding the menu items and provided a platform for food innovation and makes it easier to serve a great variety of items. Consumer behavior is a stimulating sphere consisting of the consumers themselves. Consumption of increase fast food is due to increase in urbanization, breaking up of the traditional joint family system, time, convenience, changing lifestyles and increasing level of affluence in the middle-income group. Noodles are found today in the kitchen shelves of every Indian household. Most the respondents are aware of various fast food items. The ready availability, taste and saving of the time are the reasons for consuming fast food. Media and peer groups are the major source of information for consuming fast food. The consumer's relationship with food and other everyday goods has changed dramatically, not only in the way products are purchased, but also in the way they are consumed.

From this survey we can draw a conclusion that due to urbanisation, increase in disposable income, awareness and fascination towards western culture, change in lifestyle traditional food is replaced by fast food in consumption pattern of people. Right from kids to oldies have sense of awareness about different fast food brands through attractive promotions. Pricing factor is important because people tend to prefer good quality products at affordable price. Since they happen to consume most of the meals outside their homes they expect food to be healthy and nutritious. Another finding indicates that fast food outlets and restaurants primarily focus on improving ambience which in turn attracts large number of customers which give positive physical

experience inside the outlets. People choices of restaurants are focused more on its look and feel factor followed by taste and quality preferences follow. Any customer survey is a means of getting valuable inputs from the customer and interpreting them to provide valuable feedback to the users of the information. This study is done with that objective only. From the study it can be concluded that the overall level of satisfaction of the respondents with regard to the service rendered at the fast food outlets is good. There is more scope in developing food products in terms of health and nutrition. More and more people are now conscious about their food habits and expects standard quality with healthy menu in their daily consumption.

ANNEXURE
BIBLIOGRAPHY
QUESTIONNAIRE
PHOTOS



Bibliography

Journals

1. Batat, Wided. —Young Consumers within a Marketplace Surrounded by Technologies: Understanding the Domain of Teenage Consumers Vulnerability. *The Sustainable Global Marketplace*, 2014, pp. 40–40.
2. Gundry, Steven R. *The Plant Paradox: The Hidden Dangers in “Healthy” Foods That Cause Disease and Weight Gain*. HarperCollins, 2017.
3. Norkin, Cynthia C., and D. Joyce White. *Measurement of Joint Motion: A Guide To Goniometry*. F.A. Davis, 2016.
4. Ward, David. *Antifascisms: Cultural Politics in Italy, 1943-46: Benedetto Croce and the Liberals, Carlo Levi and the “Actionists.”* Fairleigh Dickinson Univ Press, 1996.
5. Deivanai. P. (2013), “A study of consumer behaviour towards fast food products with special reference to Domino’s Pizza”, *International research journal of business and management*.
6. Kara et al., (1997),” Marketing Strategies for fast food restaurants: a customer view”, *International Journal of Contemporary Hospitality Management*, Vol.7, No.4, pp16-22
7. Rezende and Avelar., (2012),” Factors that influence the consumption of fast food outside the home”, *International Journal of Consumer Studies*, Vol.36, pp 213- 240
8. Anand R., (2011), “A study of determinants impacting consumers food choice with reference to the fast food consumption in India”, *Society and Business Review*, Vol.6, No.2, pp 176-187
9. D. P. Sudhagar (2017), exploring fast food outlets food quality in India-an exploring study on consumer dining expectations and industry performances, *Int. J. Business Foerecasting and Marketing Intelligence*, Vol.3. No. 1,2017
10. Ashakirani & Deepti R. (2012). *Fast foods and impact on health* Vol. 1. No2, July Dec.2012 ISSN 2231-4261
11. Anitha Goyal and N.P. Singh (2007), *Consumer perception about fast food in India; an exploratory study*. Vol.No.2 183-195

12. Goyal Anitha and Singh Netra Pal (2007), “Consumer perception about fast food in India”, An exploratory study British Food Journal An exploratory study British Food Journal, February 2007.
13. Choudhury, P. and Gogia, S. 2006. Nutrition issues in adolescence. In: Bhavé SY, Editor. Bhavé’s textbook of adolescent medicine. New Delhi: Jaypee Brothers Medical Publications, pp. 18-19.
14. Kotecha, P., Patel, S.V., Baxi, R., Mazumdar, V., Shobha, M., Kotecha P. *et al.* 2013. Dietary pattern of school going adolescents in Urban Baroda, India. *Journal of Health Population and Nutrition*, 31: 490-496.
15. Cavadini, C., Decarli, B., Dirren, H., Caudeker, M., Narring, F. and Michaud, P. 1999. Assessment of adolescent food habits in Switzerland. *Appetite*, 32: 97-106.
16. Chhibber, C. 2010. Children hooked to junk food: Schools fail to curb the menace. *The Tribune*, Ludhiana.
17. Augustine, L. and Poojara, R. 2003. Prevalence of obesity, weight perceptions and weight control practices among urban college going girls. *Indian Journal of Community Medicine*, 28: 187-190.
18. Lytle, L., Seifert, S., Greenstein, J. and McGovern, P. 2000. How do children’s eating patterns and food choices change over time? Results from a cohort study. *American Journal of Health Promotion*, 14: 222-228.
19. Nielsen, S. and Popkin, B. 2004. Changes in beverage intake between 1977 and 2001. *American Journal of Preventive Medicine*, 27: 205-210.
20. Young people: health risks and solutions. 2011. Fact sheet no. 345. 8. Retrieved January 29, 2015, from World Health Organization: <http://www.who.int/mediacentre/factsheets/fs345/en/index.html>
21. Sunitha, S. and Gururaj, G. 2014. Health behaviours and problems among young people in India: Cause for concern & call for action. *Indian Journal of Medical Research*, 140: 185208.
22. Collins, P., Insel, T., Chockalingam, A., Daar, A. and Maddox, Y. 2013. Grand challenges in global mental health: integration in research, policy, and practice. *PLoS Medicine*, 10: e1001434.

23. Singh, P. and Singh, A. 2008. Increasing allurements for fast food in adolescent girls of urban area Varanasi. *Indian Journal of Preventive and Social Medicine*, 39: 24-27.
24. Gomathy, R. and John, S. 2008. Measuring psychosocial, environmental and behavioural factors that influence the fruit and vegetable intake of adolescent girls. *Journal of the American Dietetic Association*, 33: 26-37.
25. D.Kamalaveni and M.Nirmala (1996), consumer behaviour in instant food products. *Indian journal of marketing*. PP 12-8.
26. Kazhmi, SHH; Akliethar, Jamal, Consumer behaviour. Second edition. Anurag Jains for excel books, ISBN:978-81-7446-644.
27. Dr. Sarita Bahl, Consumer Behaviour towards food retailing system a journal of economics and managements vol.1 issue 4,july 2012.
28. Indumathi.V. MS. D.Sivakumar, N. Raveendaran, P.Balaji- consumer buying behaviour of processed spice products- indian journal of marketing august(2007).PP 52-55
29. Kumar, K. Ambarish, Jordan, B.B. and Barker Tansu,A.(1987) made in india, what is means to indian consumers? *Indian journal of marketing* 17(a):26-34
30. R. Renjith Kumar, An evaluation of television advertisements of masala powder in Pollachi (tamilnadu). *Indian journal of marketing*. April, 2007. PP 13-99
31. Ramasamy,K., Kalaivanan, G., and Sukumar, S., 2005, consumer behaviour towards instant food products. *Indian journal of marketing*. 35(6): PP 24-25.
32. Rajarashmi. P.S. and Sudarsana, G., 2004, Buyer Behavior of home appliances with special reference to microwave products in Bangalore city. *Ind. J. Mktg.* 34(1):19-24.
33. Ali, M., 1992, An analysis of fruit and vegetable processing a comparative study of private and public sector units. M.Sc (Agri) Thesis, University of Agric. Sci. Bangalore.
34. Rees, A.M., 1992, Factors influencing consumer choice. *J. Soc. Of Dairy Tech.*, 45(4):112-116. Wikipedia

35. Keerthana M & Dr Susheela Devi B Devaru, "CONSUMER BUYING BEHAVIOUR TOWARDS FAST FOOD OUTLETS IN BENGALURU", KARNATKA, INDIA, 2022 IJCRT | Volume 10, Issue 7 July 2022 | ISSN: 2320-2882 International Journal of creative Research Thoughts
36. Saranya Priyadarshini C., (2016) "A study on consumer preference on fast food outlets with reference to Coimbatore city", International Journal of Multidisciplinary Research and Modern Education (IJMRME) ISSN (Online): 2454 - 6119 (www.rdmodernresearch.org) Volume II, Issue I, pp 243-247
37. Karunambigai, III B. Com PA, Department of Commerce with Professional Accounting Dr. N.G.P. Arts and Science College, Coimbatore Mr. R. Mayilsamy Assistant Professor, Department of Commerce with Professional Accounting Dr. N.G.P. Arts and Science College, Coimbatore. "A STUDY ON CONSUMER'S PREFERENCE TOWARDS FAST FOOD SERVICE WITH SPECIAL REFERENCE TO KFC IN COIMBATORE CITY" SJIF Impact Factor: 7.001| ISI I.F. Value: 1.241| Journal DOI: 10.36713/epra2016 ISSN: 2455-7838(Online) EPRA International Journal of Research and Development (IJRD) Volume: 5 | Issue: 12 | December 2020 - Peer Reviewed Journal 2020 EPRA IJRD | Journal DOI: <https://doi.org/10.36713/epra2016> | www.eprajournals.com |59 |
38. Study of Fast Food Consumption Pattern in India in Children Aged 16-20 years Tawheed Amin , Nisha Choudhary , H.R. Naik1 , Abida Jabeen and A.H. Rather Intl. J. Food. Ferment. Technol. 7(1): 1-8, June, 2017

Websites

1. https://en.wikipedia.org/wiki/Fast_food
2. www.researchgate.net, fast foods and their impact on health, Ashakiran and Deepthi.R, JKIMSU, Vol 1, No.2, July-December, 2012
3. Food.ndtv.com, Indian fast food: Top 10 chaat recepices, sparshits saxena, NDTV, September 26, 2017
4. www.livestrong.com, Reasons people eat junk food instead of healthy food, Derek Bryan, October 03, 2017
5. www.nrn.com, 4 ways to attract consumer in 2017, Fernglazgi, January 03, 2017
6. www.mc3cb.com, Top10 most common ingredients in fast food, William Harris
7. Live.healthy.chron.com, Facts on lack of nutrients from a fast food diet, Jessica Bruso
8. m.onlymyhealth.com, Effects of fast food on the body, September 10, 2015
9. www.ukessays.com, Disadvantages of fast foods English language essay, 23 March 2015
10. www.fastfoodmenuprices.com, Advantages and disadvantages of fast food, Editorial staff, December 15, 2017
11. www.news.com.au, The reasons we eat junk food
12. [Vkool .com](http://Vkool.com), 7 tips how to avoid junk food and loss weight, Brown, February 13, 2017

**A STUDY ON CONSUMER PERCEPTION AND PREFERENCE TOWARDS
CONSUMPTION OF FAST FOOD IN THOOTHUKUDI TOWN**

Questionnaire

1. Name :
2. Address :
3. Sex : Male /Female
4. Age :
5. Level of Education: Illiterate/Primary/Middle School /SSLC/HSC/Degree/ Others
6. Community : BC/MBC/OC/SC/Others
7. Religion : Hindu/Christian/Muslim
8. Size of the Family: 2-3, 4-5, Above 5
9. Marital Status : Married /Unmarried
10. Family Type : Joint Family/Nuclear Family
11. Residential position: Owned House/Rented house
12. Type of House : Hut /Tiled/Concrete/Others
13. Monthly Income (In Rs.) :
14. Monthly Family Income (In Rs.) :
15. Monthly Family Expenditure (In Rs.) :
16. Do you have the habit of savings: Yes/No
17. If yes mention the mode of savings : Post Office/ Bank/ Chit funds/ SHG's/ Others
18. Do you have any debt? Yes/ No
19. If yes mention the amount (In Rs.)
20. Do you consume fast food? (Yes/No)
21. If yes, mention the type of fast food you like: Indian/ Chinese/ Continental/ Others
22. Do your family members also consume fast food? Yes/ No
23. Why do you like fast food (Reason) : Taste/ Flavour/ Colour/ Others
24. Do you consume fast food at home that can be prepared instantly (like noodles, canned food, frozen food, food that is easily made in microwave)? Yes/No
25. Do you have a fixed meal time that you follow? Yes/ No
26. When do you prefer consuming fast food? (FN/AN/EV/Night/ Always)
27. How often do you consume fast food per week?
28. How do you like the quality of fast food? Fair/ Good/ Satisfactory
29. How do you decide on the restaurant you want to visit?
30. Is the fast food you are consuming served hygienically for you? (yes/No)
31. Does the menu of fast food provide good variety of items?(Yes/No)
32. How much would you like to spend on fast food per week?(Rs)
33. What are the reasons for consuming fast food? (reason)
34. Has fast food become a basic need for you? (yes/No)
35. What is the first thing that comes to your mind when you think of fast food?

36. Does the fast food give good value for your money? (Yes/No)
37. Do you have information of the nutritional value / caloric value etc. of the fast food food you are consuming? (Yes/No)
38. Do you prefer fast food over other food items available in market? (yes/No)
39. How often you order fast food online? Rarely/ Often/ Every time
40. When you visit a fast food restaurant what are the items you most often buy?
(Menu List)
41. What is your favourite dessert that you like to have after consuming fast food?
42. What is your beverage that you consume after having fast food?
43. Do you think fast food is unhealthy? (yes/No)
44. What are the positive & negative aspects of fast food restaurant you have encountered?
45. What is your convenient mode of payment for buying fast food? (G-pay/Cash / credit card/ Others)
46. Do you visit fast food restaurant due to friendliness of staff?
47. Do you think this trend will continue in future also? (yes/No)
48. Do you ever read the nutrition labels on food packages of fast food? (Yes/No)
49. Does taking fast food depend on the emotions? If yes(happy/sad/angry/stress)
50. How does nutritional information influence your choice regarding fast food? Reason?
51. Do you receive the same quality everywhere/ every restaurant?
52. Did you find anything missing from the menu?
53. How did you rate the menu selection? (Money/Items)
54. If you have a dietary restriction. Would you consume food fast (Yes/No)
55. What was the speed of the delivery service?
56. Did your waiter recommend any of our menu specials? (Yes/No)
57. Has your purchasing habit ever been influenced by promotion of fast food chains on social media? Yes/ No
58. Do you have any health issues? Obesity/ Diabetes/ Heart disease/ Cancer/ Others (specify)
59. What are your thoughts on fast food consumption in relation to its health effects?

60. Do you exercise or workout to keep yourself healthy and fit? Yes/ No
61. Do you think it's more damaging then beneficial to the society? (Yes/No)
62. Suggestions (If any)

**A STUDY ON CONSUMER PERCEPTION AND PREFERENCE TOWARDS
CONSUMPTION OF FAST FOOD IN THOOTHUKUDI TOWN**

Questionnaire (Fast food sellers)

1. Name:
2. Age:
3. Sex: Male/ Female
4. Community: BC/MBC/OC/SC/Others
5. Religion: Hindu /Christian/Muslim
6. Level of Education: Illiterate/ Primary/Middle/SSLC/HSC/Degree/Others
7. Family Type: Joint Family/Nuclear Family
8. Size of the Family: 2-3, 4-5, Above 5
9. Marital Status: Married/Unmarried
10. Housing type: Hut /Tiled/Concrete/Others
11. Reason for choosing this job: (Mention)
12. Years of Experience: Less than 3 years/3-5 years/6-8 years/9-11 years /Above 11 years.
13. Monthly Income (In Rs.) :
14. Monthly Expenditure (In Rs.):
15. Savings habit: Yes/ No If yes mention the mode:
16. Debt (If any) In Rs. :
17. Total Working hours per day: Below 5hours/6-8hours/more than 8hours.
18. Number of working days in a week: (a) 7days (b)5-6days(c)3-4days(d)below 3 days.
19. Time of starting work:
20. Are our operating hours convenient for you?
21. Do you have any union? Yes/No
22. Profit earned per day:
23. Details of sales: profit /loss (Mention the amount in Rs.)
24. How many customers are regular?
25. Problems faced: (Mention)
26. What are the expectations / problems of your customer?
27. How do you handle the customer problem?
28. Do you ever feel you'd be better off working in another restaurant?
29. Do you like the manner in which you are supervised by your managers? (Yes /No)
30. Any Health Issues: (Mention)
31. Are you satisfied with your work? Poor/ Satisfactory/ Highly satisfied
32. Suggestions (If any)

POPULAR FAST FOODS



IMAGES





