

# INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE, ECONOMICS & MANAGEMENT

I  
J  
R  
C  
M



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.

Open J-Gate, India [link of the same is duly available at Inlibnet 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 2501 Cities in 155 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/>

# CONTENTS

Sr. No.	TITLE & NAME OF THE AUTHOR (S)	Page No.
1.	PUBLIC POLICIES, BUSINESS ENVIRONMENT, AND ECONOMIC GROWTH IN DEVELOPING COUNTRIES MINH QUANG DAO	1
2.	NEED OF CORPORATE SOCIAL RESPONSIBILITY EMERGES FROM AN ANALYSIS OF GROSS DOMESTIC PRODUCT WITH RESPECT TO HUMAN DEVELOPMENT INDEX IN INDIA DR. JAYRAJSINH JADEJA & DR. KEDAR SHUKLA	5
3.	WOMEN ENTREPRENEURSHIP FROM A GLOBAL PERSPECTIVE ANU PANDEY, A. VENKAT RAMAN & VIJAY KUMAR KAUL	10
4.	AN EVALUATIVE STUDY OF THE CAUSES OF DIFFERENTIAL FDI INFLOWS IN ROADS & BRIDGES LEADING TO INEQUALITY IN REGIONAL ECONOMIC GROWTH IN INDIA SESHANWITA DAS, TAPAS DAS & DR. RAJIV UPADHYAYA	17
5.	AN ECONOMETRIC ANALYSIS OF ENERGY CONSUMPTION IN INDIA P. MANI	21
6.	BOARD MEMBERSHIP AND THE SOCIAL SECURITY BENEFITS: A COMPARATIVE STUDY OF KERALA AND TAMIL NADU DR. ABDUL NASAR VP & DR. MUHAMMED BASHEER UMMATHUR	24
7.	WORK LIFE BALANCE: A STUDY ON UNIVERSITY FACULTY OF SRI PADMAVATHI MAHILA VISVAVIDYALAYAM, TIRUPATI DR. B. VIJAYALAKSHMI & G. LATHA	37
8.	ELECTRONIC GOVERNMENT SERVICES AND BENEFITS IN THE PRIVATE AND PUBLIC CONTEXT: A JORDANIAN CASE STUDY DR. MAHMOUD M. ABU ARA & DR. MUSTAFA S. AL-SHAIKH	42
9.	EFFECT OF EMOTIONAL INTELLIGENCE ON SALESPERSON'S EMPLOYEE ENGAGEMENT AND INTENTION TO QUIT: AN EMPIRICAL STUDY DR. RUPALI SHEKHAR KHANOLKAR	50
10.	ANALYTICAL STUDY OF FARMER SUICIDE IN INDIAN AGRICULTURE SECTOR DR. JASBIR SINGH	58
11.	IMPACT OF FORGING DIRECT INVESTMENT ON INDIAN ECONOMY DR. ADGAONKAR GANESH & DR. JOSHI V.N.	66
12.	PROFILES OF KVI ARTISANS IN MANIPUR DR. KH. DHIREN MEETEI & O. DEEPAKKUMAR SINGH	69
13.	WORKPLACE VIOLENCE: AWARENESS, PREVENTION AND STRATEGIC ISSUES DR. SUPRIYA CHOUDHARY	72
14.	BUSINESS PRACTICES IN EMERGING ECONOMIES DR. NITU SRIVASTAVA	79
15.	THE IMPACT OF MONETARY POLICY OVER THE INTEREST RATE: AN EMPIRICAL STUDY DR. TNR. KAVITHA & S.JAMUNA.	83
16.	FDI POLICY AND RETAILING IN INDIA: PROS AND CONS DR. G. NAGARAJA	85
17.	MICROFINANCE: A SUSTAINABLE TOOL FOR ECONOMIC GROWTH DR. T. VIJAYARAGAVAN	89
18.	TEA INDUSTRY IN INDIA: REGION-WISE ANALYSIS DR. R. SIVANESAN	92
19.	IMPACT OF CO-OPERATIVE LOAN ON SMALL AND MARGINAL FARMERS OF E.G.DISTRICT OF ANDHRA PRADESH DR. R. UMA DEVI	96
20.	AN ECONOMIC ANALYSIS OF DISORDERS AND MENTAL HEALTH STATUS OF HIGH SCHOOL STUDENTS IN VISAKHAPATNAM DISTRICT DR. V V S RAMA KRISHNA	103
21.	SIMULATION BASED STUDY AND INVESTIGATING THE THROUGHPUT OF WSN BY GRID BASED PATH PLANNING REECHA SOOD & SUMEET K.SEHRA	108
22.	THE DETERMINANTS OF LEVERAGE OF THE LISTED COMPANIES IN SRI LANKA: AN EMPIRICAL STUDY S. ANANDASAYANAN, V.A.SUBRAMANIAM, A.SIREERANHAN & M.RAVEESWARAN D	111
23.	IMPACT ASSESSMENT OF AGE ON PROFESSIONAL STRESS OF ACTUARIAL AND INSURANCE EDUCATORS IN INDIA SUBHRANSU SEKHAR JENA	116
24.	THE EFFECTS OF ENTREPRENEURSHIP AND WORK ENVIRONMENT TO PERFORMANCE WITH INDIVIDUAL INNOVATION CAPABILITY AS INTERVENING VARIABLE AT PT. PAKERIN GROUP, INDONESIA LILIANA DEWI, BUDIMAN CHRISTIANANTA & LENA ELLITAN	122
25.	CORPORATE TAXATION, INVESTMENT DECISIONS AND ECONOMIC GROWTH: A STUDY OF SELECTED MANUFACTURING COMPANIES IN NIGERIA ABDULSALAM S. ADEMOLA	127
26.	BUSINESS PROCESS REENGINEERING IN HIGHER EDUCATION INSTITUTIONS: THE CASE OF ADDIS ABABA UNIVERSITY AND BAHIR DAR UNIVERSITY ASCHALEW DEGOMA DURIE	133
27.	EVALUATION OF MICRO FINANCE FINANCIAL AND OPERATIONAL PERFORMANCE: A CASE STUDY OF DCSI Y. L. LAVANYA	139
28.	LABOUR WELFARE PRACTICES AND SOCIAL SECURITY IN INDUSTRIES K.B.RAVINDRA	150
29.	AN ARDL BOUNDS TESTING APPROACH TO DETERMINANTS OF WETLAND FISH PRODUCTION: A CASE OF TEMPERATE VALLEY OF KASHMIR, INDIA ISHFAQ AHMAD MANDLOO	155
30.	PROBLEMS AND PROSPECT OF ENTREPRENEURS IN INDUSTRIAL ESTATES IN KERALA: A STUDY WITH REFERENCE TO KOTTAYAM DISTRICT DEEPTHY L	165
	REQUEST FOR FEEDBACK	167

**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 &amp; Tourism, Government of Haryana

Former Vice-President, Dadri Education Society, Charkhi Dadri

Former President, Chinar Syntex Ltd. (Textile Mills), Bhiwani

**CO-ORDINATOR****DR. BHAVET**

Faculty, Shree Ram Institute of Business &amp; Management, Urjani

**ADVISORS****DR. PRIYA RANJAN TRIVEDI**

Chancellor, The Global Open University, Nagaland

**PROF. M. S. SENAM RAJU**

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

**PROF. M. N. SHARMA**

Chairman, M.B.A., Haryana College of Technology &amp; Management, Kaithal

**PROF. S. L. MAHANDRU**

Principal (Retd.), Maharaja Agrasen College, Jagadhri

**EDITOR****PROF. R. K. SHARMA**

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

**CO-EDITOR****DR. SAMBHAV GARG**

Faculty, Shree Ram Institute of Business &amp; Management, Urjani

**EDITORIAL ADVISORY BOARD****DR. RAJESH MODI**

Faculty, Yanbu Industrial College, Kingdom of Saudi Arabia

**PROF. SIKANDER KUMAR**

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

**PROF. SANJIV MITTAL**

University School of Management Studies, Guru Gobind Singh I. P. University, Delhi

**PROF. RAJENDER GUPTA**

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

**PROF. NAWAB ALI KHAN**

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

**PROF. S. P. TIWARI**

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

**DR. ANIL CHANDHOK**

Professor, Faculty of Management, Maharishi Markandeshwar University, Mullana, Ambala, Haryana

**DR. ASHOK KUMAR CHAUHAN**

Reader, Department of Economics, Kurukshetra University, Kurukshetra

**DR. SAMBHAVNA**

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

**DR. MOHENDER KUMAR GUPTA**

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

**DR. VIVEK CHAWLA**

Associate Professor, Kurukshetra University, Kurukshetra

**DR. SHIVAKUMAR DEENE**

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

**ASSOCIATE EDITORS****PROF. ABHAY BANSAL**

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

**PARVEEN KHURANA**

Associate Professor, Mukand Lal National College, Yamuna Nagar

**SHASHI KHURANA**

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

**SUNIL KUMAR KARWASRA**

Principal, Aakash College of Education, Chander Kalan, Tohana, Fatehabad

**DR. VIKAS CHOUDHARY**

Asst. Professor, N.I.T. (University), Kurukshetra

**TECHNICAL ADVISOR****AMITA**

Faculty, Government M. S., Mohali

**FINANCIAL ADVISORS****DICKIN GOYAL**

Advocate &amp; Tax Adviser, Panchkula

**NEENA**

Investment Consultant, Chambaghat, Solan, Himachal Pradesh

**LEGAL ADVISORS****JITENDER S. CHAHAL**

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

**CHANDER BHUSHAN SHARMA**

Advocate &amp; Consultant, District Courts, Yamunanagar at Jagadhri

**SUPERINTENDENT****SURENDER KUMAR POONIA**

## **CALL FOR MANUSCRIPTS**

We invite unpublished novel, original, empirical and high quality research work pertaining to 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; Econometrics; 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. [infoijrcm@gmail.com](mailto:infoijrcm@gmail.com) 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/Marketing/HRM/General Management/Economics/Psychology/Law/Computer/IT/Engineering/Mathematics/other, please specify)**

**DEAR SIR/MADAM**

Please find my submission of manuscript entitled '\_\_\_\_\_ ' for possible publication in your journals.

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

I affirm that all the author (s) have seen and agreed to the submitted version of the manuscript and their inclusion of name (s) as co-author (s).

Also, if my/our manuscript is accepted, I/We agree to comply with the formalities as given on the website of the journal & you are free to publish our contribution in any of your journals.

#### **NAME OF CORRESPONDING AUTHOR:**

Designation:  
Affiliation with full address, contact numbers & Pin Code:  
Residential address with Pin Code:  
Mobile Number (s):  
Landline Number (s):  
E-mail Address:  
Alternate E-mail Address:

#### **NOTES:**

- a) The whole manuscript is required to be in **ONE MS WORD FILE** only (pdf. version is liable to be rejected without any consideration), which will start from the covering letter, inside the manuscript.
- b) The sender is required to mention the following in the **SUBJECT COLUMN** of the mail:  
**New Manuscript for Review in the area of** (Finance/Marketing/HRM/General Management/Economics/Psychology/Law/Computer/IT/Engineering/Mathematics/other, please specify)
- c) There is no need to give any text in the body of 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 required to be below **500 KB**.
- e) Abstract alone 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 and in case of non-receipt of acknowledgment from the journal, w.r.t. the submission of manuscript, within two days of submission, the corresponding author is required to demand for the same by sending separate mail to the journal.

2. **MANUSCRIPT TITLE:** The title of the paper should be in a 12 point Calibri Font. It should be bold typed, centered and fully capitalised.

3. **AUTHOR NAME (S) & AFFILIATIONS:** The author (s) **full name, designation, affiliation (s), address, mobile/landline numbers**, and **email/alternate email address** should be in italic & 11-point Calibri Font. It must be centered underneath the title.

4. **ABSTRACT:** Abstract should be in fully italicized text, not exceeding 250 words. The abstract must be informative and explain the background, aims, methods, results & conclusion in a single para. Abbreviations must be mentioned in full.

5. **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 stops at the end.
6. **MANUSCRIPT:** Manuscript must be in **BRITISH ENGLISH** prepared on a standard A4 size **PORTRAIT SETTING PAPER**. It must be prepared on a single space and single column with 1" margin set for top, bottom, left and right. It should be typed in 8 point Calibri Font with page numbers at the bottom and centre of every page. It should be free from grammatical, spelling and punctuation errors and must be thoroughly edited.
7. **HEADINGS:** All the headings should be in a 10 point Calibri Font. These must be bold-faced, aligned left and fully capitalised. Leave a blank line before each heading.
8. **SUB-HEADINGS:** All the sub-headings should be in a 8 point Calibri Font. These must be bold-faced, aligned left and fully capitalised.
9. **MAIN TEXT:** The main text should follow the following sequence:

**INTRODUCTION**

**REVIEW OF LITERATURE**

**NEED/IMPORTANCE OF THE STUDY**

**STATEMENT OF THE PROBLEM**

**OBJECTIVES**

**HYPOTHESES**

**RESEARCH METHODOLOGY**

**RESULTS & DISCUSSION**

**FINDINGS**

**RECOMMENDATIONS/SUGGESTIONS**

**CONCLUSIONS**

**SCOPE FOR FURTHER RESEARCH**

**ACKNOWLEDGMENTS**

**REFERENCES**

**APPENDIX/ANNEXURE**

It should be in a 8 point Calibri Font, single spaced and justified. The manuscript should preferably not exceed **5000 WORDS**.

10. **FIGURES & TABLES:** These should be simple, crystal clear, centered, separately numbered & self explained, and **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.
11. **EQUATIONS:** These should be consecutively numbered in parentheses, horizontally centered with equation number placed at the right.
12. **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 are supposed to follow **Harvard Style of Referencing**. 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 italics. 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 parentheses.
  - The location of endnotes within the text should be indicated by superscript numbers.

**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, 19–22 June.

**UNPUBLISHED DISSERTATIONS AND THESES**

- 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 Natural Gas Policy, Political Weekly, Viewed on January 01, 2012 <http://epw.in/user/viewabstract.jsp>



**PROFILES OF KVI ARTISANS IN MANIPUR**

**DR. KH. DHIREN MEETEI**  
**ASSOCIATE PROFESSOR**  
**DEPARTMENT OF COMMERCE**  
**MANIPUR UNIVERSITY**  
**CANCHIPUR**

**O. DEEPAKKUMAR SINGH**  
**RESEARCH SCHOLAR**  
**DEPARTMENT OF COMMERCE**  
**MANIPUR UNIVERSITY**  
**CANCHIPUR**

**ABSTRACT**

*Manipur is one of the north eastern states of India. It has a common border with the neighbouring country Myanmar. Since Past many years this state has been suffering with many problems of socio and economic problems. The main sources of income are agriculture and allied activities. Rural industries are considered to be one of the most viable ways of living for many people in the state since there are no large scale industries where people can be employed. The developments of rural industries need to study the profile of KVI artisans, which reflects the background and the potentials of the rural people. The study aims to analyse the socio economic profile and activities of village artisans who are involved in the khadi and village industries. It is a matter of concern to find out the different types of industries which are more prospective in the state and the level of awareness to the people on different avenues for the sources of fund for establishment of rural industries.*

**KEYWORDS**

KVI, PMEGP, REGP, Potential of Earning, Industrial Policy.

**INTRODUCTION**

The pattern of economic development in Manipur, one of the north eastern states in India, is very significantly affected by the unemployment problems. It is a matter of concern to see the insight into the socio economic profile of village artisans. Village artisans are entrepreneur in one sense and they are responsible for economic growth and generation of employment opportunities in the state. It is also true that village industries alone cannot make a self reliant society, without the participation of other economic sectors, but we cannot underestimate the role of village industries in the economy of our society. Therefore, the analysis of the different background like family, occupational, educational of the entrepreneurs, economic environment, motivational factors, earning capability, problems faced etc. In this section different demographic and socio environment of the selected respondent are analyzed by using certain statistical tools and the test of significance.

The socio economic profile and background of selected respondent in terms of their age, marital status, educational qualification, occupational background and caste, are presented hereunder.

Like other states, Manipur basically depends on agriculture and exhibits all characteristic of an under developed economy. The important characteristics of an under developed economy can be listed as low per capita income, agriculture being the main occupation, under utilization of resources, lack of industrialization etc.

Even though there is a rich natural resources and potential for establishment of rural industry in Manipur, particularly the rural people are less literate and rural areas are remote from the cities. The Ministry of Micro, Small and Medium Enterprise through Khadi and Village Industries Commission has taken the initiative for promotion of rural industry in the state like Prime Ministers Employment Generation Programme (PMEGP) and REGP (Rural Employment Generation Programme).

**REVIEW OF LITERATURE**

Following are the views of some of the authors on khadi and village industries.

In view of Hoshier Singh (2001), the administrative set up for executing the rural industrial development programme has been manifested with certain problems, such as the multiplicity of agencies (which result in the overlapping of the organizational structure, function, programme and schemes etc., particularly at field level, and defying of the principle of integration of efforts), absence of adequate coordination, inconsistent personnel system (such as lack of adequate staff, particularly at the field level, maladjusted officials, lack of motivation among personnel), bureaucratization, red tapism, corruption, favoritism and nepotism, the prevailing inefficiency, rigidity and delay in decision making.

Nagarjuna (2001) observed that government policies and five year plans laid lot of hope in rural industrialization, but in reality the small entrepreneurs are still feel scared to start an industry, due to the prevailing problems in this sector i.e., sickness which is very much prone to SSI units than large and medium industries. Due to these sickness problems the expected plans and policies to some extent did not realize.

Misra B. (2004), advocate the development of rural industries to relieve pressure on land, establish linkage between agriculture and industry, increase employment opportunities, improve the economic well being of rural people by increasing their income and prevent migration of rural population to cities which increases slums. There are some spheres in which large scale industries are inevitable like iron steel, chemicals fertilizers, locomotive etc. where economies of scale are important. But in view of the sophisticated technology applied in these industries, we cannot generate adequate employment through the factory industries. He further added that, it would be very unfortunate to have an economy consisting of a few big enterprises and a vast multitude of undeveloped farms and crafts. This will not transform the economy of India.

M.K. Ramchandran (2009) expressed that the surplus force from agriculture is to be diverted to village industries. These transferred labour forces should be provided improved technology based on existing tools and skills. The best technology is that poor should be able to handle it. For better and efficient utilization of technology at various levels of rural industrialization, an ideal organizational structure which can take care of all vertical linkages, backward linkages like production, processing and forward linkages like marketing of products) as well as horizontal linkages (supply of better tools and raw materials, inputs, up gradation of skills and services) is an essential pre requisites.

The literature found so far has been concentrated in one or other parts of India, but do not cover the role of KVIC in generating employment opportunities in Manipur. Therefore the study has been taken up in view to cover the context of Manipur.

The objective of the study is to analyse the socio economic profile and activities of KVI artisans in Manipur.

**METHODOLOGY OF STUDY**

Stratified Random Sampling Method was used for collection of data and other information related to village industries. The size of the sample is 150 units from different units registered as village industries scattered in nine districts of Manipur. 50 were assisted through Rural Employment generation Programme (REGP), and 100 with Prime Ministers Employment Generation Programme (PMEGP).

**PROFILE OF VILLAGE ARTISANS**

- AGE WISE DISTRIBUTION OF RESPONDENTS:** Age is an important element in the personality of an individual for entrepreneurship. The analysis is made to examine the age distribution of village artisans. Relevant data are presented in table no. 1. Most of the village artisans work under the age category of less than 40 years and account for about 38.7 percent followed by age category of less than 35 with 28.7 percent. 8.7 percent of the respondents are less than the age category of less than 30. Thus, it is signify that most of the entrepreneur emerges after the age of 30. In a general sense no or less people undergo for entrepreneurship before the age of 30.
- SEX WISE DISTRIBUTION:** Sex wise distribution determines the status of women in the participation of economic activities. Manipuri women have played an outstanding role in every field including cultural activities and economic activities. Their roles are equally reflected in the performance of KVI. Out of the 150 sample size 59.3 percent of the respondents were male and 40.7 were female, 54 percent of the sampled KVI units were dominated by male workers and 46 percent of the KVI units were dominated by female workers. Women participation is comparatively very high particularly in the textile industries, as this sector is grossly dominated by women
- CASTE WISE DISTRIBUTION OF RESPONDENTS:** The state is settled with different caste and tribe, the sampled size attempt to constitute with all the sections of the society. Majority of the population comprises the Meiteis communities which are either OBC or General make 70 percent of the responses, 20 percent by Scheduled Tribe (ST), and 10 percent by Scheduled Caste (SC). The ST who settled mainly at the five hilly districts, participate better at the Senapati, Churachandpur and Chandel Districts, while SC dispersed mainly at the four valley districts and comprised small number of population
- EDUCATIONAL QUALIFICATION OF RESPONDENTS:** Education is an important determinant of Social class. It is an important instrument of increasing and betterment unemployed youth. Education has been reposted as a crucial factor for developing modern entrepreneurship and it accelerates the entrepreneurial spirit. It reflects that 36.7 percent of the respondents are under graduate followed by graduate as 28 percent. Matriculate account for 26 percent and post graduate with least number 90.3 percent. Many of the KVI artisans are well educated and they have chosen this line as a means of self employment.
- MARITAL STATUS OF RESPONDENTS:** Marriage system is an important phase in an individual's life. It is important to study the marital status to determine its impact on the establishment and trends of success. 38.7 percent of the respondents are single when they run the KVI unit and remaining 61.3 percent are married. Thus it signifies that KVI units are a way to livelihood for the artisans.
- NATURE OF INDUSTRY:** According to the natural resources available and skills of the rural people determine the nature of the industry, which are commonly found in the state. Textile industry is found to be most popular with 24 percent followed by rural engineering with 19.3 percent. Agro, Forest, Food and Service industry have an average percentage of 14.7, 12.7, 11.3 and 10 respectively.
- REASONS FOR SELECTION OF INDUSTRY:** There are certain factors for choosing KVI as a means for earning livelihood. Generally unemployment is the prime factors, but some factors also influenced them. 18 percent of the respondents are continuing their family business, 26.7 percent are due to the availability of raw materials and skills, and 20.7 percent are due to availability of loans and finance. These factors can be considered as the main reasons, while there are some respondents whose motive is to promote the KVI with 9.3 percent of respondents, some respondents are due to low investment of capital in KVI with 8.7 percent and the reasons for easy to undertake is 16.7 percent.
- MOTIVATION FOR SELECTION OF INDUSTRY:** The reasons for selecting KVI are supported by some motivating factors which are gain through external agencies. 33.3 percent of the respondents are motivated by realizing the feasibility of KVI projects with technical knowledge. 28.7 percent are attracted by demand of KVI products in the market. The successful entrepreneurs are playing an important role by drawing the attention 28.7 percent of the respondents. Participation of training and awareness programme organize by different institute lead ways for 12.7 percent of the respondents.
- PROBLEMS FACED BY KVI UNITS:** No respondent is free from any problems. They are facing problems in different ways. Some of them are within the control of the KVI units, some are with the implementing agencies and some are uncontrollable. The social problems like Bandh, Blocked of National Highways and General Strikes account for about 30 percent of the problems faced by the respondent. These are the main reasons for hampering the activities of many enterprises. Respondents who have marketing problems account for 20 percent, problem in availing support services account for 22.7 percent, financial problems account for 16 percent, Production problems for 11.3 percent.
- FINANCIAL PROBLEMS:** Financial problems of the KVI units are many and varied. It is found common to all the units that the financial institution have been always reluctant in providing their services, this may be due to large number of customer and less number of Banks and financial institution. Respondents who account for reluctance by financial services are 40.7 percent. Some of the respondents have problems of not having adequate collateral securities, which they have manage with great difficulty and they account for 36.7 percent. 3.3 percent of the respondents have problems with tight repayment schedule. In general most of the units are facing problems in financial management but only 2.7 percent of the respondents acknowledge it. Due to insufficiency in fund, 16.7 percent of the respondents are having problems for getting further financial aids.
- ALTERNATE MEANS OF FINANCIAL ASSISTANCE:** The problems of insufficiency common to all the beneficiaries, but the matter of fact is its degree. Whenever the problems arises 24.7 percent of the respondents rely on the helps of relatives, 11.3 on local Micro Finance Institute, 15.3 percent on Mortgages, 18 percent on personal loan from bank and 30.7 have either give no responses or some other means.
- RAW MATERIAL OF KVI:** Raw materials are the most important inputs for every business, 60.7 percent of the respondents depends on locally available raw material, which are mainly food & Agro Based, Forest Based and Textile. 36 percent of the respondents used raw materials from outside the state and 3.4 percent used processed raw materials. Availability of raw materials is frequently disturbed by shortage of fund and it accounts for 44.7 percent, 31.3 percent of the respondents accounts due to seasonality of the raw materials which are mainly Agro Based and Forest Based. Restriction of cutting timber in the state affected 9.3 percent of the respondents and 4.7 percent by others.
- PROBLEMS OF LABOUR:** In spite of many efforts made by the Department of Commerce & Industries and other agencies, many workers are found to be with fewer skills, which accounts for 34 percent. 27.3 percent of the respondents give comment that, the workers have less chances of growth, unless they run the KVI by their own. 17.3 percent of the respondents view that majority of the workers are illiterate or get only lower education. 13.4 percent of the respondents have view that the workers have no other better job than KVI and 8 percent work for temporary employment.
- APPLICATION OF MACHINERY:** Application of Machinery is not against the ideology of Gandhiji, in presents context most of the KVI units have used modern machinery, 7.3 percent of the units are fully mechanized and have automatic system, and 57.3 percent are semi mechanized, 28 percent are still Un-mechanized and 7.3 percent used traditional and outdated technology which are even dangerous for workers.
- PROBLEMS IN PRODUCTION:** The reasons for hampering the production is interrupted power supply and it account for 24.7 percent of the respondents. Due to the lack of technical support from the government and implementing agencies of KVI, 32.7 percent of the units are not getting the marked target. Due to high acquisition cost 10.7 percent of the respondents are not having the right technology. Demand Supply Gap refers to inability of the KVI units in facing the demand. 20 percent still do not have adequate working area.
- PROBLEMS IN MARKETING:** Many respondents has been facing the problems of lack of information of marketing technique which account for 51.33 percent, Attitude of customer accounts for 16 percent, where they think that KVI products are not standardized as branded products, on the other hand entrepreneur's view is also limited to the domestic markets. 10.6 percent of the responses have Inadequate Publicity and 7.4 percent of the KVI units have problems of lack of marketing knowledge and strategies.



17. **METHODS FOR SALES:** 10.7 percent of the respondents use sales outlet system at different location apart from the factory shed, 30.7 percent through sales representatives, 36.7 percent have main targets in participating at fair and exhibition at state and national level and remaining 22 percent through retailers.
18. **TARGETS FOR MARKETING:** 4 percent of the total respondents have the motive to export as well as local market and owned outlet. 52 units which are 34.7 percent have target at both local market and owned outlet while 89 units which are 59.3 percent give emphasizes to the local markets only.
19. **PROBLEMS IN EXPORT:** 58 percent of the total respondents give no responses, 7.3 percent are not aware about export, 4.7 percent are aware but do not have the right knowledge, 3.3 percent found it to be very complicated, 4 percent complaint about the lack of support from government, 20.7 percent of the respondents comment that the products are not sufficient even for the local markets.

## FINDINGS AND CONCLUSION

There is low potential for earning in the agricultural sector and the private sector enterprises are not labour oriented, therefore rural industry and non farm sector are more appropriate in a developing country like ours. The diversification of economic activity is limited in the hilly states due to difficult terrain, inaccessibility to market and modern inputs and technology, deficient infrastructure and insufficient energy and high transport costs leading to non competitiveness of products, therefore it is necessary to overcome the problems of unemployment and poverty, and commercialize the production of farm and non-farm. The potentials of rural industries are an indispensable part of our rural development.

The comparison of industrial units established and employment generated through it reflects inappropriate with the total population. Thus highlighting the importance of giving emphasizes on self employment generation schemes.

In many aspects, Industrial Policy of Manipur identified rural industry including handloom and handicraft to be the most viable industry in the context of the state. There are much potential for the development of rural industry which need to be re vitalized again.

The annual plan of the state since Tenth Five Year Plan, continue to recognize Village and Small Enterprises (VSE) sector as the main thrust area of the industrial development since it provides largest employment next to agriculture.

Schemes are not fully implemented in the state except PMEGP and SFRUTI, which revealed the reasons for hampering the progress for rural industries.

After comparing the performance of KVI and the other manufacturing Industries, it can be resolved that khadi and Village Industries are playing an important role not only in the economic development but also in sustainable development of the biodiversity of the natural resources which give less impact on environment degradation. Therefore, the state govt. should give more initiative in establishment of industries which are more eco friendly, less capital intensive and mass participation etc.

REGP has been implemented in the state, till the end of 2007-08, through State KVIC, KVIB and DICs. But it is found in the analysis that the schemes were provided to different districts unevenly.

It is observed from the analysis that the number of projects under REGP through State KVIC is evenly spread except some industries like Handmade Paper and Polymers & Chemical Industries.

Employment provided during the period 2002-03 to 2007-08 by State KVIC is around seven persons per unit. During these periods the mark of employment reaches to 2352. While gross employment has reached to around 36 thousand during the year 2006-07.

Performances of Banks in providing loans to beneficiaries were grossly equivalent among State Bank of India, United Bank of India and Central Bank of India while performance of other Nationalized Banks are not substantial.

The production of certain industry like polymers and chemical based industry is very low. Thus it signifies that, the rate of persons willing to perform in this industry is very low. But the demand of these products including detergents, washing powder, dish cleaner are good.

No units for Hand Made Paper Industry were found. But there is need for creating its demand in the state.

Strengthening of rural industrialization offers a wonderful opportunity, and a challenge, to our engineers to use their creativity and ingenuity and develop "appropriate technologies" which will enable "production by masses" to compete with "mass production". Past experience shows that there are certain niche areas like herbal and organic health foods, bakery products, soaps and other toiletry products, handmade paper based products, and biomass based energy systems, micro-hydel systems etc. where decentralized production in rural areas has a natural edge over centralized production in urban and semi urban locals. If sufficient attention is given by engineers to improve the existing primitive technologies used in this sector should be possible to produce high quality products in rural industries at very competitive prices. This is certainly challenging to grasp the opportunities to diversify in new territories.

## REFERENCES

1. M.K. Ramchandran (2009), *Economics of Agro Based Industries*, Mittal Publication, New Delhi, p. 163-164.
2. Misra B. (2004), Role of Small Industries in Rural Development, Misra B., Kar C.G., Misra S.N. (eds.), *Agro Industries and Economic Development, A Vision for the 21<sup>st</sup> Century*, Deep & Deep Publication (p) Ltd., New Delhi, p. 4
3. Nagarjuna B (2001), Rural Industrialization, Narayan N. (ed.), *Rural Industrialization in India with focus on Andhra Pradesh*, National Publishing House, Jaipur, India, p. 170
4. Singh Hoshiar (2001), Rural Industrialization in India, Narayan N. (ed.), *Rural Industrialization in India with Focus on Andhra Pradesh*, National Publishing House, Jaipur (India), pp. 26

## **REQUEST FOR FEEDBACK**

**Dear Readers**

At the very outset, International Journal of Research in Commerce, Economics and 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 **info@ijrcm.org.in** 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](mailto:infoijrcm@gmail.com).

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

Looking forward an appropriate consideration.

With sincere regards

Thanking you profoundly

**Academically yours**

Sd/-

**Co-ordinator**

## 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 co-operation of like-minded scholars, we shall be able to serve the society with our humble efforts.

### *Our Other Journals*

