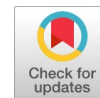


Cell Phone Usages Promoting Economic Development Among the Retail Shop Owners of Marketing in Tenkasi District of Tamil Nadu

S. W. P. Prabakaran, S. Rajalakshmi



Abstract: *How the adverse conditions prevailing during Covid-19 change through cell phone usages promote economic development. The study was conducted in Alangulam Town Panchayat of Tenkasi District of Tamil Nadu. It was purely an empirical study. Purposive sample methods were adopted and interview scheduled tools were administered. 100 samples were taken in four types of traders, encompassing 25, Grocery shops owners, 25, Vegetable shops owners, 25, Fruits and juice stall owners and 25, Bakery with tea shops owners. The major objectives of the study include, i. To study in what way small retailers are benefited in using the cell phone. ii. To identify what type of apps economically helpful to money transaction for selling and purchasing the goods. ii. To analyze how whats app promoting economic development to the retail shop owners. Of the total three-fourth (75%) of retail shop owners have been using the Android iPhone. Further, four-fifth (80%) of the retail shop owners have been transacting the money through Paytm and Google pay. Whereas two-fourth (50%) of the retail shop owners have been operating WhatsApp groups and knowing the day-to-day market rates and purchasing order of goods. Among those one-fifth (20%) of the retail shop owners have lost their money through online. After covid-19 lockdown period, 20% of the owners have extended and modified their shops, besides 60% of the owners pay ready cash and purchase the goods. 20% owners have the savings in Banks.*

Keywords: *Android iPhone Covid-19 lockdown, WhatsApp groups, Paytm and Google pay, Retail shop owners, Alangulam Town Panchayat, Empirical study, Grocery shops, Vegetable shops, Fruits and juice stall, Bakery with tea shops.*

I. INTRODUCTION

Economic Development is programs, policies or activities that seek to improve the economic well-being and quality of life for a community. Economic development, also known as economic growth or advancement, refers to the generation of wealth that is found in the benefit and advancement of society.

Private sector investment is very important for development, especially in freemarket economies(consumer-centric-economies).In command economies (government-centric) the private sector contributes little to the advancement of the general economy. This is due to how command governments own the means of production, which results in their decisions being most crucial to economic growth. Contrary to command economies, in free market economies, the projects and expansions that private enterprises deem necessary play a key role in the general growth of the whole economy. The private ownership of property and production factors leads to the shrinking influence of the government.

As the technology advances, mobile phones not only enable users to make voice calls, they offer easy access to a stunning array of innovative applications. In developing countries, they are creating opportunities for users to access market information, monitor health care, transfer money and promote literacy.

One of the main opportunities that mobile phones provide in developing countries is increased access to information and communication. With mobile phones, people in remote or underserved areas can communicate with family and friends, access news and information, and conduct business.

A recent study on mobile phone usage worldwide carried out by the telecommunication department stated in the rate of mobile phone users year by year. It further stated that around 4.93 billion people use cell phones worldwide. It is further estimated that 62.9 percent of the population worldwide already own a mobile phone. Based on the aforesaid statement, it comes as no surprise that 73 percent mobile users were the youth and all of them use smart phones. India ranks second in world in the usage of mobile devices after China. It is estimated that by the year 2019 in India would register a whopping 1.1 billion mobile users.

Mobile telephone has impacted the economics of less-developed and developing countries by creating jobs, reducing travel and other transaction costs, promoting entrepreneurship, and making available information and communication. The increase in consumer and producer surplus and reductions in price dispersion reported by *Jensen (2007) [6] and Aker (2010) [1] [2]* are just some of the dramatic changes that have resulted from the extension of mobile phone coverage.

Manuscript received on 01 August 2024 | Revised Manuscript received on 12 August 2024 | Manuscript Accepted on 15 August 2024 | Manuscript published on 30 August 2024.

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Bellman, (2009) [3] states that mobile phones promoting entrepreneurial activities have been reported in national media, such as the grain farmer who uses his phone to acquire information on when to plant and harvest and who will give the best prices for his products: or the barber who could not afford to rent a shop but was able to use his phone to schedule appointments and go to his clients' homes. The Economist, (2009) [5].

Recently, mobile phones have also helped persons in less-developed countries to have access to credit and to transfer money through 'mobile money' a simple process by which people can transfer cash via phone call or text message. Basic macroeconomic theory suggests that mobile phones will continue to have a larger impact on increasing productivity and reducing transaction cost for less developed and developing countries because they have more potential for improvement or "catch-up" than developed countries.

Whether mobile telephony has led to significant economic growth at the country level in less-developed and developing countries has only recently been studied in a few macroeconomic analyses. *Waverman et al.* (2005 [9]) assessed how dramatic growth in access to mobile phones translated into tangible macroeconomics gains in 92 low and middle-income countries for 1996-2003.

Using the endogenous technical change approach similar to *Barro* (1991) [4], the study found that the impact of mobile phones on economic growth was twice as large in developing countries compared to developed countries. When a typical developing country added ten more mobile phones per 100 people for the same time period, the country's annual growth rate of GDP per capita was estimated to be 0.59 percent higher than an otherwise identical country.

The present study explores how the smart phone & cell phone helps to different types of traders and in what ways, how the usage of phones develop their business and economic development through primary data.

II. STUDY AREA

The data used in this article was collected during January-March, 2023 in Tenkasi District of Alangulam Town Panchayat. It is located about at 645 Km. South of Chennai, capital of Tamil Nadu States. It has a population of 23,415 (comprising 12,148 females and 11,266 males), and it

consists of 15 Wards and 103 streets according to the 2021 census. Alangulam is a one of the Taluk Head Quarter, It covers three Blocks and 76 Villages. It is close to Kerala State Border, most of the time, Vegetables, fruits and Grocery Items supply from Allangulam to Kerala most commercial place.

III. METHODS

The study deals with both Primary and Secondary data. The primary data related of basic information's and Wards particulars were collected from Town Panchayat Office, after that Big and Small Shops lists of 950 shops were obtained from Revenue Records. The first step, Through the Geographical sample method, four crossing roads were selected such as i. Alangulam to Senkottai, ii. Alangulam to Tirunelveli, iii. Alangulam to Sankarankovil, iv. Alangulam to Ambasamuthiram. Each road, 25 shops, were selected, the total is 100 samples, in the second step, through the purposive sample method, four types Traders, were chosen, such as i. Grocery Shop Owners (25), ii. Vegetable Shop Owners, iii. Fruits & Juice Shop owners, iv. Bakery with Tea Shop Owners, the third step, through Snow-ball sampling method were adapted (because there were shops here and there) and Interview Schedule were Tools employed for collection of data. The secondary data required for the study was from magazines, journals, newspapers, past research papers and various records.

IV. OBJECTIVES

- i. To study in what way small retailers are benefited in using the cell phone.
- ii. To identify what type of apps economically helpful to money transaction for selling and purchasing the goods.
- ii. To analyze how what's app promoting economic development to the retail shop owners.

A. Profile of the Retail Trade Owners in the Study Area

Among the total respondents all are Hind Nadars, their primary occupation is commerce and retraders, of the sample 80% of the traders have studied up to middle class the remaining 20 % have studied 10th and +2 level. Most of respondents in the age group of 35-40.

Table: 1 Respondents by Traders wise USEAGE of Phones and Types

S. No	Types of Traders	Types of Phone Usages		Total
		Android Cell Phone	Ordinary Cell Phone	
1.	Grocery Shop-Owners	19 (76.00)	6 (24.00)	25 (100.00)
2.	Vegetable Shop- Owners	21 (84.00)	4 (16.00)	25 (100.00)
3.	Fruits and Juice Shop- Owners	20 (80.00)	5 (20.00)	25 (100.00)
4.	Bakery and Tea Shop- Owners	18 (72.00)	6 (18.00)	25 (100.00)
	Total	78 (78.00)	21 (21.00)	25 (100.00)

The Table ;1 reveals that, out 100 traders nearly four-fifth (78%) of the traders use Antrayed Cell Phones, besides over one-fifth (21%) of the traders use ordinary cell phones. The second and third categories of vegetable and fruit traders more or less same proportions use the Android phone, it can be seen, the reason is that, their trades are related to perishable things, and essential items, so traders would see, the day-to-day price movement is fluctuating. So use the Android phone. More Advanced Apps are there, they most prefer the What's app, it is very popular among the traders because they form traders what's app groups, they send daily market rate of fruits and vegetables other important items with photos, second things

voice message and video call message also. More than 200 to 250 mobile sell shops the provide cell phones through privet bank finance and installment systems, so easily they buy the SmartPhones. Recently several microeconomic studies have documented some of the ways mobile phones are transforming local markets. *Jenson (2007)*. examined how mobile phones helped fishermen to engage in optimal arbitrage in Kerala, India by calling several markets to find the best selling price. As mobile phone use grew over the time period of his study, 1997-2001, fishermen reported being able to find more buyers for their fish and significant reductions in the dispersion of fish prices across local markets.

Table: 2 Respondents by Traders wise useages of Phones and Types

S. No	Types of Traders	Types of Transaction Money by Phone				Total
		Google Pay	Paytm	Phone-Pe	UPI	
1.	Grocery Shop-Owners	4 (16.00)	7 (28.00)	4 (16.00)	10 (40.00)	25 (100.00)
2.	Vegetable Shop- Owners	5 (20.00)	5 (20.00)	5 (20.00)	10 (40.00)	25 (100.00)
3.	Fruits and Juice Shop- Owners	6 (24.00)	5 (20.00)	7 (28.00)	7 (28.00)	25 (100.00)
4.	Bakery and Tea Shop- Owners	5 (20.00)	7 (28.00)	5 (20.00)	8 (32.00)	25 (100.00)
	Total	20 (20.00)	24 (24.00)	21 (21.00)	35 (35.00)	100 (100.00)

The Table; 2 discloses that of the total, one-fifth and over one-fifth (20%+24%+21) of the traders receive and pay the money through Goole Pay, Paytm and Phone pe. The remaining nearly two-fifth (53%) of the traders use UPI system in ATM center and private computer. The first reason they do not know the operation of trans action technology second think, have lost their money, the third think computer center owners a trustworthy person.

The Economist, (2009) and states that a few empirical studies indicating that mobile phones have become “ tools of economic empowerment for the world's poorest people”, in addition that, *World Bank*, (2009) states that “ mobile phone uses as a result “economic and social activities are being

transformed”. Most of the trader prefer to send above Rs.5,000 to Rs.10,000/- through Unified Payment Interfaced (UPI) stem, they pay private computer system or ATM deposit system, before and during the Covid-19 time 20% of the traders have lost their money through online Transaction.

The semi-literate and literate of traders believe the local computer shop owners to send money safety, for example they send Rs.5000 to Rs.10,000/- they pay commission for Rs.40/- . *Sivasubramanian and Rajendran (2020 [11])*. their research work in Bangalore city, the small and petty traders are started enrolling of various online platforms such as UPI payments, Amazon pay, Google pay, Paytm application as mode of payments for transactions.

Table: 3 Respondents by Traders and Daily Incomes

S. No	Types of Traders	Daily Income			Total
		Up to 2,500/-	Rs.2,500-Rs.5,000/-	Rs.5,000 - Rs.7,500/-	
1.	Grocery Shop-Owners	6 (24.00)	12 (48.00)	7 (28.00)	25 (100.00)
2.	Vegetable Shop- Owners	7 (28.00)	13 (52.00)	5 (20.00)	25 (100.00)
3.	Fruits and Juice Shop- Owners	8 (32.00)	8 (32.00)	9 (36.00)	25 (100.00)
4.	Bakery and Tea Shop- Owners	5 (20.00)	13 (52.00)	7 (28.00)	25 (100.00)
	Total	26 (26.00)	46 (46.00)	28 (28.00)	100 (100.00)

The Table 3; divulges that over-one fifth (26%) of the traders daily earn the amount of Rs.2,500/-. Besides, over two-fifth (46%) of the traders earn daily income of Rs.2,500 to Rs.5,000/-. The remaining over one-fifth of them earn Rs.5,000 to 7,500/-. The grocery traders get the commodities from whole sell owners, most of the districts are Salem,

Madurai, Sivakasi and Viruthu Nagar, they get materials and money transaction through phone and UPI.

The Vegetable and Fruits traders get the orders from Bengalur, Ooty, Kodaikanal and Pollachi Markets through Sell phone orders.

Some of the traders supply the vegetables and fruits to Kerala, they get more profits. Another study also prove, how mobile phone, raise the income to the traders, Aker (2010)

analyzed the grain markets in Niger form 2001 to 2006 and found that extension of mobile phone coverage reduced the dispersion of grain prices across by as much as 10 percent. For both the fish market in India and the grain market in Niger, consumers saw prices fall and producers experienced higher profits [10].

Table: 4 Respondents by Types of Traders and Appointments of Employees

S. No	Types of Traders	Types of Phone Usage			Total
		Appoint Two Employees	Appoint Four Employees	Appoint Six Employees	
1.	Grocery Shop-Owners	5 (20.00)	14 (56.00)	6 (24.00)	25 (100.00)
2.	Vegetable Shop- Owners	6 (24.00)	12 (48.00)	7 (28.00)	25 (100.00)
3.	Fruits and Juice Shop- Owners	5 (20.00)	13 (52.00)	7 (28.00)	25 (100.00)
4.	Bakery and Tea Shop- Owners	7 (28.00)	8 (32.00)	10 (40.00)	25 (100.00)
	Total	23 (23.00)	47 (47.00)	30 (30.00)	100 (100.00)

The Table;4 portrays over one-fifth (23%) of the traders appoints two employees for assistants of the trades. Moreover, over two-fifth (47%) of the traders appoints 2-4 employees for assistance of the trades. Besides, over one-fifth(30%) of the traders appoints 4-6 employees for assistants. Klonner and Nolen (2008 [7]) found that the cellphone usage in the formal labour sector employment increased by 15 percentage points when a locality received complete network coverage, with most of the increased employment going to

women. They suggests that many employment opportunities have also been created in both the formal and informal job sector, as street vendors and shop owners. The field area Alangulam is a Taluk Head Quarters, all men and women physical of labours migrate from rural area to Alangulam town, women labours get daily wages of Rs.250-300/-,and men workers get Rs. 400 to 450/-. But the Bakery Specialist, Sweets & Snacks and Tea Masters earns daily wages of Rs.700-800 per day, depend up on the salles [13] [14] [15].

Table: 5 Respondents by Types of Traders and Valuable Assets

S. No	Types of Traders	Types of Valuable Assets				Total
		Extension & Modification of Shops	Purchase of New Vehicles	Bank Savings	Ready Cash for Purchas of Goods	
1.	Grocery Shop-Owners	4 (16.00)	1 (4.00)	7 (28.00)	13 (52.00)	25 (100.00)
2.	Vegetable Shop- Owners	3 (12.00)	3 (12.00)	4 (16.00)	15 (60.00)	25 (100.00)
3.	Fruits and Juice Shop- Owners	6 (24.00)	4 (16.00)	5 (20.00)	10 (40.00)	25 (100.00)
4.	Bakery and Tea Shop- Owners	7 (28.00)	2 (8.00)	4 (16.00)	12 (48.00)	25 (100.00)
	Total	20 (20.00)	10 (10.00)	20 (20.00)	50 (50.00)	100 (100.00)

The Table 5; portrays the assets of traders, of the total one-fifth (20%) of the traders have modified their shops after Covid-19, the fruits stall and vegetables stall owners extensions of their shops, side part and front side with Ploy wood and aluminum frames and LEDbulbs. They have bought Freezers boxfor preserve the fruits and vegetables sell for juice items, they have bought from Rs.75,000 to 1,00,000. In urban area the rent of shops are high they give advance money Rs.1,00,000 to 3,00,000/- lakhs of Rupees and Rs10,000 to 20,000/- monthly rents for the Building owners

and Municipality Office defense upon the location and crowed of the flouting population. Bakery and Grocery traders also extension of their shops. More over one-ten (10%) of the traders have bought two-four-ton capacity type of vehicles and extension of their business. Besides, five-ten (50%) of traders pay ready cash and purchase raw-materials from the owners. The remaining one-fifth (20%) of the traders have the savings amount in Bank.

The above all business activities function through, e-wallet and m-wallet trans action of mobile cell phones, banks and other payment network services providers.

Sanghita et al (2014) [8] and Suma Vally et al (2018) [12] in their study found that the 82.03 percent of the urban people have accepted the digital payment method of e-wallet and m-wallet transactions [16] [17].

V. CONCLUCTION AND SUGGESTION

The retail-traders do important roll in the society, they provide basic things to all peoples, on the one thinks they have been economically developing in the society through mobile money transaction. On the other thinks, they could not see the money(by things) earned daily, every day, the business man before sleep, count the money and calculate the business planningand sleep comfortable, peaceful. But this type of transaction is mechanical life they could not see the money, not satisfied of the Business man. For daily circulation of money is a problems among old age people, poor people, illiterate and semi-literate. So the government should take alternative steps. The Government take more steps to promote theloan facilities for the Business People.

DECLARATION STATEMENT

I must verify the accuracy of the following information as the article's author.

- **Conflicts of Interest/ Competing Interests:** Based on my understanding, this article has no conflicts of interest.
- **Financial Support:** This article has not been funded by any organizations or agencies. This independence ensures that the research is conducted with objectivity and without any external influence.
- **Ethical Approval and Consent to Participate:** The content of this article does not necessitate ethical approval or consent to participate with supporting documentation.
- **Data Access Statement and Material Availability:** The adequate resources of this article are publicly accessible.
- **Authors Contributions:** The authorship of this article is contributed equally to all participating individuals.

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