# **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

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 3770 Cities in 175 countries/territories are visiting our journal on regular basis.

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

# **CONTENTS**

Sr.	TITLE O NIAME OF THE AUTHOR (C)	Page				
No.	TITLE & NAME OF THE AUTHOR (S)					
1.	DELINQUENCY MANAGEMENT: SPECIAL REFERENCE OF BANK OF CEYLON NORTHERN PROVINCE SENTHEESWARY SENTHURAN & T. VELNAMBI	1				
2.	HRD ISSUES IN INDIAN PSUs: AN EMPIRICAL STUDY OF HUTTI GOLD MINES COMPANY LIMITED RAJNALKAR LAXMAN & ANIL KUMAR HAGARGI	7				
3.	WORKFORCE DIVERSITY AND ITS IMPACT ON EMPLOYEE PERFORMANCE: A STUDY OF IT COMPANIES IN TAMILNADU  R. SASIKALA & DR. N. THANGAVEL	14				
4.	DIRECT AGRICULTURAL MARKETING: A STUDY OF UZHAVAR SANDHAI (FARMERS' MARKET) IN SALEM DISTRICT  DR. A. ELANGOVAN & S. YAZHINI	22				
5.	CONSUMER PERCEPTION TOWARDS ORGANIC FOOD PRODUCTS (OFPS) IN INDIA: WITH SPECIAL REFERENCE TO UDAIPUR CITY PRIYA SONI & RENU JATANA	26				
6.	INDIAN RURAL MARKET: AN OPPORTUNITY FOR PRIVATE LIFE INSURANCE COMPANIES YOGESH ARVIND PATIL & DR. YOGESH D. MAHAJAN	30				
7.	TRANSMISSION OF INFORMATION BETWEEN INDIAN FUTURES AND CASH MARKETS  DR. BABU JOSE & DR. DANIEL LAZAR	34				
8.	GREEN ICT SERVICES AND ISSUES: NANO, GRID AND CLOUD COMPUTING  A.PAPPU RAJAN, DR. ROSARIOVASANTHAKUMAR.P. & A.JOTHI KUMAR	41				
9.	A REVIEW OF SPORTS GOODS CLUSTERS BY SWOT ANALYSIS: MEERUT CLUSTER IN PARTICULAR DR. ALPNA GARG & RAJUL GARG	44				
10.	EMPLOYEE COST ON PRODUCTIVITY AND PROFITABILITY IN SELECT PRIVATE SECTOR ORGANISATIONS: A STUDY  MOIRANTHEM MOMOCHA SINGH	50				
11.	IMPACT OF LOAN UTILIZATION IN RURAL AREA OF HIMACHAL PRADESH: A CASE STUDY OF DISTRICT MANDI  GAGAN DEEP	53				
12.	IMAGE RETRIEVAL USING SHOT BOUNDARY DETECTION AND KEY FRAME EXTRACTION BASED TECHNIQUE FOR VIDEO SUMMARIZATION  ASHWINI P	59				
13.	IMPACT OF WORK LIFE BALANCE ON MORALE, SATISFACTION AND PERFORMANCE OF THE DOCTORS IN URBAN COMMUNITY  RASHMI FARKIYA	67				
14.	A SHOPPER'S STUDY OF TOOTHPASTE CONSUMPTION AND BUYING BEHAVIOR WITH SPECIAL REFERENCE TO COLGATE TOOTHPASTE  ANUPAMA SUNDAR D	71				
<b>15</b> .	TECHNOLOGY BANKING IN INDIA: ANALYSIS OF PERFORMANCE DR. M. C. MINIMOL & PRADEESH.N.M	75				
16.	A CRITICAL EVALUATION OF PORT PRICING AND TARIFF STRUCTURE IN NIGERIAN PORTS  DR. OBED NDIKOM & BUHARI SODIQ	81				
17.	CORPORATE SOCIAL RESPONSIBILITY AND THE CREATION OF COMPETITIVE ADVANTAGE IN TELECOMMUNICATIONS INDUSTRY IN KENYA: THE CASE OF SAFARICOM LTD AND AIRTEL KENYA MARGARET J. CHEPTUMO & DR. DANIEL O. AUKA	89				
18.	TO STUDY THE FACTORS THAT INFLUENCE MOMENTARY DECISION MAKING BY MANAGEMENT STUDENTS OF SOUTHERN BANGALORE CONCENTRATING ON THEIR TIME ALLOCATION AND HABITUAL ACTIVITIES MOHANASUNDARAM.K, BEN PHILIP GEORGE, DEBBY PERPETUAL FERNANDES & SHIBIN TOM VARGHESE	100				
19.	ACCEPTANCE OF ONLINE BUYING IN HIMACHAL PRADESH PANKAJ YADAV	106				
20.	SERVICE QUALITY AND CUSTOMER SATISFACTION IN DTH SERVICES IN KANGRA, HIMACHAL PRADESH LEKH RAJ	111				
	REQUEST FOR FEEDBACK & DISCLAIMER	116				

# CHIEF PATRON

## PROF. K. K. AGGARWAL

Chairman, Malaviya National Institute of Technology, Jaipur
(An institute of National Importance & fully funded by Ministry of Human Resource Development, Government of India)
Chancellor, K. R. Mangalam University, Gurgaon
Chancellor, Lingaya's University, Faridabad
Founder Vice-Chancellor (1998-2008), Guru Gobind Singh Indraprastha University, Delhi
Ex. Pro Vice-Chancellor, Guru Jambheshwar University, Hisar

# FOUNDER PATRON

# LATE SH. RAM BHAJAN AGGARWAL

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

# CO-ORDINATOR

DR. SAMBHAV GARG

Faculty, Shree Ram Institute of Business & 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. S. L. MAHANDRU

Principal (Retd.), MaharajaAgrasenCollege, Jagadhri

# EDITOR.

PROF. R. K. SHARMA

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

# EDITORIAL ADVISORY BOARD

DR. RAJESH MODI

Faculty, YanbuIndustrialCollege, Kingdom of Saudi Arabia

**PROF. PARVEEN KUMAR** 

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

PROF. H. R. SHARMA

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

PROF. MANOHAR LAL

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

**PROF. ANIL K. SAINI** 

Chairperson (CRC), GuruGobindSinghl. P. University, Delhi

PROF. R. K. CHOUDHARY

Director, Asia Pacific Institute of Information Technology, Panipat

## DR. ASHWANI KUSH

Head, Computer Science, UniversityCollege, KurukshetraUniversity, Kurukshetra

## DR. BHARAT BHUSHAN

Head, Department of Computer Science & Applications, GuruNanakKhalsaCollege, Yamunanagar

## DR. VIJAYPAL SINGH DHAKA

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

## **DR. SAMBHAVNA**

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

## **DR. MOHINDER CHAND**

Associate Professor, KurukshetraUniversity, Kurukshetra

## DR. MOHENDER KUMAR GUPTA

Associate Professor, P.J.L.N.GovernmentCollege, Faridabad

## **DR. SAMBHAV GARG**

Faculty, Shree Ram Institute of Business & Management, Urjani

## **DR. SHIVAKUMAR DEENE**

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

# DR. BHAVET

Faculty, Shree Ram Institute of Business & Management, Urjani

# <u>ASSOCIATE EDITORS</u>

## PROF. ABHAY BANSAL

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

# **PROF. NAWAB ALI KHAN**

Department of Commerce, AligarhMuslimUniversity, Aligarh, U.P.

## **ASHISH CHOPRA**

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

# TECHNICAL ADVISOR

#### **AMITA**

Faculty, Government M. S., Mohali

# FINANCIAL ADVISORS

# **DICKIN GOYAL**

Advocate & Tax Adviser, Panchkula

# **NEENA**

Investment Consultant, Chambaghat, Solan, Himachal Pradesh

# LEGAL ADVISORS

# **JITENDER S. CHAHAL**

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

# **CHANDER BHUSHAN SHARMA**

Advocate & Consultant, District Courts, Yamunanagar at Jagadhri

# 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; 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** or online by clicking the link **online submission** as given on our website (**FOR ONLINE SUBMISSION, CLICK HERE**).

# GUIDELINES FOR SUBMISSION OF MANUSCRIPT

	DATED:
THE EDITOR	
JRCM	
Subject: SUBMISSION OF MANUSCRIPT IN THE AREA OF	
(e.g. Finance/Marketing/HRM/General Management/Economics/Ps	ychology/Law/Computer/IT/Engineering/Mathematics/other, please specify)
DEAR SIR/MADAM	
Please find my submission of manuscript entitled '	' for possible publication in your journals.
hereby affirm that the contents of this manuscript are original. Furthunder review for publication elsewhere.	nermore, it has neither been published elsewhere in any language fully or partly, nor is it
affirm that all the author (s) have seen and agreed to the submitted v	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 contribution in any of your journals.	the formalities as given on the website of the journal & you are free to publish our
NAME OF CORRESPONDING AUTHOR:	
Designation:	
Affiliation with full address, contact numbers & Pin Code:	
Residential address with Pin Code:	and the second s
Mobile Number (s):	The state of the s
andline Number (s):	
.andline Number (s): E-mail Address: Alternate E-mail Address:	

- 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 mentionthe 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.
- 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 <u>BRITISH ENGLISH</u> prepared on a standard A4 size <u>PORTRAIT SETTING PAPER</u>. 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

# DIRECT AGRICULTURAL MARKETING: A STUDY OF UZHAVAR SANDHAI (FARMERS' MARKET) IN SALEM DISTRICT

DR. A. ELANGOVAN
PROFESSOR & HEAD
DEPARTMENT OF COMMERCE
PERIYAR UNIVERSITY
SALEM

S. YAZHINI
RESEARCH SCHOLAR
DEPARTMENT OF COMMERCE
PERIYAR UNIVERSITY
SALEM

## **ABSTRACT**

Agriculture occupies a very important role in the growth of economy of our country, which is also the backbone of the economic system. India is primarily an agricultural country. Agriculture marketing is a method of buying and selling of agricultural products. It determines the value of the agricultural product in terms of money and delivers them to the final customer. Most of the farmers sell their produce through village level markets, fairs, Mandies, Co-operative Societies etc. In the above process of agricultural marketing, the middlemen exploit farmers as well as consumers. In order to eliminate the middlemen between farmers and consumers, the Government of Tamil Nadu introduced the new concept, namely "UZHAVAR SANTHAI" in 1999. In this system, the farmers sell agricultural produce directly to the ultimate consumers. Hence, in this study, an attempt has been made to study the direct agricultural marketing called "Uzhavar Santhai".

#### KEVWORDS

Farmers Market, Performance of Farmers Market, Direct agricultural Marketing, Uzhavar Sandhai.

#### INTRODUCTION

zhavar Sandhai (Farmers' Market) was introduced with a view to eliminate the middlemen and arrange facilities for the farmers to sell their produce directly to the consumers at reasonable rates fixed every day. The scheme benefits both the farmers and the consumers. Regulated market yards for fruits and vegetables are functioning only at a few centers. The marketing system for fruits and vegetables is now in the hands of middlemen. Middlemen exist at various levels between the farmers and the consumers and exploit through malpractices in weighing, handling and payments. Large Number of small farmers are unable to effectively bargain for better price in the wholesale market. Inefficiencies in the wholesale markets result in a long chain of intermediaries, multiple handling, and loss of quality and increase the gap between the producer and consumer prices. Large number of small retailers, each handling small quantities, create high overheads leading to high margin on produces.

### **DIRECT AGRICULTURAL MARKETING**

"Direct Marketing" is perhaps the only channel suitable for both the consumers and cultivators. Direct marketing of agricultural produce helps to eliminate middle men and commission agents who charge high commission fees from the farmers coming to the markets for selling their produce and then artificially inflate the retail prices. Direct marketing of agricultural produce helps in eliminating middlemen and makes the farmers directly responsible for selling his/her produce. This helps in ensuring financial returns for farmers as well as increased consumer satisfaction. Many Indian states have adopted the concept of direct agricultural marketing.

## UZHAVAR SANTHAI (FARMERS' MARKETS) IN TAMIL NADU

Uzhavar Sandhai is one of the most successful models of direct agricultural marketing in the country. The idea of setting up marketplaces which directly link producers and consumers and exclude traders and middlemen in Tamil Nadu is called as 'Uzhavar Santhai' (Farmers' Markets), started during 1999. The major objectives of Farmers' markets in Tamil Nadu are to: eliminate middlemen and traders from the marketing of vegetables in the Farmers' markets; establish direct contact between farmers and consumers; maintain stability in the prices of fresh vegetables and fruits; increase coordination between the agriculture and the horticulture departments; act as information centers for the marketing of fresh vegetables and fruits, and promote awareness and to provide training in relation to the preservation and packaging of perishable fresh vegetables and fruits. This has been fairly successful. Many of the farmers depend on rains for vegetable growing and hence there are vagaries of nature that need to be understood.

## AIM OF UZHAVAR SANDHAI (FARMERS' MARKET)

- To facilitate direct contact between the farmers and public.
- To provide fresh vegetables and fruits at reasonable price daily without any interference of middlemen.
- To provide correct measurement to the consumers.
- To give full satisfaction to the farmers and public.
- To aim for providing higher price than that of wholesale price to the farmers for their vegetables and fruits.
- To provide the fresh fruits and vegetables at the lesser price than that of retail price to consumers.

# **FUNCTIONS OF UZHAVAR SANDHAI (FARMERS' MARKET)**

- Shops are allotted to identified farmers on first came first served basis.
- The Prices are exhibited in sign boards as in each shop.
- Weighting scales are provided for the use of farmers and they are retrieved after the sale proceedings are over.
- The day to day functioning of the market is being recorded and weekly reports sent to Govt. Through the commissioner of Agriculture marketing, who is nominated as the Nodal officer for implementation of the scheme.
- Price fixation is the most important aspect of running of Uzhavar Sandhai and different sources of information must be used to collect prices on a daily basis.
- The entire Uzhavar Sandhai must farmer's Information Centers run by the Horticulture and Agriculture Departments.

#### **NEED FOR THE STUDY**

The basic elements of agriculture system are production and marketing. Marketing of agriculture produce is an important as the production itself. As a link between producer and consumer, marketing plays an important role not only in stimulating and consumption but also in increasing the pace of economic development. Marketing of agricultural produce is considered as an integral part of agriculture, since an agriculturist is encouraged to make more investment and to increase production. This is an interesting aspect to find out the various trends happening in the field of marketing of agricultural produce.

#### **OBJECTIVES OF THE STUDY**

- > To study the Socio economic profile of the farmers who participate in the Uzhavar Sandhai.
- > To evaluate the consumers perception towards farmers' markets.

#### **DATA & METHODOLOGY**

This study is an empirical based on survey and analysis method. Data has been collected from both primary and secondary sources. For collecting primary data, a sample of 100 regular purchasers of vegetables at Uzhavar Sandhai's from Salem District was selected through convenience sampling method. A structured questionnaire was administered among the consumers to collect primary data. Secondary data has been collected from newspapers, journals, and magazines and through informal discussion with officials of the department concerned.

## LIMITATION OF THE STUDY

- 1. It is also assumed that the respondents are true and honest in expressing their views.
- 2. The study is applicable only to Uzhavar Sandhai's (Farmers' Market) in Salem District and not to any other similar areas.
- 3. For want of time, only 100 respondents were contacted.

**TABLE 1: GENERAL PROFILE OF THE RESPONDENTS** 

Factors	Classification	No. Of Respondents	Percentage
Sex	Male	20	20 %
	Female	80	80 %
Age	21-35	10	10 %
	36-50	30	30 %
	Above 50	60	60 %
Family Income	Below 4000	10	10 %
	4001-6000	12	12 %
	6001-8000	10	10 %
	8001-10000	30	30 %
	Above 10000	38	38 %
Educational	Illiterate	13	13 %
Qualification	School level	51	51 %
	Diploma level	36	36 %

Sources: Primary Data

### Inference

Regarding personal profile of the consumer, the above table shows that 80% of the respondents are female, 60% of the respondents are having the age of above 50 years, and then the earnings of the family is above 38% under the income group of above Rs.10,000. The educational back ground indicates that 51% of the respondents are school levels.

**TABLE 2: DISTANCE TRAVELLED BY THE RESPONDENTS** 

Distance Travelled	No	Percent		
Below 2 km	55	55 %		
3km-5km	28	28 %		
6km-8km	10	10 %		
Above 8km	7	7 %		
Total	100	100 %		

Sources: Primary Data

#### Inference

It was found that the majority of the respondents' travelling distances are Below 2 km (55%), followed by 3km – 5km (28%).

**TABLE 3: HOW MANY DAYS BUY THE VEGETABLES** 

Days	No	Percent
Weekly one day	43	43 %
Weekly 2-4 days	48	48 %
>4days	9	9 %
Total	100	100 %

Sources: Primary Data

#### Inference

It was found from the survey that most of the respondents were purchasing the vegetables weekly 2-4 days (48 %), followed by weekly one day (42 %).

**TABLE 4: DISTRIBUTION OF MONEY SPENT BY AGE** 

-				ı	Age			To	otal
		<=35 36-50		0	Above-50		No.	%	
		No.	%	No.	%	No.	%		
Money spent for Purchasing in Uzhavar Sandhai	50-100	7	25.9	10	19.2	10	47.6	27	27.0
	101-200	13	48.1	32	61.5	10	47.6	55	55.0
	201-400	7	25.9	10	19.2	1	4.8	18	18.0
Total		27	100.0	52	100.0	21	100.0	100	100.0

Sources: Primary Data

## Inference

The above table shows that among the respondents of different age groups, 48.1% of the respondents in the age group 35 yrs or below spent an amount of Rs.101-200 where as 61.5% of the respondents in the age group of 36-50 years spent Rs.101-200 at Uzhavar Sandhai. Among the respondents of above 50 years age group 47.6% spent between Rs.50 and Rs.100 and another 47.6% of the respondents spent Rs.101-200. In order to find whether there is any significant relationship between money spent and age of the respondents the following hypothesis was framed and tested.

#### **HYPOTHESIS**

There is no significant relationship between money spent at Uzhavar Sandhai and age of the respondents.

#### **CHI-SQUARE TEST**

	Value	df	Sig.	
Chi-Square	8.354	4	NS	

#### Table value 9.488

**Result:** Chi square test was applied to find whether there is significant relationship between money spent and age of the respondents. The calculated value of Chi square is 8.354 which is less than the table value of 9.488 at 5 % level of significance. Since the calculated value is less than the table value it is inferred that there is no significant relationship between money spent and age of the respondents. Hence the hypothesis is accepted.

#### TABLE 5: LEVEL OF SATISFACTION BASED ON AGE

		Satisfaction score			
		Mean S.D		No.	
Age	Age <=35		1.09	27	
	36-50	17.38	1.63	52	
Above-50		17.71	1.42	21	
TOTA	TOTAL		1.46	100	

#### Inference

From the above table, it is seen that the satisfaction scores are almost same for all age categories. While the average satisfaction score is 17.22 for the age group 35 years and below, the average satisfaction score for respondents above 50 years is 17.71. In order to find whether the average satisfaction scores vary significantly among the age groups, the following hypothesis was framed and tested.

#### Hypothesis

The satisfaction scores do not differ significantly among age groups.

#### ANOVA FOR SATISFACTION SCORE

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	2.930	2	1.465	.686	NS
Within Groups	207.260	97	2.137		
Total	210.190	99			

#### Table value 3.090

**Result:** One way ANOVA was applied to find whether the mean satisfaction scores differ significantly among the given age groups. The ANOVA result shows that the calculated F ratio value is 0.686 which is less than the table value of 3.090 at 5 % level of significance. Since the calculated value is less than the table value it is inferred that the satisfaction scores do not differ significantly among the age groups. Hence the Hypothesis is accepted.

# **FINDINGS**

- Majority 52 % of the respondent are 36-50 years old.
- Majority 54 % of the respondent are female.
- The study revealed that majority customers (48 percent) purchase vegetables 2-4 times in a week at Uzhavar Sandhai's.
- Majority 51 % of the respondent are school level education.
- Moreover, customers were mostly satisfied with the statement like; availability of product variety in the market and right measurements in the market which means the market is functionally good.

### **SUGGESTIONS**

- Communication strategy must be developed so that the department of agriculture will become more evident and relevant to the farmers and customers it serves.
- Grater collective efforts must be made to promote agricultural markets. Develop promotional strategies for local and national level markets.
- Sellers should make a positive impact on the customers mind by their courteous behaviour.

#### CONCLUSION

The Uzhavar Sandhai's a unique fair farmers' market mode which is capable of providing answers to several challenges put forth by the globalization of agriculture. One of the positive aspects of the Sandhai is that it does not require much training because all that is required is the introduction of the concept off air farmers' market. Organized innovations and institutional structures do not come that easily within the circle of poor and small and marginal farmers without support from government bodies. Such thought processes may not cross farmers' minds as they are for the most part engaged in thinking about their future prospects and family problems created by low income levels and the lack of market for their produce. Thus, if they are given the required simple training in marketing techniques, they can decide what to cultivate, at what time to sell, at what price and to whom.

So, what has been done effectively in Tamil Nadu should be practiced by others at governments in their own innovative ways. This will surely improve farmers' and agricultural labourers' lives, and will ultimately help the agriculture sector growth in the economy.

# REFERENCES

- 1. Bhale Rao. M.M., Ansari, S.L and Tyagi, B.P (1981) "Marketing of Vegetables" A sample study Agricultural Marketing 24(i) PP27-29.
- 2. David Conner. (2010)" Locally Grown Foods and Farmers Markets: Consumer Attitudes and Behaviours", "Sustainability", 2, PP: 742 756.
- 3. Dr. K. Raji Reddy & Dr. H. Santeesh (2012), "Direct Marketing of Agricultural Products A study of Rythu Bazaars (Farmers Market) in Andhra Pradesh", "International Journal of Research in commerce & Management" Vol.No:3, Iss.No: 5, PP: 137-141.
- 4. Halder. P. and S.pati, 2011. Need for paradigm shift to improve supply chain management of fruits and vegetables in India. Asian Journal of Agricultural and Rural Development. 1:1-20.
- 5. Krishnamurthy r., bruary 23,2006, "cultivators" plea to streamline jasmine procurement", the Hindu newspaper {http://www.thehindu.com}

- 5. Megan L. Brunch (2010), "Choosing Direct Marketing Channels for Agricultural Products", "Extension", PP: 1-25.
- 7. Rudra Saibaba and Suresh Vadde (2009) "Consumer Satisfaction and preference towards Rythu Bazaar: A study in Warangal District Andhra Pradesh". Indus Journal of Management and social sciences, 3(1)," 52-63. (Spring 2009).
- 8. S. Krishnan (2011) "Role of "Uzahavar Sandhai" (Farmers Market) in Agricultural Marketing A Study", Rural Marketing and Rural Consumerism: Trends and issues". PP: 14-19.
- 9. Salim, M.H, Harisundarn, G., Anoop Das (2008) "Uzhavar Sandhai A Boon or Bane for Rural Empowerment in Tamil Nadu Conference on marketing to rural consumerism conference proceedings IIMK. PP341 352 www.space-iimk.ac.in
- 10. Sapna Kedia (2011) "Direct Agricultural Marketing: Rythu Bazar in Andhra Pradesh, India" one world.net, PP: 1 12.
- 11. United states information on farmers market is available at www.ams.usda.gov/farmersmarks/map.hm

#### WEBSITE

12. www.uzhavarsanthai.com.



# 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 tosupply your critical comments and suggestions about the material published in this issue as well as on the journal as a whole, on our E-mailinfoijrcm@gmail.com for further improvements in the interest of research.

If youhave any queries please feel free to contact us on our E-mail <a href="mailto:infoijrcm@gmail.com">infoijrcm@gmail.com</a>.

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

# **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, nor 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 is 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





