INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE, ECONOMICS & MANAGEMENT



A Monthly Double-Blind Peer Reviewed Refereed 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 as well as in Dpen J-Gage, India [link of the same is duly available at Inflibnet of University Grants Commission (U.G.C.)]

Registered & Listed at: Index Copernicus Publishers Panel, Poland

Circulated all over the world & Google has verified that scholars of more than 1500 Cities in 141 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. No.	TITLE & NAME OF THE AUTHOR (S)	Page No.
1.	THE EFFECTS OF THE STOCKS PERFORMANCE RELATIVE TO THE INDEX PERFORMANCE, ON TRADERS' BEHAVIOR IN NYSE MOHSEN BAHRAMGIRI, SAJJAD NEAMATI, ASHKAN M. GHASHGHAEE & MOHAMMAD H. MUSAVI	1
2.	MEASURING PRICE INSTABILITY OF PULSES IN BANGLADESH M. MONIRUZZAMAN	12
3.	A COMPARATIVE ECONOMIC STUDY OF BRRI DHAN51 AND BR11 RICE PRODUCTION IN A SELECTED AREA OF RANGPUR DISTRICT IN BANGLADESH MD. SAIDUR RAHMAN & MD. KAMRUZZAMAN	23
4.	THE IMPACT OF CORPORATE GOVERNANCE MECHANISMS ON EARNINGS MANAGEMENT: EVIDENCE FROM BANKS IN ETHIOPIA OBSA TEFERI ERENA & TILAHUN AEMIRO TEHULU	27
5.	EDUCATION EXPENDITURE AND ECONOMIC GROWTH IN NIGERIA: CO-INTEGRATION AND ERROR CORRECTION TECHNIQUE AHEMD HALLIRU MALUMFASHI	34
6.	THE EFFECTS OF BUSINESS PLANNING ON SERVICING OF LOANS BY SMALL AND MEDIUM ENTERPRISES: A CASE STUDY OF HAIR SALON ENTERPRISES IN ELDORET TOWN NANDWA J.MUSAMBAYI	38
7.	THE POLITICAL ECONOMY OF POVERTY IN NIGERIA MARTINS IYOBOYI	45
8.	MICRO, SMALL AND MEDIUM ENTERPRISES IN INDIA- AN ANALYSIS DR. S. KALIYAMOORTHY & S. PARITHI	49
9.	SCOPE OF NEEM (AZADIRACHTA INDICA) PESTICIDES IN AGRICULTURE – A STUDY IN WEST BENGAL DR. A. K. NANDI, DR. JAYANTA DUTTA & DR. B. K. BERA	53
10.	MOOD STATE AND CUSTOMER ORIENTATION DR. ANANT GWAL, RAJESHWARI GWAL & DR. SANJEEVNI GANGWANI	58
11.	PERFORMANCE EVALUATION OF MUTUAL FUNDS IN RECESSION IN INDIA: AN EMPIRICAL STUDY SUBRATA ROY & SHANTANU KUMAR GHOSH	63
12.	PERSONALITY AS A MODERATOR OF QUALITY OF WORK LIFE AND JOB ATTITUDE SUSAN, V. & JAYAN, C.	74
13.	ROLE OF EDUCATION IN PROMOTING SOCIAL INCLUSION: AN ANALYSIS OF THE WORKING OF MID DAY MEAL S. K. PANT & MUKESH PANDEY	78
14.	EMPIRICAL STUDY OF URBANISATION IN INDIA DR. MOOL CHAND & DR. RAJ PAL SINGH	84
15.	AN EMPIRICAL STUDY ON RURAL CONSUMERS' PERCEPTION TOWARDS TRADE FAIR AS A MARKETING TOOL BHAUTIK A. PATEL & DR. RAJU M. RATHOD	89
16 .	BUYING DECISIONS OF RURAL CONSUMERS WITH REFERENCE TO FAST MOVING CONSUMER GOODS	97
17.	R. MOHAMED NASRUDEEN & DR. L. P. RAMALINGAM A STUDY OF BENEFICIARIES AVAILING CONSUMER LOAN IN NATIONALIZED BANKS VILLAVARAYER LATHA & DR. K. KAMALAKANNAN	104
18.	CRUDE OIL PRICES VARIATIONS' ENCROACHMENT ON INDIAN STOCK MARKET [AN EMPIRICAL STUDY OF BSE]	108
19.	THE SPREAD OF SELF HELP GROUPS – BANK LINKAGE PROGRAMME IN INDIA DR. V.DHEENADHAYALAN	111
20 .	SUSTAINABLE DEVELOPMENT IN NORTHEAST INDIA DR. RAJESHWAR SINGH	116
21.	COMPOSITION OF NON-PERFORMING ASSETS: A COMPARATIVE STUDY OF NATIONALISED BANKS AND SBI AND ITS ASSOCIATES	124
22.	MANISH B. RAVAL A CRITICAL EVALUATION OF PERFORMANCE OF MNREGA DR. TUSHAR CHAUDHARI	127
23.	WEAK-FORM OF EFFICIENCY IN CHINESE STOCK MARKET N. ANURADHA	131
24.	CHALLENGES AND PROSPECTUS OF SUCCESSFUL WOMEN ENTREPRENEURS (A CASE STUDY IN DAVANGERE CITY) VENKATESH BABU .S	135
25.	EVALUATING THE MICRO-CREDIT MODEL AND SUCCESS STORY OF GRAMEEN BANK, BANGLADESH DR. RICHA SINHA	139
26 .	COMMON PROPERTY RESOURCES-AVAILABILITY AND DEPENDENCY PATTERN (A CASE STUDY OF BOLUVAMPATTI PANCHAYATH -	145
	TAMIL NADU) K. BABY & R. REMA	450
27.	HOUSING PROPERTY INVESTMENT PREFERENCESIN POST RECESSIONARY BANGALORE ECONOMY - A CONSUMER PERSPECTIVE ANALYSIS PRADEEPA.M & VIDYA.R	153
28.	VALUES FOR CORPORATE DEVELOPMENT DR. ANUVIYAN & SARISHA BHARUCHA	158
29 .	CHILD LABOUR IN INDIA: CAUSES, PERSPECTIVE & GOVERNMENTAL POLICIES IMPERATIVES RATNA BINODINI AMIYA PRIYADARSHINI DAS & APARAJITA BISWAL	164
30.	IMPACT OF FOREIGN DIRECT INVESTMENT (FDI) ON INDIAN ECONOMY: A SECTORAL ANALYSIS IRAM KHAN	171
	REQUEST FOR FEEDBACK	178
	INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE, ECONOMICS & MANAGEMEN	

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

<u>CHIEF PATRON</u>

PROF. K. K. AGGARWAL Chancellor, Lingaya's University, Delhi Founder Vice-Chancellor, Guru Gobind Singh Indraprastha University, Delhi Ex. Pro Vice-Chancellor, Guru Jambheshwar University, Hisar

<u>PATRON</u>

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

CO-ORDINATOR

DR. BHAVET Faculty, M. M. Institute of Management, MaharishiMarkandeshwarUniversity, Mullana, Ambala, Haryana

<u>ADVISORS</u>

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., HaryanaCollege of Technology & Management, Kaithal PROF. S. L. MAHANDRU Principal (Retd.), MaharajaAgrasenCollege, Jagadhri

EDITOR

PROF. R. K. SHARMA Professor, Bharti Vidyapeeth University Institute of Management & Research, New Delhi

CO-EDITOR

DR. SAMBHAV GARG Faculty, M. M. Institute of Management, MaharishiMarkandeshwarUniversity, Mullana, Ambala, Haryana

EDITORIAL ADVISORY BOARD

DR. RAJESH MODI Faculty, Yanbu Industrial College, Kingdom of Saudi Arabia PROF. SIKANDER KUMAR Chairman, Department of Economics, HimachalPradeshUniversity, Shimla, Himachal Pradesh PROF. SANJIV MITTAL UniversitySchool 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.

INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE, ECONOMICS & MANAGEMENT A Monthly Double-Blind Peer Reviewed Refereed Open Access International e-Journal - Included in the International Serial Directories WWW.ijrcm.org.in

PROF. S. P. TIWARI

Head, Department of Economics & 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, KurukshetraUniversity, Kurukshetra

DR. SAMBHAVNA

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

DR. MOHENDER KUMAR GUPTA

Associate Professor, P.J.L.N.GovernmentCollege, 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 & Technology, Amity University, Noida PARVEEN KHURANA Associate Professor, MukandLalNationalCollege, Yamuna Nagar **SHASHI KHURANA** Associate Professor, S.M.S.KhalsaLubanaGirlsCollege, Barara, Ambala **SUNIL KUMAR KARWASRA** Principal, AakashCollege of Education, ChanderKalan, Tohana, Fatehabad **DR. VIKAS CHOUDHARY** Asst. Professor, N.I.T. (University), Kurukshetra

TECHNICAL ADVISORS

MOHITA Faculty, Yamuna Institute of Engineering & Technology, Village Gadholi, P. O. Gadhola, Yamunanagar ΑΜΙΤΑ Faculty, Government M. S., Mohali

FINANCIAL ADVISORS

DICKIN GOYAL Advocate & Tax Adviser, Panchkula **NEENA** Investment Consultant, Chambaghat, Solan, Himachal Pradesh

LEGAL ADVISORS

JITENDER S. CHAHAL Advocate, Punjab & Haryana High Court, Chandigarh U.T. **CHANDER BHUSHAN SHARMA** Advocate & Consultant, District Courts, Yamunanagar at Jagadhri

<u>SUPERINTENDENT</u>

SURENDER KUMAR POONIA

INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE, ECONOMICS & MANAGEMENT iv A Monthly Double-Blind Peer Reviewed Refereed Open Access International e-Journal - Included in the International Serial Directories

DATED:

CALL FOR MANUSCRIPTS

Weinvite unpublished novel, original, empirical and high quality research work pertaining to recent developments & practices in the area of Computer, Business, Finance, Marketing, Human Resource Management, General Management, Banking, Insurance, Corporate Governance and emerging paradigms in allied subjects like Accounting Education; 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; Monetary Policy; Portfolio & Security Analysis; Public Policy Economics; Real Estate; Regional Economics; Tax Accounting; Advertising & Promotion Management; Business Education; Management Information Systems (MIS); Business Law, Public Responsibility & Ethics; Communication; Direct Marketing; E-Commerce; Global Business; Health Care Administration; Labor 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; Public Administration; Purchasing/Materials Management; Retailing; Sales/Selling; Services; Small Business Entrepreneurship; Strategic Management Policy; Technology/Innovation; Tourism, Hospitality & Leisure; Transportation/Physical Distribution; Algorithms; Artificial Intelligence; Compilers & Translation; Computer Aided Design (CAD); Computer Aided Manufacturing; Computer Graphics; Computer Organization & Architecture; Database Structures & Systems; Digital Logic; Discrete Structures; Internet; Management Information Systems; Modeling & Simulation; Multimedia; Neural Systems/Neural Networks; Numerical Analysis/Scientific Computing; Object Oriented Programming; Operating Systems; Programming Languages; Robotics; Symbolic & Formal Logic and Web Design. The above mentioned tracks are only indicative, and not exhaustive.

Anybody can submit the soft copy of his/her manuscript **anytime** in M.S. Word format after preparing the same as per our submission guidelines duly available on our website under the heading guidelines for submission, at the email address: <u>infoircm@gmail.com</u>.

GUIDELINES FOR SUBMISSION OF MANUSCRIPT

1. COVERING LETTER FOR SUBMISSION:

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:

2.

- 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.
- 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

INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE, ECONOMICS & MANAGEMENT

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

SCOPE OF NEEM (AZADIRACHTA INDICA) PESTICIDES IN AGRICULTURE – A STUDY IN WEST BENGAL

DR. A. K. NANDI ASSOCIATE PROFESSOR DEPARTMENT OF AGRICULTURAL ECONOMICS BIDHAN CHANDRA KRISHI VISWAVIDYALAYA MOHANPUR

DR. JAYANTA DUTTA ASST. PROFESSOR DEPARTMENT OF AGRICULTURAL ECONOMIC REGIONAL RESEARCH STATION (OAZ) UTTAR BANGA KRISHI VISWAVIDYALAYA MAJHIAN

DR. B. K. BERA ASSOCIATE PROFESSOR DEPARTMENT OF AGRICULTURAL ECONOMICS BIDHAN CHANDRA KRISHI VISWAVIDYALAYA

MOHANPUR

DR. A. K. MUKHOPADHYAY PROFESSOR DEPARTMENT OF AGRICULTURAL ENTOMOLOGY BIDHAN CHANDRA KRISHI VISWAVIDYALAYA MOHANPUR

ABSTRACT

Intensive exploitation of synthetic pesticides pollutes the environment by contaminating soil, water, air and food. Since antiquity, neem as a botanical insecticide is used by our predecessors. But with the onslaught of synthetic pesticides during 1940s the use of neem pesticide becomes obsolete. There is an urgent need to switch over from chemicals to botanical pesticides specifically neem. In spite of enactment of Insecticides Act, banned and very highly toxic pesticides (red label) are in vogue in protecting the crops from the ravages of insect pests. Organochlorine and organophosphorus groups of pesticides are found widely used for all crops. Vegetables are found consuming pesticides much higher than other crops. On the contrary, neem as a botanical insecticide proves its excellence from the viewpoint of reducing cost of cultivation, income and employment generation and above all its eco-friendly nature. Phase-wise processing of neem pesticide and cost involvement is highlighted here. The concept of preparing home-made pesticides for spraying pointed gourd followed by chilli (22 man days) and Brinjal (about 17 man days). Serious efforts are to be taken by public and private agencies to motivate farming community in favour of using neem-based pesticide.

KEYWORDS

Scope of Neem, Employment generation, Neem Pesticide, Neem, Use of Neem Pesticides.

INTRODUCTION

in the forthcoming future. Land, a major factor of production, is limited and cannot be expanded further. In order to keep pace with the growing demand for food a substantial hike in the productivity of land through sustainable use of natural resources is of prime importance today. At the same time adoption of low cost cultivation techniques through exploiting natural resources with a view to safeguard public health becomes very pertinent.

Excessive and indiscriminate exploitation of chemical pesticides not only endangers human civilization but also pollutes the environment to a great extent and has given rise to genetic resistance of pest species. Merely, 1 percent of the pesticides applied to a crop reach the target pests and the remaining 99 percent contaminates soil, water, air, food etc¹. In view of preventing imminent danger for human being, other creatures and restoring environmental balance, attention must be given towards judicious and need based pesticide use or using biodegradable and environment friendly botanical pesticides to maintain the sustainability. Pesticide derived from neem comes under the purview of botanical pesticides and it is envisaged that these products will substitute the synthetic plant protection materials quite satisfactorily.

¹ Dhaliwal, G. S. and Arora, R. Integrated Pest Management - concepts and approaches, P. 282

INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE, ECONOMICS & MANAGEMENT A Monthly Double-Blind Peer Reviewed Refereed Open Access International e-Journal - Included in the International Serial Directories www.ijrcm.org.in

VOLUME NO. 2 (2012), ISSUE NO. 8 (AUGUST)

Neem (*Azadirachta indica*), an evergreen perennial crop is used widely by our ancestors since time immemorial. It belongs to the family Meliaceae and is indigenous to India. The repellent and antifeedent effects of neem have been reported against a wide range of insect pests. All parts of the tree possess insecticidal activity but seed kernel is the most active. Nearly hundreds of chemicals have been extracted from various parts of neem tree and Azadirichtin, the most important biologically active component exhibits phagorepellent and toxic effects to various insect pests².

Commercialization of neem-based pesticide is expanding very fast. Nearly hundreds of products are either being marketed or are awaiting commercialization in India. Preparation of neem-based pesticides by local production units comes to the fore³ keeping in view the resource poor small and marginal farmers.

OBJECTIVES

The major objectives of the study are as follows:

- i. to study the present status of pesticide uses in West Bengal
- ii. to observe the degree of uses of different labels of synthetic pesticides in sample area
- iii. to point out the magnitude of application of different groups of pesticides in different crops
- iv. to calculate the cost of preparation of neem pesticides, and
- v. to observe the employment potentiality generated from the preparation of neem pesticides.

METHODOLOGY

The present study attempts to evaluate the economics of using neem pesticide in crop production. A survey was conducted in 2001-02 among 430 farm households spread over five agricultural districts namely, Barddhaman, Hooghly, Nadia, South 24-Parganas and Murshidabad of West Bengal following three-stage random sampling to examine the extent of use of various types of traditional pesticides *vis-à-vis* neem pesticide in agriculture. The costs have been inflated at 12.50 per cent per annum to reach the expected costs for the year of 2011-12.

RESULTS & DISCUSSIONS

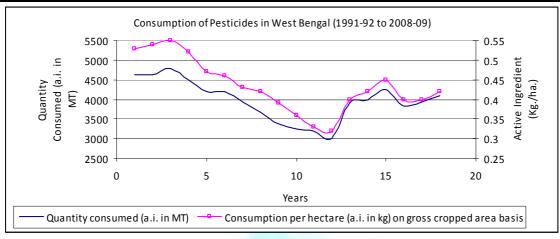
A. PRESENT STATUS OF PESTICIDE USE

At the outset, consumption of pesticides in terms of physical volume as well as active ingredient form in West Bengal over time is presented here. A slightly upward trend in the consumption of pesticides is visualized from 1991 to 1994 whereas from 1994 onwards a declining trend is noteworthy. This diminishing trend in the use of quantity of pesticides may be due to efficient implementation of IPM, use of biological control techniques and uses of modern pesticides. The further investigation may be done to churn out the probable causes of declining trend of pesticide uses. The graphical presentation of the data-set presented in Table-1 visualizes clearly from Fig-1.

Year	Quantity consumed (a.i. in MT)	Consumption per hectare (a.i. in kg) on gross cropped area basis
1991-92	4612	0.53
1992-93	4625	0.54
1993-94	4790	0.55
1994-95	4500	0.52
1995-96	4210	0.47
1996-97	4196	0.46
1997-98	3930	0.43
1998-99	3678	0.42
1999-2000	3370	0.39
2000-01	3250	0.36
2001-02	3180	0.33
2002-03	3000	0.32
2003-04	3900	0.40
2004-05	4000	0.42
2005-06	4250	0.45
2006-07	3830	0.40
2007-08	3945	0.40
2008-09	4100	0.42

TABLE-1: CONSUMPTION OF PESTICIDES IN WEST BENGAL

 ² Saxena, R. C. Scope of neem for developing countries, Souvenir World Neem Conference, Feb. 24-28, 1993, Bangalore, India, pp. 30-36
 ³ Lim, G. S. and Bottrell, D. G. (1994) Neem pesticides in rice: potential and limitations, International Rice Research Institute, Manila, Philippines



The study uses the concept of Intensity of using of a particular label of pesticide for a particular crop to observe the degree of uses of different labels. The following formula has been used to work out the intensity of pesticide uses.

Intensity of using a particular label of pesticide for a particular crop

No. of application of a particular label of pesticide for a particular crop of total surveyed farmers

No. of farmers cultivating that particular crop

п	INTENSITY OF DIFFERENT LABELS OF PESTICIDES USED BY THE HOUSEHOLDS DURIN									
	Vegetables	Banned	Red Label	Yellow Label	Blue Label	Green Label				
	Chilli	5.55	100.00	116.67	33.33	11.11				
	Bhindi	0.00	107.14	57.14	57.14	0.00				
	Brinjal	0.00	104.35	65.22	69.56	4.35				
	Cabbage	12.50	37.50	41.67	8.33	145.83				
	Potato	1.92	50.00	50.00	7.69	80.77				
	Tomato	6.67	13.33	113.33	0.00	13.33				

TABLE-2: INTENSITY OF DIFFERENT LABELS OF PESTICIDES USED BY THE HOUSEHOLDS DURING 2001-02

According to the degree of toxicity, pesticides are generally classified into varying labels *e.g.* red, yellow, blue and green labels defined as very high toxic, highly toxic, moderately toxic and slightly toxic pesticides respectively. Intensity of using different labels of pesticides for some important vegetables by the farm households is highlighted in Table-2. Red label pesticides are found to be widely used in case of bhindi and brinjal whereas pesticides belonging to yellow label are reported to be used massively in case of chilli and tomato. Slightly toxic pesticides are used mostly in case of cabbage. The study also points out the uses banned pesticides in an insignificant proposition.

TABLE-3: APPLICATION OF VARIOUS CHEMICAL GROUPS OF PESTICIDES AND THEIR ACTIVE INGREDIENTS (KG / HA) IN DIFFERENT CROPS IN THE SELECTED CROPS OF WEST BENGAL

Crop	Organo- chlorine	Organo- phosphorus	Carbamate	Benzi- midazole	Dithio- carbamate	Synthetic Pyrithroid	Azadirichtin	Organophosphorus +synthetic Pyrithroid	Total
Winter	0.66	0.19	0.10	0.004	0.01	0.002	0.001	-	0.967
Paddy	(68.25)	(19.65)	(10.34)	(0.42)	(1.03)	(0.21)	(0.10)	-	(100.00)
Summer	0.45	0.12	0.12	0.001	0.01	0.001	0.001	-	0.703
Paddy	(64.01)	(17.07)	(17.07)	(0.14)	(1.43)	(0.14)	(0.14)	-	(100.00)
Jute	0.47	0.13	0.04	-	-	-	-	-	0.64
	(73.44)	(20.31)	(6.25)	-		-	-	-	(100.00)
Wheat	0.06	0.004	0.23	0.57	0.02	-	-	-	0.884
	(6.79)	(0.45)	(26.02)	(64.48)	(2.26)	-	-	-	(100.00)
Mustard	0.05	0.11	-		-	-	-	-	0.16
	(31.25)	(68.75)	-	-	-	-	-	-	(100.00)
Brinjal	0.23	0.72	3.83	-	0.08	0.24	-	-	5.10
	(4.51)	(14.12)	(75.10)	-	(1.57)	(4.70)		-	(100.00)
Bhindi	0.32	2.67	-	-	-	0.29		5.47	8.75
	(3.66)	(30.51)	-	-	-	(3.31)	-	(62.52)	(100.00)
Pointed	9.56	0.41	0.30	2.20	19.74	-	-		32.21
gourd	(29.68)	(1.27)	(0.93)	(6.83)	(61.29)	-	-	-	(100.00)
Chilli	1.27	1.77	0.08	0.06	0.05	0.09	-	-	3.32
	(38.25)	(53.31)	(2.41)	(1.81)	(1.51)	(2.71)	-	-	(100.00)
Tomato	0.67	0.15	0.03	0.10	0.10	0.03	-	-	1.08
	(62.04)	(13.88)	(2.78)	(9.26)	(9.26)	(2.78)	-	-	(100.00)
Potato	0.77	0.12	0.21	0.16	2.37	-	0.00003	-	3.63003
	(21.21)	(3.31)	(5.79)	(4.41)	(65.28)	-	(0.001)	-	(100.00)

Note: Figures within parenthesis indicate percentage of the respective total.

Pesticide use behaviour in different crops is presented in Table-3 based on various chemical groups along with the actual application of active ingredients. Pesticides are consumed heavily by the vegetables as compared to other crops. Organochlorine and organophosphorus groups of pesticides are reported to be used for all the crops surveyed. Highest utilization of the former group of pesticides is observed in case of jute (73.44 percent) followed by winter paddy,

INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE, ECONOMICS & MANAGEMENT A Monthly Double-Blind Peer Reviewed Refereed Open Access International e-Journal - Included in the International Serial Directories www.ijrcm.org.in

VOLUME NO. 2 (2012), ISSUE NO. 8 (AUGUST)

56

summer paddy and tomato. Efficacy of this group of pesticides is well-known for controlling mites in jute, Brown Plant Hopper (BPH), Green Leaf Hopper (GLH), yellow stem borer of rice and fruit borer in tomato.

Organophosphorus group of pesticides is reported to be used massively in case of mustard (about 69 percent) to check the aphid infestation. Carbamate group of pesticides is visualized excessively used for Brinjal (75 percent) to fight out against the fruit and shoot borer. Redundant use of benzimidazole group of pesticides is observed for wheat (64 percent) to prevent the fungal diseases. Dithiocarbamate group of pesticides are very effective against late blight disease of potato and nematode infestation in case of pointed gourd as reflected by its use. Consumption of neem based pesticides containing Azadirichtin is noticed in case of summer paddy, winter paddy and potato, though in a very small quantum.

B. COST OF PREPARATION AND APPLICATION OF NEEM SEED KERNEL EXTRACT

Costs incurred for various components and for performing some operations in the preparation of exact amount of neem pesticide from neem seed for selected vegetables are furnished in Table-4. Treatment with neem pesticide containing various quantities of neem seed kernel for different vegetables is approximate. In-depth study is required to determine the accurate dose of neem pesticide to be applied for various crops. Considering the duration of crop and thereby the number of sprays needed for each crop at an interval of 10 days, the total expenditure for processing of neem pesticide is worked out though it is imputed.

TABLE-4: ESTIMATED COST FOR PREPARATION OF NEEM PESTICIDE FROM NEEM SEED FOR SPRAYING PER HECTARE OF DIFFERENT VEGETABLES DURING 2011-12

Crop	Duration	Quantity of	No. of	Cost of neem	Cost of labour**	Cost of gunny	Cost of adjuvant	Total cost
	(months)	neem kernel used	sprays	seeds(Rs.)	(Rs.)	bags (Rs.)	(Rs.)	(Rs.)
		(gm)	needed					
Brinjal	6	25	18	5468	1849	547	501	8364
Chilli	4	50	12	7290	2465	729	668	11152
Bhindi	3	25	9	2734	924	273	251	4182
Tomato	3	25	9	2734	924	273	251	4182
Cabbage	3	25	9	2734	924	273	251	4182
Cauli-flower	3	10	9	1094	370	109	100	1673
Pointed	6	50	18	10935	3697	1094	1002	16728
gourd								

** considering statutory wage rate (Rs. 110/ man-day); Costs deflated at 2011-12 prices

*** Based on moderate infestation of pests.

A comparison between costs on chemical pesticides vs. neem is visualized from Table-5. From the point of view minimization of cost in crop production, neem pesticide as a plant protection material exhibits its excellence over chemicals in most cases. Negative differences are observed in case of tomato and chilli may be attributed to use of over exploitation of chemicals as general farmers believe that higher doses of pesticides yield more crop production.

TABLE -5: CROP WISE COMPARISON OF CHEMICAL PESTICIDE COST AND NEEM BASED PESTICIDE COST PER HECTARE DURING 2011-12

Crop	Chemical pesticide	Neem kernel**	Difference	
Tomato	3580	4182	-602	
Chilli	9225	11152	-1927	
Cabbage	10903	4182	6721	
Bhindi	21772	4182	17590	
Brinjal	32993	8364	24628	
Pointed gourd	43091	16728	26362	

* Calculated on the basis of Prime Cost (Cost D) concept of farm

** Estimated on the basis of field level experiment at Central Research Farm, Gayeshpur, B. C. K.V. due to lack of present use at farmers' level.

C. EMPLOYMENT POTENTIALITY

Besides value addition, there is an ample scope for generation of income and employment in the rural sector from the processing of neem pesticide⁴ as depicted from Table-6. The computation is made on the basis of duration of the crops, doses applied to the crops and prevailing wage rate (Rs. 110 per man-day) for all operations. The highest man-days (33 man-days) are estimated to be created for the preparation of requisite quantum of neem pesticide for spraying pointed gourd followed by chilli (22 man-days) and brinjal (16.67 man days). So there is an immense opportunity for unemployed rural masses to be engaged in the collection of neem fruits and manufacture of neem pesticide indigenously for their subsistence. Singh (2002)⁵ in his study also expressed similar opinion regarding the creation of huge employment opportunities to rural and tribal population through harnessing the potential of neem. In addition to that, the farming community has to lay more emphasis on the preparation of homemade neem pesticide exploiting the family labour including female labour with a view to reduce the cost of cultivation.

TABLE-6: ESTIMATION OF MAN-DAYS FOR PROCESSING OF NEEM PESTICIDE FROM NEEM SEED PER HECTARE FOR DIFFERENT VEGETABLES

Crop	Operation wise requirement of man-days								
	Cleaning and grading	De-pulping	Warming	Drying	Storing	Pulverisation	Packaging	Total	
Brinjal	1.96	1.76	2.16	2.16	2.16	5.03	1.44	16.67	
Chilli	2.61	2.35	2.87	2.87	2.87	6.71	1.92	22.21	
Bhindi	0.98	0.88	1.08	1.08	1.08	2.52	0.72	8.33	
Tomato	0.98	0.88	1.08	1.08	1.08	2.52	0.72	8.33	
Cabbage	0.98	0.88	1.08	1.08	1.08	2.52	0.72	8.33	
Cauliflower	0.39	0.35	0.43	0.43	0.43	1.01	0.29	3.33	
Pointed gourd	3.92	3.53	4.31	4.31	4.31	10.06	2.87	33.31	

⁴ Mruthyunjaya and Jha, D. Economics and policy issues, Neem, Society of pesticide science, 1993, pp. 311-317

Singh, S. R. Role of small scale Industries in harnessing the true potential of neem products, Proceedings of World Neem Conference, 2002, p. 10

INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE, ECONOMICS & MANAGEMENT A Monthly Double-Blind Peer Reviewed Refereed Open Access International e-Journal - Included in the International Serial Directories

CONCLUSION

Neem as a botanical insecticide is used since antiquity to protect agricultural crops from the ravages of insect pests. However, the efficacy, simplicity and flexibility of broad spectrum synthetic pesticides evolved during 1940s made the use of botanical pesticides obsolete. Exclusive reliance and dependence on synthetic insecticides for managing all insect pests have created a number of ecological problems and aggravation of pest attack on crops. In realizing the adverse effects of synthetic chemicals neem has attracted the attention of the scientific community. Taking into account the economic aspects as well as environmental aspects of using neem insecticide the need of the hour is to motivate and direct the farming community in favour of using the same in lieu of synthetic ones wherever possible and for that to promote neem plantation on the uncultivable marginal lands leading to wasteland development and thereby boosting agricultural economy to some extent. The study also points out the low cost involvement in use of neem pesticides than chemical pesticides in most of vegetable crops except tomato and chilli. Generation of man days could be possible through the preparation of neem pesticides and application of it. Preparation of neem pesticides can generate 33 man-days of employment per hectare in case of pointed gourd followed by chilli and brinjal. Self Help Groups (SHG) comprising particularly the village women are to be engaged for preparation of neem pesticides to provide them an alternative engagement of job.

ACKNOWLEDGEMENT

The authors are thankful to the UNIDO, Regional Office, New Delhi, India for funding the study.

REFERENCES

- 1. Dhaliwal, G. S. and Arora, R. Integrated Pest Management concepts and approaches, P. 282
- 2. Lim, G. S. and Bottrell, D. G. (1994) Neem pesticides in rice: potential and limitations, International Rice Research Institute, Manila, Philippines
- 3. Mruthyunjaya and Jha, D. Economics and policy issues, Neem, Society of pesticide science, 1993, pp. 311-317
- 4. Saxena, R. C. Scope of neem for developing countries, Souvenir World Neem Conference, Feb. 24-28, 1993, Bangalore, India, pp. 30-36.
- 5. Singh, S. R. Role of small scale Industries in harnessing the true potential of neem products, Proceedings of World Neem Conference, 2002, p. 10



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.

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

Our Other Fournals

NATIONAL JOURNAL OF RESEAR COMMERCE & MANAGEMENT





INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE, ECONOMICS & MANAGEMENT A Monthly Double-Blind Peer Reviewed Refereed Open Access International e-Journal - Included in the International Serial Directories WWW.ijrcm.org.in