

2015-16

ISSN 2231-6671

International Registered and Recognized
Research Journal Related to Higher Education for all Subjects

Hi-TECH

RESEARCH ANALYSIS



EDITOR IN CHIEF
DR. BALAJI KAMBLE



5T-162-2119

ISSN 2231- 6671

International Registered & Recognized
Research Journal Related to Higher Education for all Subjects

Hi-TECH

RESEARCH ANALYSIS

REFEREED & PEER REVIEWED RESEARCH JOURNAL

Vol. - II, Issue - X
Year - V, (Half Yearly)
Aug. 2015 To Jan. 2016

Editorial Office :
'Gyandev-Parvati',
R-9/139/6-A-1,
Near Vishal School,
LIC Colony,
Pragati Nagar, Latur
Dist. Latur - 413531.
(Maharashtra), India.

Contact : 02382 - 241913
09423346913 / 09503814000
07276305000/ 09637935252

Website
www.irasg.com

E-mail :
interlinkresearch@rediffmail.com
visiongroup1994@gmail.com
mbkamble2010@gmail.com

Published by :
JYOTICHANDRA PUBLICATION
Latur, Dist. Latur - 413531 (M.S.) India

Price : ₹ 200/-

CHIEF EDITOR

Dr. Balaji G. Kamble
Research Guide & Head, Dept. of Economics,
Dr. Babasaheb Ambedkar Mahavidyalaya,
Latur, Dist. Latur.(M.S.) (Mob. 09423346913)

EXECUTIVE EDITORS

Scott. A. Venezia
Director, School of Business,
Ensenada Campus,
California, (U.S.A.)
Dr. Balaji K. Shinde
Member of Academic Council,
S.R.T.M.U. Nanded. (M.S.)
Dr. Omshiva V. Ligade
Head, Dept. of History
Shivjagruti College,
Nalegaon, Dist. Latur.(M.S.)
Bhujang R. Bobade
Director Manuscript Dept.,
D. A. & C. Research Institute,
Malakpet, Hyderabad. (A.P.)

Dr. U. Takataka Mine
Tokiyo (Japan)
Dr. Babasaheb M. Gore
Dean- Faculty of Education & M.C.
Member, S.R.T.M.U, Nanded.(M.S.)
Dr. Khanderavaji Kale
Dept. of Sociology,
College of Arts,
Kowad, Dist. Kolhapur. (M.S.)
Dr. Balaji S. Bhure
Dept. of Hindi,
Shivjagruti College,
Nalegaon, Dist. Latur.(M.S.)

DEPUTY-EDITOR

Dr. G. V. Menkudale
Dept. of Dairy Science,
Mahatma Basweshwar College,
Latur, Dist. Latur.(M.S.)
Dr. C.J. Kadam
Head, Dept. of Physics,
Maharashtra Mahavidyalaya,
Nilanga, Dist. Latur (M.S.)
Dr. Murlidhar Lahade
Dept. of Hindi,
Janvikas Mahavidyalaya, Bansarola,
Dist. Beed.(M.S.)

Dr. Bharat S. Handibag
Dean, Faculty of Arts,
Dr. B.A.M.U. Aurangabad(M.S.)
Dr. S.B. Wadekar
Dept. of Dairy Science,
Adarsh College,
Hingoli, Dist. Hingoli (M.S.)
Dr. Shivaji Vaidya
Dept. of Hindi,
B. Raghunath College,
Parbhani, Dist. Parbhani.(M.S.)

CO-EDITORS

Dr. R.N. Salve
Head, Dept. of Sociology,
Shivaji University,
Kolhapur, Dist. Kolhapur.(M.S.)
Ghansham S. Baviskar
Dept. of English,
RNC & NSC College,
Nasik, Dist. Nasik.(M.S.)

Dr. Kailash Tombare
Head, Dept. of Economics,
Dev giri Mahavidyalaya,
Aurangabad (M.S.)
Dr. Kailash R. Nagulkar
Head, Dept. of History,
Gulab Nabi Azad College,
Barshi Takli, Dist. Akola.(M.S.)

**INDEX**

Sr. No.	Title of Research Paper	Author(s)	Page No.
1	Globalization and its Socio-Economic Implications on Indian Economy	Vishwanath P. Hissal	1-7
2	A Study of Cash Crops Pattern in Aurangabad District	Amol Kale	8-11
3	Women Self Group: Effective Equipment of Women Entrepreneurship- A Glance	Dr. Parshuram Patil	12-15
4	Quality of Ground Water in Waluj City	Aruna Mane	16-18
5	Mergers and Acquisitions By Selected Urban Co-Operative Bank in Thane District of Maharashtra	Mrs. Suvarna Vilas Kirloskar	19-27
6	Citations in Scholarly Communication	Dr. Jagdish N. Kulkarni	28-33
7	Comparison of Vital Capacity of Sports and Non-Sports Women	Rakesh Kumar	34-38
8	Research Needs in Physical Education and Sports Excellence	Ayub S. Kachhi	39-40
9	Effect of Moisture and Temperature on Indian Earthworm <i>Lampito Mauritii</i>	Madan Mane	41-47
10	दखनी हिंदी का उद्भव और विकास	मौजन राजेसाब, डॉ. रामरतन विठ्ठलराव शिंदे	48-51
11	भारतात शाश्वत कृषी विकास-एक काळाची गरज	सी. एस. शेळके	52-55
12	हरितक्रांती आणि प्रदूषण परिणाम	अशोक कांबळे	56-59



1

**GLOBALIZATION AND ITS SOCIO-ECONOMIC IMPLICATIONS ON
INDIAN ECONOMY**

Vishwanath P. Hissal

Dept. of Commerce,
Shri. V.N. & A.N. College,
Mangrulpir, Dist. Washim

Research Paper - Economics

Introduction -

Globalization is process integrating not just the economy but culture, technology and governance. Globalization is considered to be neo-liberal globalization has become current mantra or even panacea to solve all human problem. It has attracted more significant global attention. During second half of the 1980s, the use of concept of globalization increased enormously. Globalization is multifaceted process that manifest itself in the various aspects of life -Economy, political, social and cultural. The advantages and disadvantages of globalization have been debated in academic and policy circles in recent years. It is believed that the achievements of globalization will make the people all over global happy, prosperous and contended and that there would be no conflicts, no poverty and inequality, no violation of human rights, no malnutrition, no illiteracy and no disease etc.

In order to uplift the economic and social wellbeing of the people of the poor-world countries United Nations Organization (UNO) has evolved an agenda in 2000 and declared its 7 "Millennium Development Goals 2015" to fight against global poverty, hunger, health, education, gender inequality, infant mortality and maternal mortality



on neo partnership of rich and poor countries specially developing and under developing and underdeveloped nations.

Since then United Nations development programme (UNDP) evaluates world nations base on the above said parameters and ranks then in the order of high to low Human Development Index (HDI) countries. This was also expected that each individual and community would be so integrated with world that the benefits would flow both laterally and vertically so smoothly that no one would remain untouched by prosperity. There would be nations states without boundaries, it is said that global markets, global technologies, global ideas and global solidarity can enrich the lives people everywhere and greatly expanding their choices. It is said that the issue of globalization is receiving considerable attention but no work is being done on the 'social cost' involved for eradication of poverty, in inequality, unemployment, nor on the growing marginalization of people in India, as well as in other developing countries.

Necessary five actions for the globalization-according to the World Development Report -

1. Promoting global financial stability and opening the markets for rich countries to the agricultural groups, manufacturers and services of poor countries.
2. Bridging the digital and knowledge divides thus bridging technology and information to people throughout the world.
3. Providing financial and Non-financial resources for international public goods specially medical and agricultural research.
4. Increasing Aid and Debt relief to help countries to take actions to end poverty within comprehensive framework.
5. Giving a voice to poor countries and poor people in global forums.

Implications of Globalization -

Globalization is expected to bring in positive aspects of development. However the globalization process of the past two decades has costs a number of undesirable consequences globally (UNDP-1999). These includes increased inequality, increase impoverishment, increased vulnerability of people to social risks- such as unemployment and crime, and increased change of exclusion f individuals, communities, countries and



regions from the benefit of globalization-

a. Equitable Social Development:-

Globalization has generated severe indebtedness by undermining the capacity of government to provide education, health care and social protection.

It could be noted that employees of transnational industries may be protected by company benefits. Some Government employees may have access to welfare benefits and pension schemes. Globalization has created zone of exclusion from the formal economy. In this context the investment by the public sector and government is justified to improve equity by securing access for the population to health, nutrition and reproductive services by correcting market failures.

Stratification of Indians economic status wise-

Faces of India	Population	Status
India-I	300 million	Very Rich Class
India-II	300 million	Low Income Class
India-III	300 million & odd.	Have-nots

Source::The Hindu 28/08/2004

Have-nots of India have no access to safe water, basic health facilities, employment opportunities even subsidized food grains.

b. Plight of rural poor and poverty in 21st Century:-

Since Independence India has been implementing multivariate programmes to alleviate poverty.

India's poverty at Glance

Poverty Related Yardsticks	Situation / Prevalance
Below Poverty line	26%
World Poor -India's Share	22%
Indian Unemployment	400 million
Villages with - no proper Road	40%
No School	2 Lakh Villages



No School	2 Lakh Villages
No Potable Water	4.5 Lakh Villages
People without 3 meals/Day	20 Crores
People with Total Hunger	20 Crores
Public Distribution Food Grain Reaches	40%
India's Malnourished Children	47%
India's Malnutrition Death (Children-2004)	Over 1000

Sources: Globalization and WTO - Talwar Sabana

c. India's Backbone - Farmers Poverty:-

Two third of India makes it living from the land, however as farming is dealing from the earth, soil, biodiversity and the climate and linked to global corporations and global markets and generosity of the earth is replaced by the greed of corporations, the viability of small farmers and small farms is destroyed. 1997 witnessed the first emergence of farm suicide in India. Two factors have transformed the positive economy for peasants - The rising cost of production and the falling prices of farm commodities.

As debts increased and become unpayable farmers are compelled to commit suicides.

In India two farmers commit suicides per hour.

17000 Farmers commit suicides per annum.

2,90,470 farmers suicides in between 1995-2012.

d. Globalization and unemployment:-

Liberal economic policy 1990s and falling public development expenditure led to unparalleled and comprehensive crisis in India resulting in impoverishment, food insecurity and hunger. The important reason is declining agricultural growth.

Simultaneously fall in prices and also withdrawal of the states from area such as credit, procurement, price support and infrastructure all put together led to indebtedness of farmer.



Employment and Labour force growth rate in India

Years	Employment Growth Rate	Labour Force Growth Rate
1987-1994	2.04%	2.29%
1994-2000	0.98%	1.03%

Sources: Globalization and WTO - Talwar Sabana

The above table project the fact though both the rates are on the declining trend as per the table information, it is to be pointed out that unemployment has grown because the growth of labour force exceeds the growth of employment 1.03% and 0.98% respectively, This is justified like by the fact that for instance in states like Maharashtra when 20000 people demanded work in a district, only 5000 were given work.

e. Globalization and human Rights -

No of Social policy questions relate to human rights, there is growing concern over human rights in the context of globalization. The first step is an examination of roots and policy regarding their compatibility with the principles, norms and standards of international human economic rights law of WTO-

- ¢ Globalization has resulted in gross human rights violations for millions of workers particularly, farmers, indigenous communities.
- ¢ Globalization, with its demand for flexible labour has resulted "feminization of labour". The point is that majority of female labour in the south is concentrated on low wages industries such as textile clothing footwear production.

f. Globalization and Dualistic Structure -

Globalization has its impacts on social structure, values, social institutions and attitudes. India is multilingual, multiethnic and multicultural society. The Indian social structure is extremely categorized; replete with multitude of enclaves of several types and several strata. There are enclaves making rural-urban, men-women, organized-unorganized, open categories and dalits.

g. Globalization and education -

Vulnerable sections of the society like poor women, socially disadvantaged groups and people of remote regions are often deprived of basic education. Despite increased



access to education, the poorest are unable to avail it. Children from poor family are less likely to be enrolled in a complete schooling even when it is provided free.

- ¢ India's overall literacy rate is 74.14 and 64.16% for males and females respectively.
- ¢ In the post globalized period, private educational institutions are on the rise while the share of government and government aided institutions are limited in numbers. Many a times government is not in favor to run educational institutions for the poor and weaker sections, though directive principle of constitution empowers state governments to take all necessary steps to achieve socio economic and educational development of weaker sections.
- ¢ In India where there are about 248 universities, five central universities 52 deemed universities and more than 11831 colleges, education is considered to be the most important tool for self realization, but with the signing of general agreement on trade in services (GATS) under the purview of world trade organization (WTO) 1995, higher education becomes a part of trade in services it has a huge global market, where educational institutions are service provider, teachers are experts and students are consumers.

h. Globalization and GNP -

- ¢ Before 1991 the economic policy known as Mahalanobis Model or License Permit Quota Policies.
 - ¢ July 1991 new economic policy was adopted.
 - ¢ Post Globalization period Growth Rate increased with the structural changes-
- Year Growth rate

Year	Growth rate
1950 to 1980	3.5% (HGR)
1980 to 1992	5.4%
1992 to 2000	6.4%
1997-98 to 2002-03	5.3
2002 to 2003	4.8%
2003 to 2006	8.0+
2006 to 2007	9.4%

Source : Economic Survey 2008-09



i. Poverty -

People who earn Rs.32 in the urban area and Rs.28 in Rural area are not poor according to planning commission of India. Even today more than 1/5 population living below poverty line.

¢ In 1993-94 - 26.1% population was living below poverty line.

¢ In 2004-05 21.8% population was living below poverty line.

It is estimated that nearly 40% Indian's do not have access to regular and adequate quantity of food. Hunger, malnutrition and under nourishment are wide spread.

Concluding Remark:-

The process of globalization not only opened up the economy and accelerated cross-border mobility of persons, goods, capital, data and ideas but also opened up the society to infections, disparities, diseases and pollution, drugs, criminalization, etc. According to Amartya Sen, "Globalization has much to offer, but even as we defend it, we must also, without any contradiction, see the legitimacy of many questions that the anti-globalization protestors ask".

References

- 1) Talwar Sabanna- Globalization and WTO - Serials Publications, New Delhi (2006).
- 2) Anup Chatterjee- Sixty Years of Indian Economy 1947 to 2007: Growth, Reforms & Outlook (New Century Publication, New Delhi.
- 3) V. K. Puri and S. K. Mishra - Indian Economy (Himalaya Publishing House, Mumbai)
- 4) Vibha Mathur- India: Economic Reforms and Social Sectors -New Century Publication New Delhi.
- 5) P. Jagdish Gandhi- Globalised Indian Economy: Contemporary Issues and Perspectives -Deep & Deep Publication, New Delhi.
- 6) Economic Survey- 2008-09.
- 7) The Hindu-28/8/2004.

2016-17

Impact factor

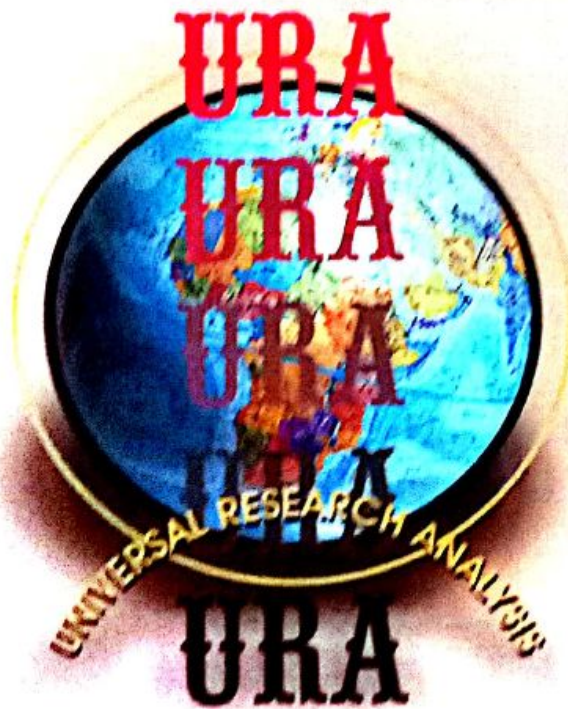
2.0098

ISSN 2229-4406

International Registered & Recognized
Research Journal Related To Higher Education for all Subjects

UNIVERSAL

RESEARCH ANALYSIS



**EDITOR IN CHIEF
Dr. BALAJI KAMBLE**



97-1622-1107

IMPACT FACTOR
2.0098

ISSN 2229-4406

*International Registered & Recognized
Research Journal Related to Higher Education for all Subjects*

UNIVERSAL RESEARCH ANALYSIS

REFEREED & PEER REVIEWED RESEARCH JOURNAL

**Issue - XII, Vol. VI
Year - VI (Half Yearly)
Mar. 2016 To Aug. 2016**

Editorial Office :
'Gyandev-Parvati',
R-9/139/6-A-1,
Near Vishal School,
LIC Colony,
Pragati Nagar, Latur
Dist. Latur - 413531.
(Maharashtra), India.

Contact : 02382 -241913
9423346913 / 9503814000
9637935252 / 7276301000

Website

www.irasg.com

E-mail :
interlinkresearch@rediffmail.com
visiongroup1994@gmail.com
mbkamble2010@gmail.com

Publisher :
Jyotichandra Publication
Latur, Dist. Latur - 413531. (MS)

Price : ₹ 200/-

CHIEF EDITOR

Dr. Balaji G. Kamble
Research Guide & Head,
Dept. of Economics,
Dr. Babasaheb Ambedkar College,
Latur, Dist. Latur. (M.S.)India.

EXECUTIVE EDITORS

Dr. Suhas Avhad Chairman, BOS in Economics, S. P. Pune University Pune, Dist. Pune (M.S.)	Dr. D. Raja Reddy Chairman, International Neuro Surgery Association, Banjara Hill, Hayderabad (A.P.)
Dr. E. Siva Nagi Reddy Director, National Institute of Hospitality & Tourism Management, Hyderabad (A.P.)	Dr. A. H. Jamadar Chairman, BOS Hindi, SRTMUN & Head, Dept. of Hindi, BKD College, Chakur, Dist. Latur (M.S.)
Dr. Yu Takamine Professor, Faculty of Law & Letters, University of Ryukyus, Okinawa, (Japan).	Dr. Shaikh Moinoddin G. Dept. of Commerce, Lal Bahadur Shastri College, Dharmabad, Dist. Nanded (M. S.)
Dr. Sadanand H. Gone Principal, Ujwal Gramin Mahavidyalaya, Ghonsi, Dist. Latur. (M.S.)	Scott A. Venezia Director, School of Business, Ensenada Campus, California, (U.S.A.)

DEPUTY-EDITOR

Dr. Balaji S. Bhure Head, Dept. of Hindi, Shivjagruti College, Nalegaon, Dist. Latur.(M.S.)	Dr. Babasaheb M. Gore Principal, Smt. S.D.D.M.College Latur, Dist. Latur (M.S.)
---	---

CO-EDITORS

Dr. V.J. Vilegave Head, Dept. of P.A., Shri. Guru Buddhiswami College, Purna, Dist. Parbhani (M.S.)	Dr. Omshiva V. Ligade Head, Dept. of History Shivjagruti College, Nalegaon, Dist. Latur. (M.S.)
Dr. S.B. Wadekar Dept. of Dairy Science, Adarsh College, Hingoli, Dist. Hingoli.(M.S.)	Dr. Shivanand M. Giri Dept. of Marathi, Bhal Kishanrao Deshmukh College, Chakur Dist. Latur.(M.S.)



INDEX

Sr. No.	Title of Research Paper	Author(s)	Page No.
1	Administrative Cost Management - A Case Study of Co-Operative Sugar Factories	Vishwanath P. Hissal	1-8
2	R. K. Narayan as A Postcolonial Writer	Dr. Dhanaji S. Moruskar	9-14
3	Employees Perception about Recruitment and Selection Process of Bharati Airtel	A. Mallikarjuna Reddy	15-21
4	Nehru : As Promoter of Science And Scientific Temper on India	Dr. Rajpal Bhullar	22-33
5	Preparation of Norms of the School Going Boys Between 11 to 14 Years of Age in Different Body Composition and Motor Qualities of Yavatmal District	Kishor Tayade	34-41
6	Women in Indian Freedom Movement	Dr. Anasuya M. Kadam	42-50
7	मराठवाड्यातील कृषि विपणनाचा विकास	आरती काळे	51-57
8	राजर्षी शाहू महाराजांचे कार्य	सौ. अनघा मोरुस्कर	58-61
9	मराठी दलित कवियित्रीच्या कवितेतील स्त्रीविचार	डॉ. विश्वास पाटील	62-66



1

ADMINISTRATIVE COST MANAGEMENT - A CASE STUDY OF CO-OPERATIVE SUGAR FACTORIES

Vishwanath P. Hissal

Dept. of Commerce,
Shri V. N. & A. N. Mahavidyalaya,
Mangrulpir, Dist. Washim

Research Paper - Commerce

Introduction:

Sugar Industry in India occupies a distinct position in the economic and social fabric of the economy. Nearly 70 percent of the country's population is dependent on agriculture and very significant portion of its national income comes from agriculture. It has been an instrument in resource mobilization, employment generation and creation of social infrastructure in rural areas and thus facilitated and accelerated the pace of rural industrialization. India has maintained its position as the second largest sugar producing country in the world next to Brazil, having a share of over 15 percent of the world's sugar production. India is the largest consumer of sugar in the world.

The Nandi Sahakari Sakkare Kharkane is located at Galagali, a town 60 kms away from Bijapur towards north on the bank of river Krishna. The permission for this factory was received in the year 1982 and it was registered in the year 1983. The Ryatar Sahakari Sakkare Kharkane is located at a village Timmapur in Mudhol Taluka near Gaddankeri cross on state highway number 213 at a distance of 45 Kms from Bagalkot towards South. The RSSK was registered on 29-07-1982 but the actual production progress started in the year 1999.

Objectives of the study

1. To evaluate the cost management study units with the help of ADMINISTRATIVE COST Technique.
2. To offer useful suggestions for improving the operational efficiency.

Scope of the Study

The present study is a regional study and it confines to two co-operative sugar mills operating in Bijapur and Bagalkot districts of Karnataka State. It makes focus on cost appraisal of the study units with the help of ADMINISTRATIVE COST MANAGEMENT Analysis for the period under study. The study covers seven years period from 1999-2000 to 2005-06.

Research Methodology

The study is based on both primary and secondary data. The primary data relating to study have been collected through direct personal interviews held with the officers and other officials of the concerned sugar mills. The study uses secondary source of data for the purpose of achievement of objectives. The secondary data was collected from various sources, mainly from the Annual Financial Reports of the sugar mills under study for the purpose of analysis of ratios. The data collected have been properly classified; tabulated, analyzed, and interpreted with the help of various accounting and statistical tools. Statistical tools like, averages, ratios, percentages, standard deviation has been made to make the data easily understandable.

Findings of the study

Administrative cost is the cost incurred on formulating the policy, decision-making, directing and controlling the activities of the organization. In case of sugar factories, it includes salary, wages and other remuneration of permanent travelling and dearness allowances, management and other administrative expenses. Administrative costs are generally of fixed nature and hence are uncontrollable. The measures adopted to know, the variability of administrative cost are:

1) Percentage of Administrative Cost to Total Cost

Percentage of Administrative Cost to Total Cost shows the relative share of administrative cost in and its impact on total cost. It is found from the table showing this

ratio that in case of NSSK, the percentage share of administrative cost in total cost shows an increasing trend except in the years 2002-03 and 2003-04 which lies in the range of 8.53 to 12.66 with an average percentage of 10.83.

It is also noted that in majority of the years, there is decreasing trend in both administrative cost & total cost. But in case of RSSK, it is noted that a major share of total cost is consumed by administrative cost which is very high than the normally expected range of 10-15 percent and hence decreases the profitability of the mill. The average being 25.55 percent is very high as compared to that of NSSK, in which it is only 10.83 percent. It speaks of management's inefficiency and ineffectiveness in managing administrative cost and states that NSSK is in better position in controlling and bringing down the fixed expenses which shows its administrative efficiency.

2) Ratio of Percentage Variation in Administrative Cost Vis-à-Vis Percentage Variation in Total Cost

Ratio of Percentage Variation in Administrative Cost Vis-à-Vis Percentage Variation in Total Cost indicates the rate of change in administrative cost in relation to change in total cost. It is viewed from the table showing this ratio that in case of NSSK, the change in administrative cost is more than the change in total cost in majority of the years with greater variations from year to year.

However, in case of RSSK, though the share of administrative cost in total cost is very high, there is consistency in the ratio of administrative cost to total cost. Thus, the variation in the ratio of administrative cost to total cost is more in case of NSSK rather than RSSK & tells the management to consider it and take steps to maintain the balance.

3) Average Administrative Cost per Unit of Output

Average Administrative Cost per Unit of Output exhibits the cost per quintal of sugar produced. It is viewed from the table showing this ratio that in case of NSSK, the average administrative cost of sugar manufactured shows an increasing trend in the beginning 2-3 years of the study period & later showed a decrease for 2 years & next hiked to a large extent. Thus, the average administrative cost per quintal

of sugar produced lies in the range of Rs.101.44 per quintal to Rs. 213.64 per quintal with an average of Rs.150.23 per quintal of sugar production.

In case of RSSK, the average administrative cost varies widely with both increasing and decreasing trends and thus lies in the range of Rs.195.21 Per quintal to Rs. 852.55 per quintal with an average cost of Rs. 475.58 Per quintal of production. It is however observed that administrative cost being more in fixed nature, average administrative cost hiked high due to lowest production during 2003-04 and 2004-05. Thus, NSSK is in better position in controlling the administration cost.

4) Percentage Variation in Administrative Cost Vis-à-Vis Percentage Variation in Quantity of Sugar Produced

Ratio of Percentage Variation in Administrative Cost Vis-à-Vis Percentage Variation in Quantity of Sugar Produced exhibits the relationship of change in administrative cost to change in quantity of sugar produced. It is observed from the table showing this ratio that in case of NSSK, the change in administrative cost is more than the change in the quantity of sugar produced with a wide variation in majority of the years. In case of RSSK, there is wide fluctuation in quantity of sugar produced & the change in quantity of sugar produced is more than the change in administrative cost.

Conclusion:

Sweeping changes are revolutionizing manufacturing industry. Cost accounting and cost management have become the two important tools for controlling and reducing cost and thus causing for cost-efficiency and cost effectiveness of every manufacturing firm. Even in sugar industry also, application of costing and cost accounting techniques has become the dire need of the hour so as to achieve a higher performance. Particularly, in co-operative sugar factories, the application of modern cost management systems has become very much essential, which acts as the pioneer of socio-economic development. The trend analysis helps to judge the efficiency of cost management of the factory.

TABLE 1.1 PERCENTAGE OF ADMINISTRATIVE COST TO TOTAL COST
(Rs. in lakhs)

Years	NSSK			RSSK		
	Adm. Cost	Total Cost	%	Adm. Cost	Total Cost	%
1999-2000	770.10	8436.48	9.13	1651.37	5763.12	28.65
2000-2001	987.82	8666.84	11.40	1915.46	8839.20	21.67
2001-2002	985.31	8025.39	12.28	1976.45	8495.42	23.26
2002-2003	614.81	6656.29	9.24	1693.94	7666.10	22.10
2003-2004	615.77	7221.77	8.53	1295.27	3694.83	35.06
2004-2005	912.26	7241.33	12.60	988.96	2823.78	35.02
2005-2006	1174.64	9274.94	12.66	780.83	5959.44	13.10
AVERAGE			10.83			25.55

SOURCE: Compiled from the Annual Reports of the Sugar Mills under study for the related years.

TABLE 1.2 RATIO OF PERCENTAGE VARIATION IN ADMINISTRATION COST VIS-À-VIS PERCENTAGE VARIATION IN TOTAL COST
(Rs. in lakhs)

NSSK							
Years	Adm. Cost	Ab. Change	% Variation in Adm. Cost	Total. Cost	Ab. Change	% Variation In Total Cost	Ratio
1999-2000	770.10			8436.48			
2000-2001	987.82	217.72	28.27	8666.84	230.36	2.73	10.36
2001-2002	985.31	-2.51	-0.25	8025.39	-641.45	-7.40	0.03
2002-2003	614.81	-370.50	-37.60	6656.29	-1369.10	-17.06	2.20
2003-2004	615.77	0.96	0.16	7221.77	565.48	8.50	0.02
2004-2005	912.26	296.49	48.15	7241.33	19.56	0.27	178.33
2005-2006	1174.64	262.38	28.76	9274.94	2033.61	28.08	1.02

RSSK							
Years	Adm. Cost	Ab. Change	% Variation in Adm. Cost	Total. Cost	Ab. Change	% Variation In Total Cost	Ratio
1999-2000	1651.37			5763.12			
2000-2001	1915.46	264.09	15.99	8839.20	3076.08	53.38	0.30
2001-2002	1976.45	60.99	3.18	8495.42	-343.78	-3.89	-0.32
2002-2003	1693.94	-282.51	-14.29	7666.10	-829.32	-9.76	1.46
2003-2004	1295.27	-398.67	-23.54	3694.83	-3971.27	-51.80	0.45
2004-2005	988.96	-306.31	-23.65	2823.78	-871.05	-23.57	1.00
2005-2006	780.83	-208.13	-21.05	5959.44	3135.66	111.04	-0.19

SOURCE: Compiled from the Annual Reports of the Sugar Mills under study for the related year

TABLE 1.3 AVERAGE ADMINISTRATIVE COST PER UNIT OF OUTPUT

Years	NSSK			RSSK		
	Adm. Cost (Rs. in lakhs)	Qty. Sugar (in lakh Qntrs)	Ratio	Adm. Cost (Rs. in lakhs)	Qty. Sugar (in lakh Qntrs)	Ratio
1999-2000	770.10	6.58	117.04	1651.37	3.07	537.91
2000-2001	987.82	6.94	142.34	1915.46	5.55	345.13
2001-2002	985.31	6.26	157.40	1976.45	5.13	385.27
2002-2003	614.81	5.41	113.64	1693.94	5.35	316.62
2003-2004	615.77	6.07	101.44	1295.27	1.86	696.38
2004-2005	912.26	4.27	213.64	988.96	1.16	852.55
2005-2006	1174.64	5.70	203.08	780.83	4.00	195.21
AVERAGE			150.23			475.58

SOURCE: Compiled from the Annual Reports of the Sugar Mills under study for the related years

TABLE 1.4 RATIO OF PERCENTAGE VARIATION IN ADMINISTRATION COST VIS-À-VIS PERCENTAGE VARIATION IN QUANTITY OF SUGAR PRODUCED

Years	NSSK						
	Adm. Cost (Rs. in lakhs)	Ab. Change	% Variation in Adm. Cost	Qty. of Sugar Produced (in lakh Qntls)	Ab. Change	% Variation in Qty. Sugar Produced	Ratio
1999-2000	770.10			6.58			
2000-2001	987.82	217.72	28.27	6.94	0.36	5.47	5.36
2001-2002	985.31	-2.51	-0.25	6.26	-0.68	-9.80	0.03
2002-2003	614.81	-370.50	-37.60	5.41	-0.85	-13.58	2.77
2003-2004	615.77	0.96	0.16	6.07	0.66	12.20	0.01
2004-2005	912.26	296.49	48.15	4.27	-1.80	-29.65	-1.62
2005-2006	1174.64	262.38	28.76	5.70	1.43	33.49	0.86
RSSK							
Years	Adm. Cost (Rs. in lakhs)	Ab. Change	% Variation in Adm. Cost	Qty. of Sugar Produced (in lakh Qntls)	Ab. Change	% Variation in Qty. Sugar Produced	Ratio
1999-2000	1651.37			3.07			
2000-2001	1915.46	264.09	15.99	5.55	2.48	80.78	0.20
2001-2002	1976.45	60.99	3.18	5.13	-0.42	-7.57	-0.42
2002-2003	1693.94	-282.51	-14.29	5.35	0.22	4.29	-3.33
2003-2004	1295.27	-398.67	-23.54	1.86	-3.49	-65.23	0.36
2004-2005	988.96	-306.31	-23.65	1.16	-0.70	-37.63	0.63
2005-2006	780.83	-208.13	-21.05	4.00	2.84	244.83	-0.09

SOURCE: Compiled from the Annual Reports of the Sugar Mills under study for the related years

References :-

- 1) Goel, R.J.,(ed), "Cost Audit in Sugar Industry" ,The ICWA, Culcutta, 1999.
- 2) .Y. Khan & P.K Jain., "Cost Accounting & Financial Management" , Tata McGraw Hill Publications Co. Ltd, 2006.
- 3) Mathur Ram Bihari Lal., "Hand Book of Cane Sugar Technology", New Delhi, Oxford and IBH, 1975.
- 4) Nikam, G.A., "Financial and Cost Analysis of Sugar Co-operatives", Indu Prakashan, Pune, 1991.
- 5) N.P Srinivasan & M. Sakthivel Murugan., "Accounting for Management", S. Chand and Company Ltd 2006, New Dehli.
- 6) Prasad, N.K.and Prasad. A.K., "Principles and Practice of Cost Accounting", Books Syndicate Pvt. Ltd., Calcutta, 1991.
- 7) Srinivasan N.P., "Management Accounting", New Delhi, Sterling Publications Pvt. Ltd., 1992.
- 8) Upadhyay A.R., "Profitable Utilization of Sugar Factory By-Products", Ratlam, Rajendra Sadan, 1969.

Typing Font : 1) Marathi / Hindi :- Pagemaker,ISM DVB-TTYogesh,(Font Size-14)
2) English :- Pagemaker,Times New Roman,(Font Size-12)

2017-18

Impact factor 4.002



ISSN 2394-5303

UGC Approved
Refereed Journal

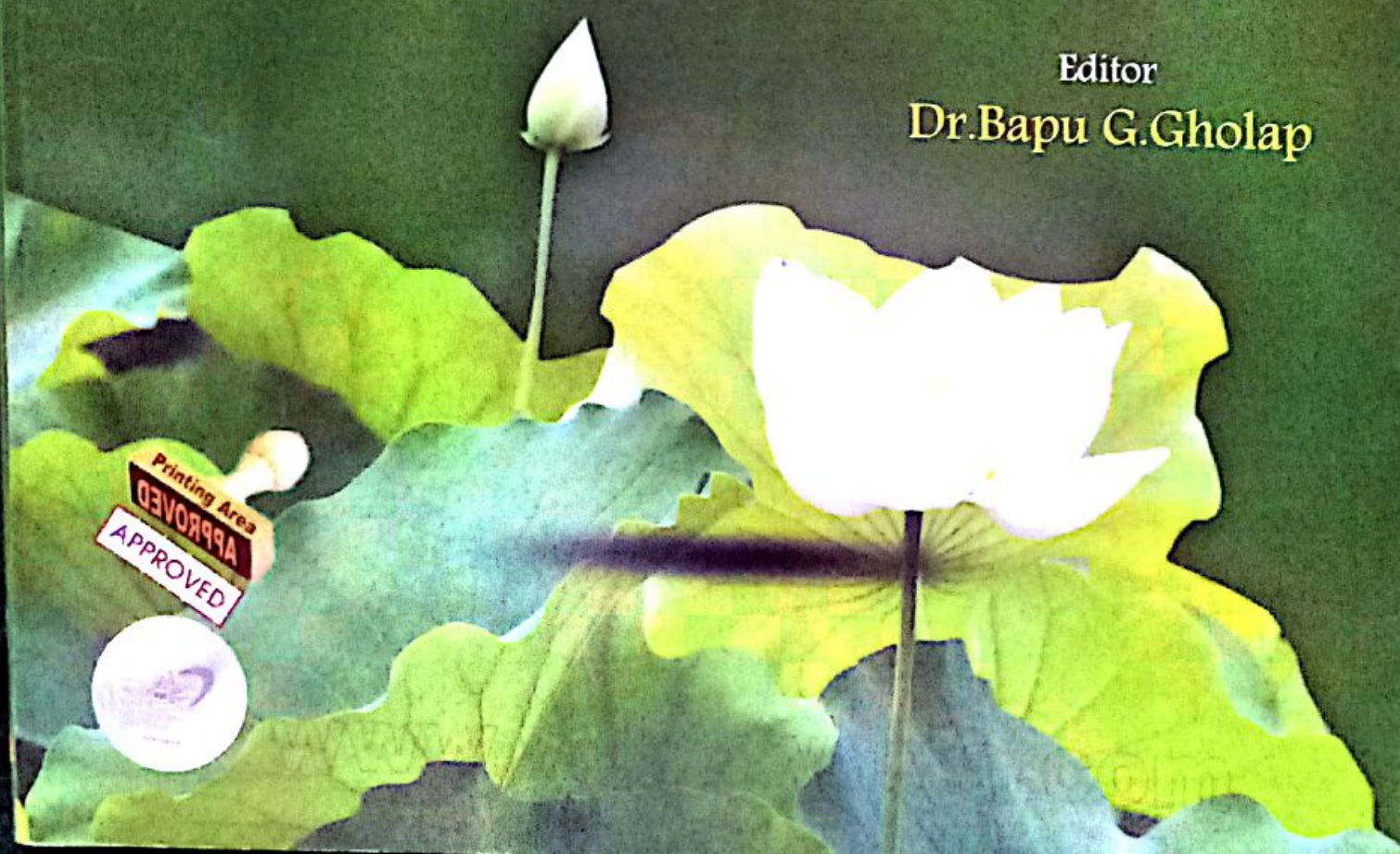


Jr.No.43053

International Multidisciplinary Research Journal **Printing Area**

Issue-32, Vol-01, August 2017

Editor
Dr.Bapu G.Gholap



आंतरराष्ट्रीय बहुभाषिक शोध पत्रिका

प्रिंटिंग एरिया


Printing Area International Interdisciplinary Research
Journal in Marathi, Hindi & English Languages
August 2017, Issue-32, Vol-01

Editor
Dr. Babu g. Gholap
(M.A.Mar.& Pol.Sci.,B.Ed.Ph.D.NET.)

Co-Editor
Dr. Ravindranath Kewat
(M.A. Ph.D.)

“Printed by: Harshwardhan Publication Pvt.Ltd. Published by Ghodke Archana Rajendra & Printed & published at Harshwardhan Publication Pvt.Ltd.,At.Post. Limbaganesh Dist,Beed -431122 (Maharashtra) and Editor Dr. Gholap Babu Ganpat.”

Reg.No.U74120 MH2013 PTC 251205



Harshwardhan Publication Pvt.Ltd.

At.Post.Limbaganesh,Tq.Dist.Beed
Pin-431126 (Maharashtra) Cell:07588057695,09850203295
harshwardhanpubli@gmail.com, vidyawarta@gmail.com

All Types Educational & Reference Book Publisher & Distributors / www.vidyawarta.com

14) MARKETING OF FAST MOVING CONSUMER GOODS IN WEEKLY MARKETS: A STUDY OF RURAL Vishwnath Pandurang Hissal, Washim	62
15) Textile Trend of Journal of the Textile Institute, 2000–2015: A Bibliometric Study Mrs. Amrit Kaur, Delhi, Sanjay Kataria, Noida	68
16) Adjustment among Adolescents in Relation To Self-Concept Jasvir Kaur Grewal, Ludhiana	73
17) Analysis of Bibliometric term in Web of Science Gajanan Pralhadrao Khiste, Dr. Rajeev R. Paithankar, Nanded	78
18) SERVQUAL in Life Insurance Service - A Study on LIC of India in North Telangana Rajidi Rammohan Reddy, Dr. T. Krishna Kumar, Karimnagar	84
19) Goods and Services Tax (GST) in India Rekha Devi, Kaithal	89
20) A Payment Banks in India: Concept, Comparison and Challenges Dr. Divyesh D. Sanghani, Gondal	92
21) Web Accessibility : A Study of elibrary website of Public System of Rajasthan Dr. Deepak Kumar Shrivastava, Gurnam Singh, Kota	97
22) A Scientometric study of Doctoral Dissertations in Bio-chemistry Submitted to the..... Dr. Telke Sudhakar B., Shankarnagar	106
23) महिला उद्योजकतेला प्रोत्साहित करणाऱ्या घटकांचा अभ्यास प्रा. एन. ई. भंगाळे, प्रा. डॉ. आर. एम. सरोदे, भुसावळ	112
24) खानदेशात एकोणिसाव्या शतकातील चर्मद्योग व्यवसाय प्रा. डॉ. एन. डी. भामरे, नंदुरबार	115
25) ग्रामोण विकासाच्या पायाभूत सुविधा आणि चिरंजीव विकास : एक समाजशास्त्रीय अध्ययन प्रा. डॉ. सुरेश वि. घनवडे, नांदेड	119
26) जळगाव शहराच्या विशेष संदर्भात स्त्री भ्रूणहत्येला कारक सामाजिक व सांस्कृतिक जडणघडणीचा ऐतिहासिक अभ्यास श्रीकृष्ण मधुकर राखोडे, डॉ.सुलोचना पाटील, जळगाव	122
27) मराठी कविता : स्वरूप व संकल्पना डॉ. शांताराम बाबनराव चौधरी, प्रवरानगर	123
28) निमगाव केंतकी गावातील डाळिंब उत्पादक शेतकऱ्यांच्या समस्यांचा अभ्यास डॉ. गजानन कदम, पुणे	128

14

MARKETING OF FAST MOVING CONSUMER GOODS IN WEEKLY MARKETS: A STUDY OF RURAL MAHARASHTRA

Vishwnath Pandurang Hissal,
Assistant Professor,

Department of Commerce, Shri Vasantnao Naik
Arts and Shri Amarsing Naik Commerce College,
Mangrulpir Dist.-Washim

Introduction:

India is a country of villages. There are approximately 6.3 lakh villages in 29 States and 7 Union Territories. It consists of people belonging to various castes, cultures and creeds. There are 33 regional languages and 1632 dialects in the country. The country is spread over an area of 32,87,263 sq. km. In terms of area it is 7th largest country in the world and in terms of population it stands next to China. There is a trend of continuous increase in population of India. As per the 2001 census data, India has a total population of 1027 million of which rural population is large anis 742 million. The success of rural marketing is depending on effective marketing and resource generating. Hence companies should analysis first real rural market through periodic market.

Table No. 1
Indian Population and its Growth

Sr. No.	Year	Population (in crore)	Growth (in crore)
1	1951	36.19	
2	1961	43.91	+ 7.72
3	1971	54.80	+ 10.89
4	1981	68.51	+ 13.71
5	1991	84.43	+ 15.92
6	2001	102.70	+ 18.27
7	2011	121.01	+ 17.64

(Source: Census of India 2011, New Delhi.)

Cause of Emerging Market:

The Indian market is an emerging market in the world because of:

- 1) Rapid growth in population
- 2) Rising Income
- 3) Increase in Per-Capita Income
- 4) Increase in Communication facility
- 5) Change in Social Attitude
- 6) Increase in Awareness
- 7) Increase in Education
- 8) Existing back-log of Satisfaction

The Rural India:

The Indian market is segmented into two main parts viz. the Rural and the urban market. "Indian rural population is pegged at 741.6 million where as urban market consist only 285.4 million people". The facts and figures indicate that more than 70 percent of the Indian population lives in rural area, with substantial purchasing power.

The rural market of India is spread in its length and breadth in comparison to the urban market. In term of population Indian rural market is almost twice as large as the entire market of USA or former USSR. It can be said that more people with purchasing power will result in more demand. The ORG – Marg have shown that "the rural marketing is growing as five times the rate of urban market. The total size of the rural market is estimated at Rs 123,000 crore. (Rs.65000 crore for FMCG's, Rs.45000 crore for Agri-inputs, Rs.5000 crore for durables and Rs 8000 crore for Two and Four wheelers).

Research Methodology:

A) Objectives of the Study:

1. To study the structure and type of markets in rural areas.
2. To understand the Socio-Economic status and purchasing pattern of rural consumer visiting weekly market.
3. To study the marketing strategies adopted by FMCG company in rural market.
4. To evaluate the potential of weekly markets in the study area.

5. To study the distribution pattern that exists in rural area.

B) Hypothesis Tested :

1. Income & Culture of the customers are the main factor affecting the buying behaviour of rural customer. This hypothesis was tested and found correct.

2. The quantum of sales is more in weekly market and it is having huge potential. This hypothesis is valid from secondary data as well as the primary data.

3. Small sachet packs are sold & purchase on large scale in weekly markets. This hypothesis justified and found correct in research work.

C) Scope of the Study:

The study had take into account the marketing of FMCG products in weekly markets. The target group was consisted of rural customer and shop keeper of weekly markets. The study is help to understand the buying behaviour of rural consumer as well the distribution pattern in rural area. The study is restricted to the Vidhrabha, Marathwada, Kokan, Khandesh and Western-Maharashtra region and will deal only with the marketing aspect of FMCG's and no other products / services are considered.

D) Sample Design:

There are in all 3,758 weekly markets held in Maharashtra. Out of this 15 weekly markets per region were selected by deliberately sampling method (5 Region x 15 Weekly Markets = 75 Weekly Markets). The sample size selected is justified to know the trends in weekly market and behavioural pattern of the customers. From the selected markets, 10 respondents were selected from weekly market on purposive sampling method (75 Weekly Markets x 10 respondents = 750 respondents). To get idea from the Shopkeeper, 5 Shopkeepers from each weekly market were selected (5x 75 = 375), totally 375 shopkeepers was visited.

Data Collection:

The said study was based on primary data as well as secondary data.

A) Primary Data:

Primary data was collected from the rural consumers and shopkeeper of weekly markets from the study area i.e. Vidhrabha, Marathwada, Kokan, Khandesh and Western-Maharashtra region. Two structured questionnaire were prepared for the respondent. Interview and free discussion method was followed to get insight.

The number of rural customers and shopkeepers are visiting the weekly market infinite. The present study purpose 10 rural customers and 5 shopkeepers dealing in FMCG product were surveyed per weekly market. In all 750 rural customers and 375 shopkeepers were interviewed. Therefore the above size was giving optimum results and the sample size is justified.

B) Secondary Data:

In order to conduct research, secondary data is of prime significant. To get deep insight of the study books, Journals, Magazines, Periodicals, Newspapers, Reports and Internet was used.

C) Data Interpretation:

Collected data were tabulated, analyzed and presented in the form of Table, Charts, and Pie - Chart etc. Statistical Tools were used as per the requirement of the data. The analysis was carried out with the help of Statistical Package for Social Science (SPSS), Mini Tab and Atlas_ti software.

Importance of the study:

The research titled "Marketing of fast moving consumer goods in weekly markets: a study of rural Maharashtra" dealt with issue which were emerging due to Periodic Markets. It is important to analysis in this time because Periodic Markets played major role to develop rural background in Indian context.

Present study has focused on the changing socio-economic background of the consumer and shopkeeper in rural markets. It has disclosed the determinants, causes, trends

and factors associated with the rural markets i.e. periodic markets. The researcher has analysis real ground position of periodic market for help those FMCG companies which are continuously engaging to tap rural market through periodic market.

This study is also useful for FMCG companies to adopt proper Marketing Mix and strategies for tap unused potential in Periodic Markets.

The study will be useful as a reference to further research by other researchers. Some policy and strategies implications have been suggested by the researcher that could help to solve the problem or to get recovered from it.

Following are some significant data interpretation and analysis.

Table No. 1
Age group of the respondent

Age group	Marathwadn	Vidarbha	Kokan	Khandesh	Western Maharashtra
	Frequency	Frequency	Frequency	Frequency	Frequency
Less than 15 years	16	19	14	21	11
16-35 years	27	23	32	43	29
36-50 years	73	81	59	36	26
51 years And above	34	27	45	50	84
Total	150	150	150	150	150

The Above table indicates that the age group of respondents visiting weekly markets is from 18 years to 51 and above. As far as customers less than 15 years age also come and purchase the require products. The more number of customers visiting this market fall in the age group of 35 to 50 years. From the view point of FMCG this group plays a vital role. To concentrate on this group should be an important marketing strategy.

Table No. 2
Gender of the respondents

Gender	Marathwada	Vidarbha	Kokan	Khandesh	Western Maharashtra
	Frequency	Frequency	Frequency	Frequency	Frequency
Male	82	110	76	86	118
Female	68	40	74	64	32
Total	150	150	150	150	150

Table no. 2 indicates that for purchasing the FMCG products both male and females visits the nearest weekly market. It observed that males go for shopping in weekly market more in numbers. As far as female are concern the

frequency is quite considerable in all regions except in western Maharashtra. In western Maharashtra the numbers of female visiting is considerably less than that other part. This is because western Maharashtra is comparatively developing then other regions of the study area.

Table No. 3
Educational Qualification.

Educationnl Qualification	Marathwada	Vidarbha	Kokan	Khandesh	Western Maharashtra
	Frequency	Frequency	Frequency	Frequency	Frequency
Illiterate	11	19	27	17	10
Primary	78	69	62	79	67
Secondary	32	30	43	27	45
Degree	12	09	06	03	19
Not reported	17	23	12	24	09
Total	150	150	150	150	150

The Table No. 03 depicts the education qualification of the respondents in the study area. The numbers of respondents who are illiterate are 84 in numbers which comes to more than 10 percent. It is strange to learn that even after 65 years of Independents illiteracy exists. The respondents are mostly having primary education and secondary education which comes to 70.93 percent. As far as the question regarding education concern many of the respondent denied to answer it. This may be because they don't want to express it. The above data indicates the mix class of education of the respondents.

Table No. 04
Income group (Per Month)

Income group	Marathwada	Vidarbha	Kokan	Khandesh	Western Maharashtra
	Frequency	Frequency	Frequency	Frequency	Frequency
Below 20000	59	72	68	46	56
20000 to 50000	32	27	36	57	32
50000 to 80000	30	25	20	17	14
80000 to 100000	15	07	05	14	16
100000 above	04	03	04	04	23
Not reported	10	16	17	12	09
Total	150	150	150	150	150

The table no 04 shows that the respondents are from the income group of 20000 and above i.e. 40.13 percent. As far as the respondents having income more than 100000 rupees are 5 percent only and that to majority of them are from western Maharashtra. The data given above shows that the purchasing power parity of the respondents is quite good and are ready to spend their income for the daily

needs. FMCG marketers can promote their products targeting this income group.

Table No. 05
Buying decision is rural area

Decision maker	Marathwada	Vidarbha	Kokan	Khandesh	Western Maharashtra
	Frequency	Frequency	Frequency	Frequency	Frequency
Head of the family	68	71	64	67	65
Earning male	36	38	45	42	49
Earning female	30	21	20	18	14
Children	05	03	07	04	09
Not reported	11	17	14	19	13
Total	150	150	150	150	150

The table no 5 depict that still in rural areas the head of the family is given importance in buying decisions. In some families the earning male and in some families the earning females are dominating the purchase decision. Children's also has their influence in decision making for purchasing the FMCG products. The above data makes clear that 46.66 percent decision maker are the head of the family they may either be a earning male or female or somebody else. It can be said that in the study area the hade of the family (Karta) has to play a major role in the life of the family members.

Sample Data Analysis of Weekly market

Table No. 06
Gender of the respondent

Gender	Marathwada	Vidarbha	Kokan	Khandesh	Western Maharashtra
	Frequency	Frequency	Frequency	Frequency	Frequency
Male	59	65	58	62	67
Female	16	10	17	13	08
Total	75	75	75	75	75

The table No. 6 illuminate that more than 60 Percent of the respondent are male and rest of the respondent are females. The distribution pattern of shopkeeper indicates that it is male dominating. Why survey the researcher has observed that female shopkeeper are also having sizable share but the shops are of vegetables, fruits, earthen ware etc.

Table No. 07
Basis of purchase

Basis	Marathwada	Vidarbha	Kokan	Khandesh	Western Maharashtra
	Frequency	Frequency	Frequency	Frequency	Frequency
Quality	17	08	11	21	39
Price	19	17	28	08	21
Utility	33	41	31	35	07
Not reported	06	09	05	11	08
Total	75	75	75	75	75

A question was asked to the shopkeepers

so as to understand the parameters of purchase and demand of the customers. The shopkeepers reported that the respondent in the study area are mostly utility cautious and vary few ask for quality. Quality is demanded only by respondent belonging to Western Maharashtra. Western Maharashtra being a irrigated and developed area, the income of the respondent is more than compare to the regions of study area. In the question also some respondents were reluctant to answer. When ask personal to respondent they reported that FMCG product should be long lasting and hence utility is considered.

Table No. 8
Advertising of FMCG products

Sr. No.	Type / method advertisings	Frequency	Percentage
1	Word to mouth	42	56.00
2	Wall painting	12	16.00
3	Display of product	08	10.66
4	Other forms of ads	09	12.00
5	No advertisement	04	5.34
5	Total	75	100

The mouth-to-mouth publicity is the mode of advertisement on which most of the shopkeepers rely. Word to mouth advertisement is done by customers who purchase the product and are satisfied by it. Word to mouth advertising has its influence in marketing of FMCG products. The other form of advertisement is self-explanatory.

Table No. 8.52
The barter exchange

Sr. No.	Reply	Frequency	Percentage
1	Yes	41	54.66
2	No	23	30.67
3	Not reported	11	14.67
4	Total	75	100

The village customers are yet short of cash. Currency as a mode of exchange is yet not become a reality of interior rural life. Hence agriculture goods are exchanged with FMCG products as a barter system.

Major Findings:

1. The major customer visiting weekly markets are in the age of 16 to 51 and above FMCG manufacturer should take in account the

age group and market the product accordingly.

2. The purchaser in weekly markets are males and females the physiology of this customer call the attention while marketing products.

3. The education qualification and purchasing pattern are co-related with each other's in the study area still illiterate respondents come to do shopping. In view of this the advertising packaging should be easily understandable.

4. Income of the respondents has a direct bearing on pattern of purchase. It is observed that the income of respondents ranges from rupees 20,000 to 1,00,000 and above. Taking in to consideration the income product should be made available to on segments.

5. In rural area of the study head of the family (Kaka) is supposed to take major decisions of the family. This is for education, occupation; marriage etc. marketing of FMCG is not exception to this.

6. Agriculture is the main occupation of the people in the study area. They get the earning from this sector. Being agriculture a gamble of monsoon is unpredictable and hence income uncertain.

7. The FMCG companies have adopted a strategy to sell the product in sachet packs taking in to consideration the per capita income of the rural people.

8. While survey it is observed that fake products are sold in the bulk quantity. Particularly the products are loos tea powder, bath soap shampoo washing soap and powder. This is eating out share of branded products.

9. It is observed that, there is need to adopt the proper product strategy, pricing strategy and distribution strategy FMCG companies, while placing their product in weekly markets.

10. In rural weekly markets the customers gives priority to long lasting products and then after quality and price.

Suggestions:

1. **Branding:** A brand name and logo is very essential for the rural consumer. While deciding the brand name companies should take into account. The socio-economic and cultural background as well as the rural values, attitudes, and likings and believes of rural consumers, which are distinctly different from their urban counterpart.

2. **Small is beautiful:** The economy and utility of the rural people makes large pack size redundant. If it is available in small size and low price then it comes into the zone of economic feasibility of the rural customers. This is even true with premium brands of FMCG products.

3. **Affordability:** The marketers should design and develop a product taking into consideration the price factor which rural consumer can afford.

4. **Discounts:** Discounts attracts rush of customers. Discount is tempting in nature. Rural customers are also interested in discounts and scheme purchase. Printing of original and discounted price on the package will attract rural customers. So the marketers should focus on the original price and the discounted price, which will make a difference.

5. **Selective focus:** It was observed that most manufacturers and marketers do have distribution arrangement for villages with a population of at least 5000 people where as below it are left out on their fate. Companies should focus on such remote villages having population of 2000 plus villages, which will be an effective strategy.

6. **Use of Co-operative societies:** There are over 4 lakh co-operative societies operating in India, which deals in consumer services, dairy, credit co-operative in rural area. If companies contact them, they can start mini super market for rural consumers where FMCG products can be sold. They are already having constructed space in rural areas.

7. **Use of Public Distribution System:**

Public Distribution system is a well-organized distribution system in India. There are 4.37 lakh fair price shops of which 3.48 lakh are operating in rural areas. Government must allow these shopkeepers to trade FMCG products.

8. Sales Force Recruitment: For rural market only those people should be selected who are willing to work in rural areas. They must be aware of local language and must have patience to deal with rural consumers. The people operating in rural areas should be invariably from the rural background and should possess nativity.

9. Media Mix: With reference to marketing communication in rural areas, the companies should concentrate on mix media. We know that T.V. is very popular in rural area, but due to poor electricity supply Radio is performing significantly better. So promotional activity through radio is a better and cheaper option.

10. Advertising in rural areas: While advertising the product in rural areas marketers should keep in mind the following points –

A) The advertisement should be in local language.

B) Bright colors should be used for packaging.

C) The advertisement must show rural orientation.

D) Message to be communicated should be simple.

Bibliography

1. K. S. Habeeb-Ur-Rahman, 2008, "Rural Marketing in India" Himalaya Publishing House, Nagpu.

2. H. M. Saxena, 1988, "Rural Markets and Development (Cast study of Rajasthan state)", Rawat Publication, Jaipur.

3. Philip Kotler, 2003, "Marketing Management", Person Education, Singapore.

4. C.R. Kothari, 1989, "Research Methodology (Second Edition)", Wishant Publication, Mumbai.

5. Philip Kotler, 1996, "Marketing Management, Analysis Planning, Implementation and Control", Prentice Hall of India Pvt. Ltd., New Delhi.

6. Sanal Kumar Velayudhan, "Rural Marketing", Sage Publication Asia-Pacific Pvt. Ltd.

7. J.S. Panwar, "Beyond: Consumer Marketing (Sectoral Marketing and Emerging Trends)", Response Book Publication, New Delhi.

8. Sian Reynolds, 1992, "The Wheels of Commerce", University of California Press, Los Angeles.

9. Neelamegham, 2004 "Marketing Management and Indian Economy", Vikas Publishing House, Mumbai.

10. G. Srinivas Rao, 2002, "Rural Marketing in India", Anmol Publications.

Magazines:

1. "Marketing Mastermind", The ICAI University press.

2. "Advertising Express", The ICAI University press.

3. "The Indian Journal of Commerce",

4. "Indian Journal of Marketing", New Delhi.

5. "The Economist",

6. "Business Today"

7. "Business Line"



2017-18

Impact-factor 3.22

ISSN 2231-6671

International Registered and Recognized
Research Journal Related to Higher Education for all Subjects

Hi-TECH

RESEARCH ANALYSIS

(UGC Approved Peer Reviewed Research Journal)

Year - VII, Issue - XIV, Vol.- VIII

Impact Factor 3.22
(GRIFI)

Aug. 2017 To Jan. 2018



EDITOR IN CHIEF

DR. BALAJI KAMBLE

डा. वि. रसायन



IMPACT FACTOR
3.22

ISSN 2231- 6671

International Registered & Recognized

Research Journal Related to Higher Education for all Subjects

Hi-TECH RESEARCH ANALYSIS

UGC APPROVED & PEER REVIEWED RESEARCH JOURNAL

Issue : XIV, Vol. - VIII
Year - VII, (Half Yearly)
Aug. 2017 To Jan. 2018

Editorial Office :
'Gyandev-Parvati',
R-9/139/6-A-1,
Near Vishal School,
LIC Colony,
Pragati Nagar, Latur
Dist. Latur - 413531.
(Maharashtra), India.

Contact : 02382 - 241913
09423346913 / 09503814000
07276305000/ 09637935252

Website
www.irasg.com

E-mail :
interlinkresearch@rediffmail.com
visiongroup1994@gmail.com
mbkamble2010@gmail.com

Published by :
JYOTICHANDRA PUBLICATION
Latur, Dist. Latur - 413531 (M.S.)India

Price : ₹ 200/-

CHIEF EDITOR

Dr. Balaji G. Kamble
Research Guide & Head, Dept. of Economics,
Dr. Babasaheb Ambedkar Mahavidyalaya,
Latur, Dist. Latur.(M.S.) (Mob. 09423346913)

EXECUTIVE EDITORS

Scott. A. Venezia Director, School of Business, Ensenada Campus, California, (U.S.A.)	Dr. K. K. Patil Professor & Head, Dept. of Economics Kamalbai Jamkar Mahila College, Parbhani, Dist. Parbhani (M.S.)
Dr. Balaji K. Shinde Member of Academic Council, S.R.T.M.U. Nanded. (M.S.)	Dr. U. Takataka Mine Tokyo (Japan)
Dr. Omshiva V. Ligade Head, Dept. of History Shivjagruti College, Nalegaon, Dist. Latur.(M.S.)	Dr. Babasaheb M. Gore Dean- Faculty of Education & M.C. Member,S.R.T.M.U, Nanded.(M.S.)
Bhujang R. Bobade Director Manuscript Dept., D. A. & C. Research Insititute, Malakpet, Hyderabad. (A.P.)	Dr. R. M. Salunke Head, Dept. of History Mahila Mahavidyalaya Nandurbar, Dist. Nandurbar (M.S.)

DEPUTY-EDITOR

Dr. G. V. Menkudale Dept. of Dairy Science, Mahatma Basweshwar College, Latur, Dist. Latur.(M.S.)	Dr. Bharat S. Handibag Dean, Faculty of Arts, Dr. B.A.M.U. Aurangabad(M.S.)
Dr. C.J. Kadam Head, Dept. of Physics, Maharashtra Mahavidyalaya, Nilanga, Dist. Latur.(M.S.)	Dr. S.B. Wadekar Dept. of Dairy Science, Adarsh College, Hingoli, Dist. Hingoli.(M.S.)
Dr. Balaji S. Bhure Dept. of Hindi, Shivjagruti College, Nalegaon, Dist. Latur.(M.S.)	Dr. Shivaji Vaidya Dept. of Hindi, B. Raghunath College, Parbhani , Dist. Parbhani.(M.S.)

CO-EDITORS

Dr. R.N. Salve Head, Dept. of Sociology, Shivaji University, Kolhapur, Dist. Kolhapur.(M.S.)	Dr. Kailash Tombare Head, Dept. of Economics, Devgiri Mahavidyalaya, Aurangabad.(M.S.)
Ghansham S. Baviskar Dept. of English, RNC & NSC College, Nasik, Dist. Nasik.(M.S.)	Dr. Kailash R. Nagulkar Head, Dept. of History, Gulab Nabl Azad College, Barshi Takli, Dist. Akola.(M.S.)



INDEX

Sr. No	Title for Research Paper	Page No
1	Services Marketing Management: A Study of Maharashtra State Road Transport Corporation Dr. V. R. Gawhale	1
2	Goods and Service Tax (GST) : Challenges and Opportunities Dr. H. W. Kulkarni	5
3	Review of Claim Settlement of Private Companies and LIC in Life Insurance Sector Dr. P. T. Pawar	8
4	A Study of Bank Employees - Leave Facility of Nationalised and Private Banks Dr. K. S. Gulane	13
✓5	E. Commerce - Major Concerns Vishwanath P. Hissal	20
6	Biometric Based Network Security Using Mips Cryptography Processor Sachin N. Dabhade, Shivshankar R.Mitkar, Vijaykumar M.Chavada	25
7	Role of Strategic Human Resource Management [Shrm] in Corporate Social Responsibility Dr. Nakka Rinku Venkatesh	37
8	Analysis Economic Reforms Foreign Direct Investment Effects in India Dr. P. U. Athawale	47
9	A Fixed Point Theorem in Ir^2 Via Calculus Method S. B. Biradar	56
10	महात्मा गांधी और चम्पारण सत्याग्रह डॉ. संजय घोटे	60
11	रिटेल (किरकोळ) व्यापार क्षेत्रात माहिती तंत्रज्ञानाची भुमीका संभाजी एकनाथ पाटील	67
12	महाराष्ट्रातील आदिवासी उपयोजना क्षेत्र व त्यामधील आदिवासी लोकसंख्येचा चिकित्सक अभ्यास (जनगणना - २०११) डॉ. राजेंद्र आर. गव्हाळे	71
13	आदिवासी चळवळींचा एक विश्लेषणात्मक अभ्यास अशोक बाबुराव जाधव	82
14	महात्मा फुलेंचे अस्पृश्योद्धारक विचार व कार्य डॉ. दिनकर उंबरकर	88



5

E. COMMERCE - MAJOR CONCERNS

Vishwanath P. Hissal
Dept. of Commerce,
Shri. V. N. & A. N. College,
Mangrulpir, Dist. Washim (MS) India

Research Paper - Commerce

Introduction :

E-Commerce refers to financial business that is done online. There are auction websites and there are manufacturer websites that sell various items and consumers can purchase these items through the website. One of the most popular activities on the Web is shopping. It has much allure in it- You can shop at your leisure anytime and in your pajamas. Literally anyone can have their pages built to display their specific goods and services. The idea of doing business electrically is gained popularity among entrepreneurs and business executives rapidly. Electronic- commerce can be done in any form of business transactions or information exchange using information technology between companies and their customers and public administrations. Customers service and marketing are main elements in e-commerce. In this system the customer and the product/service providers are directly connected through the reach of network.

Categories of E-commerce:

1. **Business to Business (B2B):** Business-to- Business refers to the full spectrum of e-commerce that can occur between two organizations. Among other activities, B2B e-commerce includes purchasing and procurement, supplier management,



- inventory management, channel management, sales activities, payment management, and service and support.
2. **Business to Consumer (B2C):** Taking businesses and consumers interaction. The basic concept of this model I to B2C is the "Sell the product online to the consumers. Direct trade between the company and consumers. It provides direct selling through online. For example- If you want to sell goods and services to customer so that anybody can purchase any products directly from supplier's website.
 3. **Consumer to Business (C2B):** On the face of it, C2B e-commerce seems lop-sided. But online commerce has empowered consumers to originate requirements that businesses fulfill. An example of this could be a job board where a consumer places his/her requirements and multiple companies bid for winning the project. Another example would be a consumer posting his requirements of a holiday package, and various tour operators making offers.
 4. **Consumer to Consumer (C2C):** Consumer-to-Consumer is the e-commerce activity that provides the opportunity for trading of products/services amongst consumer who are connected through the internet. This makes easy transaction between individuals. C2C electronic-commerce has been conducted through both trading forums and intermediaries such as auctions classified advertisements and collectible shows.

Functions of E-Commerce:

1. **Communication:** It aimed at the delivery of information and documents to facilitate business transactions by electronic means. e.g. E-Mail.
2. **Process Management:** It covers the automation and improvements of business processes e.g. networking two computers together.
3. **Service Management:** It enables cost cutting at the same time increasing the speed and equality of service delivery.
4. **Transaction Capabilities:** Provides the ability to buy/sell on the Internet or some other online services e.g. amazon.com, ebay.com.



E-Commerce in India:

For developing countries like India, e-commerce offers considerable opportunity. E-commerce in India is still in nascent stage, but even the most-pessimistic projections indicate a boom. It is believed that low cost of personal computers, a growing installed base for Internet use and an increasingly competitive Internet Service Provider (ISP) market will help fuel e-commerce growth in Asia's second most populous nation. Indian middle class of 288 million people is equal to the entire U.S. consumer base. This makes India a real attractive market for e-commerce. To make a successful e-commerce transaction both the payment and delivery services must be made efficient.

On the negative side there are many challenges faced by e-commerce sites in India. The relatively small credit card population and lack of uniform credit agencies create a variety of payment challenges unknown in India. Delivery of goods to consumer by couriers and postal services is not very reliable in smaller cities, towns and rural areas. However, many Indian banks have put the Internet banking facilities. The speed post and courier system has also improved tremendously in recent years.

While many companies, organizations and communities in India are beginning to take advantage of the potential of e-commerce, critical challenges remains to be overcome before e-commerce would become an asset for common people. India's e-commerce industry is on the growth curve and experiencing a spurt in growth. The Online Travel Industry is the biggest segment in e-commerce and is booming due largely to the internet savvy urban population.

A report by the Internet and Mobile Association of India has revealed that India E-commerce market is growing at an average rate of 70 percent annually and has grown over 500 percent since 2007. The current estimate of US\$6.79 billion for year 2010 is way ahead of the market size in the year 2007 at \$1.75 billion.

Governmental Regulation:

There is also Asia Economic Co-operation (APEC) was established in 1989 with the vision of achieving stability, security and prosperity for the region through free and open trade and investment. APEC has an Electronic Commerce Steering Group as well as working on common privacy regulation throughout the APEC region. Internationally



there is the international consumer protection and Enforcement Network (ICPEN), which was formed in 1991 from an informal network of government customer fair trade organizations.

Future of E-Commerce in India:

Today, we are talking about e-commerce progress level of India, the seventh largest by geographical area, the second most populous country, and the most populous democracy in the world. India E-commerce space percentage is getting higher as more and more online retailers enter the market. Although this level of entry in the e-commerce market is good from a long term perspective, the challenge is that most entrepreneurs don't have the resources or capital to wait for years before they can get profits. The past three years have seen a rise in the number of companies embracing e-commerce technologies and the Internet in India. Most E-commerce sites have been targeted towards the NRI's with Gift delivery services, books, Audio and video cassettes. Major Indian Portals sites have also shifted towards e-commerce instead of depending on advertising revenue.

The web communities built around these portal sites with content have been effectively targeted to sell everything from event and movie tickets the grocery and computers. This is not to say that the e-commerce scenario has been bad in India as highly successful e-business like baba bazaar and Indian Mart have proved. Indian Banks too have been very successful in adapting EC and EDI Technologies to provide customers with real time account status, transfer of funds between current and Savingaccounts, stop payment facilities.

E-commerce in India to hit \$ Billion this year amazing, e-commerce is huge in India. A report by the Internet and Mobile Association of India has revealed that India's E-commerce market is growing at an average rate of 70% annually and has grown over 500 percent since 2007. The current estimate of US\$ 6.79 billion for year 2010 is way ahead of the market size in the year 2017 at \$1.75 commerce in India and the last couple of years.

Apparently, more online users in India are willing to make purchases through the Internet. Overall e-commerce industry is poised to experience a high growth in the next



couple of years. The 70% year on year growth is expected to continue and India's e-commerce market is forecast to reach a whopping \$US 10 billion by the end of 2011. The e-commerce market in India was largely dominated by the online travel industry with 80% market share while electronic retail (E-Tailing) held second spot with 6.48% market share.

Conclusion:-

Today, we are talking about E-Commerce progress level of India. E-commerce had great effected of development of global economy in developing countries small firms are gaining more profits by using E-commerce for making are transition with clients. The internet using to developing countries and changes in business level and development of e-commerce by becoming internet and business friendly and set internet access and use an a poritoity.

References :-

- 1) " The payment Services Regulation 2009"
- 2) Sinh (Aoruk 2009),:-E-commerce in India -The Real Challenges"
- 3) [http://en.wikepeida.org/wiki/Electronic commerce](http://en.wikepeida.org/wiki/Electronic_commerce)
- 4) International journal of technology vol.2.1st Jan.2011