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,

Den J-Gage, India [link of the same is duly available at Inflibnet of University Grants Commission (U.G.C.)], 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 5220 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

http://ijrcm.org.in/

ii

CONTENTS

Sr. No.	TITLE \mathbf{x} NAME OF THE AUTHOR (S)							
1.	EFFECT OF DEMOGRAPHICAL VARIABLES ON PSYCHOLOGICAL WELL-BEING AND JOB PERFORMANCE OF IT EMPLOYEES <i>C.ADDLIN POOVIGA & DR. SUSAN CHIRAYATH</i>							
2.	THE ROLE OF E-COMMITMENT AS A MEDIATOR IN THE RELATIONSHIP BETWEEN E-SERVICE QUALITY AND CUSTOMER RETENTION RAJANI ROSHAN JOHN & DR. JOSEPH I. INJODEY							
3.	CHANGING LEADERSHIP WITH EVER CHANGING WORLD DR. E. JALAJA	11						
4.	MARKETING MIX AND COMPETITIVE ADVANTAGE SHWETHASHREE.M.R & DR. POORNIMA JOGI							
5.	IMPACT OF TELEVISION ADVERTISEMENTS ON INDIAN VALUE SYSTEM: A PROSPECTIVE AND RETROSPECTIVE APPROACH SHUBHA. A. & P NARAYANA REDDY							
6.	QUALITY CONCEPT AND DIMENSIONS IN HIGHER EDUCATION DR. A. PUNNAVANAM							
7.	PROBLEMS AND CHALLENGES OF FAMILY OWNED BUSINESS IN INDIA B. INDIRAPRIYADHARSHINI & DR. P. BRUNTHA							
8.	E-BANKING IN INDIA: CHALLENGES AND OPPORTUNITIES DR. VEENA ANGADI, DR. R. PARVATHI & DR. GOPALA KRISHANA							
9.	HEALTH MANAGEMENT SYSTEM INTEGRATED GLUCOSE MANAGEMENT SYSTEM K.HAKKINS RAJ & HUNDESSA DABA NEMOMSSA	29						
10.	EXAMINING FACTORS INFLUENCING AGENT'S PERCEPTION TOWARDS GENERAL INSURANCE COMPANIES PROVIDING HEALTH INSURANCE IN INDIA <i>NAIR SHEEBA SHANTI NARAYANAN & DR. JAMES JACOB</i>	33						
11.	PUBLIC LIBRARY INNOVATION FOR THE KNOWLEDGE SOCIETY DR. P. SHERLY BELL	40						
12.	USE OF WORD OF MOUTH MARKETING METHOD IN CONSUMER BUYING BEHAVIOUR RESHMI RAMACHANDRAN & RATHI K N							
13 .	A STUDY ON SITUATION ANALYSIS FOR MARKETING RENEWABLE ENERGY PRODUCTS - WITH SPECIAL REFERENCE TO ESSORPE HOLDINGS PVT. LTD., COIMBATORE, TAMIL NADU DEEPIKA A							
14.	LEAST DEVELOPED COUNTRIES' PARTICIPATION IN GLOBAL TRADE IN COMMERCIAL SERVICES DR. AJAB SINGH	51						
15.	A STUDY ON FINANCIAL ANALYSIS OF CANBANK VENTURE CAPITAL FUND LIMITED MD AIJAZ KHAN & MEHDI BANO	66						
16 .	A STUDY OF GREEN BANKING TRENDS IN INDIAN BANKS WITH SPECIAL REFERENCE TO BANGALORE CITY NANDINI.N	70						
17.	E-COMMERCE MARKETING MIX - WHOLLY ONLINE OR ONE FOOT IN BOTH THE WORLDS? DISCUSSION CONTINUES DR. JAYADAS.S	75						
18.	RURAL TRANSFORMATION IN INDIA: EMPLOYMENT PATTERN IN RURAL ECONOMY	79						
19.	MANISHA AN ASSESSMENT OF CORPORATE SOCIAL RESPONSIBILITY AND CORPORATE FINANCIAL PERFORMANCE RELATIONSHIP IN THE CONTEXT OF SELECTED INDIAN BANKS SAIYED AMENA HABBIBULLAH							
20.	MODELING THE RELATIONSHIP BETWEEN MONEY SUPPLY & CRUDE OIL PRICES WITH GDP & INFLATION IN INDIA SEEMA DEVI	86						
	REQUEST FOR FEEDBACK & DISCLAIMER	92						

<u>CHIEF PATRON</u>

PROF. K. K. AGGARWAL

Chairman, Malaviya National Institute of Technology, Jaipur

(An institute of National Importance & fully funded by Ministry of Human Resource Development, Govern-

ment 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

<u>ADVISOR</u>

PROF. S. L. MAHANDRU Principal (Retd.), Maharaja Agrasen College, Jagadhri

<u>EDITOR</u>

PROF. R. K. SHARMA

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

EDITORIAL ADVISORY BOARD

DR. CHRISTIAN EHIOBUCHE

Professor of Global Business/Management, Larry L Luing School of Business, Berkeley College, Woodland Park NJ 07424, USA

PROF. SIKANDER KUMAR

Chairman, Department of Economics, Himachal Pradesh University, Shimla, Himachal Pradesh

DR. JOSÉ G. VARGAS-HERNÁNDEZ

Research Professor, University Center for Economic & Managerial Sciences, University of Guadalajara, Gua-

dalajara, Mexico

PROF. RAJENDER GUPTA

Convener, Board of Studies in Economics, University of Jammu, Jammu

DR. TEGUH WIDODO

Dean, Faculty of Applied Science, Telkom University, Bandung Technoplex, Jl. Telekomunikasi, Terusan

Buah Batu, Kabupaten Bandung, Indonesia

PROF. S. P. TIWARI

Head, Department of Economics & Rural Development, Dr. Ram Manohar Lohia Avadh University, Faizabad

DR. KAUP MOHAMED

Dean & Managing Director, London American City College/ICBEST, United Arab Emirates

SUNIL KUMAR KARWASRA

Principal, Aakash College of Education, ChanderKalan, Tohana, Fatehabad

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 http://ijrcm.org.in/

DR. MIKE AMUHAYA IRAVO

Principal, Jomo Kenyatta University of Agriculture and Technology (JKUAT), Westlands Campus, Nairobi-

Kenya

PROF. M. S. SENAM RAJU

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

DR. NEPOMUCENO TIU

Chief Librarian & Professor, Lyceum of the Philippines University, Laguna, Philippines

PROF. PARVEEN KUMAR

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

DR. ANA ŠTAMBUK

Head of Department in Statistics, Faculty of Economics, University of Rijeka, Rijeka, Croatia

PROF. H. R. SHARMA

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

DR. CLIFFORD OBIYO OFURUM

Director, Department of Accounting, University of Port Harcourt, Rivers State, Nigeria

DR. SHIB SHANKAR ROY

Professor, Department of Marketing, University of Rajshahi, Rajshahi, Bangladesh

PROF. MANOHAR LAL

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

Professor, School of Business, Mzumbe University, Tanzania

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. VIJAYPAL SINGH DHAKA

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

PROF. NAWAB ALI KHAN

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

DR. EGWAKHE A. JOHNSON

Professor, Babcock University, Ilishan-Remo, Ogun State, Nigeria

DR. ASHWANI KUSH

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

PROF. ABHAY BANSAL

Head, Department of Information Technology, Amity School of Engineering & Technology, Amity Univer-

sity, Noida

DR. BHARAT BHUSHAN

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

MUDENDA COLLINS

Head of the Department of Operations & Supply Chain, The Copperbelt University, Zambia

Dr. MURAT DARÇIN

Associate Dean, Gendarmerie and Coast Guard Academy, Ankara, Turkey

DR. YOUNOS VAKIL ALROAIA

Head of International Center, DOS in Management, Semnan Branch, Islamic Azad University, Semnan, Iran

SHASHI KHURANA

Associate Professor, S. M. S. Khalsa Lubana Girls College, Barara, Ambala

DR. SEOW TA WEEA

Associate Professor, Universiti Tun Hussein Onn Malaysia, Parit Raja, Malaysia

DR. OKAN VELI ŞAFAKLI

Associate Professor, European University of Lefke, Lefke, Cyprus

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 http://ijrcm.org.in/

v

DR. MOHINDER CHAND

Associate Professor, Kurukshetra University, Kurukshetra

DR. BORIS MILOVIC

Associate Professor, Faculty of Sport, Union Nikola Tesla University, Belgrade, Serbia

DR. IQBAL THONSE HAWALDAR

Associate Professor, College of Business Administration, Kingdom University, Bahrain

DR. MOHENDER KUMAR GUPTA

Associate Professor, Government College, Hodal

DR. ALEXANDER MOSESOV

Associate Professor, Kazakh-British Technical University (KBTU), Almaty, Kazakhstan

DR. MOHAMMAD TALHA

Associate Professor, Department of Accounting & MIS, College of Industrial Management, King Fahd University of Petroleum & Minerals, Dhahran, Saudi Arabia

DR. ASHOK KUMAR CHAUHAN

Reader, Department of Economics, Kurukshetra University, Kurukshetra

DR. RAJESH MODI

Faculty, Yanbu Industrial College, Kingdom of Saudi Arabia

WILLIAM NKOMO

Asst. Head of the Department, Faculty of Computing, Botho University, Francistown, Botswana

YU-BING WANG

Faculty, department of Marketing, Feng Chia University, Taichung, Taiwan

DR. SHIVAKUMAR DEENE

Faculty, Dept. of Commerce, School of Business Studies, Central University of Karnataka, Gulbarga DR. MELAKE TEWOLDE TECLEGHIORGIS

Faculty, College of Business & Economics, Department of Economics, Asmara, Eritrea

DR. BHAVET

Faculty, Shree Ram Institute of Engineering & Technology, Urjani

DR. THAMPOE MANAGALESWARAN

Faculty, Vavuniya Campus, University of Jaffna, Sri Lanka

ASHISH CHOPRA

Faculty, Doon Valley Institute of Engineering & Technology, Karnal

SURAJ GAUDEL

BBA Program Coordinator, LA GRANDEE International College, Simalchaur - 8, Pokhara, Nepal

DR. SAMBHAVNA

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

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 <u>M.S. Word format</u> 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

1. 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 specify)

DEAR SIR/MADAM

Please find my submission of manuscript titled '_____' for likely publication in one of your journals.

I hereby affirm that the contents of this manuscript are original. Furthermore, it has neither been published anywhere in any language fully or partly, nor it is under review for publication elsewhere.

I affirm that all the co-authors of this manuscript have seen the submitted version of the manuscript and have agreed to inclusion of their names as co-authors.

Also, if my/our manuscript is accepted, I agree to comply with the formalities as given on the website of the journal. The Journal has discretion to publish our contribution in any of its journals.

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	:
Nationality	:

* 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> <u>author is not acceptable for the purpose</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.
- 10. **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

RURAL TRANSFORMATION IN INDIA: EMPLOYMENT PATTERN IN RURAL ECONOMY

MANISHA SENIOR RESEARCH FELLOW INSTITUTE OF MANAGEMENT STUDIES AND RESEARCH MAHARSHI DAYANAND UNIVERSITY ROHTAK

ABSTRACT

This sector touches every aspect of human life. The FMCG producers now realize that there is a lot of opportunity for them to enter into the rural market. The sector is excited about the rural population whose incomes are rising and the lifestyles are changing. There are as many middle income households in the rural areas as there are in the urban. Over 70% of sales are made to middle class households today and over 50% of the middle class is in rural India. The sector is excited about a burgeoning rural population whose incomes are rising and which is willing to spend on goods designed to improve lifestyle. Also with a near saturation and cut throat competition in urban India, many producers of FMCGs are driven to chalk out bold new strategies for targeting the rural consumers in a big way. But the rural penetration rates are low. This presents a tremendous opportunity for makers of branded products who can convert consumers to buy branded products. Many companies including MNCs and regional players started developing marketing strategies to lure the untapped market. While developing the strategies, the marketers need to treat the rural consumer differently from their counterparts in urban because they are economically, socially and psycho-graphically different to each other. However, Companies face many challenges in tackling the rural markets. 833 million people reside in India as compared to 377 million in urban India so vast untapped opportunities are available in rural India, but marketer unable to tap these opportunities because of lack of infrastructure facilities. Literacy rate is low in rural area so people are unable to identify brand difference. Now trend has gone to change literacy rate in rural area is increasing. Number of middle and higher income household in rural India is expected to grow from 80 million to 111 million. There is rapid development in infrastructure all these opportunities attract companies to target rural market. With some technologies breakthrough in distribution and marketing of products in rural India, companies in rural market can earn more profits, market share, etc.

KEYWORDS

employment pattern, growth, rural sector.

INTRODUCTION

Purployment pattern is the policies framework of providing employment to the people of an area and country. The Indian economy grew at an impressive rate in the last decade and demographic pressure also solved. Yet, the incidence of unemployment towards the end of the 1990s was more than 7%. The situation is especially disconcerting in the rural sector and rural economy. It is also suggests that with the process of development, the share of non-farm income and employment in the total income and employment of the rural households increases in the developing countries and areas. The importance of nonfarm employment is gaining momentum in India as rural economy is becoming diversified and is being extended well beyond agriculture. The small farmers and landless households depend on rural non-farm activities as the secondary source of income (Elumalai and Sharma, 2003). The Government of India is deeply concerned with the widespread poverty and unemployment in the rural areas and has taken several initiatives including the implementation of Employment Guarantee Scheme. The rural sector in India is undergoing a transformation and the contribution of rural non-farm sector to the rural income and employment is growing.

Rural economics is the study of rural economies, including: farm and non-farm industry. Economic growth, development, and change. Size and spatial distribution of production and household units and interregional trade. Rural economics is the study of rural economies, including:

- Farm and non-farm industry.
- Size and spatial distribution of production and household units and interregional trade.
- Land use.
- Housing and non-housing as to supply and demand.
- Migration and (de)population.
- Finance.
- Government policies as to development, investment, regulation, and transportation.
- General-equilibrium and welfare analysis, for example, system interdependencies and rural-urban income disparities.

LITERATURE REVIEW

There are many studies carried out in connection with rural marketing, which have revealed a major setback of temperamental attitude of underrating a potential source like rural marketing. Study on employment in rural areas(SERA) (Andrew Copus, 2006) report attempts to draw together the various detailed findings of the empirical and policy evaluation elements of the report to address the broader question of employment, for a review of rural employment (70% employment rate overall and 60% female employment rate by 2010).

Anjani kumar (2011, Rural Employment Diversification of India) has shown the increasing importance of non-farm sector in offering employment to rural workforce across major states of India. There is a mix results across various states or regions animal husbandry employed a large percentage of rural workers in Punjab (40%), Jammu and Kashmir (25%) and Kerala (17%), while it was below 5 per cent in 11 out of 20 states studied in this paper.

If we go mmore specific results in specific areas then R. Bhakar and N.P. Singh (2007, Income and Employment Pattern in Haryana,) has revealed that farm and non-farm activities are the main sources of income and employment with negligible contribution of off-farm activity in the rural areas of Haryana state. Services and non-agricultural labour are the main sources of income under non-farm households. Employment generation has been found maximum by non-economic activities, followed by services and rural employment labour. The contribution of Indian pattern employment has been found higher in farm than non-farm household

Brajesh Jha studies (2006, Rural non-Farm activities in India) revealed some very important facts about rural India There are also evidences of manufacturing activities shifting away from the rural to urban sector in the country. Construction, trade, transport and business services have spear-headed rural employment growth. Employment growth in these industries is not autonomous; it depends on a host of developmental and demographic factors generally associated with the developmental stage of the region. Moreover, these industries together account for only 11 per cent of rural employment in the country. Many of the research articles and serveys by organisations reveal very important data about rural India Employment, collectively they point towards latent potential of Human Resource and skilled in farm and non-farm activities. The only thing they need is attention and little work to unleash this latent hidden potential.

STRUCTURE AND MODE OF EMPLOYMENT

One can look into the changing levels and pattern of rural employment in many different ways, depending on the type of data available and the precise questions that one has in mind. For example, one can look into the size of the labour force, in relation to different age groups, to see if child labour is increasing, in the post-

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 http://ijrcm.org.in/

VOLUME NO. 7 (2017), ISSUE NO. 03 (MARCH)

reform years. One can look into the mode of employment to verify if casualisation of labour in general and of rural areas in particular, is on the increase. A look at the sectoral distribution of workforce would inform us of the declining and expanding avenues of employment for rural workers; perhaps, a detailed classification of production/service sectors would throw up more firm empirical clues about the emerging 'trouble spots' or 'cheering corners'. Likewise, an examination of the sector wise deployment of the incremental workforce would inform us about the relative sufferance or gains of rural workers when the labour market is under transition to new work methods, recruitment norms and performance standards.

One can also look into the changing employment, labour productivity and wage scenarios Within a specified production sector, say, rural manufacturing, to speculate about the future of rural industrialization in India. The ambit of inquiry can thus be extended to numerous directions and diverse searching questions.

GROWTH OF EMPLOYMENT

The proponents of economic reforms would make us believe that employment was expected to pick up primarily because the output growth was likely to pick up after economic reforms took roots. On the labour-displacing effects of these reforms, the employment would not grow in the same proportion in which output would grow, given the compulsion of installing a more capital-intensive technology in many branches of production. Since technological changes of the above type are likely to come about only in selected production sectors, and labour- intensive technologies.

A mixed overall picture on employment growth was likely to emerge for some year after the arrival of the reforms. This is what seems to be happening currently in the Indian economy in general and rural areas in particular.

EMPLOYMENT GROWTH RATES: ALL INDIA SCENARIO

The NSS data for the nineties clearly throw up a mixture of gains and losses for rural and urban employment growth rates growth rates are estimated for two subperiods: 1983/1993-94 and 1993-94/1999-2000. As said earlier, for notional convenience, we take these as pre- and post-reform periods. Although Table 8 gives a disparate picture across different production sectors, between male and female workers, and between rural and urban areas, yet, in overall terms, one tends to gather the impression that all has not been well on the employment front, during the post-reform years. On the one hand, the rate of growth of employment has witnessed a varying degree of decline, in many sectors, both in rural and urban areas, and for male and female workers. On the other, in some sectors, the postreform employment growth rate has been higher, compared with what it was during the pre-reform years. On balance, the improved employment growth rates do not compensate for the declining rates firstly because the number of such sectors is small and secondly because these are not the major absorbers of rural workforce. In brief, the setbacks are more widely spread and more grievous in magnitude; post-reform concern for employment has, therefore, its own empirical validity.

The overall rate of growth of employment for rural workers declined from 1.75 percent per annum during 1983/1993-94 to a low of 0.66 per cent per annum during the post reform years, for rural males, it declined from 1.94 per cent to 0.94 per cent and for rural females, it declined from 1.41 per cent to an abysmally low of 0.15 per cent. All this is hardly a reflection of an employment- friendly scenario. A varying degree of decline was witnessed for urban areas also; from 3.22 per cent to 2.61 per cent for urban males, from 3.44 per cent to 0.94 per cent for females, and from 3.27 per cent to 2.27 for urban persons. Thus, an employment setback has fallen on every section of the Indian work- force. In relative terms, the most grievous setback is suffered by rural females, followed by rural males, urban females and urban males, in that order. But then, it is rather important to underline that the rate of growth of urban employment, continued to be much higher than that in the rural areas, especially when the rural- urban comparison is made for workers belonging to the same sex. In sum, it is pretty much clear that the rosy employment- friendly picture that was believed by some reform protagonists to follow has not yet come off; in fact, it is the contrary that seems to have happened, during the 6-7 years of economic reforms. That the overall employment growth rate suffered a varying degree of a negative fallout of economic reforms as far as the overall employment growth rate is concerned. We must, however, look into the post-reform employment scenario in individual sectors before framing a final view.

Highly disparate trends are discernible for employment growth, during 1993-94/1999- 2000 over 1983/1993-94, in various sectors of the rural (and urban) economy. For example, for rural workers, transport-storage-communications, construction and agro-based manufacturing were clearly the cheering spots, while agriculture, mining, utilities, trade (Especially the whole-sale trade), finance- insurance-real estate, and community-social personal services, showed negative growth or slow-downs in employment. The benefit of improved employment growth during the post-reform years was not available to both sections of the rural work force. While employment for rule male workers in the transport-storage communications sector increased sizably from 4.51 per cent per annum during the prereform years to as high as 7.45 per cent during the post-reform period, for their female counterparts, it witnessed a steep decline from 8.30 per cent to 0.15 per cent only. The fast pace of expansion that this sector has witnessed in recent years has generally been more conducive to male job seekers, partly because of the physical labour involved and partly because of the shifting locale of the underlying activities. On the other hand, the benefits of improved employment growth rate in the construction sector are duly shared, albeit unevenly, by male and female workers, primarily because of the convenient locale of the construction activities. Another feature of the post-reform employment scenario which, in our view, is more redeeming and less disappointing, is that the pace of employment growth in the manufacturing sector slackened but only marginally, from 2.10 per cent to 1.79 per cent for rural males, and from 2.21 per cent to 1.75 per cent for rural females; summarily, the same story unfolds itself for urban manufacturing also. It may be a sheer coincidence that, during the post-reform years, the rate of growth of employment in this sector was nearly the same for rural male and female workers but it does connote a positive development for the latter in as much as it is generally feared that, under the new economic regime, entry of rural female job seekers in the manufacturing sector becomes particularly difficult. Perhaps, only a more detailed sub-sector break-up would throw bare the branches of manufacturing where the rural females are gaining advantages over their male counterparts, and vice versa.

The fact that the rural economy stands well enmeshed with the rest of the economy, or the rural job aspirants can no more operate outside the precincts of the national labour market is authenticated, *albeit indirectly and meekly*, by a pattern of employment growth commonly shared by rural and urban workers. It cannot be a coincidence that employment growth rates in transport-storage-communications, construction, and agro-based manufacturing sectors, improved during the post-reform years, both for rural and urban workers; likewise, the decline or slow-down in the mining, utilities, finance-insurance-real estates, and community-social personal services, were the common fate of both the groups. It is only for trade that, during the post-reform years, the urban workers surged much ahead of their rural counterparts when the retail trade activity gained additional momentum under the informal sector of the urban economy, in addition to a high pace of employment growth rate in the hotel-restaurant segment. Let us peep inside the major sectors. For agriculture, we may better concentrate on rural workers alone. Practically, each sub-sector in the primary sector suffered a varying degree of setback; the worst sufferers are fishing, plantations, and forestry-logging. The employment growth rate in the livestock segment did improve but it was not able to switch over from a negative to a positive rate. Some important male-female differences may nonetheless be underlined. The employment setbacks in field crop production, fishing, livestock, and agricultural services were shared, in varying degree, by both groups of workers; the setback in plantations and forestry- logging fell largely to the share of rural male workers only. On the whole, for a host of reasons, most ostensibly the declining land: man ratio in general, and increasing marginalization of holdings in particular, the rising pace of mechanization, cropping pattern adjustments not necessarily attuned to labour-absorbing crop enterprises, the general preference of th

Andhra Pradesh2Arunachal Pradesh6Assam4Bihar3Chhattisgarh5Delhi8Goa1Gujarat3Haryana4Himachal Pradesh7Jammu & Kashmir5	2001 27.53 68.51 44.22 31.36 50.83 8.87 16.72 38.00 45.85	2011 21.57 63.39 38.76 22.35 38.77 10.45 12.19	2001 47.51 4.39 14.93 51.05 36.07 2.78	2011 55.43 7.14 17.50 56.86 48.64	2001 4.39 1.19 3.73 3.71	2011 3.14 1.28 4.19 3.80	2011 20.57 25.92 37.12	2001 19.85 28.19 39.55
Arunachal PradeshGAssam4Bihar3Chhattisgarh5Delhi8Goa1Gujarat3Haryana4Himachal Pradesh7Jammu & Kashmir5	68.51 44.22 31.36 50.83 8.87 16.72 38.00 45.85	63.39 38.76 22.35 38.77 10.45 12.19	4.39 14.93 51.05 36.07	7.14 17.50 56.86	1.19 3.73	1.28 4.19	25.92	28.19
Assam4Bihar3Chhattisgarh5Delhi8Goa1Gujarat3Haryana4Himachal Pradesh7Jammu & Kashmir5	44.22 31.36 50.83 8.87 16.72 38.00 45.85	38.76 22.35 38.77 10.45 12.19	14.93 51.05 36.07	17.50 56.86	3.73	4.19		
Bihar3Chhattisgarh5Delhi8Goa1Gujarat3Haryana4Himachal Pradesh7Jammu & Kashmir5	31.36 50.83 8.87 16.72 38.00 45.85	22.35 38.77 10.45 12.19	51.05 36.07	56.86			37.12	39.55
Chhattisgarh5Delhi8Goa1Gujarat3Haryana4Himachal Pradesh7Jammu & Kashmir5	50.83 8.87 16.72 38.00 45.85	38.77 10.45 12.19	36.07		3.71	2 00		
Delhi8Goa1Gujarat3Haryana4Himachal Pradesh7Jammu & Kashmir5	8.87 16.72 38.00 45.85	10.45 12.19		19 61		5.60	13.89	16.99
Goa1Gujarat3Haryana4Himachal Pradesh7Jammu & Kashmir5	16.72 38.00 45.85	12.19	2.78	40.04	1.79	1.21	11.31	11.38
Gujarat3Haryana4Himachal Pradesh7Jammu & Kashmir5	38.00 45.85			6.55	2.41	2.52	85.94	80.48
Haryana4Himachal Pradesh7Jammu & Kashmir5	45.85	22.22	11.32	9.51	3.18	2.97	68.78	75.33
Himachal Pradesh 7 Jammu & Kashmir 5		33.73	33.24	41.63	1.74	1.08	27.02	23.57
Jammu & Kashmir 5	70.00	39.96	18.98	23.42	2.17	2.23	33.00	34.39
	70.23	62.28	3.34	5.18	1.77	1.59	24.66	30.96
Jharkhand 4	53.33	37.92	7.77	16.01	6.12	4.28	32.78	41.79
	45.03	34.82	32.80	40.26	4.47	3.52	17.71	21.40
Karnataka 3	39.03	34.27	34.46	36.41	3.48	2.82	23.03	26.49
Kerala 9	9.05	9.26	19.65	17.08	3.59	2.38	67.72	71.29
Madhya Pradesh 5	51.36	38.33	34.15	47.30	3.41	2.41	11.09	11.95
Maharashtra 4	42.44	39.86	37.84	41.50	2.27	1.89	17.45	16.75
Manipur 4	48.49	50.07	12.80	10.67	9.39	6.84	29.33	32.42
Meghalaya 5	55.99	49.96	20.01	19.75	2.28	1.93	21.72	28.37
Mizoram 8	80.89	76.15	3.78	7.56	1.04	0.99	14.30	15.29
Nagaland 7	73.36	67.97	4.03	7.32	2.51	2.14	20.10	22.57
Odisha 3	33.35	26.68	39.10	43.82	5.11	4.37	22.44	25.13
Punjab 3	31.42	29.78	21.92	23.87	3.47	3.81	43.19	42.55
Rajasthan 6	65.07	54.78	12.27	19.41	2.25	1.83	20.41	23.97
Sikkim 5	54.90	47.80	7.09	10.21	1.65	1.66	36.37	40.33
Tamil Nadu 2	27.18	20.60	42.90	44.58	4.82	3.72	25.10	31.10
Tripura 3	31.64	25.60	27.76	30.37	3.27	2.98	37.33	41.05
Uttar Pradesh 4	48.69	35.61	28.94	36.40	4.84	5.17	17.52	22.81
Uttarakhand 6	62.28	54.02	9.79	12.92	2.28	2.67	25.66	30.40
West Bengal 2		20.56	33.08					
All-India 4	25.52	20.30	33.08	40.88	7.85	6.67	33.55	31.89

Source: Census Survey 2001, 2011

Personnel that a mild improvement from 2.90 per cent to 3.01 per cent in employment growth rate occurred in the post-1993 years, compared with the pre-1993 period. The above pattern is shared, in varying degree and form, both by rural male and female workers. The all-round setback in this sector is a matter of worry, firstly because, among the non-farm segment of the rural economy, it provides a major share of employment, and secondly because, employment in segments such as sanitary services, medical and health, community services, and recreational and cultural services is largely sustained by the pace and pattern of public expenditure which, as we see later, came under seize during the post-reform years. The fact that the employment setback in this sector has assumed the same shape in urban areas also lends credence to our contention on the all-round post-reform public expenditure seize.

In overall terms, the rural work force has been at a disadvantage; it gained relatively less in work-place increments and lost relatively more in work-place decrements. Perhaps, this tendency might intensify itself in the years ahead inasmuch as the low levels of educational, training and skill capabilities of rural job seekers would push them back in the fiercely competitive labour market. In plain terms, the quality of work force is not the same between the rural and urban areas.

PATTERN OF LABOUR EMPLOYMENT

The levels of labour employment in farm, off-farm and non-farm activities, presented in, revealed that for a majority of households, employment was generated through non-farm activities. The contribution of non-farm activities to total employment (557.15 human-days) was 72.57 per cent. This corroborated the Vaidyanathan's (1986) assertion that the labour absorptive capacity of agriculture was limited and the rural population was migrating from farm to non-farm activities. The total employment in farm households was 24.69 per cent in the study area, the maximum being generated by medium farm-size. The larger farmers were generating enough income from agriculture and were investing it in the non-farm sectors. This could be one of reasons of generating higher employment in the non-farm sector. The overall annual employment generated per person was 193.23 humandays. It was higher in non-farm (220.75 human-days) than farm (173 humandays) households. This is indicative of the seasonality of employment in the agriculture sector (Badatya, 2003) and shows that the rural population has to face un-employment and under-employment due to seasonal work in crop production (Swaminathan, 1981).

SCHEME LAUNCHED BY GOVERNMENT OF INDIA FOR ENHANCING EMPLOYMENT IN RURAL AREA

SGSY: SWARNJAYANTI GRAM SWAROJGAR YOJANA

The SGSY is amajor ongoing scheme launched in April 1999 to help poor people and families. The SGSY specially focuses on vulnerable section among the rural poor with SCs/STs to account for at least 50 percent and women 40 per cent of the swarozgaris.

Aim

To provide self employment to rural people through the establishment of self group.

To provide sustainable income to people of BPL families.

Members: Comprises 10-20 members. In case of hilly terrain deserts and other sparsely populated area of the SHGs include disabled people.

MGNREGS: MAHATMA GANDHI NATIONAL RURAL EMPLOYMENT GUARANTEE SCHEME

Under this Act National Rural Employment Guarantee Act 2005. The Act applied in 130 zones and 200 districts. This flagship programme of the Government of India touches the lives of the rural poor and promoters inclusive growth. The primary objectives of the <u>i</u> scheme is to augment wage employment. **Aim**

To provide employment to people in villages.

To enhance livelihood security of household in rural areas of country.

Members: 6, 50,000 employees all over India.

NABARD: NATIONAL BANK FOR AGRICULTURE AND RURAL DEVELOPMENT

National Bank for Agriculture and Rural Development (NABARD) is an apex development bank in India having headquarters based in MumbaiMaharashtra and other branches are all over the country. The Committee to Review Arrangements for Institutional Credit for Agriculture and Rural Development, set up by the Reserve Bank of India under the Chairmanship of Shri B. Sivaraman, conceived and recommended the establishment of the National Bank for Agriculture and Rural Development (NABARD). It was established on 12 July 1982 by a special act by the parliament and its main focus was to uplift rural India by increasing the credit

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 http://ijrcm.org.in/ flow for evaluation of rural non farm sector and completed its 25 years on 12 July 2007. It has been accredited with "matters concerning policy, planning and operations in the field of credit for agriculture and other economic activities in rural areas in India". RBI sold its stake in NABARD to the Government of India, which now holds 99% stake. NABARD is active in developing financial inclusion policy and is a member of the Alliance for Financial Inclusion.

IRDP: INTEGRATED RURAL DEVELOPMENT PROGRAMME

IRDP launched on 2nd October 1980 all over the country_and accordingly all the 15 blocks of Boudh –Kandhamal district have been covered under scheme. Since then prior the above period IRDP was in operation in 8 blocks of the district since 1978-1979.

Aim

To identify rural poor families to cross the poverty line by providing productive assets and inputs to the target group.

To alleviate poverty programme in the field of rural development.

Members: 40 staff members and about 30 additional staff will be needed.

SUGGESTIONS

- 1. Organising seminars and workshops in rural areas.
- 2. Conducting programmes that help in enhancing the skills of rural area peoples.
- 3. Conduct Surveys in rural areas including more and more peoples.

REFERENCES

- 1. Acharya, S. and A. Mitra (2000). "The Potential of Rural Industries and Trade to Provide Decent Work Conditions: A Data Reconnaissance in India", SAAT Working Papers, International Labour Organization, New Delhi.
- 2. Ahluwalia, M. S. (1978). "Rural Poverty and Agricultural Performances in India" Journal of Development Studies, Vol. 14, No. 3, April.
- 3. Ball R M (1987) Intermittent labour forms in UK agriculture: Some implications for rural areas, Journal of Rural Studies
- 4. Basant, R. and Kumar, B.L. (1989) Rural non-agricultural activities in India: A review of available evidence. Social Scientist,
- 5. Basant, R., B. L. Kumar and R. Parthasarathy (1998). (edited). Non-Agricultural Employment in Rural India: The Case of Gujarat, Rawat Publications, Jaipur, India.
- 6. Benjamin C (1994) The growing importance of diversification activities for French farm households, Journal of Rural Studies
- 7. Bhalla, G.S. and G. Singh (1997). "Recent Developments in Indian Agriculture-A State level Analysis" Economic and Political Weekly, Vol. 32, No. 13 (March 29).
- 8. Bhattacharya, B. B., N.R. Bhanumurthy and S. Sakthivel (2004). "Economic Reforms and Structural Changes in Employment: A Comparative Analysis of Gender-Specific Employment Behaviour in Organised and Informal Sector in India", an unpublished report, Institute of Economic Growth, Delhi.
- 9. Central Statistical Organization (CSO). Annual Series of Income various issues, New Delhi. (2001). Economic Census 1998- All India Report, New Delhi.
- 10. Centre for Monitoring Indian Economy, CMIE (2002). Profiles of Districts, October issue, Centre for Monitoring Indian Economy (CMIE), Mumbai.
- 11. Chadha, G.K. (2001). "Impact of Economic Reforms on Rural Employment: No Smooth Sailing Anticipated." Indian Jl. of Agricultural Economics
- 12. Chandrasekhar, CP and Jayati Ghosh (2004). "How Feasible is a Rural Employment Guarantee?" Social Scientist, No.4 (July-August)
- 13. Chinna, Rao B. (2004). "Rural Non-farm Employment in Andhra Pradesh", Unpublished report submitted by Agro-Economic Research Centre (AERC), Waltair to the Ministry of Agriculture, GoI, New Delhi.
- 14. Dreze, J. (2004). "Financial Implications of an Employment Guarantee Act: Preliminary Estimates", A note prepared on behalf of the National Advisory Council, Government of India, New Delhi.
- 15. Dutta, R.A. and S.L. Bhaiya (2004). "Rural Non-farm Employment in Gujarat", Unpublished report submitted by Agro-Economic Research Centre (AERC), Vallabh Vidyanagar, Gujarat, to the Ministry of Agriculture, Gol, New Delhi.
- 16. Fisher, T. and V. Mahajan (1998). The Forgotten Sector: Non-farm Employment and Enterprises in Rural India, London: Intermediate Technology Publications.
- 17. Ghosh, J.K., V. Datta and A. Sinha (2004). "Rural Non-farm Employment in West Bengal". Unpublished report submitted by Agro-Economic Research Centre (AERC), Shantiniketan, West Bengal to the Ministry of Agriculture, Gol, New Delhi.
- 18. Gogoi Bharati (2004). "Rural Non-farm Employment in Assam", Unpublished report submitted by Agro-Economic Research Centre (AERC), Jorhat to the Ministry of Agriculture, GoI, New Delhi.
- 19. Gopalappa, D. V. (2004). "Rural Non-Farm Employment in Karnataka", Unpublished report submitted by Agriculture Development and Rural Transformation Unit of the Institute of Economic and Social Change, Bangalore to the Ministry of Agriculture, Gol, New Delhi.
- 20. Himanshu (2005) Wages in rural India: Sources, trends and comparability, Indian Journal of Labour Economics, 48 (2). Himanshu (2008) Agriculture and non-farm employment

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, indirect, 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.

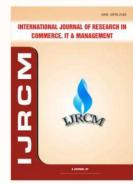
ABOUT THE JOURNAL

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.

Our Other Fournals

ARTIONAL JOURNAL OF RESEARCH Commerce & Management





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 http://ijrcm.org.in/