INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE, IT & MANAGEMENT



A Monthly Double-Blind Peer Reviewed (Refereed/Juried) Open Access International e-Journal - Included in the International Serial Directories Indexed & Listed at: Ulrich's Periodicals Directory ©, ProQuest, U.S.A., EBSCO Publishing, U.S.A., Cabell's Directories of Publishing Opportunities, U.S.A., Google Scholar,

Den J Gage, India (link of the same is duly available at Inflibnet of University Grants Commission (U.G.C.), Index Copernicus Publishers Panel, Poland with IC Value of 5.09 (2012) & number of libraries all around the world. Circulated all over the world & Google has verified that scholars of more than 5656 Cities in 191 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.	TITLE & NAME OF THE AUTHOR (S)	Page						
No.		No.						
1.	HEALTH INSURANCE SCHEME (AAWAZ) FOR DOMESTIC MIGRANT LABOURERS IN KERALA OPPORTUNITIES AND CHALLENGES	1						
•	UMA.K & Dr. E. K. SATHEESH							
2 .	FINANCIAL LITERACY: A STEP FORWARD TOWARDS SUCCESS V.VIJAYA & Dr. V.MANICKAVASAGAM	4						
3.	ECONOMIC DEVELOPMENT AND ENVIRONMENTAL CHALLENGES: A CASE OF PUNJAB Dr. JASDEEP KAUR DHAMI, Dr. MANISH GUPTA & SANGRAM SINGH							
4.	EQUIPPING EVERY LEARNER FOR 21 ST CENTURY Dr. AMARDEEP KAUR							
5.								
6 .	A STATISTICAL STUDY ON CUSTOMERS LOYALTY OF MOBILE PHONE SERVICES LENIN JOHN & Dr. D. RANJITHAM	20						
7 .	A STUDY ON CONSUMER SATISFACTION TOWARDS ORGANIC FOOD PRODUCTS IN COIMBATORE CITY S. AMUDHA & Dr. M. KANAGARATHINAM	24						
8.	FACTORS INFLUENCING CUSTOMER LOYALTY: A STUDY ON ORGANISED FOOD & GROCERY OUTLETS Dr. D. PADMA & A. SHANTHI	27						
9.	DYNAMIC CONGESTION CONTROL IN NETWORK LAYER FOR ADVANCED CLOUD COMPUTING G. RAMASUBBAREDDY, K. RANGASWAMY & Dr. C. RAJABHUSANAM							
10 .								
11 .	GROWTH AND DEVELOPMENT OF TELECOM SECTOR IN INDIA: AN OVERVIEW Dr. N. VIJAYAKUMAR	40						
12.	FUTURE CLOSING PRICE, TRADING VOLUME AND OPEN INTEREST: EVIDENCE FROM STOCK FUTURES & INDEX FUTURES OF NIFTY 50 ON NSE IN INDIA KERKAR PUJA PARESH & Dr. P. SRI RAM	45						
13.	FUTURE TRACK OF STRATEGIC GROWTH OF M-COMMERCE MARKET IN GLOBAL SCENARIO Dr. VAIBHAV SHARMA	55						
14.	AN ANALYSIS OF CSR SPENDING IN INDIAN COMPANIES NEHA PUSHPAK	58						
15.	REMITTANCES AND HOUSEHOLD SAVINGS AND INVESTMENT SULTANA B. A. MAZUMDER	62						
16 .	THE FUTURE OF BUSINESS IS DIGITAL MARKETING: A DESCRIPTIVE STUDY BAJRANG LAL & Dr. AJMER SINGH	67						
17.	AN ANALYSIS OF THE USE OF STRATEGIC MANAGEMENT ACCOUNTING BY ZIMBABWEAN MEDICAL LABORATORIES IN HARARE CHEZA ALEXANDER, MATAMANDE WILSON & KAPESA TONDERAI	74						
18 .	GROWTH AND PROGRESS OF HANDLOOM INDUSTRY IN INDIA - A STUDY VINAY KUMAR BOLLOJU & A. SREENIVAS	79						
19.	GENDER INCLUSIVITY IN IT-BPM SECTOR SUMI.KV	81						
20 .	E-COMMERCE IN INDIAN CONTEXT: A SWOT ANALYSIS SALIM KHAN	85						
	REQUEST FOR FEEDBACK & DISCLAIMER	88						

INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE, IT & MANAGEMENT A Monthly Double-Blind Peer Reviewed (Refereed/Juried) Open Access International e-Journal - Included in the International Serial Directories http://ijrcm.org.in/

iii

<u>CHIEF PATRON</u>

Prof. (Dr.) K. K. AGGARWAL

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

FOUNDER PATRON

Late Sh. RAM BHAJAN AGGARWAL

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

FORMER CO-ORDINATOR

Dr. S. GARG Faculty, Shree Ram Institute of Business & Management, Urjani

<u>ADVISOR</u>

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

EDITOR

Dr. R. K. SHARMA

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

CO-EDITOR

Dr. BHAVET

Faculty, Shree Ram Institute of Engineering & Technology, Urjani

EDITORIAL ADVISORY BOARD

Dr. S. P. TIWARI

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

Dr. CHRISTIAN EHIOBUCHE

Professor of Global Business/Management, Larry L Luing School of Business, Berkeley College, USA

Dr. SIKANDER KUMAR

Chairman, Department of Economics, Himachal Pradesh University, Shimla, Himachal Pradesh Dr. JOSÉ G. VARGAS-HERNÁNDEZ

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

jara, Mexico

Dr. M. N. SHARMA

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

Dr. TEGUH WIDODO

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

Dr. M. S. SENAM RAJU

Professor, School of Management Studies, I.G.N.O.U., New Delhi

Dr. D. S. CHAUBEY

Professor & Dean, Research & Studies, Uttaranchal University, Dehradun

Dr. CLIFFORD OBIYO OFURUM

Professor of Accounting & Finance, Faculty of Management Sciences, University of Port Harcourt, Nigeria Dr. KAUP MOHAMED

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

iv

SUNIL KUMAR KARWASRA

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

Dr. MIKE AMUHAYA IRAVO

Principal, Jomo Kenyatta University of Agriculture & Tech., Westlands Campus, Nairobi-Kenya

Dr. SYED TABASSUM SULTANA

Principal, Matrusri Institute of Post Graduate Studies, Hyderabad

Dr. BOYINA RUPINI

Director, School of ITS, Indira Gandhi National Open University, New Delhi

Dr. NEPOMUCENO TIU

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

Dr. SANJIV MITTAL

Professor & Dean, University School of Management Studies, GGS Indraprastha University, Delhi

Dr. ANA ŠTAMBUK

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

Dr. RAJENDER GUPTA

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

Dr. SHIB SHANKAR ROY

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

Dr. ANIL K. SAINI

Professor, Guru Gobind Singh Indraprastha University, Delhi

Dr. SRINIVAS MADISHETTI

Professor, School of Business, Mzumbe University, Tanzania

Dr. NAWAB ALI KHAN

Professor & Dean, Faculty of Commerce, Aligarh Muslim University, Aligarh, U.P.

MUDENDA COLLINS

Head, Operations & Supply Chain, School of Business, The Copperbelt University, Zambia Dr. EGWAKHE A. JOHNSON

Professor & Director, Babcock Centre for Executive Development, Babcock University, Nigeria

Dr. A. SURYANARAYANA

Professor, Department of Business Management, Osmania University, Hyderabad

P. SARVAHARANA

Assistant Registrar, Indian Institute of Technology (IIT), Madras

Dr. MURAT DARÇIN

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

Dr. ABHAY BANSAL

Head, Department of Information Technology, Amity School of Engg. & Tech., Amity University, Noida Dr. YOUNOS VAKIL ALROAIA

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

WILLIAM NKOMO

Asst. Head of the Department, Faculty of Computing, Botho University, Francistown, Botswana Dr. JAYASHREE SHANTARAM PATIL (DAKE)

Faculty in Economics, KPB Hinduja College of Commerce, Mumbai

SHASHI KHURANA

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

Dr. SEOW TA WEEA

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

Dr. OKAN VELI ŞAFAKLI

Associate Professor, European University of Lefke, Lefke, Cyprus

Dr. MOHENDER KUMAR GUPTA

Associate Professor, Government College, Hodal

Dr. BORIS MILOVIC

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

INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE, IT & MANAGEMENT

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

Dr. LALIT KUMAR

Faculty, Haryana Institute of Public Administration, Gurugram

Dr. MOHAMMAD TALHA

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

Dr. V. SELVAM

Associate Professor, SSL, VIT University, Vellore

Dr. IQBAL THONSE HAWALDAR

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

Dr. PARDEEP AHLAWAT

Associate Professor, Institute of Management Studies & Research, Maharshi Dayanand University, Rohtak

Dr. ALEXANDER MOSESOV

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

Dr. ASHOK KUMAR CHAUHAN

Reader, Department of Economics, Kurukshetra University, Kurukshetra

YU-BING WANG

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

SURJEET SINGH

Faculty, Department of Computer Science, G. M. N. (P.G.) College, Ambala Cantt.

Dr. MELAKE TEWOLDE TECLEGHIORGIS

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

Dr. RAJESH MODI

Faculty, Yanbu Industrial College, Kingdom of Saudi Arabia

Dr. SAMBHAVNA

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

Dr. THAMPOE MANAGALESWARAN

Faculty, Vavuniya Campus, University of Jaffna, Sri Lanka

Dr. SHIVAKUMAR DEENE

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

SURAJ GAUDEL

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

FORMER TECHNICAL ADVISOR

AMITA

FINANCIAL ADVISORS

DICKEN GOYAL

Advocate & Tax Adviser, Panchkula

NEENA

Investment Consultant, Chambaghat, Solan, Himachal Pradesh

<u>LEGAL ADVISORS</u>

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

CALL FOR MANUSCRIPTS

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

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

GUIDELINES FOR SUBMISSION OF MANUSCRIPT

1. COVERING LETTER FOR SUBMISSION:

DATED: _____

THE EDITOR

IJRCM

Subject: SUBMISSION OF MANUSCRIPT IN THE AREA OF

(e.g. Finance/Mkt./HRM/General Mgt./Engineering/Economics/Computer/IT/ Education/Psychology/Law/Math/other, please specify)

DEAR SIR/MADAM

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

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

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

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

NAME OF CORRESPONDING AUTHOR	:
Designation/Post*	:
Institution/College/University with full address & Pin Code	:
Residential address with Pin Code	:
Mobile Number (s) with country ISD code	:
Is WhatsApp or Viber active on your above noted Mobile Number (Yes/No)	:
Landline Number (s) with country ISD code	:
E-mail Address	:
Alternate E-mail Address	:
Nationality	:

* i.e. Alumnus (Male Alumni), Alumna (Female Alumni), Student, Research Scholar (M. Phil), Research Scholar (Ph. D.), JRF, Research Assistant, Assistant Lecturer, Lecturer, Senior Lecturer, Junior Assistant Professor, Assistant Professor, Senior Assistant Professor, Co-ordinator, Reader, Associate Professor, Professor, Head, Vice-Principal, Dy. Director, Principal, Director, Dean, President, Vice Chancellor, Industry Designation etc. <u>The qualification of</u> <u>author is not acceptable for the purpose</u>.

nonthiy Double-Blind Peer Reviewed (Refereed/Juried) Open Access International e-Journal - Included in the International Serial Direct http://ijrcm.org.in/ vi

NOTES:

- a) The whole manuscript has to be in **ONE MS WORD FILE** only, which will start from the covering letter, inside the manuscript. <u>*pdf.*</u> <u>version</u> is liable to be rejected without any consideration.
- b) The sender is required to mention the following in the SUBJECT COLUMN of the mail:

New Manuscript for Review in the area of (e.g. Finance/Marketing/HRM/General Mgt./Engineering/Economics/Computer/IT/ Education/Psychology/Law/Math/other, please specify)

- c) There is no need to give any text in the body of the mail, except the cases where the author wishes to give any **specific message** w.r.t. to the manuscript.
- d) The total size of the file containing the manuscript is expected to be below 1000 KB.
- e) Only the **Abstract will not be considered for review** and the author is required to submit the **complete manuscript** in the first instance.
- f) The journal gives acknowledgement w.r.t. the receipt of every email within twenty-four hours and in case of non-receipt of acknowledgment from the journal, w.r.t. the submission of the manuscript, within two days of its submission, the corresponding author is required to demand for the same by sending a separate mail to the journal.
- g) The author (s) name or details should not appear anywhere on the body of the manuscript, except on the covering letter and the cover page of the manuscript, in the manner as mentioned in the guidelines.
- 2. MANUSCRIPT TITLE: The title of the paper should be typed in **bold letters**, centered and fully capitalised.
- 3. AUTHOR NAME (S) & AFFILIATIONS: Author (s) name, designation, affiliation (s), address, mobile/landline number (s), and email/alternate email address should be given underneath the title.
- 4. ACKNOWLEDGMENTS: Acknowledgements can be given to reviewers, guides, funding institutions, etc., if any.
- 5. **ABSTRACT**: Abstract should be in **fully Italic printing**, ranging between **150** to **300 words**. The abstract must be informative and elucidating the background, aims, methods, results & conclusion in a **SINGLE PARA**. *Abbreviations must be mentioned in full*.
- 6. **KEYWORDS**: Abstract must be followed by a list of keywords, subject to the maximum of **five**. These should be arranged in alphabetic order separated by commas and full stop at the end. All words of the keywords, including the first one should be in small letters, except special words e.g. name of the Countries, abbreviations etc.
- 7. **JEL CODE**: Provide the appropriate Journal of Economic Literature Classification System code (s). JEL codes are available at www.aeaweb.org/econlit/jelCodes.php. However, mentioning of JEL Code is not mandatory.
- 8. **MANUSCRIPT**: Manuscript must be in <u>BRITISH ENGLISH</u> prepared on a standard A4 size <u>PORTRAIT SETTING PAPER</u>. It should be free from any errors i.e. grammatical, spelling or punctuation. It must be thoroughly edited at your end.
- 9. HEADINGS: All the headings must be bold-faced, aligned left and fully capitalised. Leave a blank line before each heading.
- 10. **SUB-HEADINGS**: All the sub-headings must be bold-faced, aligned left and fully capitalised.
- 11. MAIN TEXT:

THE MAIN TEXT SHOULD FOLLOW THE FOLLOWING SEQUENCE:

INTRODUCTION REVIEW OF LITERATURE NEED/IMPORTANCE OF THE STUDY STATEMENT OF THE PROBLEM OBJECTIVES HYPOTHESIS (ES) RESEARCH METHODOLOGY RESULTS & DISCUSSION FINDINGS RECOMMENDATIONS/SUGGESTIONS CONCLUSIONS LIMITATIONS SCOPE FOR FURTHER RESEARCH REFERENCES APPENDIX/ANNEXURE

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

INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE, IT & MANAGEMENT

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

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

PLEASE USE THE FOLLOWING FOR STYLE AND PUNCTUATION IN REFERENCES:

BOOKS

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

CONTRIBUTIONS TO BOOKS

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

JOURNAL AND OTHER ARTICLES

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

CONFERENCE PAPERS

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

UNPUBLISHED DISSERTATIONS

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

ONLINE RESOURCES

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

WEBSITES

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

ECONOMIC DEVELOPMENT AND ENVIRONMENTAL CHALLENGES: A CASE OF PUNJAB

Dr. JASDEEP KAUR DHAMI PROFESSOR & DIRECTOR CT INSTITUTE OF MANAGEMENT & INFORMATION TECHNOLOGY MAQSUDAN CAMPUS, JALANDHAR

Dr. MANISH GUPTA ASSOCIATE REGISTRAR LOVELY PROFESSIONAL UNIVERSITY PHAGWARA

SANGRAM SINGH ASST. PROFESSOR CT INSTITUTE OF MANAGEMENT & INFORMATION TECHNOLOGY MAQSUDAN CAMPUS, JALANDHAR

ABSTRACT

The optimum use of the world's resources in accordance with the objective of sustainable development and seeking to shield and preserve the environment is need of the hour. The growing population and economic development leads to various environmental issues. After independence the state of Punjab was powered by Green Revolution, which further generated the various opportunities for industrial and manufacturing sector. Green Revolution and Industrial Development are leading the Punjab economy towards environmental issues. There are several problems in Punjab, particularly pollution of fresh water bodies, air pollution, and lack of proper waste management, deforestation, loss of biodiversity, desertification, water logging, natural disasters and climate change. This paper throws light on the economic development at the initial stages degraded the environment, but after the certain level, an economy starts improving its relationship with the environment. Externalities are other major factors that influence the environment.

KEYWORDS

environmental issues, environment kuznets curve, pollution.

INTRODUCTION

The pros and cons of economic growth are ferociously debated by economists, environmentalists and other social activists. This paper emphasized some of the environmental challenges faced by the economy from expanding levels of production and consumption. Rapid development leads to various environmental problems also. There is always a tradeoff between economic growth and environmental. Environment is a luxury for developing nations. Sustainable development is the need of the hour. Sustainable development requires the preservation of natural capital. Natural capital includes natural resources, land and ecosystem. If any pattern of development continues to deplete natural capital, then that development is not sustainable. The optimum use of the world's resources in accordance with the objective of sustainable development and seeking to shield and preserve the environment is need of the hour.

This paper throws light on the economic development in Punjab and environmental challenges faced by the economy with the help of Environmental Kuznets Curve. Punjab is the richest Indian state. Being the neighbor of the national capital Delhi, it has a high growth of economy for years. This north Indian state has very affluent neighboring states and cities such as Haryana, Jammu & Kashmir, national capital Delhi, Rajasthan and Himachal Pradesh and Pakistani states of Punjab which has been creating multiple trade opportunities for the people from all walks of life. Punjab occupies 1.5 per cent of the country's geographical area and accounts for more than two thirds of the country's production of food and of hosiery. This unique piece of land covers an area of 50,362 squares kilometers. Punjab stands 2nd on the basis of various socio-economic parameters viz. macro economy, investment environment, infrastructure, agriculture, primary education and consumer markets. The state has been ranked 1st in agriculture, infrastructure, and consumer markets, 5th in macro economy, 7th in primary health services and 10th in primary education and industrial investments. The state has been ranked 5th in term of size, 11th in legal system and 12th in overall economic freedom and 18th in labour regulation. Among the 15 bigger states of India, Punjab stands 2nd in overall competitiveness ranking of the states. Punjab is highly advanced as far as infrastructure is concerned. The high-end communication creates trades, business and employment opportunities for the exporters, industrialists, importers, distributors and suppliers etc. this stats has also high level of manufacturing industries. Punjab is one of the most industrialized states in India. In Punjab industries do play important role in economic development. Basic classifying industries of Punjab are as rural, cottage, medium, and major or large scale industries. (Economic Survey of Punjab)

GROWTH OF INDUSTRIAL SECTOR IN PUNJAB

The state has done remarkably well in the field of agriculture and is now laying emphasis on promoting industrial growth. During 2015-2016, there were 1, 61,400 small scale and 500 large and medium scale industries. The industrial production has more than doubled in both, small scale industries (from Rs. 50963 crore in 2010-11 to Rs. 93000 crore in 2015-16) as well as medium and large scale industries (from Rs. 72284 crore in 2010-11 to Rs. 130500 crore in 2015-16). Various industrial sectors like processed foods, rice, yarn & textile, hosiery, pulp & paper and sports goods depend upon biological resources which are being cultivated and are normally traded. The share of industrial sector (Secondary Sector) to State Gross Domestic Product has increased from 14.78 per cent in 2011-2012 to 14.53 per cent in 2015-16. There are also 225 registered herbal units operating in the State, besides many unregistered units. These are extensively utilizing medicinal plants and herbs which are obtained from various parts of Punjab and adjoining states. The number of large industrial units in some big cities like Fatehgarh Sahib, Ludhiana, Jalandhar and Amritsar. Jalandhar is popular in making sports goods which is world famous for its quality. (Economic Survey of Punjab, 2016)

GROWTH OF AGRICULTURAL SECTOR IN PUNJAB

Agriculture is the mainstay of Punjab's economy, providing livelihood to over 60 per cent the population in the State. Punjab economy is basically an agrarian economy. Punjab is widely acknowledged 'Granary of India'. However, the hitherto vibrant agriculture sector of Punjab is now facing serious challenges posed by deteriorating natural resource base due to monoculture of wheat and paddy crop rotation, stagnation in yields of principal crops, declining farm incomes and rural indebtedness. As a concomitant of growth, the share of agriculture and allied sector in Gross State Domestic Product (GSDP) has been rapidly declining over the years. The share of agriculture and allied sector in 2011-12 has declined to 27.22 per cent 2015-16.

INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE, IT & MANAGEMENT

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

http://ijrcm.org.in/

8

VOLUME NO. 7 (2017), ISSUE NO. 09 (SEPTEMBER)

	TABLE NO. 1.1: DISTRICT – WISE DISTRIBUTION AND TYPES OF INDUSTRIES IN PUNJAB
District	Concentration of types of Agro-industries in Punjab
Amritsar	Power Loom Weaving, Wood & Machine Screws, Radio & Transistors, Agricultural implements, Paints & Varnishes and Dyes, Electric fans, Pharmaceuticals, Printing machinery, Textiles, Chemicals, Soap, Acids.
Ferozpur	Cotton ginning and processing, flour mills, milkboard and agricultural implements
Bathinda	Cotton ginning and processing, flour mills
Fatehgarh Sahib	Steel re-rolling, Pump parts, Sewing machine parts, Truck body building
Gurdaspur	Agricultural implements, Conduit pipes, Machine tools, Soap & chemical products, C.I. castings, Brassware
Hoshiarpur	Rosin & Turpentine oil, Paints & Varnish, Sugar, Agricultural implements, Pressure cookers, Paper and Paper board
Jalandhar	Surgical instruments, sports goods, Hand tools, Automobile parts, Cocks & valves, Pipe fittings, Bus body building, Leather tanneries, Ball bearings, Publication, Switch & switch-gears and Rubber goods
Kapurthala	Agricultural implements, Pressure cookers, Fans, Wood & Machine screws, Electrical goods, Rice Mills, Rubber goods, Bolts & Nuts and Diesel engines.
Mansa	Agricultural implements, cotton spinning
Moga	Cotton yarn, rice bran oil, paper
Ludhiana	Bicycles & bicycle parts, Automobile parts, Hosiery goods, Sewing machine & parts, Home appliances, Machine tools, Readymade gar- ments, Hosiery needles, Rubber goods, Label s (Metal & Cotton), Chemical goods, Oil
	engines, Agricultural implements, Electronic goods, Tractor parts, Cycle tyres/tubes, Plastic goods
Patiala	Automobile parts, Sewing machine parts, Enamelled copper wire, Electrical goods, Bakery machinery, Cutting tools, Biscuits, shoes
Rupnagar	Agricultural implements, Pharmaceuticals, Tractors & Parts, Electronic components, Electrical components
Sangrur	Agricultural implements, Tractor parts, Cycle parts, Sewing machine parts, Milk products, Chilled Rolls
Nawanshahar	Light Commercial Vehicles, Pharmaceutical, Yarn, and Sugar
Muktsar	Cotton yarn, Rice Bran Oil, Paper

Source: Directorate of Industries, Punjab.

District-wise distribution and types of industries in Punjab has been discussed above. The main industrial districts in Punjab are Ludhiana, Jalandhar, Amritsar and Bathinda. Ludhiana district is known for textile and hosiery products, Jalandhar and Bathinda districts for food products, paper and machinery and textiles. Besides these medium and major industrial units, a large number of small scale and tiny units are also engaged in the manufacture of the same products. Since we have mentioned all the industrial units, but our study is restricted to only six items, these are Yarn and Textiles, Hosiery and Ready Made Garments, Bicycle and Bicycle parts, Leather Products, Sports Goods, and Hand Tools.

TABLE: 1.2 MAJOR POLLUTANTS AND THEIR SOURCES

S. No	Major Pollutants	Sources
1	Carbon monoxide	Incomplete fuel combustion (e.g. two/four stroke engines)
2	Sulphur dioxide	Burning of sulphur containing fuel like coal in Power Plants and emission by vehicles
3	Suspended particulate matter	Smoke from domestic, industrial and vehicular sources.
4	Oxides of nitrogen	Fuel combustion of motor vehicles, emission from power stations and industrial furnaces.
5	Oxidants and ozone	Emissions from motor vehicles, photochemical reactions of nitrogen oxides and reactive hydrocarbons.
6	Lead	Emissions from motor vehicles

Source: Environment Statistics of Punjab, 2012

Major pollutants & their sources have been discussed in above table. There is need of proper disposal of wastes of industries to protect the environment. To promote environmental protection, conservation of natural resources and sustainable development, the state government set up the Punjab Pollution Control Board (PPCB) in 1975 and a division of environment in the Punjab State Council for Science & Technology (PSCST) was established in 1988, which is providing technical assistance to Department of Science, Technology & Environment, Government of Punjab.

TABLE 1.3: CATEGORY WISE AIR POLLUTING INDUSTRIES IN PUNJAB

Name of Industry	Major Air Pollutants
Rice, Sugar, Food Products	Particulates, CO2, SO2, NOx
Beverages	Particulates, Odour
Cotton/Woolen/Synthetic/Textile/Dying etc.	Particulates
Paper Products & Printing	Particulates, mercaptans
Leather & Leather Products	Particulates, Odour
Rubber & Plastic Products	Particulates, Odour, VOCs
Chemical Products	Cl2, HCl, Acid mist, Acid fumes, Hydrocarbons
Non-Metallic Mineral Products	Particulates
Metal Products	Metallic Particulates, CO, SO2, Acid Mist
Transport Equipment & Parts	Particulates
Brick Kilns	Particulates, SO2, CO
Pharmaceuticals	Odour, Particulates
Rolling, forging & galanizing units	Particulates
Fertilizer, Vanaspati, Thermal, Cement, etc.	Odour, Particulates

Source: Status of Environment Report, Punjab

Table 1.3 explains the various air polluting industries in Punjab and major pollutants that effect the environment. Major frequent pollutant in all the cases was Particulate Matter.

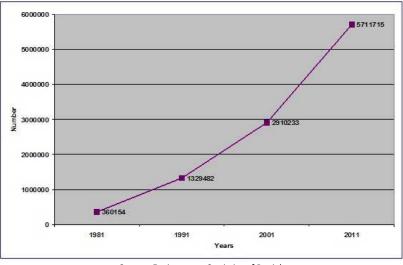
VEHICULAR POLLUTION

Vehicular emissions are of particular concern since these are ground level sources and thus have the maximum impact on the human population and other biotic components. The major pollutants released as vehicle/fuel emissions are carbon monoxide, nitrogen oxides, photochemical oxidants, air toxics namely benzene, aldehydes, 1-3 butadiene, lead, particulate matter, hydrocarbon, oxides of sulphur and polycyclic aromatic hydrocarbons. (Environment Report, Punjab)

INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE, IT & MANAGEMENT A Monthly Double-Blind Peer Reviewed (Refereed/Juried) Open Access International e-Journal - Included in the International Serial Directories http://ijrcm.org.in/

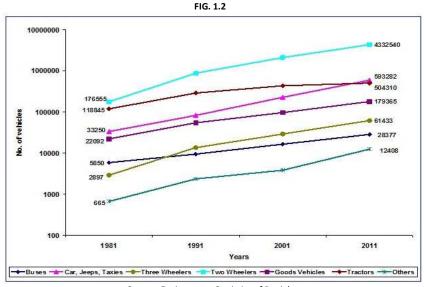
GROWTH OF VEHICLES IN PUNJAB





Source: Environment Statistics of Punjab

GROWTH OF DIFFERENT TYPES OF VEHICLES IN PUNJAB



Source: Environment Statistics of Punjab

Industrial towns with a high growth and, therefore, high pollution potential will come in for special attention from the Punjab Pollution Control Board, under a new initiative to deal with pollution in the state. Amritsar, Batala, Gobindgarh Mandi, Jalandhar, Khanna, Ludhiana, Nangal and Phagwara have already been earmarked by the board as the most polluted areas in the state. The board has also identified more than 6,200 water-polluting and 3,500 air-polluting industries. It will file cases in court against 16 industrial units on grounds of water pollution. Also on the anvil are 24 monitoring stations to measure the level of noise in heavily. (indiaenvironmentportal.org) According to report published in Times of India, "air quality in North Indian cities is 2-3 times worse than cities in South India, which led to a sharp rise in cases of chest and throat disease in India and India has 10 cities in Top 20 most polluted cities in the world including Ludhiana and Khanna.

TABLE 1.4 COMPARATIVE VALUES OF RSPM, SO2 & NOX MG/M3 FROM 2013 TO 2016 (Annual Average)
--

Area	RSPM μg/m3			Nox µg/m3			SO2 μg/m3		n 3			
	2013	2014	2015	2016	2013	2014	2015	2016	2013	2014	2015	2016
Dera Bassi	111	99	91	97	18	15	15	13	8	6	6	6
Mandi Gobindgarh	164	135	130	126	33	36	36	34	6	7	7	7
Nangal	87	85	83	91	16	12	12	12	5	4	4	5
Bathinda	131	123	111	117	21	17	15	13	8	6	6	5
Patiala	108	103	110	107	16	14	15	13	6	6	5	5
Jalandhar	131	145	150	159	27	26	27	26	13	14	14	12
Ludhiana	203	152	143	139	27	27	26	25	11	10	10	10
Khanna	183	163	123	114	23	23	22	20	12	10	10	10
Amritsar	177	187	185	232	40	40	38	38	13	13	13	14
Sangrur	93	90	98	92	15	13	13	13	5	4	4	4
Faridkot	93	73	90	106	15	11	13	12	6	4	5	5

Source: Environment Statistics of Punjab, Various Issues

Table 1.4 describes the annual average comparative values of RSPM, So2 and Nox in Major Cities of Punjab from 2013 to 2016. The values of RSPM, So2 and Nox is average of the locations industrial areas and residential areas.

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

http://ijrcm.org.in/

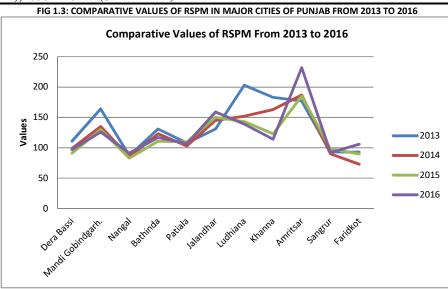


FIG 1.4: COMPARATIVE VALUES OF NOX IN MAJOR CITIES OF PUNJAB FROM 2013 TO 2016

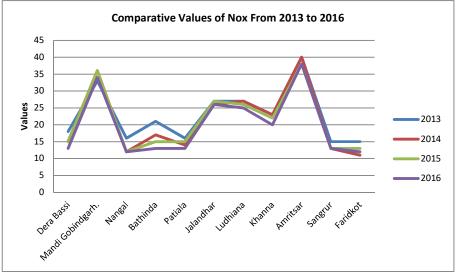
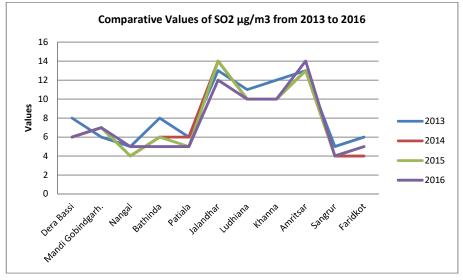


FIG 1.5: COMPARATIVE VALUES OF NOX IN MAJOR CITIES OF PUNJAB FROM 2013 TO 2016



INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE, IT & MANAGEMENT A Monthly Double-Blind Peer Reviewed (Refereed/Juried) Open Access International e-Journal - Included in the International Serial Directories <u>http://ijrcm.org.in/</u>

VOLUME NO. 7 (2017), ISSUE NO. 09 (SEPTEMBER)

TABLE 1.5: COMPARATIVE VALUES OF RSPM, SO2,NOX, GSDP AND PER CAPITA IN PUNJAB FROM 2013 TO 2016 (Annual)

Year	RSPM	Nox	SO2	Air Pollution	GSDP	Per Capita Income
2013	135	23	8	166	298581	105143
2014	123	21	8	152	313276	114561
2015	119	21	8	148	331940	126063
2016	125	20	8	153	454398	126606

Table 1.5 describes the comparative values of RSPM, SO2,NOx, GSDP and Per Capita in Punjab from 2013 to 2016.





Table 1.6 depicts the correlation between GSDP and air pollution in various major cities in Punjab. The correlation coefficient -0.322 represents inverse relationship between GSDP and air pollution.

TABLE 1.7: CORRELATION BETWEEN PER CAPITA INCOME AND AIR POLLUTION

Per Capita Income	Air Pollution
1	-0.85
-0.85	1

Table 1.7 depicts the correlation between GSDP and air pollution in various major cities in Punjab. The correlation coefficient -0.322 represents inverse relationship between GSDP and air pollution.

CONCLUSION

From the above analysis this has been found that there was an inverse association between GSDP, Per Capita Income and Air Pollution. The correlation coefficient in both cases was negative. As the Environmental Kuznet Curve suggests that economic development at the initial stages degraded the environment, but after the certain level, an economy starts improving its relationship with the environment. (Stern, *2003*) Externalities are other major factors that influence the environment. The correlation coefficients supported the Environmental Kuznet Curve hypothesis. According to Stern, in sluggish economies, emissions-reducing technological change can overcome the scale effect of rising income per capita on emissions. Due to this, considerable diminutions in sulfur emissions per capita have been witnessed in many OECD countries in the last few decades. Punjab economy witnessed major changes after the green revolution and industrialization. During the initial stages of the growth, there was a lack of awareness about environmental issues. In this regard, under Article 48A of the, 42nd Amendment Act under the Indian Constitution, the government of India provided for the protection of environment and forests. As per the Act, "The state shall endeavour to protect and improve the environment and to safeguard the forests and wildlife of the country". In addition to the above act, under the article 51A of the same amendment, under the fundamental duties of the citizens of India' the act states that 'it would be the fundamental duty of every citizen to protect and improve the natural environment including forests, lakes, rivers and wildlife and to have a natural compassion for living creatures'. The Punjab Pollution Control Board has been monitoring the pollution levels at 20 locations out of which nine are in the residential cure of Punjab. The Ministry of Forest and Environment has divided the industries in three different categories as per the pollutants being emitted by them. The three categories are: (i) Green Categor

In addition to this Government of India/Punjab spreading information among general public through various national and state level programmes for the protection of environment for the sustainable development of the economy.

REFERENCES

- 1. Kumar, P., Kumar, S., & Joshi, L. (2015). Environmental Legislations: India and Punjab. In Socioeconomic and Environmental Implications of Agricultural Residue Burning (pp. 91-116). Springer India.
- 2. Stern, D. I. (2003). International society for ecological economics internet encyclopaedia of ecological economics the environmental Kuznets curve. Department of Economics, Rensselaer Polytechnic Institute.

WEBSITES

- http://timesofindia.indiatimes.com/city/ludhiana/ludhiana-khanna-in-top-20-polluted-cities-of-world-cii-papers/articleshow/58945798.cms, accessed on 5th June 2017
- 4. http://www.esopb.gov.in/Static/PerCapitaIncome.html
- 5. http://www.indiaenvironmentportal.org.in/content/28277/pollution-in-punjab/, accessed on 10th May 2017
- 6. http://www.punenvis.nic.in/index2.aspx?slid=5971&sublinkid=1140&langid=1&mid=1

REQUEST FOR FEEDBACK

Dear Readers

At the very outset, International Journal of Research in Commerce, IT & 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 <u>infoijrcm@gmail.com</u> for further improvements in the interest of research.

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

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

Looking forward to an appropriate consideration.

With sincere regards

Thanking you profoundly

Academically yours

Sd/-Co-ordinator

DISCLAIMER

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

ABOUT THE JOURNAL

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

Our Other Fournals







INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE, IT & MANAGEMENT A Monthly Double-Blind Peer Reviewed (Refereed/Juried) Open Access International e-Journal - Included in the International Serial Directories http://ijrcm.org.in/