INTERNATIONAL JOURNAL OF RESEARCH IN COMPUTER APPLICATION & MANAGEMENT



A Monthly Double-Blind Peer Reviewed (Refereed/Juried) Open Access International e-Journal - Included in the International Serial Directories

Indexed & Listed at:

Ulrich's Periodicals Directory ©, ProQuest, U.S.A., EBSCO Publishing, U.S.A., Cabell's Directories of Publishing Opportunities, U.S.A., Google Scholar,

Index Copernicus Publishers Panel, Poland with IC Value of 5.09 & number of libraries all around the world.

Circulated all over the world & Google has verified that scholars of more than 5000 Cities in 187 countries/territories are visiting our journal on regular basis.

Ground Floor, Building No. 1041-C-1, Devi Bhawan Bazar, JAGADHRI – 135 003, Yamunanagar, Haryana, INDIA

CONTENTS

Sr.		Page
No.	TITLE & NAME OF THE AUTHOR (S)	No.
1.	AN ASSESSMENT OF THE LEVEL OF e-COMMERCE ADOPTION AND BENEFITS DERIVED BY SMALL AND	1
	MEDIUM ENTERPRISES (SMEs) IN ZIMBABWE	_
	DR. B. NGWENYA & F. SINYOLO	
2.	RETURNS DOMINATE THE MARKETING OF RISK COVERAGE IN POSTAL LIFE INSURANCE SECTOR: A	4
	STUDY WITH REFERENCE TO CHHATTISGARH POSTAL CIRCLE	
	ASHA RAMTEKE, SS KHANUJA & OP CHANDRAKAR	
3.	A STUDY ON FACTOR INFLUENCING OF THE CONSUMER BUYING BEHAVIOR OF TWO WHEELER	8
	MOTOR CYCLES - WITH REFERENCE TO CHITTOOR DISTRICT, ANDHRA PRADESH	
_	DELLI KUMAR. KOTI & DR. P. BALAJI PRASAD	40
4.	FACTORS INFLUENCING INVESTMENT IN MUTUAL FUND: A STUDY REGARDING INVESTORS BEHAVIOUR	13
	DR. HITESH VYAS & AUM DAVE	
5.	CSR REPORTING IN THE LIGHT OF THE EUROPEAN UNION DIRECTIVES	16
J.	RYSZARD KAMIŃSKI	10
6.	A STUDY ON THE INVESTORS AWARENESS TOWARDS HEALTH INSURANCE POLICY IN TAMILNADU	20
0.	DR. P. RAMAN	
7.	WEATHER INDEX BASED CROP INSURANCE ASSESSMENT: TECHNOLOGICAL ADVANTAGES IN INDIA	27
	G. KOTRESHWAR & V.GURUSIDDARAJU	
8.	CRM IN RETAILING	32
	DR. NARINDER TANWAR	
9.	LIBRARY AUTOMATION: AN OVERVIEW	36
_	P. SEKAR & DR. K.C. ABDUL MAJEED	
10 .	IMPACT OF STRESS ON MENTAL HEALTH OF SCHOOL TEACHERS IN RANCHI: A SOCIO -	39
	PSYCHOLOGICAL STUDY	
11	BINDA KUMARI SMART CITIES – CHALLENGES AND IMPLEMENTATION APPROACHES: COMPARISON PERSPECTIVE IN	4.4
11.	INDIA, UAE AND SINGAPORE	44
	RAMAMURTHY VENKATESH, CHINTAN VADGAMA & MADHAVI DAMLE	
12.	IMPACT OF TRAINING PROGRAMMES OF CENTRAL BOARD FOR WORKERS EDUCATION ON THE	53
	LABOUR FORCE OF KERALA	33
	SHEEBA JOSEPH	
13.	ONLINE BUYING BEHAVIOUR AMONG TEENAGERS - AN INDIAN PERSPECTIVE	56
	ABHINAV GUPTA	
14.	WEST BENGAL - A TOURIST DESTINATION: COMPARATIVE ANALYSIS OF BENGAL TOURISM BUSINESS	58
	MODEL WITH KERALA & GUJARAT	
	SANJANA MONDAL	
15.	e-COMMERCE IN INDIA: A BOON OR BANE	63
1.0	DR. GURINDER KAUR CHALLENGES OF E-SERVICE ADOPTION AND IMPLEMENTATION IN ALLAHABAD	
16.	DR. AARTI ARORA & AMIT KUMAR	66
17.	EFFECTS OF TEACHING FACILITIES AND LEARNING RESOURCES ON THE PERFORMANCE OF SCIENCE IN	73
	PRIMARY SCHOOLS IN KENYA	, ,
	GRACE AKINYI OYUGI	
18.	IMPACT OF LIBERALISATION ON WORKING OF APMC: A CASE STUDY OF DHARWAD DISTRICT	75
	DR. VIJAYAKUMAR MANE	
19.	A STUDY ON THE CUSTOMER PERCEPTION TOWARDS PASSENGER CARS WITH SPECIAL REFERENCE TO	78
	MALAPPURAM DISTRICT IN KERALA	
	SHAHIBA.EC	
20.	COLLECTIVE BARGAINING: A GENERAL PERSPECTIVE	81
	BRAJESH KUMAR PARASHAR	or
	REQUEST FOR FEEDBACK & DISCLAIMER	85

CHIEF PATRON

PROF. K. K. AGGARWAL

Chairman, Malaviya National Institute of Technology, Jaipur

(An institute of National Importance & fully funded by Ministry of Human Resource Development, Government of India)

Chancellor, K. R. Mangalam University, Gurgaon

Chancellor, Lingaya's University, Faridabad

Founder Vice-Chancellor (1998-2008), Guru Gobind Singh Indraprastha University, Delhi

Ex. Pro Vice-Chancellor, Guru Jambheshwar University, Hisar

FOUNDER PATRON

LATE SH. RAM BHAJAN AGGARWAL

Former State Minister for Home & Tourism, Government of Haryana Former Vice-President, Dadri Education Society, Charkhi Dadri Former President, Chinar Syntex Ltd. (Textile Mills), Bhiwani

FORMER CO-ORDINATOR

DR. S. GARG

Faculty, Shree Ram Institute of Business & Management, Urjani

ADVISORS

PROF. M. S. SENAM RAJU

Director A. C. D., School of Management Studies, I.G.N.O.U., New Delhi

PROF. S. L. MAHANDRU

Principal (Retd.), Maharaja Agrasen College, Jagadhri

EDITOR

PROF. R. K. SHARMA

Professor, Bharti Vidyapeeth University Institute of Management & Research, New Delhi

EDITORIAL ADVISORY BOARD

DR. RAJESH MODI

Faculty, Yanbu Industrial College, Kingdom of Saudi Arabia

PROF. PARVEEN KUMAR

Director, M.C.A., Meerut Institute of Engineering & Technology, Meerut, U. P.

PROF. H. R. SHARMA

Director, Chhatarpati Shivaji Institute of Technology, Durg, C.G.

PROF. MANOHAR LAL

Director & Chairman, School of Information & Computer Sciences, I.G.N.O.U., New Delhi

PROF. ANIL K. SAINI

Chairperson (CRC), Guru Gobind Singh I. P. University, Delhi

PROF. R. K. CHOUDHARY

Director, Asia Pacific Institute of Information Technology, Panipat

DR. ASHWANI KUSH

Head, Computer Science, University College, Kurukshetra University, Kurukshetra

DR. BHARAT BHUSHAN

Head, Department of Computer Science & Applications, Guru Nanak Khalsa College, Yamunanagar

DR. VIJAYPAL SINGH DHAKA

Dean (Academics), Rajasthan Institute of Engineering & Technology, Jaipur

DR. SAMBHAVNA

Faculty, I.I.T.M., Delhi

DR. MOHINDER CHAND

Associate Professor, Kurukshetra University, Kurukshetra

DR. MOHENDER KUMAR GUPTA

Associate Professor, P. J. L. N. Government College, Faridabad

DR. SHIVAKUMAR DEENE

Asst. Professor, Dept. of Commerce, School of Business Studies, Central University of Karnataka, Gulbarga

DR. BHAVET

Faculty, Shree Ram Institute of Engineering & Technology, Urjani

ASSOCIATE EDITORS

PROF. ABHAY BANSAL

Head, Department of Information Technology, Amity School of Engineering & Technology, Amity University, Noida

PROF. NAWAB ALI KHAN

Department of Commerce, Aligarh Muslim University, Aligarh, U.P.

ASHISH CHOPRA

Sr. Lecturer, Doon Valley Institute of Engineering & Technology, Karnal

FORMER TECHNICAL ADVISOR

AMITA

Faculty, Government M. S., Mohali

FINANCIAL ADVISORS

DICKIN GOYAL

Advocate & Tax Adviser, Panchkula

NEENA

Investment Consultant, Chambaghat, Solan, Himachal Pradesh

LEGAL ADVISORS

JITENDER S. CHAHAL

Advocate, Punjab & Haryana High Court, Chandigarh U.T.

CHANDER BHUSHAN SHARMA

Advocate & Consultant, District Courts, Yamunanagar at Jagadhri

<u>SUPERINTENDENT</u>

SURENDER KUMAR POONIA

1.

Nationality

author is not acceptable for the purpose.

CALL FOR MANUSCRIPTS

We invite unpublished novel, original, empirical and high quality research work pertaining to the recent developments & practices in the areas of Computer Science & Applications; Commerce; Business; Finance; Marketing; Human Resource Management; General Management; Banking; Economics; Tourism Administration & Management; Education; Law; Library & Information Science; Defence & Strategic Studies; Electronic Science; Corporate Governance; Industrial Relations; and emerging paradigms in allied subjects like Accounting; Accounting Information Systems; Accounting Theory & Practice; Auditing; Behavioral Accounting; Behavioral Economics; Corporate Finance; Cost Accounting; Econometrics; Economic Development; Economic History; Financial Institutions & Markets; Financial Services; Fiscal Policy; Government & Non Profit Accounting; Industrial Organization; International Economics & Trade; International Finance; Macro Economics; Micro Economics; Rural Economics; Co-operation; Demography: Development Planning; Development Studies; Applied Economics; Development Economics; Business Economics; Monetary Policy; Public Policy Economics; Real Estate; Regional Economics; Political Science; Continuing Education; Labour Welfare; Philosophy; Psychology; Sociology; Tax Accounting; Advertising & Promotion Management; Management Information Systems (MIS); Business Law; Public Responsibility & Ethics; Communication; Direct Marketing; E-Commerce; Global Business; Health Care Administration; Labour Relations & Human Resource Management; Marketing Research; Marketing Theory & Applications; Non-Profit Organizations; Office Administration/Management; Operations Research/Statistics; Organizational Behavior & Theory; Organizational Development; Production/Operations: International Relations: Human Rights & Duties: Public Administration: Population Studies: Purchasing/Materials Management: Retailing; Sales/Selling; Services; Small Business Entrepreneurship; Strategic Management Policy; Technology/Innovation; Tourism & Hospitality; Transportation Distribution; Algorithms; Artificial Intelligence; Compilers & Translation; Computer Aided Design (CAD); Computer Aided Manufacturing; Computer Graphics; Computer Organization & Architecture; Database Structures & Systems; Discrete Structures; Internet; Management Information Systems; Modeling & Simulation; Neural Systems/Neural Networks; Numerical Analysis/Scientific Computing; Object Oriented Programming; Operating Systems; Programming Languages; Robotics; Symbolic & Formal Logic; Web Design and emerging paradigms in allied subjects.

Anybody can submit the **soft copy** of unpublished novel; original; empirical and high quality **research work/manuscript anytime** in **M.S. Word format** after preparing the same as per our **GUIDELINES FOR SUBMISSION**; at our email address i.e. <u>infoijrcm@gmail.com</u> or online by clicking the link **online submission** as given on our website (**FOR ONLINE SUBMISSION, CLICK HERE**).

GUIDELINES FOR SUBMISSION OF MANUSCRIPT

COVERING LETTER FOR SUBMISSION:	
	DATED:
THE EDITOR	
IJRCM	
Subject: SUBMISSION OF MANUSCRIPT IN THE AREA OF	
(e.g. Finance/Mkt./HRM/General Mgt./Engineering/Economics/Computer/	/IT/ Education/Psychology/Law/Math/other, please
<mark>specify</mark>)	
DEAR SIR/MADAM	
Please find my submission of manuscript titled 'your journals.	' for likely publication in one
I hereby affirm that the contents of this manuscript are original. Furthermore fully or partly, nor it is under review for publication elsewhere.	e, it has neither been published anywhere in any languag
I affirm that all the co-authors of this manuscript have seen the submitted votheir names as co-authors.	version of the manuscript and have agreed to inclusion
Also, if my/our manuscript is accepted, I agree to comply with the formalitie discretion to publish our contribution in any of its journals.	es as given on the website of the journal. The Journal h
NAME OF CORRESPONDING AUTHOR	:
Designation/Post*	:
Institution/College/University with full address & Pin Code	:
Residential address with Pin Code	:
Mobile Number (s) with country ISD code	:
Is WhatsApp or Viber active on your above noted Mobile Number (Yes/No)	:
Landline Number (s) with country ISD code	:
E-mail Address	:
Alternate E-mail Address	:

* i.e. Alumnus (Male Alumni), Alumna (Female Alumni), Student, Research Scholar (M. Phil), Research Scholar (Ph. D.), JRF, Research Assistant, Assistant Lecturer, Lecturer, Senior Lecturer, Junior Assistant Professor, Assistant Professor, Senior Assistant Professor, Co-ordinator, Reader, Associate Professor, Professor, Head, Vice-Principal, Dy. Director, Principal, Director, Dean, President, Vice Chancellor, Industry Designation etc. <u>The qualification of</u>

NOTES:

- a) The whole manuscript has to be in **ONE MS WORD FILE** only, which will start from the covering letter, inside the manuscript. <u>pdf.</u> <u>version</u> is liable to be rejected without any consideration.
- b) The sender is required to mention the following in the SUBJECT COLUMN of the mail:
 - **New Manuscript for Review in the area of** (e.g. Finance/Marketing/HRM/General Mgt./Engineering/Economics/Computer/IT/ Education/Psychology/Law/Math/other, please specify)
- c) There is no need to give any text in the body of the mail, except the cases where the author wishes to give any **specific message** w.r.t. to the manuscript.
- d) The total size of the file containing the manuscript is expected to be below 1000 KB.
- e) Only the Abstract will not be considered for review and the author is required to submit the complete manuscript in the first instance.
- f) The journal gives acknowledgement w.r.t. the receipt of every email within twenty-four hours and in case of non-receipt of acknowledgment from the journal, w.r.t. the submission of the manuscript, within two days of its submission, the corresponding author is required to demand for the same by sending a separate mail to the journal.
- g) The author (s) name or details should not appear anywhere on the body of the manuscript, except on the covering letter and the cover page of the manuscript, in the manner as mentioned in the guidelines.
- 2. MANUSCRIPT TITLE: The title of the paper should be typed in bold letters, centered and fully capitalised.
- 3. AUTHOR NAME (S) & AFFILIATIONS: Author (s) name, designation, affiliation (s), address, mobile/landline number (s), and email/alternate email address should be given underneath the title.
- 4. ACKNOWLEDGMENTS: Acknowledgements can be given to reviewers, guides, funding institutions, etc., if any.
- 5. **ABSTRACT:** Abstract should be in **fully Italic printing**, ranging between **150** to **300 words**. The abstract must be informative and elucidating the background, aims, methods, results & conclusion in a **SINGLE PARA**. **Abbreviations must be mentioned in full**.
- 6. **KEYWORDS**: Abstract must be followed by a list of keywords, subject to the maximum of **five**. These should be arranged in alphabetic order separated by commas and full stop at the end. All words of the keywords, including the first one should be in small letters, except special words e.g. name of the Countries, abbreviations etc.
- 7. **JEL CODE**: Provide the appropriate Journal of Economic Literature Classification System code (s). JEL codes are available at www.aea-web.org/econlit/jelCodes.php. However, mentioning of JEL Code is not mandatory.
- 8. **MANUSCRIPT**: Manuscript must be in <u>BRITISH ENGLISH</u> prepared on a standard A4 size <u>PORTRAIT SETTING PAPER</u>. It should be free from any errors i.e. grammatical, spelling or punctuation. It must be thoroughly edited at your end.
- 9. HEADINGS: All the headings must be bold-faced, aligned left and fully capitalised. Leave a blank line before each heading.
- SUB-HEADINGS: All the sub-headings must be bold-faced, aligned left and fully capitalised.
- 11. MAIN TEXT:

THE MAIN TEXT SHOULD FOLLOW THE FOLLOWING SEQUENCE:

INTRODUCTION

REVIEW OF LITERATURE

NEED/IMPORTANCE OF THE STUDY

STATEMENT OF THE PROBLEM

OBJECTIVES

HYPOTHESIS (ES)

RESEARCH METHODOLOGY

RESULTS & DISCUSSION

FINDINGS

RECOMMENDATIONS/SUGGESTIONS

CONCLUSIONS

LIMITATIONS

SCOPE FOR FURTHER RESEARCH

REFERENCES

APPENDIX/ANNEXURE

The manuscript should preferably be in **2000** to **5000 WORDS**, But the limits can vary depending on the nature of the manuscript

- 12. **FIGURES & TABLES**: These should be simple, crystal **CLEAR**, **centered**, **separately numbered** & self-explained, and the **titles must be above the table/figure**. **Sources of data should be mentioned below the table/figure**. *It should be ensured that the tables/figures are*referred to from the main text.
- 13. **EQUATIONS/FORMULAE**: These should be consecutively numbered in parenthesis, left aligned with equation/formulae number placed at the right. The equation editor provided with standard versions of Microsoft Word may be utilised. If any other equation editor is utilised, author must confirm that these equations may be viewed and edited in versions of Microsoft Office that does not have the editor.
- 14. ACRONYMS: These should not be used in the abstract. The use of acronyms is elsewhere is acceptable. Acronyms should be defined on its first use in each section e.g. Reserve Bank of India (RBI). Acronyms should be redefined on first use in subsequent sections.
- 15. **REFERENCES:** The list of all references should be alphabetically arranged. *The author (s) should mention only the actually utilised references in the preparation of manuscript* and they may follow Harvard Style of Referencing. Also check to ensure that everything that you are including in the reference section is duly cited in the paper. The author (s) are supposed to follow the references as per the following:
- All works cited in the text (including sources for tables and figures) should be listed alphabetically.
- Use (ed.) for one editor, and (ed.s) for multiple editors.
- When listing two or more works by one author, use --- (20xx), such as after Kohl (1997), use --- (2001), etc., in chronologically ascending
 order.
- Indicate (opening and closing) page numbers for articles in journals and for chapters in books.
- The title of books and journals should be in italic printing. Double quotation marks are used for titles of journal articles, book chapters, dissertations, reports, working papers, unpublished material, etc.
- For titles in a language other than English, provide an English translation in parenthesis.
- Headers, footers, endnotes and footnotes should not be used in the document. However, you can mention short notes to elucidate some specific point, which may be placed in number orders before the references.

PLEASE USE THE FOLLOWING FOR STYLE AND PUNCTUATION IN REFERENCES:

BOOKS

- Bowersox, Donald J., Closs, David J., (1996), "Logistical Management." Tata McGraw, Hill, New Delhi.
- Hunker, H.L. and A.J. Wright (1963), "Factors of Industrial Location in Ohio" Ohio State University, Nigeria.

CONTRIBUTIONS TO BOOKS

• Sharma T., Kwatra, G. (2008) Effectiveness of Social Advertising: A Study of Selected Campaigns, Corporate Social Responsibility, Edited by David Crowther & Nicholas Capaldi, Ashgate Research Companion to Corporate Social Responsibility, Chapter 15, pp 287-303.

JOURNAL AND OTHER ARTICLES

• Schemenner, R.W., Huber, J.C. and Cook, R.L. (1987), "Geographic Differences and the Location of New Manufacturing Facilities," Journal of Urban Economics, Vol. 21, No. 1, pp. 83-104.

CONFERENCE PAPERS

• Garg, Sambhav (2011): "Business Ethics" Paper presented at the Annual International Conference for the All India Management Association, New Delhi, India, 19–23

UNPUBLISHED DISSERTATIONS

• Kumar S. (2011): "Customer Value: A Comparative Study of Rural and Urban Customers," Thesis, Kurukshetra University, Kurukshetra.

ONLINE RESOURCES

Always indicate the date that the source was accessed, as online resources are frequently updated or removed.

WEBSITES

• Garg, Bhavet (2011): Towards a New Gas Policy, Political Weekly, Viewed on January 01, 2012 http://epw.in/user/viewabstract.jsp

IMPACT OF LIBERALISATION ON WORKING OF APMC: A CASE STUDY OF DHARWAD DISTRICT

DR. VIJAYAKUMAR MANE LECTURER GOVERNMENT P U COLLEGE HEBSUR

ABSTRACT

The price of agricultural products before the WTO agreement in India was lower than the international prices. The prices of international agricultural products have become the lower than the Indian agricultural prices this is resulted in the growing unrest among the farmers in different states and pushed them in to bad condition. The policy of trade liberalization resulted in the falling of prices of farm commodities especially from mid-90s onwards. Due to the lack of remunerative prices for their products the farmers began to dump their products like tomato, onion etc in the fields. Some of the products were thrown on the road in protest.

KEYWORDS

APMC, Dharwad, liberalisation.

INTRODUCTION

he implementation of the liberalization policies focused on the withdrawals of the state from economic sectors also resulted in the abolition of Indian agricultural subsidies that had supported farmers for decades. As a result of economic reforms Indian farmers were pushed into competition with the international market making them extremely vulnerable to price volatility and integrated India in to global market, then Indian farmers desperately forced into the using new highest priced inputs, which incorporated innovative, but expensive, biotechnology and which came with the promise of producing higher yields and providing greater resistance against pests. However, such inputs often fail to live up to these promises, driving farmers into further debt as they failed to produce enough crop to make for rising input costs. These inputs sold by foreign multinational corporations became available only after Indian markets were opened up under economic reforms.

Besides disadvantages of liberalization, there are number of defects found in agricultural sector as well as in working of agricultural marketing viz. inadequate facilities for transport, lack of financial facilities at cheaper rate, lack of information regarding price, lack of grading and standardization, inadequate storage facility, presence of large number of middlemen in the markets and frequent fluctuation of prices. Due to all these factors farmer is not getting justice price for products this has created a situation that forces farmers to commit suicide.

STATEMENT OF THE PROBLEM

Small and marginal farmers in particular have been the worst suffers from the onslaught of liberalisation in India. Due to liberalisation private sector is strengthening in this regard the problem under investigation, i.e., *Impact of Liberalisation On Working Of Apmc: A Case Study Of Dharwad Ditrict*, is taken with genuine curiosity of investigating the impact of liberalization on Annigeri APMC of Navalgund Taluk of Dharwad district which had a large number of small farmers.

OBJECTIVES OF THE STUDY

- ${\bf 1.} \qquad {\bf To \ study \ the \ impact \ of \ liberalisation \ on \ Indian \ agricultural \ sector.}$
- 2. To identify the suitable suggestion to face the challenges of liberalisation.

HYPOTHESIS

- 1. Due to liberalisation agricultural sector is suffering.
- 2. Due to liberalisation private sector is strengthening at the cost of the farmers
- 3. Due to liberalisation distress among farmers is increasing.

REVIEW OF LITERATURE

Malati Phogat., in her book *Globalisation and the farmers: An Impact Assessment* (2010), talks about the recent waves of liberalization, structural adjustment and economic reforms began in India. In case of agricultural sector, the debate has been going on how and in what manners Indian agriculture is affected by these reforms, liberalization and consequent policies. The study has focused the implication of globalization and related policies on agricultural sector. The book tries to identify how globalization affected the society in general and farmers in particular.

K P Singh., in his book *Agricultural Marketing and Rural Development* (2011), narrates about the impact of globalization and liberalization on agriculture and small farmers in developing countries, the global framework affecting rural producers in developing countries, the cause's effects of the green revolution in Punjab and strategy for effective agricultural marketing extension to meet the challenges in 21st century has been discussed in this book.

Mohd. Iqbal Ali and Bhaskar G., in his book WTO Globalization and Indian Agriculture (2011), explain about globalization trends of the recent past which have impacted the world economics particularly those of developing countries immensely. Countries worldwide are reshaping their economic and trade policies to meet the challenges of new rules of trade under WTO and intense competition unleashed by the forces of globalization. The changed economic milieu has affected the Indian economy more to be the agricultural sector in several ways.

Narshimha Reddy, D and Srijit Mishra., in their book Agrarian crisis in India (2009) highlighted the plight of farmers, since a decade Indian agriculture has been marked by deceleration in growth and distress of farmers. This book brings together detailed analysis of this crisis in all its dimensions.

S. S. Acharya and N. L. Agarwal., in their book Agricultural Marketing in India (2009) made an analysis with special emphasis on marketing functions, institutions, efficiency, costs and margins, government efforts in the improvement of agricultural marketing and market research.

Kumar D., in his book *Agriculture under Globalization* (2009) says that 'In a global agricultural economy, small farms will be replaced by large farms, which in turn will be controlled by giant multinational corporations. Small farmers quite simply will not be able to compete in a "free market" global economy especially in low-income countries. Low-income countries that do not spend heavily on research and technology dissemination and do not upgrade their rural infrastructure and reduce transaction costs will experience declining prices for agricultural commodities without any decreases in costs of production have been discussed.

IMPACT OF LIBERALISATION ON AGRICULTURE MARKETING AND FARMERS

The data was collected from farmers and analysed and interpreted by using the statistical tools such as percentages, graphical representation to study the impact of liberalisation on working of APMC's.

1. EDUCATION STATUS OF FARMERS

TABLE - 1

Education	Land Holdings							
Education	1 Acres	2 Acres	3 Acres	4 Acres	10 Acres	<10Acres	Total	
Primary	6 (60.0)	8 (38.1)	9 (40.9)	11 (32.4)	8 (30.8)	11 (29.7)	53 (35.3)	
High School	3 (30.0)	-	8 (36.34)	11 (32.4)	7 (26.9)	18 (48.7)	47 (31.3)	
Illiterate	1 (10.00	9 (42.9)	4 (18.20	8 (23.50	7 (26.9)	4 (10.8)	33 (22.0)	
Degree	-	-	1 (4.5)	3 (8.8)	3 (11.50	2 (5.4)	9 (6.0)	
Post-graduate	-	1 (4.7)	-	-	-	-	1 (0.7)	
Others	-	3 (14.3)	-	1 (2.9)	1 (3.9)	2 (5.4)	7 (4.7)	
Total	10(100.0)	21(100.0)	22(100.0)	34(100.0)	26(100.0)	37(100.0)	150(100.0)	

Note: Figures in parentheses are percentages of the total farmers in the respective category.

The level of education is an important factor in adoption of new technologies in farming business. Hence the education level of farmers was worked out and presented in the table-1 it is revealed from the table that 35.3 percent farmers were educated primary level, 31.3 percent farmers High School level, 22.0 percent illiterate, 6.0 percent farmers degree level, 4.7 percent intermediate level and 0.7 percent means only one farmers educated post graduate level.

It is clear from above discussion that the higher proportion of farmer's educated primary and High school level and illiterate is higher in number. In the era of liberalisation farmers has to compete with global goods, maintaining standardisation, adopting new technologies, but due to lack of education farmers facing difficulties in understanding and adopting changed situation.

2. RESPONSE OF FARMERS ON KNOWN ABOUT LIBERALISATION

TABLE - 2

Village	Vaa/Na	Land Holdings						
	Yes/No	1 Acres	2 Acres	3 Acres	4 Acres	10 Acres	<10Acres	Total
Ammimoni	Yes	-	-	-	-	-	-	-
Annigeri	No	8(80.0)	2(9.5)	7(31.8)	5(14.7)	1(3.8)	7(18.9)	30(20.0)
Novolgund	Yes	-	1(4.8)	-	-	-	-	1(0.7)
Navalgund	No	1(10.0)	6(28.5)	2(9.1)	6(17.7)	4(15.4)	10(27.0)	29(19.3)
Shisvinalli	Yes	-	-	-	-	-	-	-
Shisvinaiii	No	-	2(9.5)	4(18.2)	12(35.3)	6(23.1)	6(16.2)	30(20.0)
Hebbal	Yes	-	-	-	1(2.9)	-	-	1(0.7)
перраі	No	1(10.0)	7(33.3)	4(18.2)	4(11.8)	11(42.3)	2(5.4)	29(19.3)
March	Yes	-	-	-	1(2.9)	-	-	1(0.7)
Morab	No	-	3(14.3)	5(22.7)	5(14.7)	4(15.4)	12(32.4)	29(19.3)
	Yes	-	1(4.8)	-	2(5.9)	-	-	3(2.0)
Total	No	10(100.0)	20(95.2)	22(100.0)	32(94.1)	26(100.0)	37(100.0)	147(98.0)
	Total	10(100.0)	21(100.0)	22(100.0)	34(100.0)	26(100.0)	37(100.0)	150(100.0)

Note: Figures in parentheses are percentages of the total farmers in the respective category.

The knowledge of farmers on liberalisation process was assessed and presented in table -2. This is revealed from the table that highest proportion of farmers that is out of 150 farmers 147 farmers who responded on negative on the knowledge regarding liberalisation. It shows that farmer's failure in facing challenges of liberalisation in agriculture sector. Due to liberalisation multinational company's products like American corn, Pizza Huts, K.F.C etc. Scattered all over the nation and Indians showing interests towards these products and this is caused regress for rural agriculture industry.

3. RESPONSE OF FARMERS ON GETTING INFORMATION OF PRICE OF AGRICULTURAL PRODUCTS

TABLE - 3

Education	Land Holdings							
Education	1 Acres	2 Acres	3 Acres	4 Acres	10 Acres	<10Acres	Total	
News papers	9 (90.0)	11 (52.4)	18 (81.8)	24 (70.6)	18 (69.2)	33 (89.2)	113 (75.3)	
Others	1 (10.0)	9(42.8)	4 (18.2)	9 (26.5)	8 (30.8)	4 (10.8)	35 (23.3)	
Internet	-	1(4.8)	-	-	-	-	1 (0.7)	
SMS	-	1	-	1(2.9)	-	-	1 (0.7)	
T.V	-	1	-	-	-	-	-	
Radio	-	1	-	-	-	-	-	
Total	10(100.0)	21(100.0)	22(100.0)	34(100.0)	26(100.0)	37(100.0)	150(100.0)	

 $\label{thm:continuous} \textbf{Note: Figures in parentheses are percentages of the total farmers in the respective category.}$

Famers getting information regarding price presented in table-3. This is revealed from the table that 75.3 percent farmers are getting in information regarding price of agricultural products through news papers, 23.3 percent through traders, middleman and villagers and 0.7 percent farmers through internet and SMS. It shows that because of illiteracy farmers depended on others and no one farmers get information through T.V and Radio. Due to liberalization many private T.V channels emerged and all these channels disseminating commercial programmes and not programmes in the interests of farmers.

4. FARMERS RESPONSE ON BETTER PRICE IN APMC

TABLE - 4

Village	Yes/	Land Holdings						
	No	1 Acres	2 Acres	3 Acres	4 Acres	10 Acres	<10Acres	Total
Ammimoni	Yes	-	-	1(4.5)	1(2.9)	-	2.(5.4)	4(2.7)
Annigeri	No	8(80.0)	2(9.5)	6(27.3)	4(11.8)	1(3.8)	5(13.5)	26(17.3)
Navalgund	Yes	-	1(4.8)	-	1(2.9)	1(3.8)	2(5.4)	5(3.3)
Navalgund	No	1(10.0)	6(28.5)	2(9.1)	5(14.7)	3(11.5)	8(21.6)	25(16.7)
Shisvinalli	Yes	-	ı	1(4.5)	2(5.9)	3(11.5)	2(5.4)	8(5.3)
Silisvillalli	No	-	2(9.5)	3(13.6)	10(29.4)	3(11.5)	4(10.8)	22(14.7)
Hebbal	Yes	-	1(4.8)	1(4.5)	1(2.9)	1(3.8)	1(2.7)	5(3.3)
перраі	No	1(10.0)	6(28.5)	3(13.6)	4(11.8)	10(38.4)	1(2.7)	25(16.7)
Morab	Yes	-	1	-	2(5.9)	1(3.8)	4(10.8)	7(4.7)
IVIOTAD	No	-	3(14.3)	5(22.7)	4(11.8)	3(11.5)	8(21.6)	23(15.3)
	Yes	-	2(9.5)	3(13.6)	7(20.6)	6(23.1)	11(29.7)	29(19.3)
Total	No	10(100.0)	29(90.5)	19(86.4)	27(79.4)	20(76.9)	26(70.3)	121(80.7)
	Total	10(100.0)	21(100.0)	22(100.0)	34(100.0)	26(100.0)	37(100.0)	150(100.0)

Note: Figurs in parentheses are percentages of the total farmers in the respective category.

Farmers getting better price in APMC's is worked out and presented in the table-4 it is revealed form the table that 80.7 percent farmers are not getting better price, 19.3 percent farmers not getting better price. Big land holders responded that they are getting better price whereas small holding farmers are not. It is find out that big land holder and those who have big land holders, storage of agriculture goods and transportation facility are beneficiary, without having these facilities that farmers are in loss. Now situation is created that who's having above facility they can survive in agriculture business.

FINDINGS OF THE STUDY

- 1. During the field work it is found that due to illiteracy of farmers, the multinational companies are exploiting the farmers and the APMCs which were supposed to safeguard the interest of the farmer's community has failed in its duties.
- 2. The agricultural produce is not sold in APMCs, the agricultural business people go to the fields and purchase the goods. Here the farmer has no choice to bargain or to ask for prices.
- 3. Due to urgent financial needs the farmers are selling their produce immediately even when the prices are low.
- 4. Due to liberalisation farmers are moving towards growing commercial crops and this has created surplus growth and the prices are going down.
- 5. Though there are APMC markets, the middleman and licensed private traders are dominating and the exploitation is on the increase.
- 6. Due to usage of chemical fertilisers the fertility of land is declining.
- 7. The financial liability of farmers is increasing due to non availability of prices and the APMC support; this has sometimes led to farmer's suicide.
- 8. Due to liberalisation the online trading and electronic commerce has increased and this is not supportive to farmers.
- 9. It is surprising and shocking to know that many of the farmers do not know about the liberalisation concept. They say that it is not at their reach it is the top people activity and they are least concerned about it.

SUGGESTIONS

- 1. It is necessary to develop the standard and scope of basic services like roads, modern means of communication, storage facilities.
- 2. The regulated markets authorities and government may like steps to improve the awareness among farmers about regulated market.
- 3. Adequate arrangements of agricultural produce on support price, if the price falls below the level.
- 4. Agriculture technology must reach to farmers, irrespective of size of land holdings.
- 5. Proper training should be given to the farmers by agricultural assistants regarding use of pesticides and fertilizers.
- 6. Primary agricultural produce marketing co-operatives must open their branches in the rural areas and have to purchase produce of farmers at s reasonable price.

CONCLUSION

On the basis of findings of the study some variable suggestions were given. Due to liberalization policy role of government in managing markets is on the decline worldwide. In the countries in the world, market operation is conducted by corporate sector. So farmer's welfare point of view sincere implementation of welfare schemes by government and favourable response to these governmental efforts on the part of the farmers undoubtedly bring golden days for farmers.

REFERENCES

- 1. Alagh. Y.K., (2003), "Globalisation and Agriculture Crisis in India" Deep and Deep Publishers New Delhi.
- 2. Hardeep Singh, Manoj Kr. Goel and Amit Kr. Singhal., (2012), "New Perspectives in Rural and Agriculture Marketing", VSRD International Journal of Business and Management Research, Vol. 2.
- 3. Jamge, D.L., (2008), "Globalisation of Agricultural Economy: A Change of Opportunity before Indian Agriculture", Indian Streams Research Journal, Vol.2, Issue-8, September.
- 4. Muralidhas. B.V. and Mamatha. D. M, (etal)., (2011), "Globalisation and its impact on Indian agriculture: A study of farmers suicides in the state of Andhra Pradesh" Nepalese Journal of Public Policy and Governance, Vol. xxix, No.2, December.
- 5. Ohja. A.K., (2002) "Globasation and Liberalization- prospects of new world order" Third Concept an International Journal of Ideas, August.
- 6. Roy, M., (2012), "Agricultural Marketing: New Challenges", International Journal of Humanities and Applied Sciences, Vol.1, No.2.
- 7. Selvaraj, A, and Sakthivel N., (2009), "Farmers Perceptions towards Regulated markets" Financing Agriculture-A National Journal of Agriculture and Rural Development, January-February.

REQUEST FOR FEEDBACK

Dear Readers

At the very outset, International Journal of Research in Computer Application & Management (IJRCM) acknowledges & appreciates your efforts in showing interest in our present issue under your kind perusal.

I would like to request you to supply your critical comments and suggestions about the material published in this issue, as well as on the journal as a whole, on our e-mail **infoijrcm@gmail.com** for further improvements in the interest of research.

If you have any queries, please feel free to contact us on our e-mail infoijrcm@gmail.com.

I am sure that your feedback and deliberations would make future issues better – a result of our joint effort.

Looking forward to an appropriate consideration.

With sincere regards

Thanking you profoundly

Academically yours

Sd/-

Co-ordinator

DISCLAIMER

The information and opinions presented in the Journal reflect the views of the authors and not of the Journal or its Editorial Board or the Publishers/Editors. Publication does not constitute endorsement by the journal. Neither the Journal nor its publishers/Editors/Editorial Board nor anyone else involved in creating, producing or delivering the journal or the materials contained therein, assumes any liability or responsibility for the accuracy, completeness, or usefulness of any information provided in the journal, nor shall they be liable for any direct, incidental, special, consequential or punitive damages arising out of the use of information/material contained in the journal. The journal, neither its publishers/Editors/ Editorial Board, nor any other party involved in the preparation of material contained in the journal represents or warrants that the information contained herein is in every respect accurate or complete, and they are not responsible for any errors or omissions or for the results obtained from the use of such material. Readers are encouraged to confirm the information contained herein with other sources. The responsibility of the contents and the opinions expressed in this journal are exclusively of the author (s) concerned.

ABOUT THE JOURNAL

In this age of Commerce, Economics, Computer, I.T. & Management and cut throat competition, a group of intellectuals felt the need to have some platform, where young and budding managers and academicians could express their views and discuss the problems among their peers. This journal was conceived with this noble intention in view. This journal has been introduced to give an opportunity for expressing refined and innovative ideas in this field. It is our humble endeavour to provide a springboard to the upcoming specialists and give a chance to know about the latest in the sphere of research and knowledge. We have taken a small step and we hope that with the active cooperation of like-minded scholars, we shall be able to serve the society with our humble efforts.







