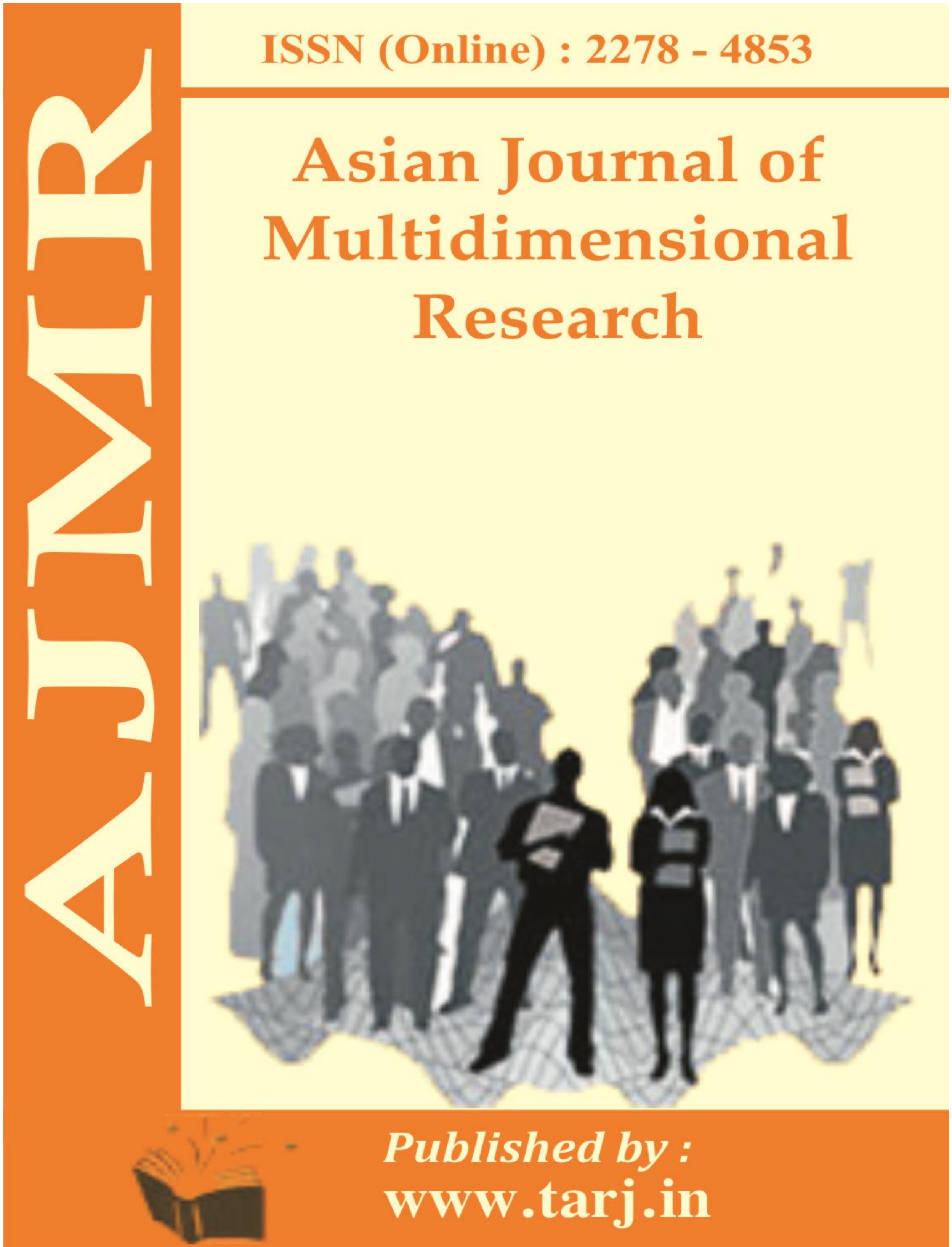
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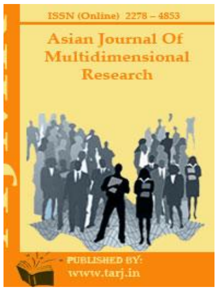

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LINKAGE BETWEEN CSR INITIATIVES WITH FINANCIAL PERFORMANCES: ANALYSIS FROM PHARMACEUTICAL INDUSTRY IN INDIA

V. L. Govindarajan*; N. Vijaya Kumar; N. Purusothaman*****

*Research Scholar,
Department of Commerce,
Pondicherry University,
Karaikal Campus, India.
**Head,
Department of Commerce,
Sri Ram College,
Veppampattu, Tiruvellore, India.
***Assistant Professor,
Department of Commerce,
Sri Ram College,
Veppampattu, India.

ABSTRACT

The level of CSR initiatives by the Indian companies and its impact on the performance of the companies were analyzed in this study. The performance is measured in terms of financial parameters as well as performance in the stock market. The researchers have taken a sample of 15 companies from Pharmaceutical industry which are included in the BSE 500 Index and also ranked by Karmayog (an NGO, which measures the CSR activities of the Indian companies in India) to analyze the linkage between Corporate Social Responsibility (CSR) Initiatives with Financial as well as market Performance. The study is based on secondary data, collected from PROWESS a data base of CMIE. In the analysis, initially the year-wise level of CSR initiatives of selected companies was measured. CSR initiative scores for each selected company has been calculated based on the Karmayog ratings of CSR activities. To calculate score of a company, three key parameters were considered. They are, CSR ratings given by Karmayog –the company's allocation of fund for CSR activities in the Budget and finally the area of focus made by the company in their CSR activities or involvement. In the present study CSR Activities have been classified into Healthcare, Education, Environment, Rural development and Other Community Welfare activities. After calculating the score on CSR initiatives, an analysis on the relationship between CSR Score and selected financial parameters such as Total Assets, Net worth, Profit before Tax, Working Capital and EPS. All

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Vol.2 Issue 12, December 2013, ISSN 2278-4853

the variables of the selected companies have been tested with one way ANOVAs, Karl Pearson's correlation for its validity. The coefficient of determination has also been tested through curve estimation regression analysis and the authors found that CSR initiative score is significant with financial parameters except with EPS and stock market performances is also significant at 0.05 levels. The result of correlation coefficient between EPS and CSR initiative score is not significant, but these two variables have a role for predicting market capitalization of this industry.

KEYWORDS: *Corporate social responsibility, CSR budget allocations, CSR Score, Financial performance, Stock performance and Pharmaceutical Industry.*

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1. INTRODUCTION

Corporate Social Responsibility (CSR) is a concept, whereby organizations consider the interest of society by taking responsibility for the impact of their activities on Stakeholders as well as environment. This obligation is beyond the statutory obligation and taking further steps to improve the quality of life for workforce and their families and society at large. Social responsibility includes Economic and Environmental responsibility. CSR is about the basic idea that businesses have to meet society's expectations in the practices. It is commonly known that all the enterprises utilize inputs from society in the form of skilled or unskilled labour, raw-materials and natural resources, and in turn, offers goods and services and create wealth and job opportunities for the society. From this it can be stated that the businesses depend on society for their existence and the society too utilizes the opportunities provided by the enterprises. Therefore this interdependence must be realized by the enterprises and should accept they have to bear certain social cost of their transactions. Increased global competition and technological development have indirectly forced to initiate the CSR projects. According to Starbucks," A responsible Company is one that listen its Stakeholders and response with honesty to their concerns". CSR is a concept which suggests that commercial corporations must fulfill their duty of providing care to the society. As the customers are now highly conscious of standards, stakeholders are aware of their interests, legal framework are improving with the establishment of Acts like Right to Information Act, and NGOs are thinking about responsibility of the corporate towards the society etc., the CSR has gained strategic importance in the business society nowadays. Because of this gained importance, levels of corporate disclosure, financial as well as non-financial, through annual reports and website have been increasing. Every corporate body is to ensure predictability, sustainability and profitability of return year after year. The Corporate Profitability is necessary for the implication of Corporate Social Responsibility. CSR is becoming an increasingly important to business nationally and internationally. As globalization accelerates and large corporations serve as global providers, these corporations have progressively recognized the benefits of providing CSR programs in their various locations. Now CSR activities are undertaken throughout the globe for the survival of the business organizations. The rationale for CSR has been articulated in a number of ways. In essence it is about building sustainable businesses, which need healthy economics, markets and communities. The key drivers for CSR are enlightened self interest, Social investment, Transparency and Trust and increased public expectations of business (CSR – ASOCIO Policy Paper, June 2004). Companies do not function in isolation from their society around them. In fact, their ability to compete depends

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Asian Journal of Multidimensional Research
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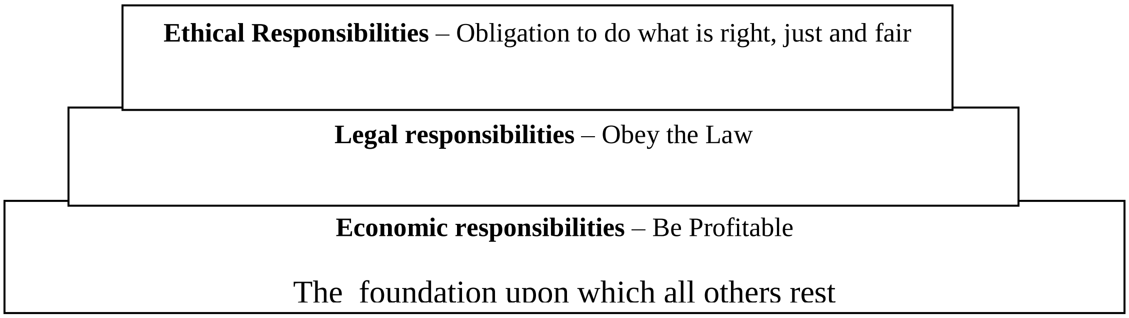
heavily on the circumstances of the locations where they operate. The educational level of the local workforce substantially affects a company's potential competitiveness. The more a social improvement relates to a company's business, the more it leads to economic benefits as well. CSR need to be understood within this context captured in the development oriented CSR framework. First model is Ethical model which championed M.K.Gandhi, focused Voluntary commitment by Companies to public welfare. Second model is Statist which championed by Jawaharlal Nehru, focused State ownership and legal requirements determine Corporate Responsibility. Third model is Liberal model which championed by Milton Friedman, focused corporate responsibilities limited to Private owners. Finally the current Stakeholder model which championed by Edward Freeman, focused Companies respond to the needs of stakeholders, customers, employees, communities, etc. (Arora and Puranik 2004) CSR thus helps to define the contribution of a company beyond economic value and creating employment, and weighs this contribution against the damage done by the company through its products and processes.(Ruchi Tewari) The CSR consisting of four kinds of responsibilities, Economic. Legal, Ethical and Philanthropy.(Carroll 1999) Full disclosure, equal positions for employees, philanthropy, environmental actions and quality of products and services are variables to measure all these types (Maignan, Ferrell et.al 1999). The proponents of CSR claims that CSR leads to improved financial performance, enhanced brand image and reputation, increased sales and customer loyalty, increased productivity and quality, increases the ability to attract and retain employees, leads to reduced regulatory, reduces risk thereby facilitating easier finance i.e. access to capital and finally business has resource to solve some of society's problems. The opponents of CSR argue that it takes away precious times of Firm's CEO and other top executives, Social responsibility should reduce economic efficiency and excessive costs for business houses, weakened international balance of payments and at the same time business people lack the social skills necessary to deal with the problems of society. Accounting and reporting standards have led to increased public disclosure of an organization's economic, environmental and social performance and is linked with increasing consensus that financial reporting alone no longer satisfies the need of shareholders, customers, communities and other stakeholders for information about overall organization's performance. CSR has been gaining the idea that what is good for the environment, the workers and the community is also good for the financial performances of their business. It is often described as "Performance with a purpose"

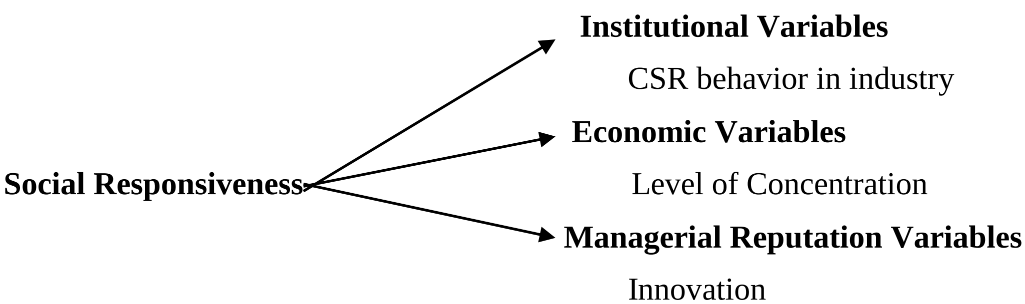
2. LITERATURE REVIEW

Pava and Krausz (1996) identified and reviewed twenty-one empirical studies which addressed the relationship between CSR and financial performance. Of these, twelve studies reported a positive association between social and financial performance, one reported a negative relationship and eight reported neutral relationship. The fundamental idea of CSR is that business corporations have an obligation to contribute to the welfare of the society (Davis William 1984) and to work for social betterment(Fredrick 1986) CSR is the policy in which the firm goes beyond compliance and engages in ''Actions that appear to further some social good, beyond the interests of the firm and that which is required by Law"(McWilliams and Siegel,2001) and it at least knowingly does not do anything to harm to its stakeholders (Campbell,2006). Regarding the research works in the area of CSR disclosures, there are few attempts made in by Indian and other countries researchers. Caroll (1991) explained and measured CSR Pyramid as

Philanthropic – Be a good corporate Citizen



Barbara Beliveau et al (1994) predicted CSR under theoretical perspectives as under:



John Mahon et al (2012) studied the relationship between Corporate Social Performance and overall organizational performance and access how customer stakeholders and financial stakeholders measured and evaluate Corporate Reputation in an Industry context. Authors selected 5-8 companies in each of nine leading industries across 3-years time span. (56 companies for each year) and developed a measurement tool labeled "'CSP Profiling" consists of Business Motivations, Business Actions and Business Social Impacts and the authors attempt to move the discussion of CSP away from the dominance of Financial performance- Social performance research and found that results are not statistically significant. Suwaidan (2004), Saleh et al.(2008) found that the size, profitability and risk to be significantly and positively associated with the disclosure of social responsibility information. Abdullah et al. (2011) found that family owned firms in Malaysia were negatively associated with the level and the quality of CSR disclosures. Shweta Verma(2011) analyzed the motives and benefits of CSR initiatives of Indian companies; a semi structured interview was conducted from 150 Delhi based investors and concluded that most of the investors believe that social responsibility of companies is to satisfy them through maximum returns and if part of the profits is distributed for social activities, their returns will be affected. Md. Abdul Rouf (2011) conducted an exploratory study and examined the relationship between corporate attributes and firm-specific factors and corporate social responsibility disclosures. The author concluded that a positive association exists between proportion of independent directors and CSR disclosures. Further it was proved that the size of the firm does not affect the level of corporate social responsibility disclosures. Yaghoub Alavi Matin et al. (2011) examined the relationship between CSR and the financial performance of companies manufacturing pharmaceutical products. The authors concluded that there is no positive relationship between CSR variables with firm financial performance. Babalola et al (2012) examined the relationship between CSR and Firm's Profitability in Nigeria, and found that the sample firms invested less than Ten percent of their annual profit to social responsibility. Richa

Gautam et al. (2010) examined CSR practices of companies operating in India and maps against GRI standards and used content analysis technique to Access and concluded that all activities undertaken in the name of CSR are mainly philanthropy or an extension of philanthropy. Dr.Meeta Nihalani and Ashish Mathur (2011), concludes that, Most of the organizations in India are involving CSR as a part of their Business Strategy and investing around 0.02 percent of their profit and integrating CSR into their core practices. Jain Neeta et al (2010) stated about stakeholder theory, Social contract theory and legitimacy theory, and 440 companies were randomly taken from rating list of 2009 by Karmayog CSR ratings of Indian companies. The authors studied the relationship between CSR ratings with firm characteristics, such as Sales, Number of Employees, Profit before Tax and the Age of the organizations and analyzed through Correlation and Regression analysis and concluded that Sales volume and Number of employees as significant variables of CSR ratings and these variables has positive impact on CSR rating. Saeed Khan (2010) discussed about the method of CSR rating calculations by Karmayog, an NGO, and used good insight on CSR rating of major FMCG companies in India. The author discussed in this paper about top three major FMCGs companies overall CSR initiatives and stated that website of few companies are providing information about their CSR initiatives, but are found not updated. The author focused about the seriousness of minimum annual CSR expenditures, CSR reporting, Adoption of Industry guidelines for improving processes, CSR link to the skill of a company and finally CSR link to the location of a company. Khan and Atkinson (1987) found that Health care and Education are the most prominent CSR-related topics among Indian Corporations. Interview responses also revealed that western CSR concepts are not translating in India. Authors also stated that CSR in India is inspired by Gandhian concept of Social Trusteeship and focused on Healthcare, Education and Employees and their families, rather than Environmental issues and Stakeholders Pressure. Ashok Khurana observed that there is rising trend in publication of corporate sustainability report in India. The study explored global phenomenon in CSR and examined the CSR initiatives and trends of Indian companies on selected CSR indicators in comparison to Asia and World. The author found that Indian companies have shown its presence in the Top Two position in the most of the CSR indicators. i.e. Corporate governance, Codes and Policies, CSR strategy and Communication, Corporate Environmental disclosure, Community Investment initiatives and Total Industry Score. Author concluded the companies in India (53.2%) have the second highest rating for disclosure overall, which topped next to Australia by the comparison analysis form 2001 to 2009. Sumanta Dutta et al. (2011), explored CSR activities of Indian companies by comparing with TBL reporting with GRI and Karmayog ratings and concluded that 128 companies scored 0 level, 147 companies at level1, 146 companies at level 2, 66 companies at level 3, 13 companies at level 4 and No even a company under the level 5 and resulted that there is considerable improvement in the status level 0 from 2007 to 2009. Ashish Mathur provided an enhanced understanding of the nature of CSR by the small and medium scale industries through face to face interview from 250 respondents, operating small and medium firms in the city of Jodhpur by applying convenience sampling and concluded that Agricultural and Food Industry was ranked 1 among the other 9 Industries in the Demographic profile of Small and Medium Industries and the Top Three Area of CSR activities by SMEs are Donation to Welfare Organizations, Health and Safety Programs and finally Contributions to Educational Institutions. Authors also stated that, most Indian companies feel that CSR was only possible if profitability was high and concluded that there is a need today for Indian companies to re-examine their CSR interventions and determine their effectiveness through “think globally and act locally”

(Alessandro,2003). Esra Nemli et al (2011) examined the relationship between Corporate Reputation and Corporate Financial Performance in Turkey for the period 2000-2010. The corporate reputation ranking from Capital Magazines Turkey's list used as proxy for Corporate Reputation. Return on Equity, Return on Asset and Market to Book value used as financial performance measures and concluded that there is casual relationship between Corporate Reputation and Corporate Financial performance and Corporate Reputation does not impact performance measure of ROE, but ROE improves corporate reputation. Akinmulegun Sunday Ojo (2012) empirically examined the effect of financial leverage (measured by Debt-Equity ratio) on Earnings per Share (EPS) and Net Assets per Share (NAPS). Author used panel data on effect of leverage on performance indicators of some corporate firms in Nigeria during 1993 and 2005 and employed econometric technique of Vector Auto Regression (VAR) on the variables and found that leverage shock on EPS indirectly affect the NAPS. Leverage therefore significantly affects Corporate Performance. Chih Hung Chen (2011) studied CSR models with best goodness of fit by applied Structural Equation Modeling to assess the proposed CSR model containing Accountability, Transparency, Competitiveness and Responsibility as first order factor components and 13 observation indicators as second order factor and concluded that the correlation among the first order factor was significant and the second order structure fit the observed data well. In this study Total Assets, Net Worth, Profit before Tax, Working Capital and EPS were treated as financial parameters and analyzed.

3. OBJECTIVES OF THE STUDY

The study has been carried out with the aim of comparing the analysis of CSR Initiatives score with financial performances of the selected companies in the Pharmaceutical industry. The aim of the study has been carried out with the following specific objectives:

1. To study the nature and extent of CSR initiatives and their disclosure levels of the selected companies.

2. To examine the relationship between the CSR initiative score and Financial Performance of the selected companies.

3. To explore, whether there is any impact of CSR initiatives score on the Stock performance of selected companies.

4. LIMITATIONS OF THE STUDY

This study has been carried out with the following limitations**.**

1. Pharmaceutical industry only considered for this study and the sample was selected based on the karmayog ratings of largest 500 Indian companies for the period from 2007 – 2010 and also included in BSE 500 Index.
2. Market Capitalization only treated as stock market performance measure.
3. Performance rating by authors is calculated based on the information disclosed in the karmayog ratings only.
4. CSR budget is calculated at the rate 0.02 percent on Net Annual Sales of selected companies.

5. NULL HYPOTHESES

AJMR
Asian Journal of Multidimensional Research
Vol.2 Issue 12, December 2013, ISSN 2278-4853

1.That there no any significant difference between the CSR budget and the CSR scores of the selected companies.

2a. That there is no any significant relationship between CSR score and Total Assets of selected Companies.

2b.That there is no any significant relationship between CSR score and Net Worth of selected Companies.

2c. That there is no any significant relationship between CSR score and Profit before Tax of selected Companies.

2d. That there is no any significant relationship between CSR score and Working Capital of selected Companies.

2e. That there is no any significant relationship between CSR Score and EPS.

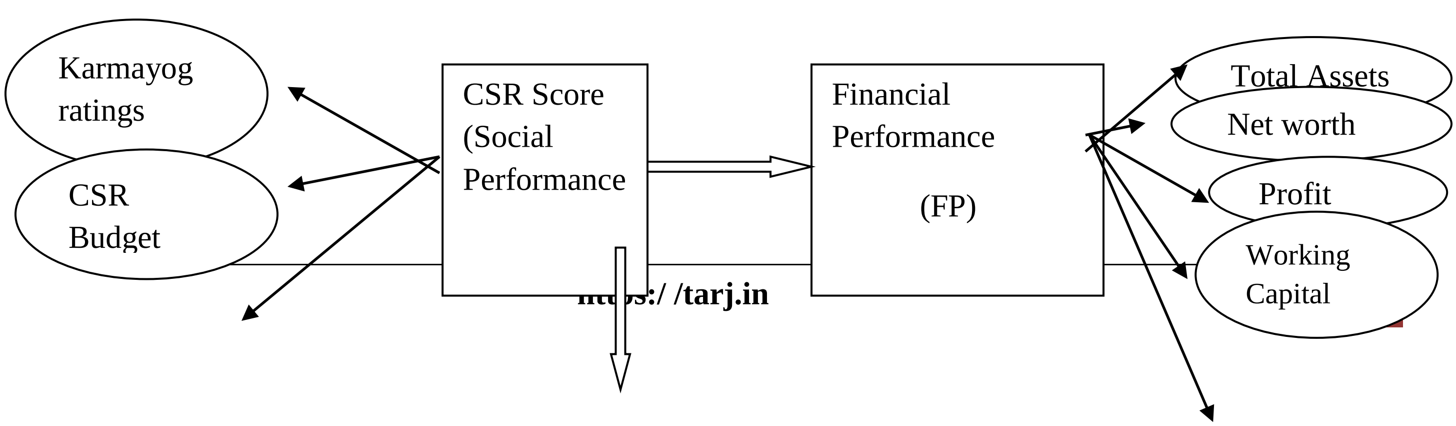
3a. That there is no any impact of CSR Score on Market Capitalization of selected companies.

3b. That there is no any impact of EPS on Market Capitalization of selected companies.

3c. That there is no any impact of Total Assets on Market Capitalization of selected companies

6. RESEARCH DESIGN

The study is based on the secondary data, collected from CMIE database. The sample was selected from Karmayog CSR rating of the largest 500 Indian Companies in India (22) for the year ended on 2007, 2008, 2009 and 2010 and which were also listed in BSE 500 Index (15). Henceforth, 15 companies in the Pharmaceutical industry were selected for the study. To measure the Corporate Social performance (CSP) the following three key parameters were considered. First, the ratings given by Karmayog, Secondly, budget allocation of fund for CSR activities, which is calculated at 0.02% on Turnover of the year. Third, the focusing area of CSR activity of involvement has been classified into Healthcare, Education including Training Programs, Environment, Rural development and Other Community welfare activities and if an item of information disclosed in their annual or other report, receives a score of 1, and 0 if it is not disclosed (Total Score is 5). This paper uses an weighted approach for disclosure INDEX scoring and equal importance given to all the parameter and calculated as $\sum$ (B *Kr * Pr) where Kr is karmayog rating score, B is Budgeted CSR allocation amount and Pr is performance rating calculated by authors. When the Karmayog rating is 1, the actual CSR allocation is treated as CSR initiative score. Total Assets, Net Worth, Profit before Tax, Working Capital and EPS were treated as financial measures and market capitalization is treated as stock market performance. Chart showing the linkage between Social Performance, Financial Performance and the Stock performances of Pharmaceutical Industry in India.



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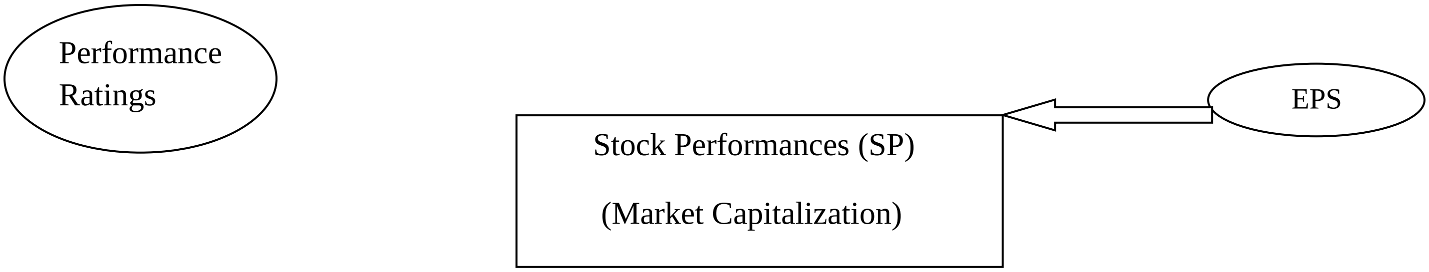


7. ANALYSIS AND INTERPRETATION

TABLE- 1: DESCRIPTIVE STATISTICS OF PHARMACEUTICAL INDUSTRY FOR THE PERIOD 2007 – 2010

Industry	Variables	Mean	Standard Deviation	Minimum	Maximum
Pharmaceutical Industry	CSR Score	4.41	4.49	0.00	17.28
	Total Assets	3,307.10	1,970.95	852.13	9,036.70
	Net Worth	1715.00	1571.77	-116.95	5,914.60
	Profit before Tax	398.46	410.10	-793.34	1,365.85
	Working Capital	285.95	601.61	-1705.00	1,953.80
	EPS	29.81	30.17	-78.82	148.50
	Market Capitalization	7,073.40	7,740.15	327.80	36,416.95

In the selected industry, the mean CSR Score is Rs.4.41. Cipla Ltd, Dr.Reddy's Lab, Lupin Ltd were achieved higher CSR score than the mean score for allover the periods. Mean value of Total Assets is Rs. 3,307.10 crores. Aurobindo Pharma, Cipla Ltd, Dr.Reddy's Lab, Glaxosmithcline Pharma and Sun Pharma were achieved higher than the mean value for allover the periods. Mean value of Net worth is Rs.1,715 crores. Cipla Ltd, Dr.Reddy's Lab and Sun Pharma Ltd were achieved higher than the mean value for allover the periods. Mean value of profit before tax is Rs. 398.46 crores. Cipla Ltd, Dr.Reddy's Lab, Glaxosmithcline Pharma, Lupin Ltd and Sun Pharma were achieved higher than the mean value for the whole study periods. Mean value of Working capital is Rs.285.95 crores. Aurobindo Pharma, Cipla Ltd, Dr.Reddy's Lab were achieved higher than the mean value for allover the periods. Mean value of EPS is Rs.29.81. Aurobindo Pharma, Divi's Lab, Dr.Reddy's Lab, Glaxosmithcline pharma, IPCA Ltd, Lupin Ltd and Sun Pharma were achieved higher than the mean value for allover the periods. Mean value of market capitalization is Rs.7,073.40 crores. Cipla Ltd, Dr.Reddy's Lab and Sun Pharma Ltd were achieved higher than the mean value for allover the periods.

TABLE – 2: VARIABLES, VARIABLE SCALES AND STATISTICAL TOOL APPLIED IN THE RESEARCH FOR HYPOTHESIS TESTING

Hyphothesis	Variables	Data Type	Statistical Tool
1a	CSR score – CSR Budget	Category - Metric	One-way Anova
2a	CSR Score – Total Assets	Metric - Metric	Karl Pearson's Test
2b	CSR Score – Net worth	Metric - Metric	Karl Pearson's Test
2c	CSR Score – Profit before Tax	Metric - Metric	Karl Pearson's Test
2d	CSR Score – Working Capital	Metric - Metric	Karl Pearson's Test
2e	CSR score - EPS	Metric - Metric	Karl Pearson's Test
3a	CSR Score – Market Capitalization	Metric - Metric	Curve Estimation Regression Analysis
3b	EPS – Market Capitalization	Metric - Metric	Curve Estimation Regression Analysis

TABLE – 3: THE RESULT OF ONE-WAY ANOVA, CHI-SQUARE AND THE KARL PEARSON'S TEST FOR HYPOTHESIS TESTING

Hypothesis	Variable		CSR Score
1a	CSR Budget	F-Value	8.560
		Significant (2 tailed)	0.005
2a	Total Assets	Correlation	0.696
		Significant (2 tailed)	0.000
2b	Net Worth	Correlation	0.653
		Significant (2 tailed)	0.000
2c	Profit before Tax	Correlation	0.516
		Significant (2 tailed)	0.000
2d	Working Capital	Correlation	0.310
		Significant (2 tailed)	0.015
2e	Earnings Per Share	Correlation	0.068
		Significant (2 tailed)	0.602
3a	Market Capitalization	Correlation	0.450
		Significant (2 tailed)	0.000

The correlation coefficient between EPS and Market Capitalization is 0.180 and significant (2 tailed) value is 0.168 (Hypothesis 3b, the null is accepted)
The correlation coefficient between Total Assets and Market Capitalization is 0.687 and significant (2 tailed) value is 0.000 (Hypothesis 3c, the null is rejected)

TABLE-4 THE RESULTS OF REGRESSION ANALYSIS FOR THE HYPOTHESIS TESTING

	Market Capitalization		
	Beta	R-square	Sig
Constant	3,624.40		0.006
CSR Score	816.90	0.202	0.000

TABLE-5 THE RESULTS OF REGRESSION ANALYSIS FOR THE HYPOTHESIS TESTING

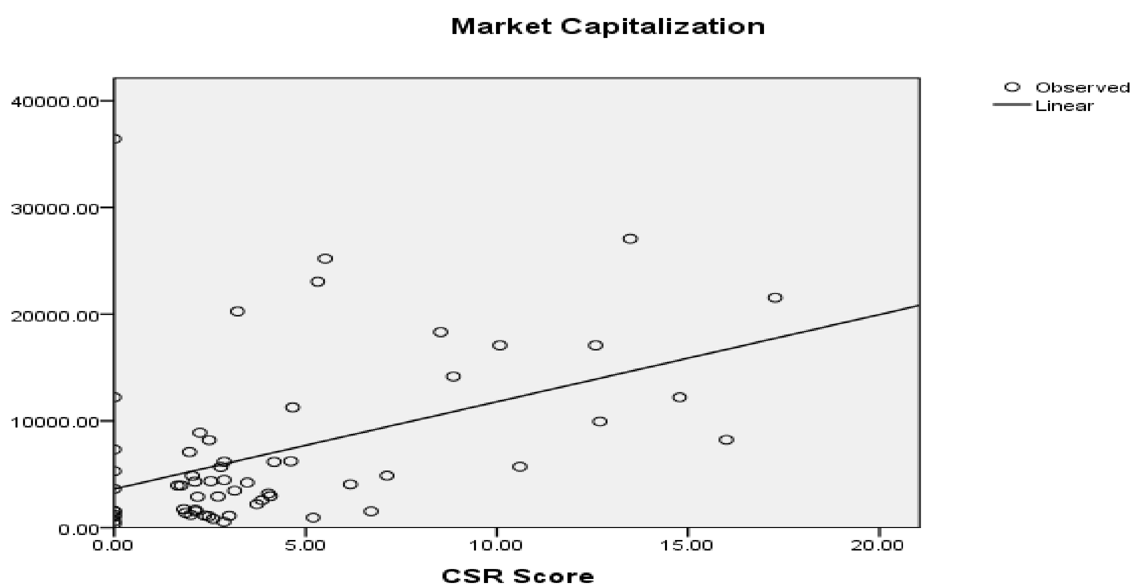
	Market Capitalization		
	Beta	R-square	Sig
Constant	5,683.80		0.000
EPS score	46.08	0.03	0.168

TABLE-6 THE RESULTS OF REGRESSION ANALYSIS FOR THE HYPOTHESIS TESTING

	Market Capitalization		
	Beta	R-square	Sig
Constant	-1,776.51		0.220
Total Assets	02.67	0.471	0.000

GRAPH -1 REPRESENTS THE LINKAGE BETWEEN MARKET CAPITALIZATION (DEPENDENT VARIABLE) AND CSR INITIATIVE SCORE OF PHARMACEUTICAL INDUSTRY UNDER CURVE ESTIMATION REGRESSION MODEL

GRAPH - 1



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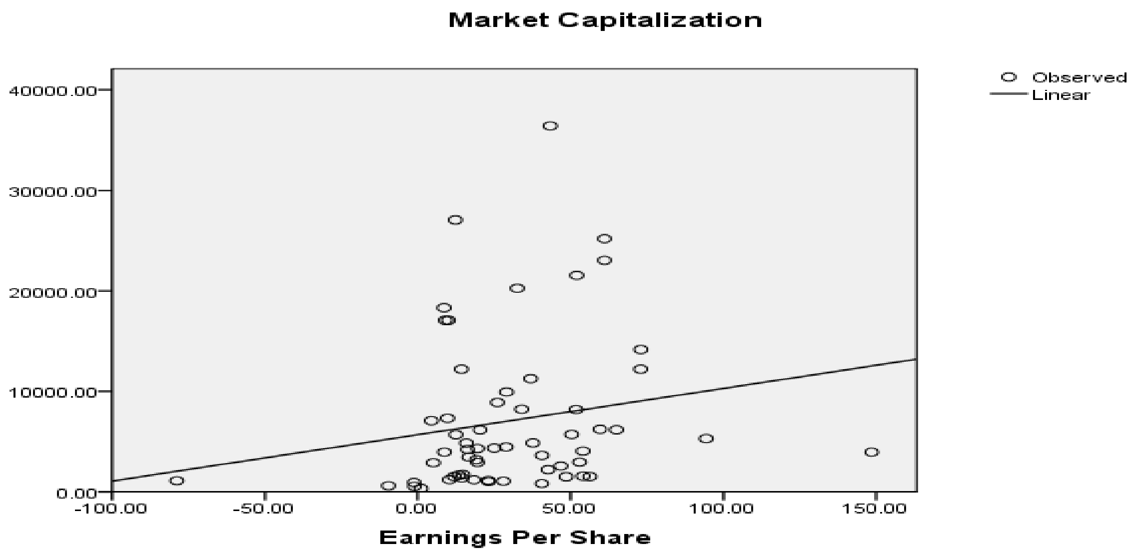
Asian Journal of Multidimensional Research
Vol.2 Issue 12, December 2013, ISSN 2278-4853

GRAPH -2 REPRESENTS THE LINKAGE BETWEEN MARKET CAPITALIZATION (DEPENDENT VARIABLE) AND EARNINGS PER SHARE OF PHARMACEUTICAL INDUSTRY UNDER CURVE ESTIMATION REGRESSION MODEL

GRAPH - 2



7. FINDINGS AND CONCLUSIONS

As for the Hypothesis 1, null is rejected. The one way ANOVA table showed that there is no any significant difference between CSR Budget and CSR initiative score. So the social performance measure, which is calculated by authors were significant at 0.01 levels. As for the hypothesis 2a, null is rejected. The Karl Pearson's correlation coefficient between CSR score and Total Assets has positively correlated and has been significant at 0.01 levels. Regarding the hypothesis 2b null is rejected. CSR score and Net worth are significant at 0.01 levels. Regarding the hypothesis 2c, null is rejected and CSR Score has significant relationship with profit before tax. Regarding the hypothesis 2d, the null is rejected and found that Working capital and CSR Score are highly correlated in this industry and these variables are significant at 0.001 levels. Regarding the hypothesis 2e, the null is accepted, CSR Score and EPS in this industry has no any significant relationship at 0.05 levels and authors concluded that CSR initiatives has certain impact on financial performances (except EPS)of this industry. Regarding the hypothesis 3, the null is rejected and statistical results showed that there is significant relationship exist between CSR initiatives score and Market capitalization in Pharmaceutical industry. Table-04 showed that the co-efficient of determination through curve estimation regression analysis showed that the linkage between CSR initiatives score with Market capitalization is significant at 0.001 levels. So the authors concluded that there is a positive linkage between CSR initiatives score with stock market performances. In short social responsibility initiatives of companies in India have some impact on stock market performances in the pharmaceutical industry. With reference to Table – 5 and Table -6, authors also found that financial parameters (Total Assets etc) which are correlated with CSR score are significant at 0.05 levels had few impacts on stock market performances too.

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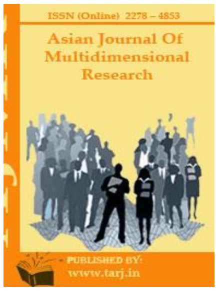

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PILGRIMAGE TOURISM - BEHAVIOURAL PERSPECTIVE OF TOURISTS IN DAKSHINA KANNADA, KARNATAKA INDIA

Nichola Anastasia Ramchurjee*; Suresha S.**

*Department of Environmental Science,
Yuvaraja's College,
Autonomous Constituent,
University of Mysore,
Mysore, Karnataka, India.
**Department of Environmental Science,
Yuvaraja's College,
Autonomous Constituent,
University of Mysore,
Mysore, Karnataka, India.

ABSTRACT

The interconnectivity and exchange between pilgrimage and tourism is anessential part of human travel. Pilgrimage tourism is considered now as a strategy for heritage awakening, deeper experiences and transferring the religiosity into global humanism and spirituality.Travel or pilgrimage for mental peace and to gain knowledge about rich heritage or religious places in the country is an integral part of Indian culture and tradition. This study investigates the issues, challenges, cultural importance and development through pilgrimage tourism.The paper also deals with the features of pilgrimage tourism scenario in Dakshina Kannada, District of Karnataka India. The data for this study were collected from tourists both foreign and local, who engage in pilgrimage tourism activities. Pilgrimage tourists were identified as a key factor in developing pilgrimage tourism. The local tourists are mainly involve in spiritual and religious activities and functions while foreign tourists enjoy recreation and learning about new traditions and customs. Pilgrimage tourism will provide a rational alternative for cultural consciousness and strategy for poverty alleviation.

KEYWORDS: *culture, India, pilgrimage tourists, tourism, traditions.*

INTRODUCTION

As the tourism industry developed and expanded in recent decades, various related concepts haveemerged with respect to experiences and pilgrimage. The concepts of 'experience' and 'pilgrimage' are now something of 'in-words' in the tourism sector. Pilgrimage tourism seem to be a new academic concept but it is certainly not a new phenomenon [1]. Based on a review of the literature, [2], defined a pilgrimage tourist as someone who visits a specific place out of the usual environment, with the intention of pilgrimage meaning and/or growth, without any overt religious compulsion, which could be religious or non-religious in nature, but within the Divine context, regardless of the main reason for travelling. The pilgrimage is such an act which explained deep feelings, faith,belief, respect to the divine and above all sincerity of devotee(s).

India has a rich variegated landscape, natural and cultural heritage that have great potential for the development of tourism. Pilgrimage tourism is one of the fastest growing tourism in the world and thus in India. It has become an important component of the Indian life style [3]. It is considered as an ambassador of peace and international brotherhood [4] and bring better understanding between different nations and civilizations. It helps in protecting environment, old monuments and cultural and promote a deeper sense of tourism (spiritual) and will be an alternative way leading to sustainable frame of integrating humanity and divinity.

The anthropologists [5] argued thatpilgrimage is as much about historical and cultural behaviours and meanings as it is about pious intentions. In Frey's study [6] of theCamino de Santiago, the pilgrims are often on the road 'for a host ofcultural, spiritual, athletic, and personal reasons'. Similarly, [7], pilgrimage is motivated by the pursuit of embodied ideals, a'journey undertaken by a person in quest of a place or a state that he orshe believes to embody a valued ideal', and an ideal which one cannot achieveat home. According to [8], some of the intrinsic rewards of engaging in modern pilgrimageare not unlike those found in traditional religious applications wherepeople search for identity, spiritual quest or divine experiences. These examples reflect the fact that religion may notalways feature as a prime motivator for pilgrimage. Pilgrimagehas a close relationship with the roots and growth of tourism [9], and could even be considered as the longest tradition and an ancientform of tourism as it draws upon traditions grounded in varying religiousbeliefs, including the primordial culture [10].With the passage of time, the understanding of theconcept of pilgrimage has undergone significant change in response toengagement with tourism and leisure pursuits [11].

Morgan and Pritchard [12], pointed out certain tourismplaces are deemed sacred because they are charged with personal andsocial-cultural significance and visits to such places serve 'to shapethe images we have of ourselves', and also to see our reflection in themirror of the sacredscapes. All religions have their Holy places and places of worship. These places are called different names like Devalaya (House of God) Temple, Church, Masjid andGurudwara, meaning a building for religious prayers and a house for communalworship.

In the past, people had to walk long distance or with the help ofanimals or carts for pilgrimage. The pilgrimage (TirthYatra) was therefore ajourney undertaken for the betterment of spiritual knowledge and peace because sacred rituals and texts sanctified in certain places areassociated with divine revelation.With this long andreligiously embedded tradition, people started to travel to places of religious importance in India. In traditional societies like ours, the pilgrimage journeyis performed toGod's grace to learn moral values and to acquire respect in the individual's community and this is true in all religions. Therefore, pilgrimage has increased in the last couples of decades.

However, like most of the holy and ancient places in Dakshina Kannada, they possessed a deeper sense ofmeaning because it is a construct produced in the application of mental structure through imposition ofcollective and metaphorical sacrality by the devout masses through the centuries. In this system each one, e.g. site, time,functionaries, ritual objects, the overseers, the performers – all interwoven in the chain of sacrality, acts as akey symbol in the process of expressing and reaffirming the identity of the place developed in the past [13]. In fact, through these processes a place get rejuvenated and the ephemeral qualitiesof the place merges, especially in a sacred territory like Dakshina Kannada. The great centers of pilgrimages consist ofseries of places defined as sacredscapes (*tirtha-kshetra*), where the power of the divine could be tapped byhumanity [14].

The modernmeans of travel, like the road transport, railways and air travel, have increasedtremendously consequently; the number of tourists and pilgrims visiting the variouspilgrim centers also increased manifold in the country. The centuries oldglorious temples and colorful religious festivals attract millions of domestic touristsin the under study region.Today all countries of the world are striving to develop pilgrimage tourism in a big way [15].In tourism marketing, almost all authors agree that pilgrimage tourists play an important role; hence marketers always try to learn the attitude and behavior of pilgrimage tourists to effectively design and offer their tourism packages [16]. Pilgrimage tourism offers tremendous opportunities of generating revenues, earning foreign exchange and providing employment.

OBJECTIVES OF THE STUDY

The aim of this study was to determine the opportunities, issues and challenges and cultural importance of pilgrimage tourism in Dakshina Kannada, Karnataka India.

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STUDY AREA

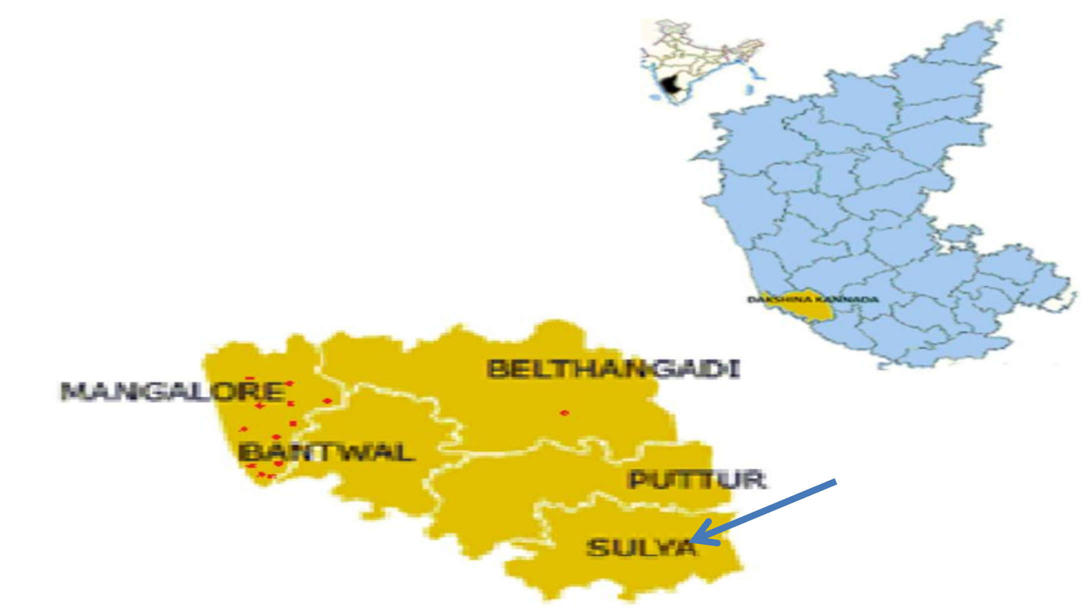

FIGURE 1: MAP OF DAKSHINA KANNADA SHOWING TOURIST PLACES VISITED

Figure 1, shows the location of the tourism places in Dakshina Kannada, Karnataka India. The state of Karnataka in India is richand magnificent historically, culturally and ecologically. It is one of the most desirable state which provides unique platforms to sell traditional handicrafts on the tourist markets. Dakshina Kannada district also known as South Kanara, is a coastal district in Karnataka It is bordered by Udupi Districtto the north, Chikkamagaluru district to the northeast, Hassan District to the east, Kodagu to the southeast, and Kasaragod District inKerala to the south. The Arabian Sea bounds it on the west.The cradle ofculture and civilization through centuries dating back to the early phases of the dawn ofhistory. It has great potential in the field of tourism as edifices, monuments, temples, Holyplaces and other scenic places, which reflect its culture and tradition.

METHODOLOGY

DATA COLLECTION

In order to investigate tourists' behavioral perspectives on pilgrimage tourism, quantitative data were collected by administering questionnaires to tourists in the Dakshina Kannada district, Karnataka. The sample survey for this study was conducted from May 2011-May 2012, and consisted of tourists who stayed more than three days and were 18 years and older. A total of 180 questionnaires was distributed and there were usable 151 questionnaires (85.0%).

INSTRUMENTS

The questionnaire consisted of four sections. The first section collected information on the demographics of the tourists including age, gender, occupation, country/state of origin and education. Many studies have suggested that tourists from different nationalities have different values and behaviors towards the pilgrimage. In the second section of the questionnaire purpose and attraction were looked at. A five point Likert-scale was used with 1 corresponding to 'always' and 5 corresponding to 'never'. The third section of the questionnaire focused on different sourcesof information. The last section of the questionnaire looked at tourists' expenditure distribution. Here a five point Likert-scale was used with 1 representing 'strongly disagree' and 5 representing 'strongly agree'.

READABILITY TEST

For the present study, 43 items were formulated, where 5 (five) statementscorrespond to demographics, 21 statements focused on purpose and attraction, 9 (nine) statements represented sources of information and expenditure comprised of 8 statements. After the tool was developed, a draft copy of the tool was prepared and was tested for readability by the investigator so as to ensure that the items of the tool did not have double barrel questions, the items were not contradicting in nature and also further to ensure that there was no repetition of any items with similar meanings.

RESULTS AND DISCUSSION

DEMOGRAPHIC PROFILE OF PARTICIPANTS

A total of 153 usable questionnaires was obtained. Within this sample, a majority were males (65.6%). The respondents had a good range in the age category. The age group 18-25 showed 22.5% of responses. Those in the age group of 26-33, accounted for 18.5%. The age group 34-41, made up 14.6% and 42-49 made up 17.9%. The respondents between the ages of 50-57 showed 9.9%, while the age group 58-65 accounted for 12.6% and finally those respondents falling in the age group of 66-73 made up 4.0% of the survey. Many of the respondents 86.8% who were employed holds a Bachelor's Degree or higher.

PURPOSE OF VISIT

There are many purposes or reasons to visit to this district, so it is not an easy task to group them, because the tourists have multiple purpose. But for generalization, eight categories highlighting the main purposes are shown in Table 1. It has been assumed that within these categories all different groups of tourist are included.

TABLE 1: PURPOSE OF VISIT

Purpose of Visit	International Tourists		Domestic Tourists	
	No.	Percentage	No.	Percentage
1) Pilgrimage/ Spiritual tour	3	8.6	72	62.1
2) Education/ Research	6	17.1	4	3.4
3) Cultural activities	10	28.6	21	18.1
4) Leisure/ Pleasure/ Recreation	12	34.3	11	9.5
5) Visiting Friends & Relatives	0	0.0	2	1.7
6) Business/Project	2	5.7	1	0.9
7) Package Tours	2	5.7	3	2.6
8) Others	0	0.0	2	1.7
Total	**35**	**100.0**	**116**	**100.0**
Std. Deviation	4.534		24.196	

According to Singh (1986), he stated ‘education and research’ is one of the most important factor forboth domestic and international tourists visiting India.From the data, however Leisure/ Pleasure/ Recreation is the first priority by international tourists, and ‘Pilgrimage/Spiritual tour’ is the main reason that attracted maximum percentage of domestic tourists. In general about half of the tourists visited the district for pilgrimage and related purposes. Cultural activities was the second most popular reason followed by pleasure and recreation. The district possessed many sacred sites and images along with nature parks and historical cultural manifestations. These attract tourists to experience the sacredscape and serenity of nature. The tour operators and travel agents offer package tours with an aim to market Dakshina Kannada, however, it requires more advertisements by the government and private agencies to be able to compete on the tourism market.

ATTRACTION FOR TOURISTS

This district is a center of culture as well as a great seat of pilgrimage for devout Hindus, Jains, Christians and Muslims. On one hand it deals with the height of education, and on the other hand it swims in the depth of rituals. Irrespective of their purposes of visit, every tourist shares some common attractions for this district, like the famous Dharmasthala and KukkeSubramanya temples, prominent churches with their beautiful paintings and carvings and long stretches of beaches as seen in Table 2. This gives a picture of places preferred by groups and individual tourists. It is obvious that the Dharmasthala and KukkeSubramanya temples are visited by domestic tourists and Panambar and Ullal beaches are preferred by the international tourists and churches and nature parks are visited by both international and domestic tourists. However, asone person will visit more than one sites, the actual number cannot be calculated, therefore percentile has been taken into consideration.

AJMR
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The Dharmasthala and KukkeSubramanya Temples are the first and second popular destinations for domestic tourists and NRIs because the temples are venerated as highly sacred and powerful and Dharmasthala is considered one among the twelve Jyotirlingas ("light-manifested forms of Shiva") scattered all-over India. The reasons for low frequency of foreign tourist to this area include no entry in temple complex zone and checking with intention to create problem by police resulting to harassment and humiliation.

The Darmasthala temple is set in sylvan surroundings on the lower slopes of the Western Ghats, and is a well-known pilgrimage center having an amalgam of faiths.

The KukkeSubramanya temple entailed a narration of how the divine serpent Vasuki and other snakes took refuge under God Subrahmanya, in the caves. Here God Subrahmanya is worshipped as a snake, which is the god's divine power. A ritual dance called Nagamandala is performed during the worship, where the dancer wears the attire of Ardhanarishwara(half man, half woman), symbolizing the concept of female(prakruthi) and male(purusha) forces being one. PilikulaNisargadhama is an integrated nature park that will offer a delightful variety of attractions to the eco-tourist and nature lovers.

The Jamalabad Fort was built in 1794 by Tipu Sultan, the Tiger of Mysore, in memory of his mother Jamalabee. SulthanBatheri was built in Black stones by Tippusulthan to prevent warships to enter GurupurRiver. The construction is bafflingly exquisite. Although it is a watchtower, it gives the impression of a miniature fortress with its arrangements for mounting cannons all round.The UllalDarga of Sayed Mohammed SherefulMadani, who is said to have come to Ullal from Madina 400 years ago is a famous darga in this region.

The chief objects of interest in Venoor are the colossal Monolithic statue of Gommata of 38ft in height and a few basadis. This statue sculpted by Janakacharya was set up in 1604 AD by VeeraThimannaAjila IV.

The Holy shrine of the Jains, Thousand Pillar Basadi is dedicated to Shri Chandranath, a Jain saint. The temple is intricately carved and has Nepalese style of architecture. The 1000 pillar temple is around 560 years old and was built over century. The history of the temple is carved on the walls and pillars of the Temple. No two pillars in the temple are alike.The walls and ceilings of the St. Aloysius Chapel are covered by paintings of Antonio Moscheni of Italy. The church was built in the year1899.

TABLE 2: SITES OF ATTRACTION FOR TOURISTS

Sites of Attraction	International Tourists		Domestic Tourists	
	Group	Individual	Group	Individual
1) Darmasthala	4	10	38.6	22.0
2) KukkeSubramanya	4	0	21.3	12.2
3) PilikulaNisargadhama - Integrated nature park	8	10	6.7	4.9
4) Tagore Park	8	10	5.3	4.9
5) Panambur Beach	28	20	5.3	4.9
6) Ullal Beach	20	10	4.0	4.9
7) Jamalabad Fort	4	10	4.0	9.8

8) SulthanBatheri	4	10	2.7	9.8
9) UllalDarga	4	0	2.7	7.3
10) Venoor - colossal Monolithic statue of **Gommateshwara** of 38ft in height	4	0	2.7	7.3
11) 1000 Pillar shrine	4	0	2.7	7.3
12) St. Aloysius Chapel	4	10	2.7	2.4
13) Milagres Church	4	10	1.3	2.4
Std. Deviation	7.565	5.991	10.589	5.177

Generally frequency of foreign tourists is more to beaches and nature parks, while domestic tourists more commonly visit the temples. There are a very few group or individual tourist who pay visit to sites such as the Jamalabad Fort, SulthanBatheri andVenoor. This is mostly because of unawareness and less interest taken by tour operators and supportive infrastructure. However, the awareness towards nature tourism and ecotourism promotes the prospects of increasing influx at these tourism destinations.

SOURCES OF INFORMATION

Major sources of information were gathered differently by foreign and domestic tourists. Table 3 shows the most important sources of information used in sites selection. It is noteworthy to observe the importance of the Internet to the foreign and domestic tourists and the significance use of friends/family for the domestic tourists. In almost all older studies of tourists, the Internet did not make the top four information sources used by tourists (Ballantine, 1991; Fennell, 1990; Hatch, 1997; Higham et al., 2001; Meric and Hunt, 1998; Saleh and Karwacki, 1996; Twynamand Robinson, 1997). Books or travel guides or recommendation from friends/relatives were common responses in the majority of these studies. When these studies were conducted, the Internet was still a relatively new phenomenon and was not widespread. Now one of the easiest and most affordable promotional methods to reach the global audience is through the Internet. This study shows the emergence of the Internet as a major element for visiting Karnataka. With the promotion of many travel services online and the Government of Karnataka, active promotions in advertising diverse attractions as a whole, this study shows how the Internet encourages tourists to visit several different destinations during a trip.

TABLE 3: SOURCES OF INFORMATION THAT TOURISTS USED

Sources of Information	**International Tourists**		**Domestic Tourists**	
	No.	**Percentage**	**No.**	**Percentage**
1) Friends/Family	1	2.9	15	12.9
2) Visitor Information Centre	1	2.9	10	8.6
3) Travel agents	3	8.6	13	11.2
4) Guide Books	5	14.3	11	9.5
5) Television	5	14.3	9	7.8
6) Internet	12	34.3	35	30.2
7) Newspaper/Magazine Article	2	5.7	8	6.9
8) Brochure	5	14.3	10	8.6
9) People I have met while travelling	1	2.9	5	4.3

Total	**35**	**100.0**	**116**	**100.0**
Std. Deviation	3.516		8.767	

EXPENDITURE DISTRIBUTION

To collect information concerning the expenditure for a tourist is a complex phenomenon. Here general expenditure per day/per person has been calculated, excluding accommodation and transportation to and from other places, Table 4. The expenditure done by tourists mostly refers to the basic services for own requirements. The group expenditures are divided into per person for sake of analysis. Of course there is a direct relationship between number of days stayed and amount of money spent by tourists. However majority of the domestic tourists fell in the category of Rs. 200-400 per day. Average money spent by international tourist comes to Rs. 800-1000 per day, since the value of Indian currency, rupees (Rs) is quite less in comparison to other international currencies like US Dollar, Pound and Euro, a general tourist can also spent money without any pressure. Second category of domestic tourist is recorded between Rs. 300-600 because most of them visit Dakshina Kannada for pilgrimage and not for pleasure. Majority of international tourists recorded between Rs. 1000 -1500, because many of them come here for study. It was also found that 10-15 % elite class of international tourists use to spend more than Rs 1000.

TABLE 4: EXPENDITURE DISTRIBUTION PER TOURIST

Daily Expenditure: Rupees/person	International Tourists		Domestic Tourists	
	No.	Percentage	No.	Percentage
1) 100 – 200	1	2.9	5	4.3
2) 201 – 400	3	8.6	34	29.3
3) 301 – 600	5	14.3	28	24.1
4) 401 – 800	2	5.7	7	6.0
5) 801 – 1000	10	28.6	9	7.8
6) 1001 – 1500	6	17.1	21	18.1
7) 1501 – 2000	4	11.4	8	6.9
8) Above 2000	4	11.4	4	3.4
Total	**35**	**100.0**	**116**	**100.0**
Std. Deviation	2.774		11.551	

CONCLUSION

For developing any tourism destination three basic requirements are necessary i.e. attraction, accessibility and accommodation. From the ancient period, Dakshina Kannada has maintained its status as a greatcenter for pilgrimage. The natural setting, the spirit of place, and the continuity of cultural traditions have all blendedtogether to create and preserve a unique lifestyle in Dakshina Kannada. Of course, seasonal variation is observed in tourism influx but in Dakshina Kannada throughout the year bothdomestic and international tourists come to visit.

Through the behavioral survey of tourists, it seems clear that the collective awareness to save theheritage of Dakshina Kannada has not yet appealed to the dwellers. The tourists from abroad opine that the spatialstructure need to be allowed for the benefit with a view to promoting conservation and preservation and securing financial support.

The measurement of tourists' satisfaction with a particular destination involves more than simplymeasuring the level of satisfaction with the services delivered by individual enterprises. Concerning thelevel of satisfaction, most of the tourists express their experiences as satisfactory, and also felt that local people have been 'hospitable'. One of the main objectives of behavioral survey of tourists was to solve their problems andprovide suggestions to public and private sectors for further tourism development. The results of this studywill help the host population, visitors, and tourism development to increase co-ordination and development.

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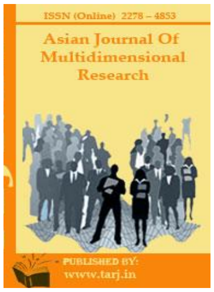

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DOES ENGINEERING USERS' E-JOURNALS AWARENESS RELY ON THEIR INTERNET EXPERIENCE? – A STUDY

Dr. Saravanan. T*

* Assistant Professor,
Department of Library & Information Science,
Annamalai University,
Tamilnadu, India.

ABSTRACT

This paper examines the users' bond with the Internet experience and their awareness levels of e-journals. Users' dependency on internet increases day by day as their requirements also come up in various aspects such as preparing lessons, assignments, research etc. Either academic or personal, users are in need of modern technology to meet their requirements as present scenario offers the sophisticated opportunity to utilize these infrastructures. Study enables one to realize the modern users' Internet experience levels as well as e- journals awareness. Though many features are covered by Internet, study includes the Digital Library related aspects only as this research falls under the discipline of LIS. Keeping this aspect in the mind study has been focused on academic users' internet experience and various levels of awareness of e-journals. The identified research questions in the present investigation are; Do users significantly differ with regard to Internet experiences? Do users significantly differ in terms of e-journals awareness? Are there differences between Internet experiences' pair means comparisons? Are there differences between e-journals awareness' pair means comparisons? Do users' Internet experiences influence them to gain awareness of e- journals?

KEYWORDS: *Digital Library, Internet, engineering, online sources, e-journals.*

INTRODUCTION

Electronic sources are unavoidable things in any sector now-a-days as modern users requirements are increasing day by day. The Internet and its resources are playing a vital role in research. Users who are belonging to the higher education are regularly interacting with Internet and its various resources for their purposes. Awareness of Information literacy concepts and skills are essential things to the modern users in order to improving their potential in research and other areas of academy. Internet and its dependency are rising day by day. The global development of Internet features in digital libraries has generated changes in the pattern of library routines. Progressive development of Internet technology has affected the way of modern users in utilizing the electronic resources such as e-books, e-journals, e-dictionaries etc. The adoption of new technology enabled the users to access the electronic resources at the reduced price, time and energy. The massive impact of Internet and its electronic resources change the way of information seekers who are seeking information particularly in electronic environment. A study was conducted by Kidd (2002) on e-resources to trace the frequency of utilization, satisfaction etc. Palmer and Sandler (2003) found via their study that the economics faculty users preferred more electronic journals rather than other sources. Hence, an attempt has been made to investigate the modern users' Internet experience, awareness on e-resources particularly e-journals and an influence of experience for gaining awareness on e-journals.

OBJECTIVES

The Problem objectives of this research were concerned with to measure the respondents' Internet experience, e-journal awareness, mean differences between the groups (experience and awareness), and the level of existing relationship between their Internet experience and e-journals awareness.

METHODOLOGY

Users who are pursuing their degree in Civil, Mechanical and EEE from Sengunthar Engineering College located in Tamilnadu have been taken for the present study. In our experimental design the population range for said disciplines was traced as 180. To fulfill the structured problem objectives a well structured questionnaire was distributed to 120 users on the basis of stratified random sampling. Of them 90 filled in questionnaires were responded and taken into the account of analysis. Selecting sample is an important task in research. Hence the standard method was applied to measure the required sample size. The samples were selected for evaluation as calculated using the expected error rate, desired precision range and confidence level. Based on the said attributes the required sample size was traced as 81.5, but study had obtained 90 samples, which was more than the required sample size for further investigation. The collected samples were carefully sorted and analyzed with appropriate statistical tools.

AIM & EDGE

The investigation is targeted to incorporate the select disciplines of engineering respondents' Internet experiences and e-journals awareness in order to trace the significance, linear relationships, and mean differences between the observed samples. No inferences have been made beyond the limitations of the boundary.

HYPOTHESES

In order to face the said objectives and fulfill the structured research questions a few hypotheses have been formulated in this study. They are;

1. H_0- There would be no statistically significant differences between the Internet experiences.
2. H_0- There would be no statistically significant differences between the e-journals awareness.
3. H_0- There is no statistically significant linear relationship between the respondents' Internet experiences and awareness of e-journals.
4. H_0-There would be no statistically significant differences between the groups of means comparisons among Internet experiences.
5. H_0-There would be no statistically significant differences between the groups of means comparisons among awareness of e-journals.

ANALYSIS

TABLE 1: BRANCH-WISE DISTRIBUTION

	Gini	**Distribution**		
		Discipline	**Count**	**Percent**
		Civil	30	33.33%
		Mechanical	30	33.33%
Discipline	0.6667	EEE	30	33.33%

Table 1 depicts the respondents' distribution level, which comprises Civil, Mechanical, and EEE have secured the valid percent as 33.33. Gini value indicates the positive relationship between the groups.

TABLE 2: EXPERIENCE WITH INTERNET-FREQUENCY BREAKUP

Cross-tab				
Branch	**1 Yr**	**2 Yrs**	**Above 2 Yrs**	**Sum**
Civil	19	7	4	30
Mechanical	14	3	13	30
EEE	10	7	13	30
Sum	43	17	30	90

TABLE 2.1: BRANCH ANALYSIS

Cross-tab				
Branch	1 Yr	2 Yrs	Above 2 Yrs	**Sum**
Civil	19	7	4	30
	63.33%	23.33%	13.33%	100%
Mechanical	14	3	13	30
	46.67%	10.00%	43.33%	100%
EEE	10	7	13	30
	33.33%	23.33%	43.33%	100%
Sum	43	17	30	90

	48%	19%	33%	100%

TABLE 2.2: EXPERIENCE ANALYSIS

Cross-tab				
Branch	**1 Yr**	**2 Yrs**	**Above 2 Yrs**	**Sum**
Civil	19	7	4	30
	44.19%	41.18%	13.33%	33%
Mechanical	14	3	13	30
	32.56%	17.65%	43.33%	33%
EEE	10	7	13	30
	23.26%	41.18%	43.33%	33%
Sum	43	17	30	90
	100%	100%	100%	100%

TABLE 2.3: EXPECTED VALUES

Cross-tab				
Branch	**1 Year**	**2 Years**	**Above 2 Yrs**	**Sum**
Civil	19	7	4	30
	14.33	5.67	10	
Mechanical	14	3	13	30
	14.33	5.67	10	
EEE	10	7	13	30
	14.33	5.67	10	
Sum	43	17	30	90

TABLE 2.4: ONE WAY ANALYSIS OF VARIANCE RESULTS

Dependent variable is: X, Independent variable is: Net Experience

SOURCE	D.F.	SS	MS	F	PROB.>F	OMEGA SQR.
BETWEEN	2	112.67	56.33	3.21	0.11	0.33
WITHIN	6	105.33	17.56			
TOTAL	8	218.00				

TABLE 2.4.1: TESTS FOR HOMOGENEITY OF VARIANCE

Hartley Fmax test statistic = 5.06 with D.F.: 3 and 2.
Cochran C statistic = 0.51 with D.F: 3 and 2.
Bartlett Chi-square = 1.00 with 2 D.F. Prob. > Chi-Square = 0.605

TABLE 2.4.2: TUKEY HSD TEST FOR (DIFFERENCES BETWEEN MEANS ALPHA SELECTED = 0.05)

Groups	Difference	Statistic	Probability
1 - 2	8.667	q = 3.583	0.0979
1 - 3	4.333	q = 1.791	0.4618
2 - 3	-4.333	q = 1.791	0.4618

TABLE 2.5: DESCRIPTIVE MEASURES

Experience With Internet	Min	Max	Average	Std-dev	Std-dev/avg
One_Yr	10	19	14.3333	4.5092	0.3146
Two_Yrs	3	7	5.6667	2.3094	0.4075
Above_Two_Yrs	4	13	10	5.1962	0.5196

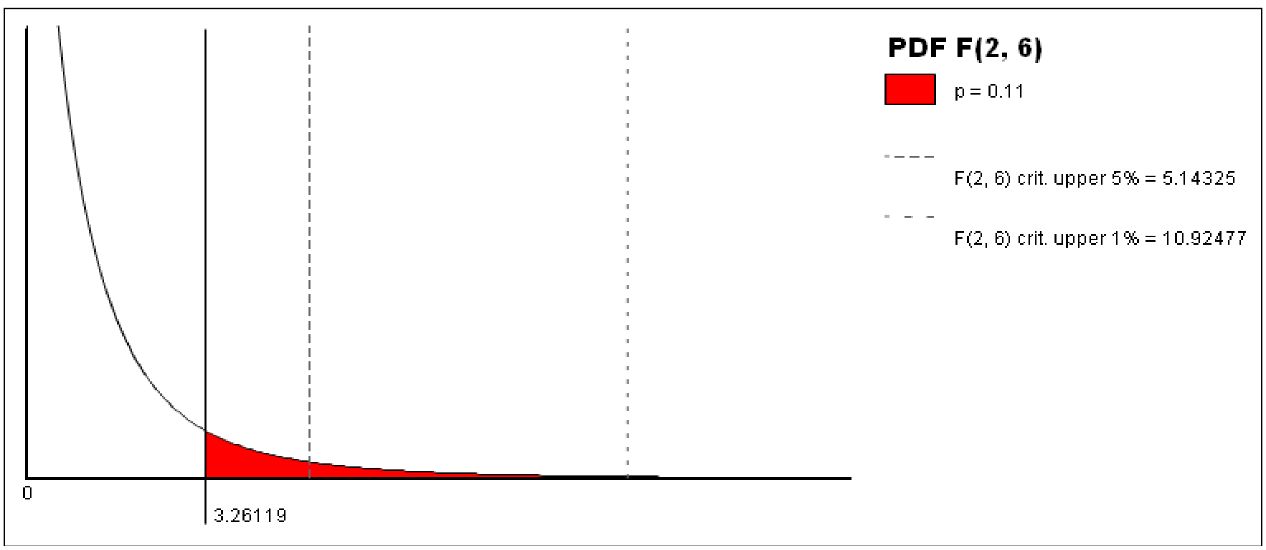


FIGURE-A: F DISTRIBUTION

AJMR
Asian Journal of Multidimensional Research
Vol.2 Issue 12, December 2013, ISSN 2278-4853

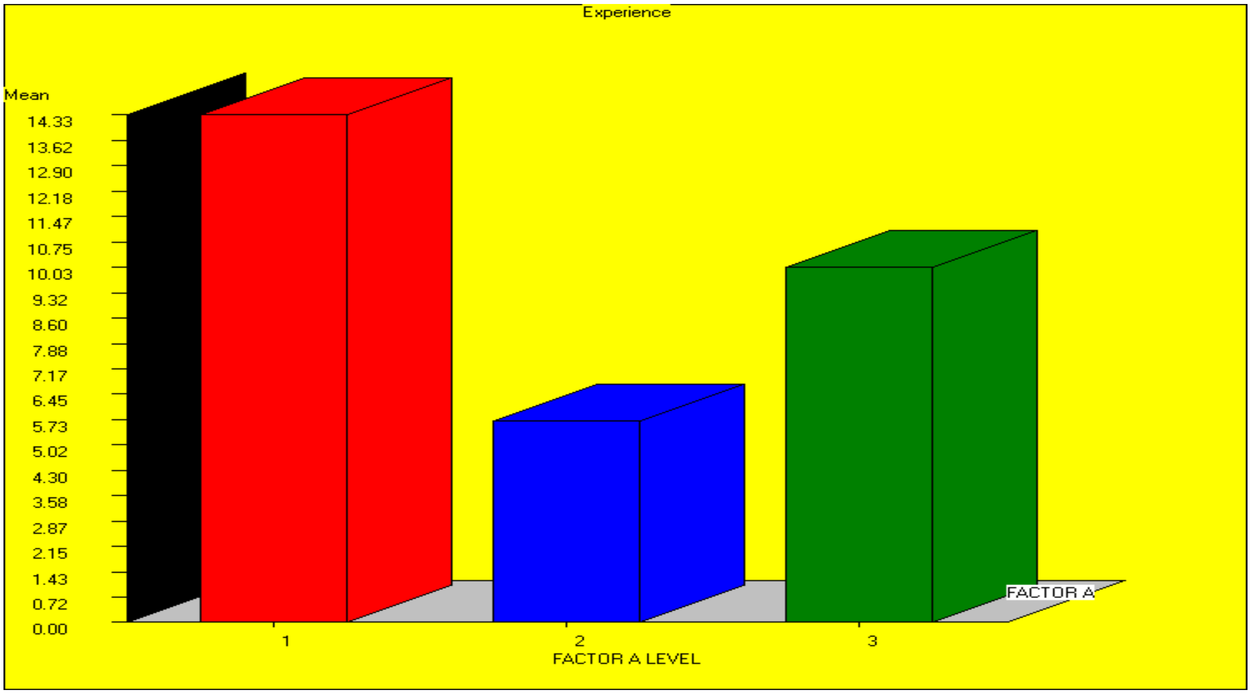


FIGURE-B: 3D MEAN PLOT DISTRIBUTION

Respondents' Experience with Internet could be observed from the Tables 2-2.5. Table 2.1 explores the distributions obtained for various branches namely Civil, Mechanical and EEE. In Civil discipline the maximum score (19) is traced for '1 Yr experience' that indicates 63.3% of the users from Civil discipline, and 44% of users are having '1 Yr experience. The next highest score (7) is identified for '2 Yrs experience', which represents 23% of Civil users, and 41% accounts for '2 Yrs experience'. The least score (4) is traced for 'Above 2 Yrs' that indicates 13% of users from the same discipline, and the same per cent of users are having 'Above 2 Yrs experience'. In Mechanical discipline the maximum score (14) is traced for '1 Yr experience' that indicates 46.6% of the users from the same group, and 35.5% are having '1 Yr experience. The next highest score (13) is identified for 'Above 2 Yrs', which represents 43% of Mechanical users, and the same per cent accounts for 'Above 2 Yrs experience'. The least score (3) is traced for '2 Yrs' that indicates 10% of users from the same discipline, and 17.6% of users are having '2 Yrs experience'. In EEE discipline the maximum score (13) is traced for 'Above 2 Yrs' that indicates 43% of the users from the same group, and the same per cent also accounts for 'Above 2 Yrs experience'. The next highest score (10) is identified for '1 Yr', which represents 33% of EEE users, and 23% of users have secured '1Yr experience'. The least score (7) is traced for '2 Yrs' that indicates 23% of users from the same discipline, and 41% of users are having '2 Yrs experience'. The observed points alone would never help the investigators to make the inferences about the population.

Each term in the model is tested for its ability to account for variation in the dependent variable. The F-Test was performed with 2 and 6 degrees of freedom. This test resulted in F=3.21, p=0.11. This means that when the null hypothesis of no effect for any source in the model is true, the probability is p=>0.11 of obtaining a sample of data with an effect that is as extreme or is more extreme. Thus, of many repetitions of this sampling design, the probability is p=>0.11 that we would be wrong when we reject the null hypothesis of no effect in favour of the alternative hypothesis that at least one pair of treatment means is different. The obtained statistical evidences indicate that there would not be a possible significance identified at the significance level of 0.05 that would be the reason for claiming support to the formulated hypothesis H_1 against the alternative. Tukey HSD test was conducted to trace the differences and significance between the pairs of means of experiences at alpha level 0.05 that clearly indicates that there would be no significance statistically identified between the Internet experiences that led to claim support to the formulated hypothesis H_4 against the alternative. Inferences could be clearly observed from the plot distribution (Figure-A), which has been formulated for better capture. Upper tail values for both 5% and 1% level are shown in the figure. The mean distributions for experiences have been graphically visualized in 3 dimensions towards Figure-B.

TABLE 3: AWARENESS OF E-JOURNALS-FREQUENCY BREAKUP

Cross-tab				
Branch	To Full Extent	To Some Extent	To Little Extent	**Sum**
Civil	13	11	6	30
Mechanical	12	9	9	30
EEE	10	8	12	30
Sum	35	28	27	90

TABLE 3.1: BRANCH ANALYSIS

Cross-tab				
Branch	**To Full Extent**	**To Some Extent**	**To Little Extent**	**Sum**
Civil	13	11	6	30
	43.33%	36.67%	20.00%	100%
Mechanical	12	9	9	30
	40.00%	30.00%	30.00%	100%
EEE	10	8	12	30
	33.33%	26.67%	40.00%	100%
Sum	35	28	27	90
	39%	31%	30%	100%

TABLE 3.2: AWARENESS ANALYSIS

Cross-tab				
Branch	**To Full Extent**	**To Some Extent**	**To Little Extent**	**Sum**
Civil	13	11	6	30
	37.14%	39.29%	22.22%	33%
Mechanical	12	9	9	30
	34.29%	32.14%	33.33%	33%
EEE	10	8	12	30
	28.57%	28.57%	44.44%	33%

Sum	35	28	27	90
	100%	100%	100%	100%

TABLE 3.3: EXPECTED VALUES

Cross-tab				
Branch	**To Full Extent**	**To Some Extent**	**To Little Extent**	**Sum**
Civil	13	11	6	30
	11.67	9.33	9	
Mechanical	12	9	9	30
	11.67	9.33	9	
EEE	10	8	12	30
	11.67	9.33	9	
Sum	35	28	27	90

TABLE 3.4: ONE WAY ANALYSIS OF VARIANCE RESULTS

Dependent variable is: X, Independent variable is: Awareness

SOURCE	D.F.	SS	MS	F	PROB.>F	OMEGA SQR.
BETWEEN	2	12.67	6.33	1.39	0.32	0.08
WITHIN	6	27.33	4.56			
TOTAL	8	40.00				

TABLE 3.4.1: TESTS FOR HOMOGENEITY OF VARIANCE

Hartley Fmax test statistic = 3.86 with deg.s freem: 3 and 2.
Cochran C statistic = 0.66 with deg.s freem: 3 and 2.
Bartlett Chi-square = 1.08 with 2 D.F. Prob. > Chi-Square = 0.584

TABLE 3.4.2: TUKEY HSD TEST FOR (DIFFERENCES BETWEEN MEANS ALPHA SELECTED = 0.05)

Groups	Difference	Statistic	Probability
1 - 2	2.333	q = 1.894	0.4268
1 - 3	2.667	q = 2.164	0.3431
2 - 3	0.333	q = 0.271	0.9802

TABLE 3.5: DESCRIPTIVE MEASURES

Attribute	Min	Max	Average	Std-dev	Std-dev/avg
To Full Extent	10	13	11.6667	1.5275	0.1309
To Some Extent	8	11	9.3333	1.5275	0.1637
To Little Extent	6	12	9	3	0.3333

AJMR
Asian Journal of Multidimensional Research
Vol.2 Issue 12, December 2013, ISSN 2278-4853

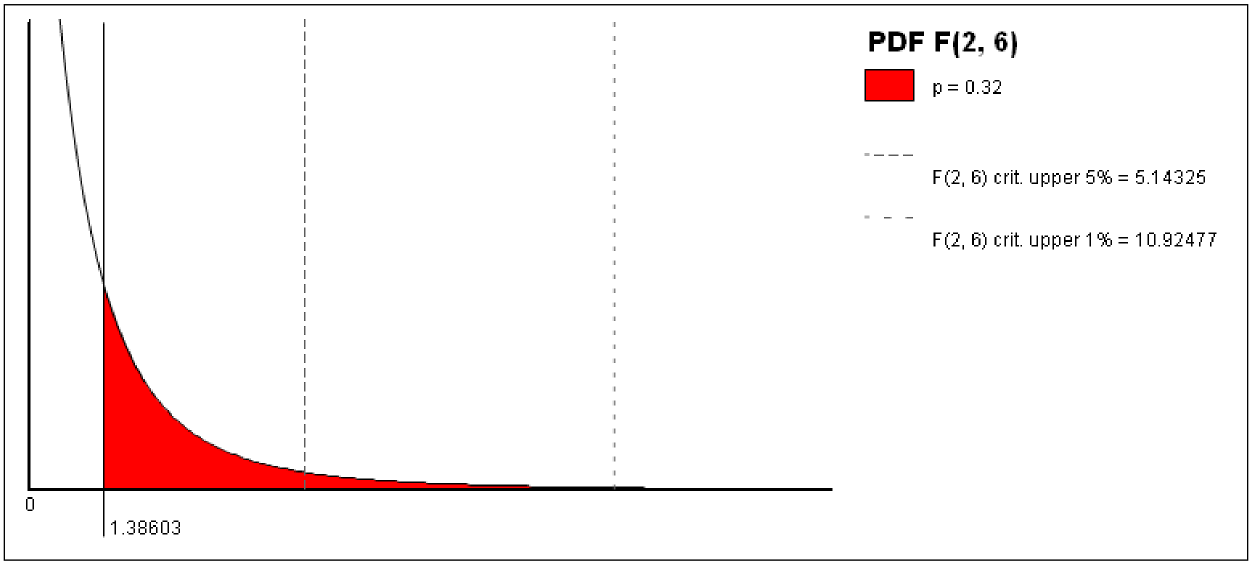


FIGURE-C: F DISTRIBUTION

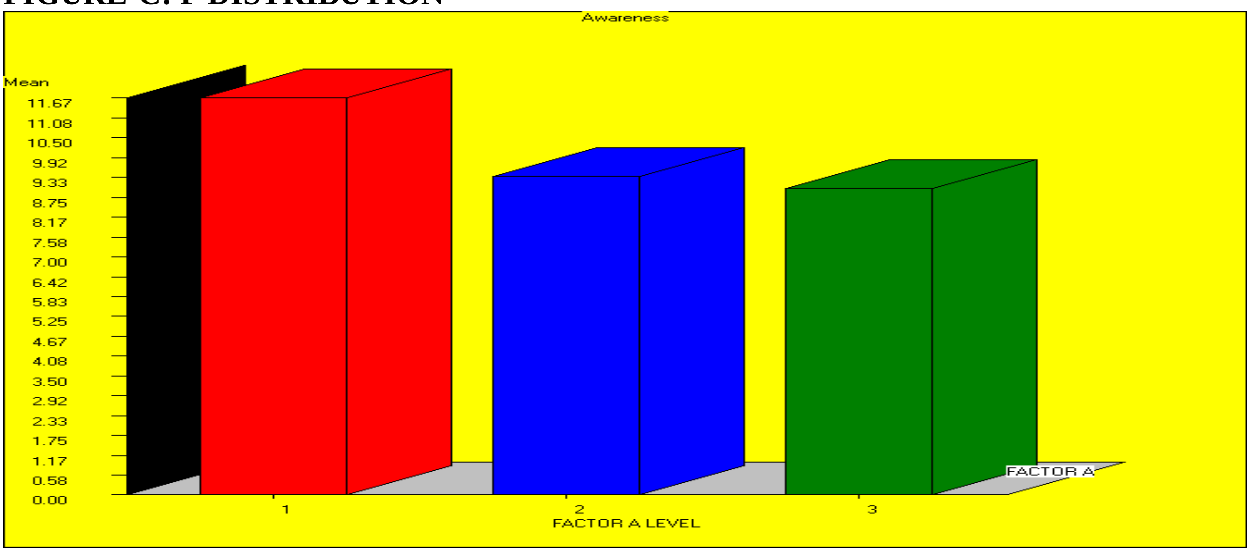


FIGURE-D: 3D MEAN PLOT DISTRIBUTION

Tables 3-3.5 show the respondents' distributions in multiple levels in terms of awareness of e-journals. Civil discipline respondents secured the maximum score (13), which accounts for 'To Full Extent' that indicates 43% of the users from Civil discipline, and 37% of users preferred the choice 'To Full Extent'. The next highest score (11) is identified for 'To Some Extent', which represents 36.6% of Civil users, and 39% identified the level 'To Some Extent'. The least score (6) is traced for 'To Little Extent' that indicates 20% of users from the same discipline, and 22% of the users preferred the choice 'To Little Extent'. The maximum score (12) is traced for 'To Full Extent' for the discipline of Mechanical that indicates 40% of the users are belonging to the group, and 34% are preferred the level 'To Full Extent'. Rest of the levels 'To Some Extent' and 'To Little Extent' have equally shared the same score (9), which represent 30% of the respondents, who are from Mechanical discipline. However, 33% of the respondents preferred the awareness level 'To Little Extent' where as 32% of the respondents are accounted for the level 'To Some Extent'. In EEE discipline the maximum score (12) is traced for ‘To Little Extent’ that indicates 40% of the users from the same group, and 44% of the users vouched for ‘To Little Extent’. The next highest score (10) is identified for ‘To Full Extent’, which represents 33% of EEE users, and 28.5% of users preferred the choice ‘To Full Extent’. The level To Some Extent’ received the least score (8) that indicates 26.6% of users from the same discipline, and 28.5% of users are associated with the level To Some Extent’.

Each term in the model is tested for its ability to account for variation in the dependent variable. The F-Test was performed with 2 and 6 degrees of freedom. This test resulted in F=1.39, p=0.32. This means that when the null hypothesis of no effect for any source in the model is true, the probability is p=>0.32 of obtaining a sample of data with an effect that is as extreme or is more extreme. Thus, of many repetitions of this sampling design, the probability is p=>0.32 that we would be wrong when we reject the null hypothesis of no effect in favour of the alternative hypothesis that at least one pair of treatment means is different. The obtained statistical evidences indicate that there would not be a possible significance identified at the significance level of 0.05 that would be the reason for claiming support to the formulated hypothesis H_2 against the alternative. Tukey HSD test was conducted to trace the differences and significance between the pairs of means of e-journals' awareness levels at alpha level 0.05 that clearly indicates that there would be no significance statistically identified between them that led to claim support to the formulated hypothesis H_5 against the alternative. Inferences could be clearly observed from the plot distribution (Figure-C), which has been formulated for better capture. Upper tail values for both 5% and 1% level are shown in the figure. The mean distributions for awareness levels have been graphically visualized in 3 dimensions towards Figure-D.

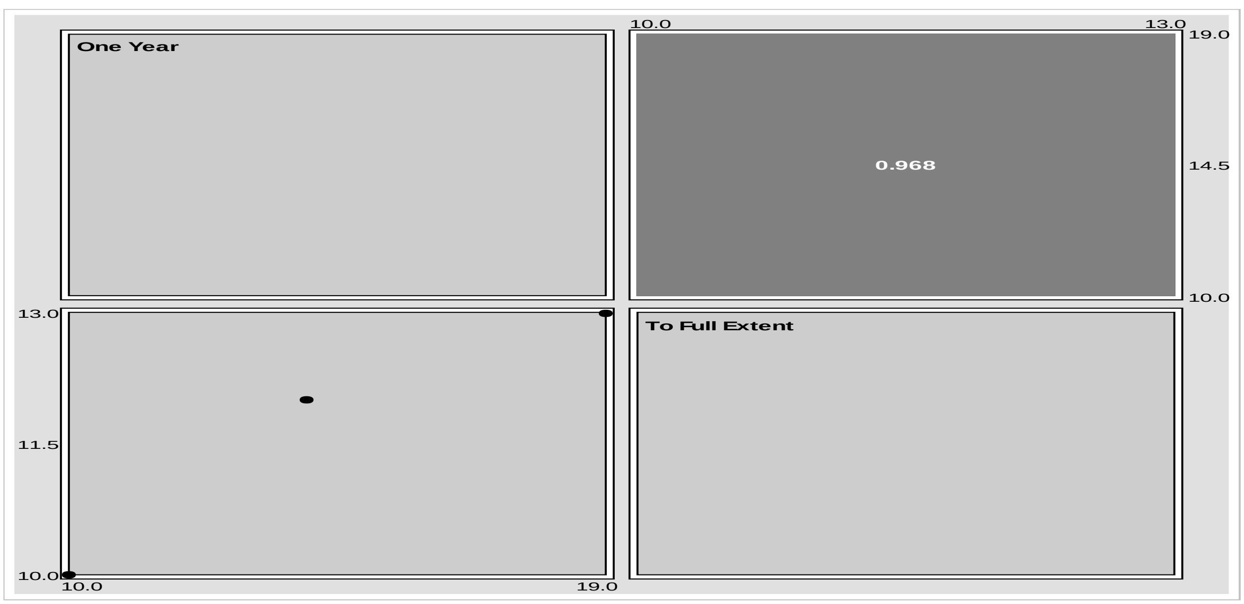


FIGURE-1: SCATTER PLOT DISTRIBUTION

LINEAR CORRELATION

TEST RESULT 1

Y	X	r	r^2	t	Pr(>|t|)

AJMR
Asian Journal of Multidimensional Research
Vol.2 Issue 12, December 2013, ISSN 2278-4853

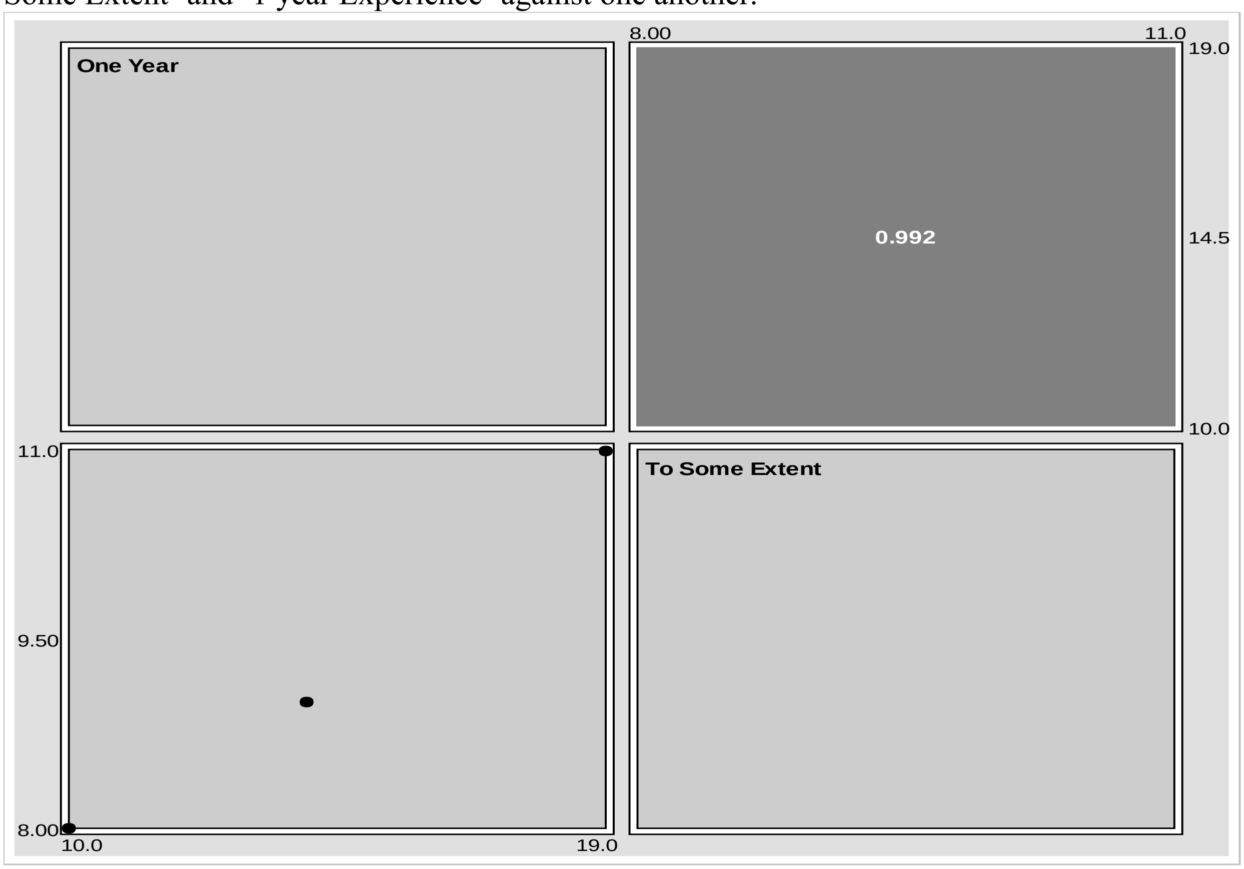
TFE	One_Yr	0.9679	0.9368	3.849	0.1618

The results obtained from the Correlation Test, which was opted to trace the relationship between the selected variables, indicates the positive value along with the strong linear relationship. However, author does not have enough statistical evidences to claim support to the alternative against the formulated hypothesis three (H_3). Figure -1 Plots the combinations of two variables namely 'To Full Extent' and '1 year Experience' against one another.

TEST RESULT 2

Y	X	r	r^2	t	Pr(>|t|)
TSE	One_Yr	0.9921	0.9842	7.8905	0.0803

Correlation Analysis was used to trace the linear relationship between the selected variables. Test result indicates the positive value and statistically strong linear relationship was found between the variables. However, with the help of enough statistical evidences it is inferred that there would not be a possible significance statistically identified to claim support to the alternative against the formulated hypothesis three (H_3). Figure -2 Plots the combinations of two variables namely 'To Some Extent' and '1 year Experience' against one another.



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AJMR
Asian Journal of Multidimensional Research
Vol.2 Issue 12, December 2013, ISSN 2278-4853

FIGURE-2: SCATTER PLOT DISTRIBUTION
TEST RESULT 3

Y	X	r	r^2	t	Pr(>|t|)
TLE	One_Yr	-0.9979	0.9959	-15.5885	0.0408

Correlation Test result 3 explores the outcome of the two variables that depicts the type of relationship, which is occurred in between them. The test result indicates the negative and weak relationship between the variables. However, with the help of weak statistical evidences it is inferred that there would be a possible significance statistically identified to claim support to the alternative against the formulated hypothesis three (H_3). Figure -3 Plots the combinations of two variables namely 'To Little Extent' and '1 year Experience' against one another.

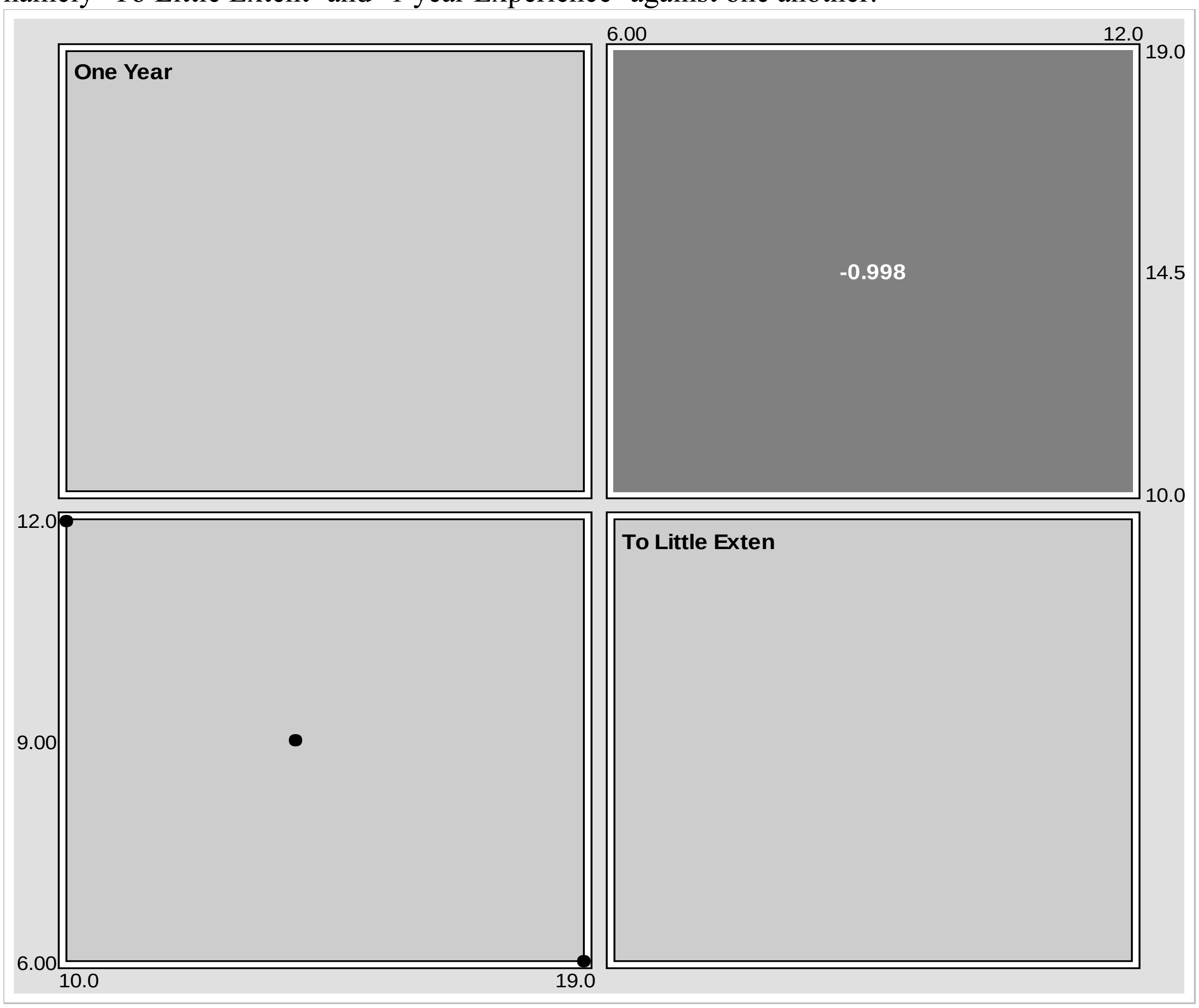

FIGURE-3: SCATTER PLOT DISTRIBUTION
TEST RESULT 4

Y	X	r	r^2	t	Pr(>|t|)
TFE	Two_Yrs	-0.189	0.0357	-0.1925	0.879

Correlation analysis was applied to find out the linear relationship between the selected variables. Test result indicates the negative and weak relationship between the variables. With the help of enough statistical evidences it is inferred that there would not be a possible significance statistically identified to claim support to the alternative against the formulated hypothesis three (H_3). Figure -4 Plots the combinations of two variables namely 'To Full Extent' and '2 years Experience' against one another.

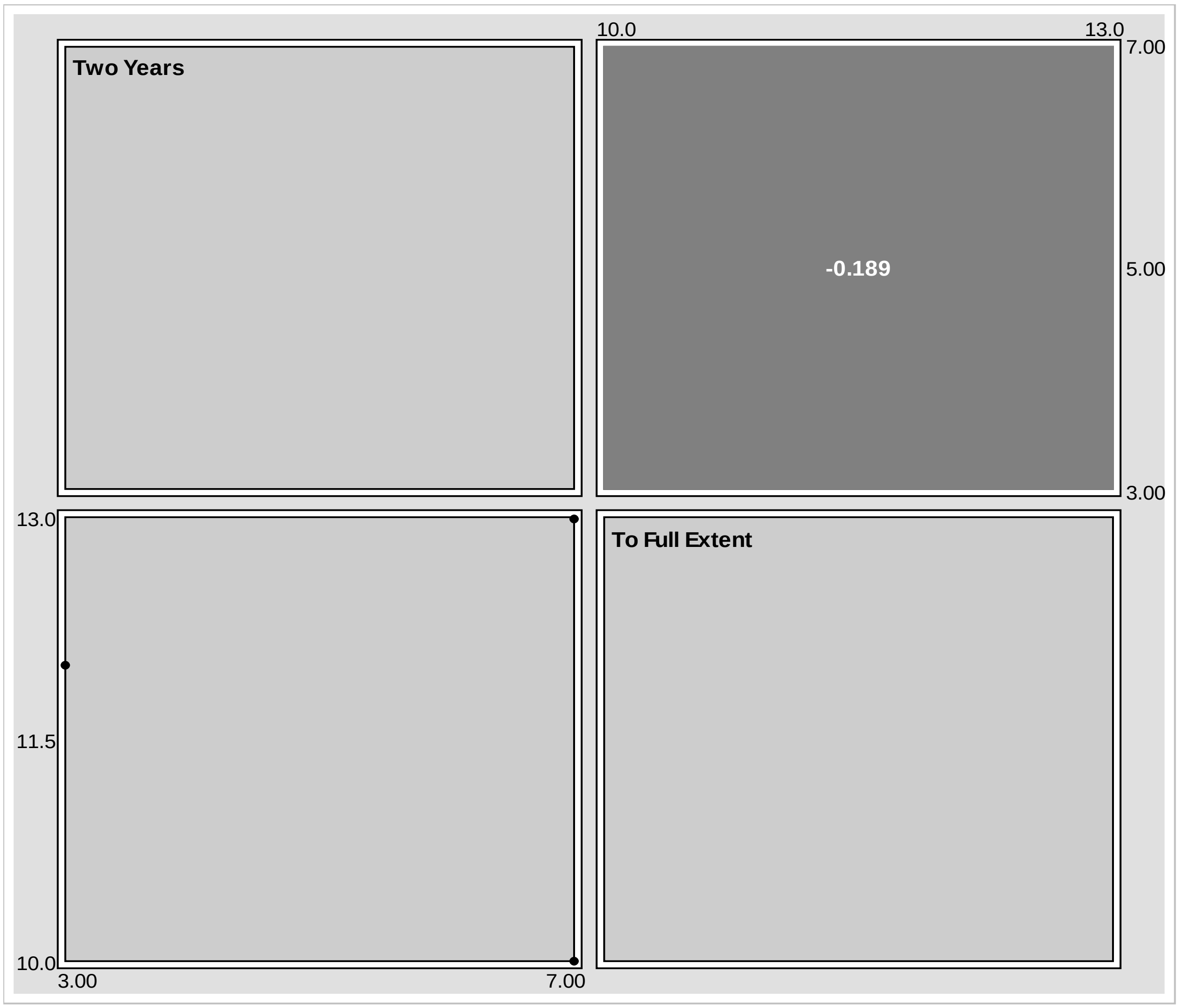

FIGURE-4: SCATTER PLOT DISTRIBUTION

TEST RESULT 5

Y	X	r	r^2	t	Pr(>|t|)

TSE	Two_Yrs	0.189	0.0357	0.1925	0.879

It is clear from the Test result 5 that there is a weak relationship exists and also no significance statistically identified between the variables. With the help of enough statistical evidences it is inferred that there would not be a possible significant statistically identified to claim support to the alternative against the formulated hypothesis three (H_3). Figure -5 Plots the combinations of two variables namely 'To Some Extent' and '2 years Experience' against one another.

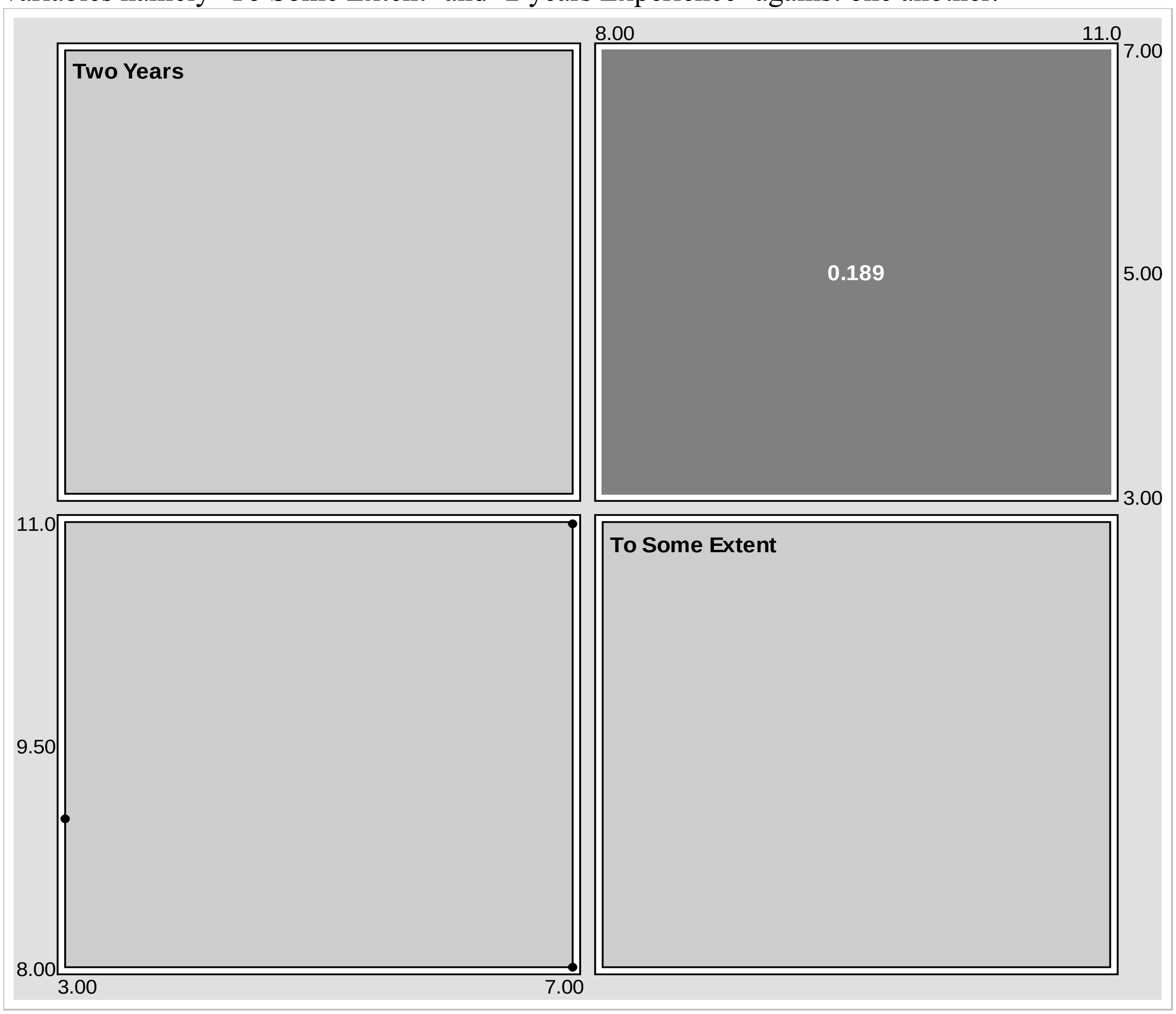

FIGURE-5: SCATTER PLOT DISTRIBUTION

TEST RESULT 6

Y	X	r	r^2	t	Pr(>|t|)
TLE	Two_Yrs	0	0	0	1

Correlation Analysis helps to measure the linear relationship between the selected variables. Test result indicates the null relationship and no significance statistically identified between the variables. With the help of enough statistical evidences it is inferred that there would not be a possible significant statistically identified to claim support to the alternative against the formulated hypothesis three (H_3). Figure -6 Plots the combinations of two variables namely 'To Little Extent' and '2 years Experience' against one another.

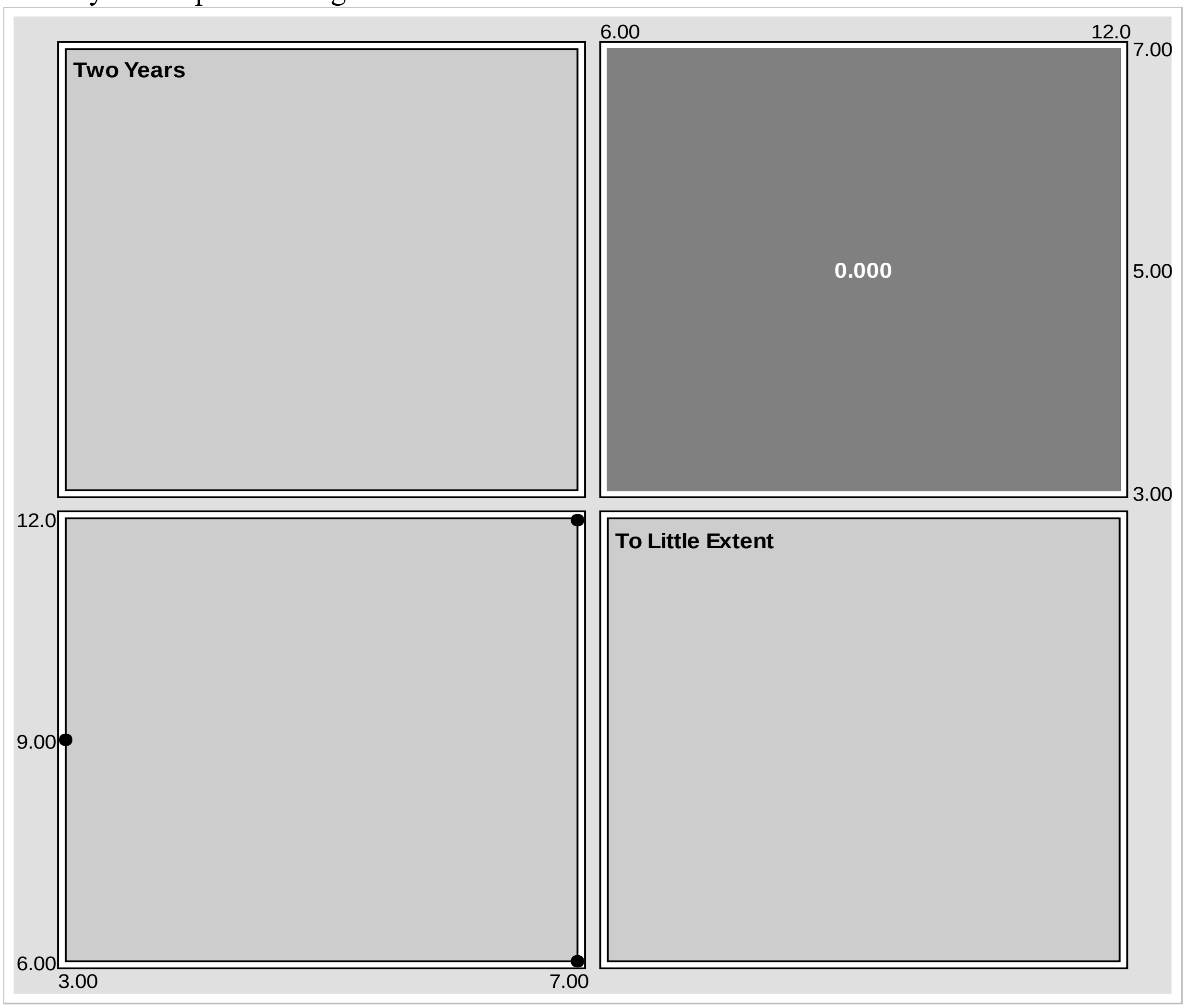

FIGURE-6: SCATTER PLOT DISTRIBUTION

TEST RESULT 7

Y	X	r	r^2	t	Pr(>|t|)
TFE	Above_Two_Yrs	-0.7559	0.5714	-1.1547	0.4544

Correlation Test results 7 show the obtained statistic values for the selected variables. The test result indicates a weak and negative relationship between the variables. With the help of enough statistical evidences it is inferred that there would not be a possible significant statistically identified to claim support to the alternative against the formulated hypothesis three (H_3). Figure -7 Plots the combinations of two variables namely 'To Full Extent' and 'Above 2 years Experience' against one another.

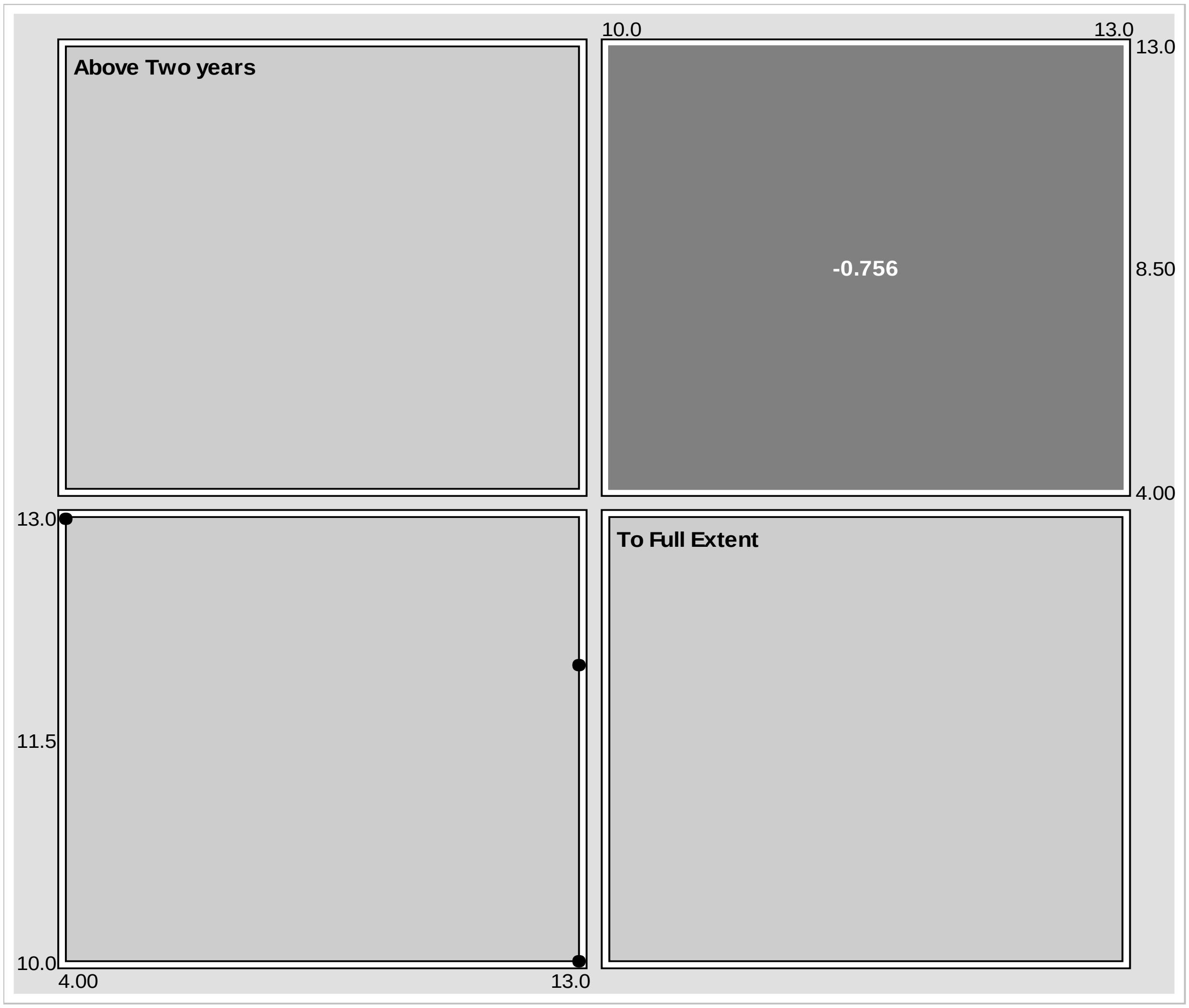

FIGURE-7: SCATTER PLOT DISTRIBUTION

TEST RESULT 8

Y	X	r	r^2	t	Pr(>|t|)
TSE	Above_Two_Yrs	-0.9449	0.8929	-2.8868	0.2123

The linear relationship between the variables is identified by way of using the test Correlation Analysis, and the results indicate the negative relationship. Further no significance is identified in between them. With the help of enough statistical evidences it is inferred that there would not be a possible significant statistically identified to claim support to the alternative against the formulated hypothesis three (H_3). Figure -8 Plots the combinations of two variables namely 'To Some Extent' and 'Above 2 years Experience' against one another.

AJMR
Asian Journal of Multidimensional Research
Vol.2 Issue 12, December 2013, ISSN 2278-4853

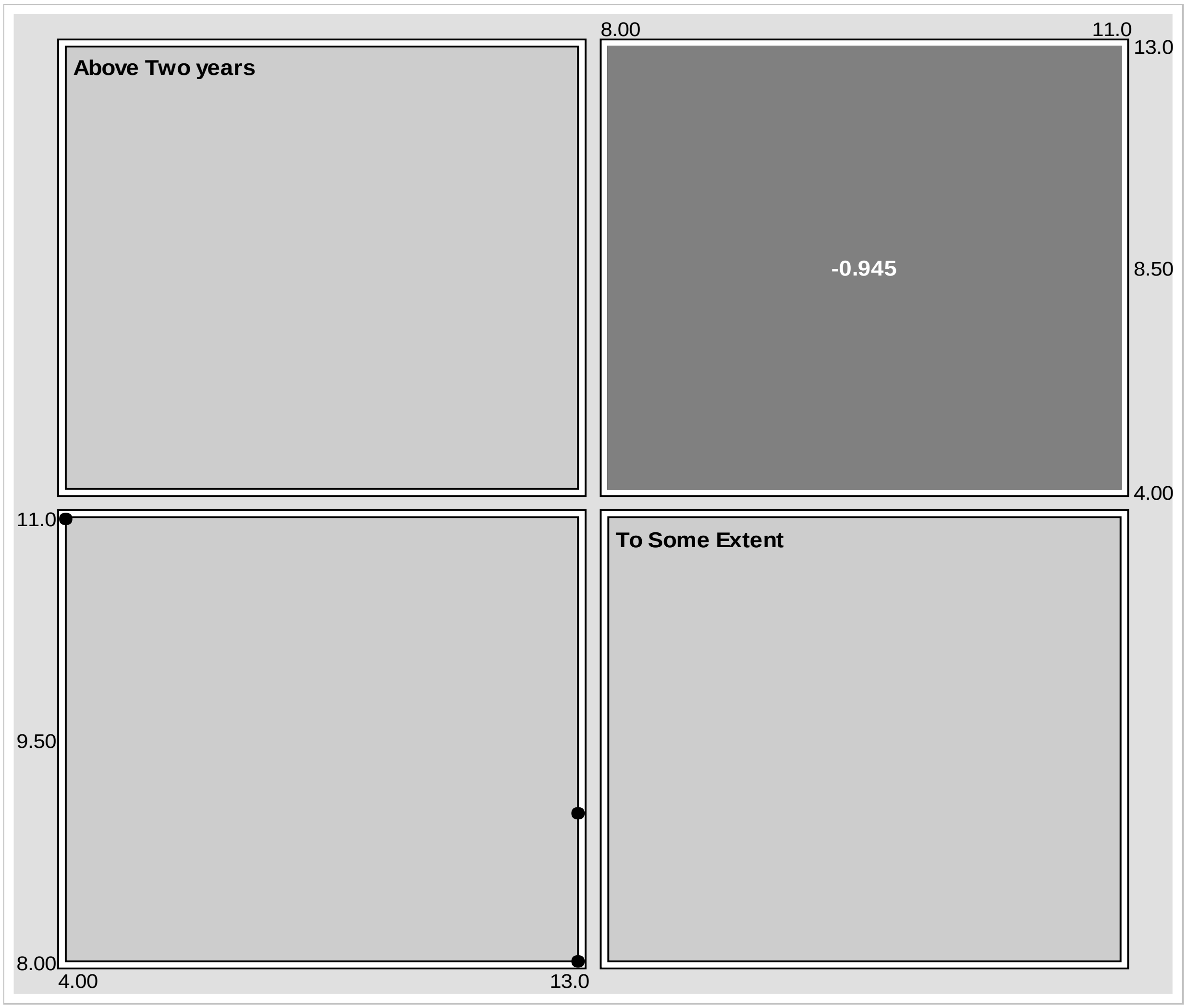

FIGURE-8: SCATTER PLOT DISTRIBUTION

TEST RESULT 9

Y	X	r	r^2	t	Pr(>|t|)
TLE	Above_Two_Yrs	0.866	0.75	1.7321	0.3333

Correlation Test results 9 depict the statistic calculations for the obtained variables. Test result indicates the strong relationship between the variables. However, with the help of enough statistical evidences it is inferred that there would not be a possible significant statistically identified to claim support to the alternative against the formulated hypothesis three (H_3). Figure -9 Plots the combinations of two variables namely ‘To Little Extent’ and ‘Above 2 years Experience’ against one another.

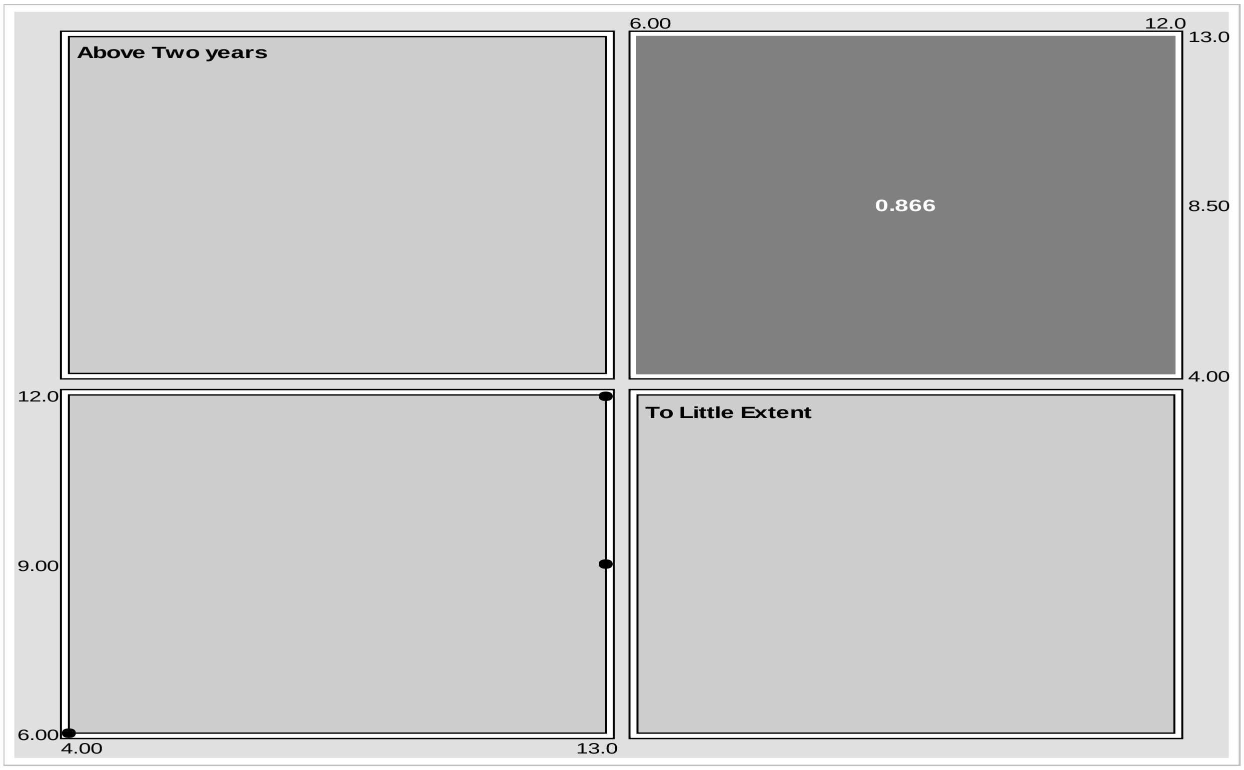

FIGURE-9: SCATTER PLOT DISTRIBUTION

ANSWERS TO THE FORMULATED RESEARCH QUESTIONS

S.No.	Research Questions	Answer
1.	Do users significantly differ with regard to Internet experiences?	No
2.	Do users significantly differ in terms of e-journals awareness?	No
3.	Are there differences between Internet experiences' pair means comparisons?	No
4.	Are there differences between e-journals awareness' pair means comparisons?	No
5.	Do users' Internet experiences influence them to gain awareness of e- journals?	No. However, I am uncertain about the test result 3 due to the weak evidence.

HYPOTHESES TEST RESULTS

ANOVA TEST

S.No.	Table	Hypothesis	Status
1.	2	1	Accepted
2.	3	2	Accepted

TUKEY HSD TEST

S.No.	Table	Hypothesis	Groups	Status
1.	2.4.2	4	1-2 (1 Yr Vs 2 Yrs.)	Accepted
2.	2.4.2	4	1-3 (1 Yr Vs >2 Yrs.)	Accepted
3.	2.4.2	4	2-3 (2 Yr Vs 3 Yrs.)	Accepted
4.	3.4.2	5	1-2 (TFE Vs TSE)	Accepted
5.	3.4.2	5	1-3 (TFE Vs TLE)	Accepted
6.	3.4.2	5	1-2 (TSE Vs TLE)	Accepted

CORRELATION TEST

Test	Hypothesis	Status
1	3	Accepted
2	3	Accepted
3	3	Not accepted with weak evidence
4	3	Accepted
5	3	Accepted
6	3	Accepted
7	3	Accepted
8	3	Accepted
9	3	Accepted

FINDINGS AND CONCLUSIONS

The status of the formulated research questions would be cleared towards the given discussions. The investigation includes the sample in the range of 90 comprising the disciplines of Civil (33.3%), Mechanical (33.3%), EEE (33.3%). Respondents' Experience with Internet was traced with the required statistical tools. In total the first level of experience 'One Year' has secured 48%, the third level 'Above 2 Years' has secured 33%, and rest of the second level 'One Year' has got 19% only. Mean for One year experience was 14.33 with Std.Dev. 4.509, Two years of experience has secured the least values as 5.67 with Std.Dev. 2.309. The obtained F value (3.21 (p=0.11)) indicates that the variables included for the analysis do not show the mean differences, which might be the reason to claim support to the formulated hypothesis one (H_1) against the alternative as the calculated value was not greater than 5.1 at alpha 0.05. The Tukey HSD test results do not reveal any significance between the group means of respondents' Internet experiences that led to claim support to the formulated hypothesis H_4. Respondents' awareness of e-journals has been traced towards the Table 3. The first level 'To Full Extent' has secured 39%, followed by the second level 'To Some Extent'

(31%), and rest of the level has scored 30%. The Full Extent level has scored the highest mean value 11.67 with Std.Dev. 1.528. The level 'To Some Extent' also secured the same deviation but with less mean value than the first level. Though equal mean was found for the last level more deviation has been traced here. The Anova test results do not indicate enough evidences that are observed for the users' awareness of e-journals. The obtained statistic values (1.39 (p=0.32)) indicate that the variables included for the analysis do not show the mean differences, which might be the reason to fail to claim support to the alternative in favor of the structured hypothesis two (H_2) as the calculated value was less than 5.1 at alpha 0.05. The Tukey HSD test results do not reveal any significance between the group means of respondents' e-journals awareness that led to claim support to the formulated hypothesis H_5. The Correlation analysis between the first level of Internet experience and the first & second level of E-journals awareness are indicated as strong as two variables joint together increased whereas the third level of E-Journals awareness has secured the negative value (-0.9979(0.0408)) as one variable increases another decreases. Based on these evidences it is inferred that the relationship between the levels of the variables are statistically identified as not significant at the 0.05 level except the last level of the E-Journals awareness Vs. first level of the Internet Experience as the statistics value indicates that there would be a possible significance in between them. Though negative linear relationship was found we obtained enough evidences to claim support to the alternative against the formulated hypothesis three (H_3) for the last level (Y) and in contrary the alternative would not be supported for the first two levels of e-journals awareness. The Correlation analysis between the second level of Internet experience and first level of E-journals awareness was indicated as negative (-0.189 (0.879) as one variable increases another decreases. Relations between the second levels of both variables were identified as weak. Null relationship was found between 'Two year experience' Vs. 'To Little Extent' and with the help of weakened statistical evidences it is inferred that there would be a weak relationship between the levels of the variables and no significance was statistically identified in between them which would be the reason to fail to claim support to the alternative in favor of the formulated hypothesis three (H_3). The Correlation analysis between the third level of Internet experience and the first & second levels of E-journals awareness are indicated as negative (-0.7559 (0.4544) & -0.9449 (0.2123)) as one variable increases another decreases. With the help of weakened statistical evidences it is inferred that there would be a weak relationship between the levels of the variables and no significance was statistically identified in between them. However, the last levels of both the variables have received strong linear relationship as the two variables were joint together increased. Though linear relationship was identified there would be no possible significance was statistically identified in between them for all the levels. Hence, It is inferred that with the help of enough statistical evidences we fail to claim support to the alternative in favor of the formulated hypothesis three (H_3). Though some of the strong/weak relationships were identified between the variables thorough out the study the possible significance was not captured in between the levels of the variables except a few levels. However, these estimates may vary over repeated samples of data.

Further Movements: Researchers may step up to unfold the respondents' e-journals access behaviors by using different categories of e-journals that are associated to the respondents' disciplines. Further, respondent's academic performances dependency on those resources may also be cross tabulated for further analysis in order to draw the inferences.

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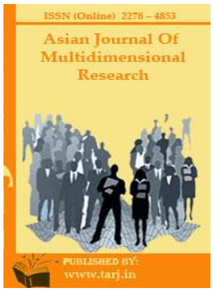

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ADDHAR TO FOLLOW GOLD
(ROLE OF IT IN TRACKING BLACK MONEY AND SMUGGLED GOLD IN THE COUNTRY)

Dr. Ajay Mishra*; Dr. Sharda Gangwar; Mayuri Mukherjee*****

*Professor,
Commerce Department,
IEHE.
**Professor,
Commerce Department,
IEHE.
***Student.

INTRODUCTION

Gold can be the best option for you to invest your savings but when the GDP of the country goes down below 5 and the currency value drops down to an all time low, importing gold at high percentage over the imports of industrial raw materials can cause some grave stress on the economy. As per a World Gold Council Report India has one of the highest saving rates in the world; estimated at around 30 percent of total income, of which 10 percent is invested in gold. The total mining and production of gold in India is negligible, placed around 2

Tones as against our demand of 402 tons a year. This makes India import up to 90% of its requirement of gold. Of which exports of gold by India is only 23 tones, which is again negligible as compared to our imports. A lot of our foreign reserve is used up in importing gold, which is of unproductive nature because the gold purchased within the country is stocked up in bank lockers and is rarely used in trading. This calls for effective measures to evaluate from time to time the amount of gold with an individual, the concentration of gold stocks within different sections of Indian society and devise policies to control gold imports, so that we can save our foreign reserves and put it to effective and productive use. The following paper discusses how to create a data bank for gold savings within the country and how it can be used to control gold imports.

OBJECTIVES OF THE STUDY

- To study the features of gold
- To study about the imports of gold
- How to use technology to declare and identify gold
- Measures to manage the domestic gold
- To suggest ways to put Identity gold in Action.

LITERATURE REVIEW

- **GOLD IN THE INDIAN ECONOMIC SYSTEM- Y.V.REDDY:** The paper talks about the features of gold in India. It opens with the study of position of India and Global Gold Economy. Discovers the statistics behind the imports of gold and the production and mining of gold from the domestic land. It studies the demand of gold and the capability of the country to supply. It begins to review the policy related to gold imports right from the beginning. It studies the evolution in growth of demands of gold since then. It addresses the issues related to the faults in various policies and suggests measures. It also gives an account of role of RBI in regulating the gold imports in the country through policy debates. It suggests ways to manage the present gold reserves within the country and to use gold as a financial product to bring reforms in the financial sector. It discusses how to treat Idle Gold. It also addresses issues related to the use of gold as a financial instrument and ways to counter it. It discusses the prospects of gold markets all over the world and how RBI should be an active participant in the gold markets. Lastly the paper sums up with the core issues discussed throughout the paper, giving us the opportunity to ponder over them and come out with resolution to control them.

- **INDIA'S GOLD RUSH: ITS IMPACT AND SUSTAINABILITY – ASSOCHAM INDIA:** The paper mainly deals with the statistics of imports of gold. It systematically studies the imports of gold made by India and its competitor countries like China and America. To do this it first studies the nature of gold as a security that is behind its rising demand and then compares it by the imports made by India on other important commodities. It divides the evolution of gold in two parts, i.e; Pre liberalization period and post liberalization period. Where it describes the policies, the role of RBI and other financial instruments against gold. It also studies the global scenario and domestic scenario related to gold imports and foreign currency spent on it by India other countries. The paper suggests few possible ways out to improve the statistics of our country. They are : to increase the reach of banks so that people can save more money in banks which would be put to productive use in the economy. It also suggests to provide innovative options for investments of savings so that people have more options to employ their savings other than buying gold. It stresses on need of awareness among people about other financial instruments and a technological advancement.

- **REPORT OF THE WORKING GROUP TO STUDY THE ISSUES RELATED TO GOLD IMPORTS AND GOLD LOANS BY NBFCS – RBI:** This report by working group on issues related to Gold Imports and Gold Loans by Non- Banking Financial

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Institutes is mainly written to increase the role of RBI on the latest developments in the financial market related to Gold. It analyses the implication of gold imports on external and financial stability, assess the trends in demand for gold loans and to how it has influenced gold imports, studies the trends in gold price and examines whether NBFCs extending gold loans has any role in influencing the gold price. It also examines the sources of funds of NBFCs for gold loans and their borrowings from the banking system, in order to make an assessment of systemic implications. After complete Study on Non Banking Financial Institutes, it recommends Dematerialization of gold that is to convert raw gold into Gold ETFs and SIPs, to regulate bullion market and standardize gold in forms of coins and bars, all in order to control the imports of gold and facilitate the growth of the economy.

METHODOLOGY

The purpose of this paper is to devise a method to manage gold imports in order to reduce the CAD created due to high imports of gold. This research is based on description and forecasting. This research has taken place in natural surroundings. There are two major subjects discussed in this paper, i.e; (1) Addhar – UID card and (2) Imports of gold. The data used in the paper is secondary data. The main focus of this paper is use the strengths of the technology of Addhar UID card to manage the imports of the gold in the country.

FEATURES OF GOLD IN INDIA

Gold is considered to be the safest option of investment in India, both economically and politically. The desire for gold among Indians is deep rooted in their culture and tradition. India hosts approximately 7,695,000 marriages a year. The most displayed objects in Indian weddings is gold jewelry thus creating a large retail market for gold. Most of the gold imported are either stored in bank accounts or transformed into a jewelry piece. Both of them are of unproductive nature as both of these are not used in trading in the economy. Gold is a multipurpose metal for the economy and can be put into various uses. The various applications of gold are as follows:-

- Monetary exchange
- Investment
- Jewelry
- Medicine
- Food and drink
- Industry
- Electronics
- Commercial chemistry

Out of these applications only few are used in Indian economy, the main features of gold in India are as follows:

1) On the demand side, while there are no authentic estimates, the available Indications are that about 80 per cent is for jewellery fabrication (mainly of over 22 carat Purity) for domestic demand, 15 per cent is for investor-demand (which is relatively elastic to Gold-prices, real

AJMR
Asian Journal of Multidimensional Research
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estate prices, financial markets, tax-policies, etc.) And barely 5 per cent is for industrial uses. It is important to note that it is only the affluent who create demand for gold. There is reason to believe that a part of investment demand for gold assets is out of black money.

2) The domestic production of gold is very limited, around 2 tons per year, And supply from fabricated old gold scraps estimated at around 62 tons per year being not Adequate, the rising demand has to be sourced from outside the country. Due to less production of gold on the home land as compared to its demands, an estimate of wide range of 10 – 217 tons of gold is smuggled into the country per year.

3) The price of gold, rural income distribution, quantum of black money, rate of return on alternate financial assets and the general price level are major driving factors for gold demand in India. The performance of gold against other comparable domestic assets over the last few years is suggestive of the shift towards gold in India also. Returns from gold investment have outperformed other comparable assets on three of the last five years.

4) While the gold imports surged, concurrently, the gold loan market in India has shown rapid strides. The swift rise in the number of institutions involved, their branch network, volume of business in terms of gold pledged, volume of loans disbursed brought new dimensions to the gold loan market.

IMPORTS OF GOLD

India has been known to possess large stocks of gold and studies show that they are Mostly accumulations from centuries of trading rather than result of production of her mines.

- Gold's share in total import bill of the country has gone up from 8.1 per cent in 2001-02 to 9.6 per cent in 2010-11.
- Annual Rate of Gold Imports growth in the last three years was very high. In 2008-09 the growth was 23.0 percent, in 2009-10 it was 38.1 per cent and in 2010-11 the recorded growth stood at 18.3 per cent. Thus the average rate of growth during this period was 26.8 percent. Although the global financial conditions prevailing during this period were volatile yet such high levels of gold imports indicates India's obsession with gold.
- In terms of percentage share of gold and silver combined were the 2nd most imported commodity in 2010-11. Whereas comparatively the import share of other key industrial raw materials such as Coal, Coke, Iron and Steel is much lower in the total import bill of the country.

TOP TEN IMPORT COMMODITIES – INDIA (PERCENTAGE SHARE)

2000-01		**2010-11**	
Commodity	**Share**	**Commodity**	**Share**
Petroleum, Crude and Products	31.0	Petroleum, Crude and Products	30.1
Pearls, Precious and Semi-Precious Stones	9.5	Gold and Silver	10.1

Gold and Silver Electronic Goods	9.2	Pearls, Precious and Semi-Precious Stones	8.9
Electronic Goods	6.9	Machinery except Electrical and Electronic	6.6
Machinery except Electrical and Electronic	5.4	Electronic Goods	6.1
Organic and Inorganic Chemicals	4.8	Organic and Inorganic Chemicals	4.2

ASSOCHAM CALCULATION

- India accounts for nearly one-third of the total world demand for gold.
- Indian consumer demand for gold is 37.6 per cent more than that of China.
- Whereas in terms of GDP, India's GDP is just 27.7 percent of China and a meager 11.0 percent of USA.
- India's forex reserves are 8.81 percent of China's forex reserves yet its gold demand is more than that of China by 37.6 percent.
- India's gold imports were higher than the twelve states GSDP in the year 2010-11.
- Gold import value for the year 2010-11 was higher than the budget estimated expenditure on Urban Development, Housing, Family Welfare for the year 2010-11

Gold's share in total import bill of the country has gone up from 8.1 per cent in 2001-02 to 9.6 per cent in 2010-11.

In value terms, it has risen from US $ 4170.4 million in 2001-02 to US $ 33875.7 million in 2010-11.

A growth rate of 63.5 percent is witnessed for the period 2008-09 to 2010-11.

GOLD IMPORTS - US DOLLARS (US $ MILLION)

Year	Gold Import	Total Import	Percentage Share
2001-02	4170.4	51413.3	8.1
2002-03	3844.9	61412.1	6.3
2003-04	6516.9	78149.1	8.3
2004-05	10537.7	111517.4	9.4
2005-06	10830.5	149166	7.3
2006-07	14461.9	185735.2	7.8
2007-08	16723.6	251439.2	6.7

2008-09	20725.6	298833.9	6.9
2009-10	28640.1	288372.9	9.9
2010-11	33875.8	352574.9	9.6

Source: RBI Data for 2009-10 are revised ,Data for 2010-11 are provisional

IDENTITY GOLD

Identity gold is a concept which will help to identity the declared gold. With the developments taking place in technology, we can use the latest technology to create a data bank which will help us to identify the gold purchased though legal money and the gold purchased through illegal money. In this process Addhar UID card can act as a license to purchase and sale gold brought by legal money. Not only this, it will also help to devalue the gold which is purchased through illegal or black money.

HOW TO IDENTIFY GOLD?

Gold can be easily identified if we license the purchase, sale and transfer of gold. When a gold is initially purchased by a retailer or any manufacturer for the purpose of sale or transfer, they must get it registered in their Addhar card. Now the seller or retailer will only be allowed to sell or transfer that amount of gold which he has registered. Similarly, During the time of purchase or a transfer a consumer of gold should also register the amount of gold and other relevant details like; bill no, retail shop address, carats of gold purchased etc. in his addhar card. This registered gold will be known as Identity Gold. It will not only help to assess the amount of gold flow in the economy but also declare the amount of gold with an individual at a certain point of time.

HOW CAN WE KNOW WHETHER THE GOLD PURCHASED AND REGISTERED THROUGH ADDHAR UID CARD IS LEGAL OR ILLEGAL?

Once the gold has been registered it will be easy to identify the source of its fund. We believe that a person cannot buy gold amounting to rupees more than his income. Say a person earns Rs. 5000 a month approx, and has a saving of 25000 Rs then it is not possible for him to buy gold above 30000Rs at a time. When such a person buys gold above 30000Rs then his source of income is subjected to verification.

HOW CAN GOLD BE DEVALUED?

Once the gold has been declared to be purchased through legal money, the unregistered or the undeclared gold should be devalued to zero Rs, i.e; such undeclared gold (which after verification is held to be sourced from black money or purchased from smugglers) should not be permitted to sale, transfer or to be used as a security against any debts. The person possessing the undeclared illegal gold cannot take a loan on that amount of gold, he cannot use that gold for any business transaction or pledge it against any promise, he cannot use it as a leverage until he gets it registered. This restriction on the undeclared gold will automatically bring down its value to zero.

HOW TO TREAT THE DEVALUED GOLD?

The devalued gold which has been either sourced by black money or have been purchased from smugglers can be registered again by paying the custom duty amounting to it along with the fine.

In this way the devalued gold can be put to use again by making it legal.

HOW WILL IDENTITY GOLD HELP THE GOVERNMENT AND THE ECONOMY?

It will be very helpful to both government and our economy if put into action. It will help the Income Tax department to trace black money, as in India most of the gold is purchased through black money. It will help the government to evaluate it policies at any point of time because a detailed form of data would be readily available. It will also help the government to earned revenue which was due on smuggled gold. At large it will help the economy by being a means to control and manage the imports of gold, which will help save it foreign reserve.

HOW WILL IDENTITY GOLD BE BENEFICIAL TO CONSUMERS

Along with government and economy it will also benefit its consumers. In case the consumer looses hi bill? He can always refer to his Addhar registration account as a proof. In case the customer is cheated by the retailer the consumer can represent his complain with the help the Addhar registration as it will contain all the details of the transaction. This way the consumer of Identity Gold will be completely protected against possible frauds.

MEASURES TO MANAGE DOMESTIC GOLD

To make Identity gold effective we must manage the domestic gold efficiently. This can only be done if we can control over the frenzy of buying gold among the people. We can do so by following ways:

1) People generally store their golds in bank accounts which blocks its liquidity. Therefore there must be a restriction in accumulation of gold. Gold up to a limit should be tax free for every citizen, as gold offers security and each person is entitled to create a security for themselves. Thus gold above the permitted limit should be accounted as wealth and accordingly wealth tax should be levied upon it.

2) When people start to accumulate gold and demand for gold begins to rise, it becomes a huge cost for the economy to bear. The government has to spend more of its foreign reserves on imports of gold rather than imports of important industrial raw materials. This hampers the growth of the economy and brings the GPD down. At such times to curb the desire to purchase can levy Normalization charges.

3) Normalization charges would be levied upon specific people, ie people with abnormal amount of gold or people who accumulate gold beyond need and security. This would help to control the concentration of gold in certain sections of society, i.e. the upper class and the upper middle class.

4) There should also be separate rules for gold accumulated with royal families and temples and other religious institutes. They are know to hold a huge share of gold jewelries and articles. Such valuable articles should be taxable upto a certain limit.

AJMR
Asian Journal of Multidimensional Research
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SUGGESTIONS TO PUT IDENTITY GOLD IN ACTION

A concept like Identity Gold can be fruitful only when put into action. Therefore we put forth some suggestions which will help Identity Gold materialize:

1) First and foremost to bring identity gold we need Addhar card and its technology. Just like Addhar UID is being used for unique identification of a citizen, it can also be used to uniquely identify the transaction of gold. Therefore Addhar card must be made compulsory as it can be used for various purposes.
2) Along with Addhar UID card we need to develope a software which would help easily create a profile account of a person using his Addhar UID number.
3) We need to setup Registration centers for Identity Gold. These can be most accessed public units by people like banks, post offices, RTO, electricity bill centers etc. we also need to setup separate registration centers in rural areas where such facilities are not available. Government can pay these public units for their services rendered accordingly.
4) We would also need to setup call centers or help centers in case of technical defaults in the softwares.
5) There should be a time limit to register gold from the date of purchase. We suggest a time period of upto 6 months from the date of purchase.
6) When the Identity gold is brought into action, there might be some tensions over the gold bought by people previously. Such gold should be registered on the account of their bank lockers. Gold stored in places other than bank lockers should be subjected to verification by Income Tax Department and only after it gets a clean chit should it be registered under Identity gold.

CONCLUSION

After surveying various attempts on controlling gold imports we come to a conclusion that till date all the measures taking to control the imports have not been effective. Dematerialization of gold has not been able to settle the imports as was expected from it and due to lack of awareness of other financial instruments like Fixed deposits, Government bonds etc. among rural people, our rural population still believes in buying gold in the form of jewelry as the best reward on their savings. This is due to lack of banking and other facilities available in such areas. As a large part of our population lives in rural areas and majority of them being farmers, their gross income is not taxable which amounts to a huge savings that could be brought into the economy and put to productive use. But in achieving so we would need to invest a large capital in order to develop the infrastructure there. Even after doing so it may not stop people from demanding gold at high prices. From our studies we have found that one of the main reasons of the rise in demand of imports of gold is hidden in its source of fund, which is mostly black money. Therefore we present a unique concept of Identity Gold, Which will help to separate the gold bought with legal money from that bought with black money and gold bought by smuggling. After the separation is done, the unidentified gold will be imposed with restrictions of trade. That is a person who possesses gold bought with black money would not be able to sale, transfer or pledge the gold as a security against any debt taken by him. This will lead to loss of the credibility of gold hence devaluing it. Thus such an action will discourage people from buying gold with black money. Not only this it will also help the Income tax department to trace the black money within the country and help the government to earn the revenue which is due on gold smuggled into the country. This step would help the economy to discourage unfair practices of gold purchases within the country, thus saving foreign currency spent on it which could be used to import other important industrial raw material, that would finally lead to increase in production in the country. This effort of ours will also stop the retailers from cheating on their customers as the identity gold will ultimately act as a full proof of legal gold for its consumer and hence protect him against any kind of fraud. If put into action it will guard the economy from the artificial demand created by the black money raised in the country.

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APPENDIX

INDIA'S BALANCE OF PAYMENTS (US $ MILLION)

Year	Merchandise Exports	Merchandise Imports	Trade balance	Invisibles	Current account
2000-01	45452	57912	-12460	9794	-2666
2001-02	44703	56277	-11574	14974	3400
2002-03	53774	64464	-10690	17035	6345
2003-04	66285	80003	-13718	27801	14083
2004-05	85206	118908	-33702	31232	-2470
2005-06	105152	157056	-51904	42002	-9902
2006-07	128888	190670	-61782	52217	-9565
2007-08	166162	257629	-91467	75731	-15737
2008-09	189001	308521	-119520	91605	-27915

AJMR
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2009-10	182235	300609	-118374	79991	-38383
2010-11	250468	380935	-130467	86186	-44281

Source: RBI

INDIA'S BALANCE OF PAYMENTS EXCLUDING GOLD IMPORT (US $ MILLION)

Year	Merchandise Exports	Merchandise Imports	Trade balance	Invisibles	Current account
2000-01	45452	53790.4	-8338.4	9794	1455.6
2001-02	44703	52106.6	-7403.6	14974	7570.4
2002-03	53774	60619.1	-6845.1	17035	10189.9
2003-04	66285	73486.1	-7201.1	27801	20599.9
2004-05	85206	108370.3	-23164.3	31232	8067.7
2005-06	105152	146225.5	-41073.5	42002	928.5
2006-07	128888	176208.1	-47320.1	52217	4896.9
2007-08	166162	240905.4	-74743.4	75731	987.6
2008-09	189001	287795.4	-98794.4	91605	-7189.4
2009-10	182235	271968.9	-89733.9	79991	-9742.9
2010-11	250468	347059.3	-96591.3	86186	-10405.3

Source: RBI

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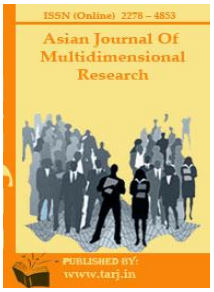

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ETHICAL VALUES AND EDUCATION

Dr. Mohinder Singh*; Dr. Amit Kumar**

*Formerly Professor,
Department of Public Administration,
Kurukshetra University,
Kurukshetra, India.
**Ganaur, Sonipat, Haryana, India.

INTRODUCTION

Education is a fundamental factor which decides the fate of the nation. Quality education provides good human resource to the country whereas substandard education creates many types of hurdles in the way of developmental process like religion fanaticism, incompetent man power, social evils etc. Basic reason of having the gap between developed and developing countries is due to the difference in educational standard. The quality education largely depends on the policy framers and its implementation. Our bureaucratic system shows its rigidity towards the implementation of the educational policy instead of working with the spirit of the preamble of the constitution as well as its Directives Principles of the State Policy. Unfortunately, both political and permanent executives have the absence of ethical values to make the country educationally strong. It is noted that the code of conduct and service rules are not followed sincerely by the officials and they have indifferent attitudes towards the execution of different laws and education policy. It is reflected in the latest Act of The Rights of Children to Free and Compulsory Education Act, 2009 for all children until they complete the age of fourteen years.[1] They just complete paper work for the purpose to improve the educational standard. Haryana state has started no detention policy for the students, according to which no student will be failed up to the eighth standard. It means the foundation of the student is being ignored by the government. From top to bottom level, moral and ethical values are ignored. Education is no far away from this malpractice. There is a mushroom growth of educational institutions in the states and they are just producing the degree holders not human resource of excellence for the nation. Educational standard is getting deteriorated day by day. Those economically well sounded are able to provide quality education to their children and poor people are struggling for the fundamental education. The fee structure of the private schools is beyond the reach of common man in the country. In the real sense, private sector is just concerned with profit making not for imparting education.

AJMR
Asian Journal of Multidimensional Research
Vol.2 Issue 12, December 2013, ISSN 2278-4853

Although, private educational institutions have good infrastructural facilities but these are far away from the reach of common people. A large number of people are living below poverty line who struggling for livelihood and quality education is only a dream for them. For this worse situation of education in the country the education policy is responsible. As per a scheme, government is providing mid-day-meal to the children with the objective to retain the children in the schools and to attract who are not admitted in the schools. No doubt, government has been succeeded in achieving this objective. But had the government tried to know whether the students getting quality education in public schools or not, this is the question to be answered. Only mid-day-meal like scheme can ensure the retaining the students in the schools not quality education. The quality of education has come down because of several factors. And at higher level of education, government is busy in distributing the degrees to the unemployed youth and is giving new affiliation to new educational institutions in all streams by neglecting the basic requisite infrastructural facilities. Government is not sincere and committed for imparting quality education to citizens and has not authenticated vision for the same. There is overlapping of programmers and schemes for the betterment of educational standard. And policies are framed by those who are not familiared with the grassroots realities. Corruption is the major hurdle in the way of implementation of policies and programmes of education. Government has made the administrative structure more complex by framing new educational agencies and designation instead of making prevailing system active. At present, our education system is facing crucial problems including lacking of sustainable policy for education, improper infrastructure in educational institutions especially, run by government, lack of futuristic clear vision regarding education, etc. these problems can be solved with politically commitment having patriotic zest, bureaucratic moral responsibility to imbibe ethical and nationalistic values in the teachers through training. State Government should not open new educational institutions until old ones equip themselves with all infrastructural facilities, recruitment of deserving candidates in teaching, disaffiliation those institutions which do not fulfill all necessary requirements and supervision, monitoring and evaluation of the educational institutions must be done regular basis without any bias.

VALUES, MORALS AND ETHICS

Differences among the values, morals and ethics, are all about behavioural rules. It seems exchangeable to use them, but the differences can be important when persuading others.

VALUES

Values are the rules by which we make decisions about right and wrong, should and shouldn't, good and bad. They also tell us which are more or less important, which is useful when we have to trade off meeting one value over another. Beliefs of a person or social group in which they have an emotional investment (either for or against something) "he has very conservatives values"

MORALS

Morals have a greater social element to values and tend to have a very broad acceptance. Morals are far more about good and bad than other values. We thus judge others more strongly on morals than values. A person can be described as immoral, yet there is no word for them not following values. It can be defined as motivation based on ideas of right and wrong

ETHICS

You can have professional ethics, but you seldom hear about professional morals. Ethics tend to be codified into a formal system or set of rules which are explicitly adopted by a group of people. Ethics are thus internally defined and adopted, whilst morals tend to be externally imposed on other people. If you accuse someone of being unethical, it is equivalent of calling them unprofessional and may well be taken as a significant insult and perceived more personally than if you called them immoral. Ethics are the rules or standards governing the conduct of a person or the members of a profession. Ethics of principled conviction asserts that intent is the most important factor. If you have good principles, then you will act ethically.[2]

CORE ETHICAL VALUES

Trustworthiness, respect, responsibility, fairness, caring, and citizenship are six core ethical values. Using core ethical values as the basis for ethical thinking can help detect situations where we focus so hard on upholding one value that we sacrifice another e.g. we are loyal to friends and so do not always tell the truth about their actions.[3]

- **TRUSTWORTHINESS**

Trustworthiness concerns a variety of behavioral qualities — honesty, integrity, reliability and loyalty.

HONESTY

There is no more fundamental ethical value than honesty. We associate honesty with people of honour, and we admire and trust those who are honest. Honesty in communications is about intent to convey the truth as best we know it and to avoid communicating in a way likely to mislead or deceive.

There are three dimensions:

TRUTHFULNESS: Truthfulness means not intentionally misrepresenting a fact (lying). Intent is the crucial distinction between truthfulness and truth itself. Being wrong is not the same thing as being a liar, although honest mistakes can still damage trust.

SINCERITY/NON-DECEPTION: A sincere person does not act, say half-truths, or stay silent with the intention of creating beliefs or leaving impressions that are untrue or misleading.

FRANKNESS: In relationships involving trust, honesty may also require us to volunteer information that another person needs to know.

Honesty in conduct prohibits stealing, cheating, fraud, and trickery. Cheating is not only dishonest but takes advantage of those who are not cheating. It's a violation of trust and fairness.

Not all lies are unethical, even though all lies are dishonest. Occasionally dishonesty is ethically justifiable, such as when the police lie in undercover operations or when one lies to criminals or terrorists to save lives. But occasions for ethically sanctioned lying are rare - eg saving a life.

INTEGRITY

There are no differences in the way an ethical person makes decisions from situation to situation - no difference in the way they act at work and at home, in public and alone. The person of integrity takes time for self-reflection so that the events, crises and the necessities of the day do not determine the course of their moral life. They stay in control.

The four enemies of integrity are:

- Self-interest — Things we want
- Self-protection — Things we don't want
- Self-deception — A refusal to see a situation clearly
- Self-righteousness — An end-justifies-the-means attitude

RELIABILITY

When we make promises or commitments to people our ethical duties go beyond legal obligations. The ethical dimension of promise-keeping imposes the responsibility of making all reasonable efforts to fulfill our commitments.

It is also important to:

AVOID BAD-FAITH EXCUSES: Honourable people don't rationalize noncompliance or create justifications for escaping commitments.

AVOID UNWISE COMMITMENTS: Before making a promise consider carefully whether you are willing and likely to keep it. Think about unknown or future events that could make it difficult, undesirable or impossible to keep your commitment. Sometimes, all we can do is promise to do our best.

AVOID UNCLEAR COMMITMENTS: Since others will expect you to live up to what they think you have promised to do, be sure that, when you make a promise, the other person understands what you are committing to do.

AJMR
Asian Journal of Multidimensional Research
Vol.2 Issue 12, December 2013, ISSN 2278-4853

LOYALTY

Loyalty is about promoting and protecting the interests of certain people, organizations or affiliations. Some relationships — husband-wife, employer-employee, citizen-country — create an expectation of loyalty.

PRIORITIZING LOYALTIES: Because so many individuals and groups make loyalty claims on us, it is often impossible to honor them all simultaneously. Consequently, we must rank our loyalty obligations in some rational fashion. In our personal lives, for example, it's perfectly reasonable, and ethical, to look out for the interests of our children, parents and spouses even if we have to subordinate our obligations to other children, neighbors, or co-workers in doing so.

SAFEGUARDING CONFIDENTIAL INFORMATION: Loyalty requires us to keep secrets or information learned in confidence.

AVOIDING CONFLICTING INTERESTS: Employees and public servants have an additional responsibility to make all professional decisions on merit not personal interests. Their goal is to maintain the trust of the public.

RESPECT

Respect is about honouring the essential worth and dignity of all people, including oneself. We are morally obligated to treat everyone with respect, regardless of who they are and what they have done. We have a responsibility to be the best we can be in all situations, even when dealing with unpleasant people.

Respect focuses on:

CIVILITY, COURTESY AND DECENCY: A respectful person is a good listener. The respectful person treats others with consideration, conforming to accepted notions of taste and propriety, and doesn't resort to intimidation, coercion or violence except in extraordinary and limited situations to teach discipline, maintain order or achieve social justice.

TOLERANCE: An ethical person accepts individual differences and beliefs and judges others only on their character.

RESPONSIBILITY

Life is full of choices. Being responsible means being in charge of our choices and therefore our lives. It means being accountable for what we do and who we are. It also means recognizing that what we do, and what we don't do, matters.

ACCOUNTABILITY: An accountable person is not a victim and doesn't shift blame or claim credit for the work of others.

PURSUIT OF EXCELLENCE: The pursuit of excellence has an ethical dimension when others rely upon our knowledge, ability or willingness to perform tasks safely and effectively.

DILIGENCE: Responsible people are reliable, careful, prepared and informed.

PERSEVERANCE: Responsible people finish what they start, overcoming rather than surrendering to obstacles and excuses.

CONTINUOUS IMPROVEMENT: Responsible people look for ways to do their work better.

SELF-RESTRAINT: Responsible people exercise self-control, restraining passions and appetites (such as lust, hatred, gluttony, greed and fear). They delay gratification if necessary and never feel it’s necessary to "win at any cost."

FAIRNESS

Fairness is a tricky concept. Disagreeing parties tend to maintain that there is only one fair position - their own. But while some situations and decisions are clearly unfair, fairness usually refers to a range of morally justifiable outcomes rather than discovery of one fair answer.

PROCESS: A fair person uses open and unbiased processes for gathering and evaluating information necessary to make decisions. Fair people do not wait for the truth to come to them; they seek out relevant information and conflicting perspectives before making important decisions.

IMPARTIALITY: Decisions should be unbiased without favouritism or prejudice.

EQUITY: It is important not to take advantage of the weakness, disadvantage or ignorance of others. Fairness requires that an individual, company, or society correct mistakes, promptly and voluntarily.

- **CARING**

Caring is the heart of ethics. It is scarcely possible to be truly ethical and not genuinely concerned with the welfare others. That is because ethics is ultimately about our responsibilities toward other people. Sometimes we must hurt those we care for and some decisions, while quite ethical, do cause pain. But one should consciously cause no more harm than is reasonably necessary.

- **CITIZENSHIP**

The concept of citizenship includes how we ought to behave as part of a community. The good citizen knows the laws and obeys them - but they also volunteer and stay informed on the issues of the day. Citizens do more than their "fair" share to make society work, now and for future generations. Citizenship can have many expressions, such as conserving resources, recycling, using public transportation and cleaning up litter.

AJMR
Asian Journal of Multidimensional Research
Vol.2 Issue 12, December 2013, ISSN 2278-4853

ETHICS IN PUBLIC LIFE

Ethics is grounded in the notion of responsibility and accountability. In democracy every holder of public office is accountable ultimately to the people. Such accountability is enforced through a system of laws and rules, which the elected representatives of the people enact in their legislatures. Ethics provides the basis for the creation of such laws and rules. It is the moral ideas of people that give rise to and shapes the character of laws and rules. Our legal system emanates from a shared vision of what is good and just. The fundamental principle in a democracy is that all persons holding authority derive it from the people; in other words, all public functionaries are trustees of the people. With the expansion of the role of government, public functionaries exercise considerable influence over the lives of people. The trusteeship relationship between the public and the officials requires that the authority entrusted to the officials be exercised in the best interest of the people or in 'public interest'.[5]

The role of ethics in public life has many dimensions. At one end is the expression of high moral values and at the other, the specifics of action for which a public functionary can be held legally accountable. Any framework of ethical behaviour must include the following elements:

- Codifying ethical norms and practices.
- Disclosing personal interest to avoid conflict between public interest and personal gain.
- Creating a mechanism for enforcing the relevant codes.
- Providing norms for qualifying and disqualifying a public functionary from office.[6]

A system of laws and rules, however elaborate, cannot provide for all situations. It is no doubt desirable, and perhaps possible, to govern the conduct of those who occupy positions in the lower echelons and exercise limited or no discretion. But the higher the echelon in public service, the greater is the ambit of discretion. And it is difficult to provide for a system of laws and rules that can comprehensively cover and regulate the exercise of discretion in high places. One of the most comprehensive statements of what constitutes ethical standards for holders of public office came from the Committee on Standards in Public Life in the United Kingdom, popularly known as the Nolan Committee, which outlined the following seven principles of public life:

SELFLESSNESS: Holders of public office should take decisions solely in terms of public interest. They should not do so in order to gain financial or other material benefits for themselves, their family or their friends.

INTEGRITY: Holders of public office should not place themselves under any financial or other obligation to outside individuals or organizations that might influence them in the performance of their official duties.

OBJECTIVITY: In carrying out public business, including making public appointments, awarding contracts or recommending individuals for rewards and benefits, holders of public office should make choices on merit.

AJMR
Asian Journal of Multidimensional Research
Vol.2 Issue 12, December 2013, ISSN 2278-4853

ACCOUNTABILITY: Holders of public office are accountable for their decisions and actions to the public and must submit themselves to whatever scrutiny is appropriate to their office.

OPENNESS: Holders of public office should be as open as possible about all the decisions and actions they take. They should give reasons for their decisions and restrict information only when the wider public interest clearly demands.

HONESTY: Holders of public office have a duty to declare any private interests relating to their public duties and to take steps to resolve any conflicts arising in a way that protects the public interest.

LEADERSHIP: Holders of public office should promote and support these principles by leadership and example.[7]

These principles of public life are of general applicability in every democracy. Arising out of such ethical principles a set of guidelines of public behaviour in the nature of a code of conduct becomes essential for public functionaries. Indeed any person who is privileged to guide the destiny of the people must not only be ethical but must be seen to practice these ethical values. Although all citizens are subject to the laws of the land, in the case of public servants there must be standards of behaviour more stringent than those for an ordinary citizen. It is at the interface of public action and private interest that the need arises for establishing not just a code of ethics but a code of conduct. A code of ethics would cover broad guiding principles of good behaviour and governance while a more specific code of conduct should, in a precise and unambiguous manner, stipulate a list of acceptable and unacceptable behaviour and action.[8]

ETHICS EDUCATION

Ethics education is about recognizing the real power of one's innate ethical sense and how it influences our behavior. In this way we can free reason to become a tool to truly guide our actions. Without the wisdom that results from understanding one's innate ethical self, reason remains a powerful propaganda prop for unchallenged intrinsic human ethical imperatives. Human beings have an innate ethical sense that urges them to make predictable choices. Although most people believe that their actions are guided by logic and reason, reason often acts only as a mechanism to justify these choices. Language allows people to construct sophisticated rationales which support what are often emotionally driven decisions.[9]

EDUCATION AND ITS COMPONENTS

According to thinkers in ancient India, Vidya or knowledge or learning or education is the third eye of man which gives an insight into all affairs and teaches how to act. Education is the process of training and developing the knowledge, mind, character, etc., especially by formal schooling.[10]

Education has three key words:

AJMR
Asian Journal of Multidimensional Research
Vol.2 Issue 12, December 2013, ISSN 2278-4853

I. **PROCESS:** a continuing development involving many changes.

II. **TRAIN:** to guide or control the mental, moral, etc. development of; bring up; rear.

III. **DEVELOP:** to cause to grow gradually in some way; cause to become gradually fuller, larger, better, etc.

These three words tell us that education, by its very nature, is more involved than at first appearance.[11]

COMPONENTS OF EDUCATION

1. DEVELOPMENT OF INTELLIGENCE: Remember that the definition of education includes "knowledge" and "mind." This would probably be the first idea that enters the minds of parents. However, on deeper reflection, the development of intelligence includes three major components. Incidentally, illustrations of all three can be found in the Holy Scriptures.

a. *Develop a Knowledge Base.* This is often referred to as a student gaining a "basic education." It includes learning the core curriculum (reading, writing, arithmetic, spelling, etc.) at the elementary level and learning content in "academic" courses as one proceeds into and through the secondary grades.

b. *Develop an Ability to Reason and Think.* From a child's earliest years, every parent should be helping that child develop the skills needed to conquer new situations and experiences. It is impossible to "teach" everything. All of us, and every child, need to gain skill in taking what we know and applying it to a previously unknown situation. All adults that work with children should realize that they seek to develop these skills within the children in everyday experiences. In formal education, we do the same things in an organized fashion. We integrate activities into the classroom so as to bring opportunities for reasoning and thinking skills development into the schooling experiences of every child. Two formal terms that might be familiar to all parents are "inductive reasoning" and "deductive reasoning." Other aspects include teaching a child to use his knowledge base to confirm what is right or wrong.[12]

c. *Develop the Talents and Abilities of Each Student.* Historically, it is noted that every child needs a knowledge base and that every child needs reasoning and thinking skills. But it is also acknowledged that every child is unique in the areas of talents and abilities. We that educate are charged with developing those uniquenesses as part of the schooling experience.

2. DEVELOPMENT OF CHARACTER: A key component of education is the development of an inner system of "rights and wrongs," an inner system of how to conduct one's life. Lest it surprise you to have this listed as part of "education," please look at the dictionary definition. Every child is educated in this arena. Every school is distinctive. The difference is only in what kind of character system is implemented in the child. It could be based on conservative ideas, relativism/situation ethics, a Judeo-Christian ethic, humanism, strict Bible teaching, or whatever. But it is impossible to educate without character, and it is impossible to have character without it being transmitted through education.[13]

3. DEVELOPMENT OF LIVELIHOOD SKILLS: There comes a time when a typical student ceases a life with books, teachers, and classrooms, even a time when he wants an independent life with prospects of spouse, family, job, house and car, managing time and money and responsibilities, etc. Again, every school teaches these skills, but the philosophy at each school will vary greatly.

4. DEVELOPMENT TO FIT IN ONE'S CULTURE: In this sense, education is the current generation of adults passing their common thinking on to the next generation. Education typically defines this role as "passing on" a culture, usually with thought of "improving it," from generation to generation. Like each other part of education, there is a core of material to which all can agree. We should be passing on our language, an understanding of our coinage and geography, and certainly the knowledge of what side of the road to drive a car! However, there is wide diversity among schools, and teachers, as to other aspects of culture. Contemporary illustrations could include how a school addresses "alternate lifestyles," alcoholic beverages, use of spare time, family living, religion, sports, and money. Some system of thought, and action, will be taught.

PRINCIPLES OF EFFECTIVE CHARACTER EDUCATION

There are some specific priniciples given as:

- Character education promotes core ethical values as the basis of good character.
- Character must be comprehensively defined to include thinking, feeling, and behavior.
- Effective character education requires an intentional, proactive, and comprehensive approach that promotes the core values in all phases of school life.
- The school must be a caring community.
- To develop character, students need opportunities for moral action.
- Effective character education includes a meaningful and challenging academic curriculum that respects all learners and helps them succeed.
- Character education should strive to develop students' intrinsic motivation.
- The school staff must become a learning and moral community in which all share responsibility for character education and attempt to adhere to the same core values that guide the education of students.
- Character education requires moral leadership from both staff and students.
- The school must recruit parents and community members as full partners in the character-building effort.
- Evaluation of character education should assess the character of the school, the school staff's functioning as character educators, and the extent to which students manifest good character.[14]

REASONS FOR DETERIORATION OF ETHICS IN EDUCATION

Certain factors are responsible for disappear the ethics in education that are as follows:

ABSENCE OF SUSTAINABLE POLICY

Administrative apathy reflects in the lack of sustainable policy for education in the country. Government does not have the futuristic vision to impart the quality education to the needy. There are no long lasting effects of current education policy on the society. Present education system is not producing human resource of excellence which may be helpful in nation building. According to the study our education system just producing clerks only. This is not healthy sign for the growing economy of the country.

OVERLAPPING IN EDUCATIONAL PROGRAMMES AND SCHEMES

There are lots of programmes and schemes running regarding the improvement of educational standard in the country but the basic target to provide quality education to all is yet to be achieved. A large number of amounts are being sent annually for imparting education to every citizen by introducing new schemes to uplift the educational standard in the country. The co-ordination among the various schemes or programmes is lacking, subsequently the concerned administrative mechanism can not concentrate on particular scheme. In fact every new scheme or programme needs special attention but the implementing mechanism gets puzzled to implement so many schemes at the same time.

PROBLEM OF INFRASTRUCTURAL FACILITIES

There is worse condition of the schools in the country in the absence of basic facilities, especially in the rural areas. Schools are facing the problem of shortage of teachers, buildings, purified drinkable water, laboratories, instruments and apparatus etc. Government always seems in hurry to establish new schools and other educational institutions for vested interests and does not give due attention towards the bad conditions of already established. Recently Haryana government announced for opening the new Kishan Model Schools in rural areas. This is not healthy step for the education in the state.

LACK OF SUPERVISION AND MONITORING

To keep continue check on the performance of educational institutions is must. But in practice this is not followed by the officials concerned. In reality, the affiliation to the new institutions is given on the behalf of political intervention or nepotism and favoritism. Authority deliberately ignores the availability of requisite infrastructural facilities in the educational institutions. UGC like independent agency also could not survive its credibility.

INFECTED JUDICIAL SYSTEM

The manner in which politicians in power, bargain for judicial appointments reinforces the fact that the executive branch continues to play a domineering role in the exercise. Remember how the UPA government, under pressure form the DMK, a key ally, had delayed the appointment of judges to the Madras High Court two years ago? One may recall how, in the seventies, the superssession of three senior most judges of the Supreme Court, the call for "committed judiciary" and the transfer of 16 high court judges struck a death-knell to judicial independence. The proposal of transferring judges from one High Court to other was challenged before the Supreme Court in the first judges case (S.P. Gupat vs Union of India, 1982).[15]

CORRUPTION

The incidence of corruption falls most harshly on the poor and the weak and constitutes a direct and growing threat to poverty eradication, respect for the rule of law and justice. This has led to a very cynical view of civic responsibility and ethical behaviour, an attitude that insidiously poisons the idealism of youth. The CMS- Transparency International (India) 2007 Corruption Study released a few weeks ago makes disturbing reading, focusing on BPL households and 11 basic services, the finding that a third of BPL citizens pay bribes to gain access to services to which they are entitled, with policing being the worst offender across almost all states. This is a damning indictment and cuts at the root of an inclusive society. Worse, the ailment, though diagnosed, has gone untreated year after year. The more we inveigh against poor governance the more seem to hug it.[16]

VIOLATION OF CONSTITUTIONAL PROVISIONS

There is no denying fact that there has been supremacy of the Constitution and nobody is above its provisions but when we look to the political aspects, we find gross violation of various Constitutional provisions. Both the political and permanent executives are to perform their assigned duties in accordance with the Constitutional provisions. It has been observed that the elected representatives sometimes least bother about the Constitutional provisions and very frequently misuse their positions. Similarly the administrators responsible for the implementation of policies of the Government also do not bother in going beyond their Constitutional jurisdictions while indulging in corrupt practices and vested interests.

DECLINING POLITICAL COMMITMENT

Every political party has its own manifesto but how many political parties give real shape to them, is a debatable question. They promise to reduce the poverty but no one is fully committed to the same, when they come in power, they forget their prime duties. No doubt the party in power makes policy to look into the present problems but what is the real fate after getting it implemented is generally remains on paper. Due to their vested interests, politicians do not want to provide fundamental infrastructure and facilities to common man deliberately because they think if the people will be satisfied with functions of government and they get their work done timely and solve their problems then who will recognise their importance.

INCREASING DEFECTION

Anti-Defection Act has some loopholes to keep far away the bad politicians from the politics. A little success has been got in this regard. But still, the purpose of the Act is yet to be achieved . Most of the time of politicians spend in the party politics, gaining unfair means, nepotism and favoritism. Our MPs, who seek vote for doing service to the country, shamelessly accept cash for asking questions in Parliament. Tales of under the table deals when known can be more disgusting, but are common enough to make corruption the order of the day. And now a party spokesman and general secretary of the Congress make a statement that her party's tickets were bought and sold in the Karnataka elections. The ugly phenomenon is jot unfamiliar to other parties and the other states.[17] As per latest report of Swiss Bank, $1500 billions have been deposited by the Indian politicians and administrators. It is important to note here that Swiss Bank Association offers to Indian Government to unveil the name and identity of whose money is deposited in the Bank but is surprisingly noted that Indian government did not respond in this regard.

POLITICO-ADMINISTRATIVE NEXUS

Politicians are helpless to do anything without active contribution of bureaucracy. So, all the embezzlements and scams are occurred with the technical skill and experience of the civil servants. Kuldip Nayyer has rightly remarked against the nexus of both that Swiss Bank has huge amount of politicians, IAS, IPS, IRS and Industrialists. It shows the very close link among the decision-makers and executors. It was also stated by the Swiss Bank Manger that the money deposited by Indians in the Bank can provide foreign currency to Indian Five Years Plans up to five plans.

SUBSTANDARD EDUCATION

Quality education determines the future of any state or country. But we are lacking of it. There is no sustainable planning regarding to provide quality education from grassroots' level especially in rural areas where 70 percent population is residing. It does not have adequate infrastructure for education. Our schools are not having teachers as per the ratio of the students and those who are teaching do not have modern skill or technique according to modern era. Now government focusing on higher education but not ensuring higher educational standards. In Haryana, so many polytechnics, engineering, education colleges are providing higher education without proper infrastructure like permanent staff, laboratories, libraries etc. These colleges are distributing just degrees and producing incapable human resources.

POLITICO-ADMINISTRATIVE APATHY

Everybody knows the Indian Politico-administrative system's attitude towards the development of the nation and grievance redressal of its citizens. Kosi's flood is a best example of it. It has been noted by the High Level Committee on Kosi that Eastern Dam of Kosi started deteriorated its condition on 5 August 2008 but bureaucracy did not show any interest to repair it. Committee said if there was a danger of leaking the Dam than it must be included in the class of 'danger-zone' but such step was not taken by the authority. It was also surprisingly noted that Irrigation Minister and Secretary did not visit there. The precautionary measures against flood could not be started until water gave ultimate pressure on Kosi Dam. It did not stop here, engineers did not inform to Nepal and Indian governments timely regarding flood danger. Committee found some other reasons responsible for floods i.e., inefficiency of the engineers, frequent transfer of the engineers, no appointment of permanent Chief Engineers at the time of flood, there was no experience engineer on Kosi's flood, one engineer had only experience of road construction, there were no appointment of permanent Chief and other Engineers in Irrigation Department, no timely information was given to the people about flood, an Active Engineer appointed at Bairaj Anchal Japla who never saw the Kosi river in his life etc.[19]

CORRUPT RECRUITMENT SYSTEM

Using corrupt practices in the recruitment at state level positions has become integral part of the system. There is no denying fact that no better aspirants are coming in the state civil services, they showing indifferent attitude to be appointed in these services due to huge political interference and nepotism. This thing generated unethical values and bad administrative culture among the high level positions. Take the instance of Punjab Government, there had been PPSC members and Chairmans who preferred to recruit their own kith and kin in the PCS to resume allied cadres without being ashamed even slightly of their conduct. And recently, a big scandal came to light in the recruitment made in Haryana.[20]

CRIMINALIZATION OF POLITICS

Gandhiji considered politics as a mean to serve the people but the environment has been changed. Now it has become the way for politicians to serve themselves in different manner such as lust for materialistic life, politics for vote only, support of castism and regionalism, hunger for muscle and money power. It is based on latest data that about 20 per cent of all candidates who contested the State Assembly elections in Chhattisgarh, Delhi, Madhya Pardesh and Rajasthan had criminal cases pending against them, the exact figures for Madhya Pardesh and Chhattisgarh being 19.74 and 12.5 per cent respectively.[21]

LOW REMUNERATION/SALARIES AND OVER WORKLOAD ON OFFICIALS

Centre and state governments have been expended their role a lot in all spheres due to Liberalization, Globalization and Privatization. Although government has started its role as catalyst instead of rower yet the responsibilities are increasing in manifold with new challenges. Government nurturing the MNCs rapidly but not giving the due attention to its administrative machinery subsequently it is lagging behind in the field of proper infrastructure, remuneration, incentives and other things. Apart from this over workload making them irritated ultimately they do not get linked with common people. So they are not feeling to be motivated and this leads to corruption and indifferent attitudes for welfare of the people, among the bureaucrats.

AJMR
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REMEDIES

The following remedies can prove useful in making ethics in education:

SUSTAINABLE POLICY FOR EDUCATION

India like country needs an innovative education policy which can give prolongs results. And all efforts should be made in such a manner that can be equally useful in all federal states of the country. A major programme is needed instead of so many schemes for the improvement of educational standard in all states. So before formulating any policy for education it should be mandatory to discuss with all states for the success of the education policy. The data of NSSO may help to frame a sustainable policy for education and if any state is not satisfied with data that can assigns the duty of having crosschecking the data to any NGO for further survey of knowing education level in their own state and it will also serve the purpose of people participation.

OVERCOME OVERLAPPING IN EDUCATIONAL PROGRAMMES

All states governments are trying to improve educational standard in their own states by introducing so many schemes and programmes simultaneously centre is also making efforts through its policy. So both centre and state are to avoid from overlapping on this subject. As the centre government has enacted the law of compulsory education and it has been already implemented in all over the country except J & K. So, all the states government should assist in this regard instead of making separate programme and scheme.

HEALTHY INFRASTRUCTURE FOR EDUCATIONAL INSTITUTIONS

There is lot of political interference in the educational institutions whether it may be the affiliation of new institutions or approval of new ones. There are thousands of educational institutions which have not adequate infrastructure for providing quality education to the students. These institutions are busy just of making profit. The government is responsible for the bad condition of the educational institutions in the state and these institutions are lacking of good faculties, proper laboratories, books, adequate buildings etc.

SUPERVISION, MONITORING AND EVALUATION

It is the need of hour to have strict supervision and monitoring and timely evaluation of every educational institution. But in practice it is not going on well. UGC is also under the scanner that is a very reputed agency to bear the responsibility for the betterment of educational standard in the country. The committee of Prof. Yashpal recommended to dissolve the UGC and suggested to frame a new agency for the purpose and all the agencies should be under the one umbrella. In reality the supervision and monitoring are not properly performed by the concerned agencies. There is a need of having supervision, monitoring and evaluation over all the educational institutions strictly for better result.

COMBAT CORRUPTION

The World Bank's World Development Report of 1997 aptly points out that "corruption cannot be effectively attacked in isolation from other problems. It is a symptom of problems at the intersection of the public and the private sectors and needs to be combated through a multipronged strategy ". It points out that, to combat corruption, we need to:[22]

1. Create a rule-based bureaucracy with a pay structure that rewards civil servants for honest efforts;
2. Build a merit-based recruitment and promotion system to shield the civil service from political patronage;
3. Introduce credible financial controls to prevent the arbitrary use of public resources;
4. Reduce the opportunities for officials to act corruptly, by cutting back on their discretionary authority, and
5. Enhance accountability by strengthening mechanism for monitoring and punishment- using not only criminal law but also oversight by formal institutions and ordinary citizens.

IMPROVE JUDICIAL SYSTEM

The union Cabinet's decision on setting up the National Judicial Council (NJC) is welcomed. As the common man can file a complaint before the NJC against a corrupt judge, it merits a fair trial. The subordinate judiciary, which is in a terrible mess, will attract talent if the Indian Judicial Service (IJS) IS constituted. The government ought to examine genuine and need based judicial reforms rather than tinkering with plans that would compromise judicial independence- the touchstone of the Constitution. The late Nani A. Palkhiwala, who was a crusader for judicial independence, aptly said, "An independent judiciary is the very heart of a Republic. The foundation of a democracy, the source of its perennial vitality, the condition for its growth, and the hope for its welfare – all lie in an independent judiciary".[23]

ROLE OF MEDIA AND CHECK ON THE PAID NEWS

The media has an important role to play in educating the public and exposing corruption. Its role is critical for the success of a national integrity system. There is a need for better, objective, more investigative and analytical journalism. The need for responsible reporting has been emphasised. The media must perform its work in a professional and impartial manner. A code of ethical conduct covering media practitioners and a more effective regime of governments/media liaison is, therefore, recommended. Apart from this there is a burning problem in media i.e. Paid News, it is very much harmful for the democracy. So the Government must frame the Act for stopping the Paid News immediately. Recently the Chief Election Commissioner of India lamented on this issue and emphasized to remove it.

PUBLIC ACCOUNTABILITY

Public accountability is promoted through openness and institutional oversight. In particular, the division of power among the three branches of government, namely the Executive, the Legislature

AJMR
Asian Journal of Multidimensional Research
Vol.2 Issue 12, December 2013, ISSN 2278-4853

and the Judiciary, should be respected and upheld. The rule of law is enhanced through the independence of the Judiciary. The legislature on the other hand should keep the Executive in check.

RESPONSIBILITY OF POLITICAL OFFICE BEARERS

Ethical standards for political office bearers should be based on the principle that political office bearers should be guided in their conduct, actions and behaviour by the notion of achieving the greatest happiness for the greatest number of people. Promotion of the welfare for all should at all times guide the decisions of political office bearers.[1] And the political conduct of political office bearers should be guided by norms and rules which sustain a functioning state. The decisions, conduct and behaviour of the elected public office bearers should therefore, be scrutinized against two mirrors: public welfare and respect of laws, institutions and norms.

INTEGRITY IN THE SYSTEM

Integrity in public administration on the other hand should address issues of honesty, justice, efficiency, effectiveness and moral virtues. Ethical standards should be developed in order to prevent civil servants from falling into administrative corruption. Administrative corruption manifests itself in various ways. These include: accepting bribes

QUALITY EDUCATION

The Prime Minister has rightly emphasised the role of education in the economic and social development of the country and has assured higher financial allocations for the purpose. Yet, what is ailing the system is not as much lack of financial resources as lack of a built-in-system of accountability in the delivery of education, particularly at the grassroot level. Money alone is not the answer to the problem of delivery of healthy and purposeful education, especially at the grassroot level. It is the accountability of the State Government to ensure the quality education.[2]

CREDIBLE RECRUITMENT SYSTEM

The State Public Service Commission's functioning should be made totally transparent and opened to public scrutiny. Only people of high integrity should be appointed as members of the commission. That is only way to strengthen the credibility of the institution.

CONCLUSION

Ethics is not only about how public servants and political office bearers' behaviour and performance but also about the employment environment, the participatory and democratic atmosphere within which they operate, and are socialized. Cultural norms, education, training and experience determine the value system of a politician and public administrator. These factors influence and have an impact on behaviour, arguments and decisions. Decisions are, however, not only based on values and ethical considerations, although accepting their normative character, but also on empirical data, and facts. Public actions should at all times be rationally and defendable. In order to ensure quality education ethics are needed and professionally adopted. Ethical values must be imbibed with whole hearted approach and strong political will. Besides, relevant teaching of different religious pertaining to ethics can be followed by preaching time and again.

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AJMR
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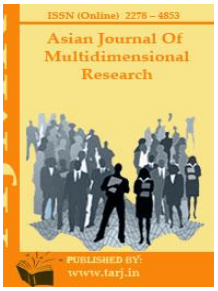

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FINANCIAL ANALYSIS OF INDIAN MINING COMPANIES

Mr. Rahul Jain*; Mr. Manjunath S Doddamani**

*Student,
Prin. L. N. Welingkar Institute of Management Development and Research (WeSchool)
Bangalore, India.
**Student,
Prin. L. N. Welingkar Institute of Management Development and Research (WeSchool)
Bangalore, India.

ABSTRACT

In the current situation of aftermath of COALGATE SCAM there's been a lot of interest about mining in India. Mining industry in India has a great potential with a global reach. It is much diversified field ranging from iron ore, bauxite to coal mines. Under the present situation we have also seen the imposition of Government ban on different mines in certain parts of India. This has resulted in drastic decline in the profitability of different mining companies in India. The stock market has also witnessed high fluctuation in the stock prices of these mining companies subsequently having a major impact on both economy and shareholders. Research, in this project demonstrates the trend analysis of five major mining companies of India in order to study the impact of ban onthem.

RESEARCH DESIGN AND METHODOLOGY

The sample was drawn from the BSE (5 listed companies). A comprehensive analysis of the financial reports of these companies was conducted and findings are provided. Appropriate statistical tools like Trend analysis were used to arrive to the appropriate conclusion. All the required details were gathered from company annual reports and ace analyzer website.

***KEYWORDS**: Mining, Bans, Stock market, Shareholders, financial analysis, Trend Analysis.*

INTRODUCTION

According to the basic definition, Mining means extracting minerals from the earth. Materials that are usually extracted from the earth that way are base metals, uranium, iron, limestone, coal, rock salt, potash, diamonds and precious metals. These are all the materials that cannot be created in an artificial way or can they are grown through agricultural process and that is the main reason why

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Asian Journal of Multidimensional Research
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they are being obtained by mining. So, in a wider sense, mining incorporates extraction of resource that is not renewable.

3.1 TYPES OF MINING

Typically mining in done in two ways:

3.1.A SURFACE MINING: Where surface vegetation, dirt and sometimes rock is removed to reach buried deposits. This can be done as open pit mining, quarrying, and strip mining.

3.1.B UNDERGROUND MINING: Where shafts or tunnels are dug into the earth to reach buried ore deposits. This type of mining is classified by the (a) method of access, (b) the type of extraction or (c) the particular technique used to reach the ore body, e.g. (a) slope mining, shaft mining; (b) longwall mining, room and pillar mining; (c) bore hole mining, drift and fill mining.

3.2 MACHINERY: Very heavy machinery is needed in all areas of mining: exploration and development; removal and stockpiling of overburden (the material above the ore which has to be replaced when mining ceases); for breaking, drilling and removing ore and rock of differing hardness; for carrying and processing material and for transporting it long distances to ports etc. for export.

Typical types of machinery needed to accomplish these tasks are: large drills to sink shafts, obtain samples; trams and trains to transport miners and minerals; lifts for carrying ore, miners and machinery in and out; huge trucks, shovels and cranes to move large amounts of ore and overburden; processing plants containing large crushers, mills, reactors, roasters to extract the particular mineral or metal from the ore.

3.3 SAFETY: This area has made dramatic improvements in the recent past. Improvements in mining methods, safety training, gas monitoring, electrical equipment and ventilation have reduced many of the risks of explosion, toxic gases, rock falls, etc. Improved safety training (inductions, correct machinery operation etc.), has resulted in a reduction of fatalities by two thirds since 1990. The industry is working towards nil harm to workers, but mining is still a dangerous occupation which requires much emphasis on safety training.

The mining can also be done in large scale and small scale.

- **LARGE SCALE MINING** usually involves a company with many employees. The company mines at one or two large sites and usually stays until the mineral or metal is completely excavated.
- **SMALL SCALE MINING** usually involves a small group of nomadic men. They travel together and look for sites which they think will yield gold or another valuable metal or mineral. Small scale mining occurs in places such as Suriname, Guyana, Central Africa, and many other places around the world.

Focus in this Research is mainly on large scale mining as it usually involves companies.

3.4 SIGNIFICANCE OF MINING IN INDIA

India hosts a wide range of globally significant mineral resources (89 different minerals), ranking among the world's top five nations for its core competency commodity reserves of coal and iron ore. Iron ore reserves are estimated in the region of 23bnt (billion tonnes) and account for 6% of global reserves, while coal reserves are reported to be around 255bnt. India is the world's third largest producer of coal, fourth largest producer of iron ore and the fifth largest producer of bauxite. However, only 10% of the country's landmass has been explored, due primarily to significant regulatory and bureaucratic hurdles.

Being aware of the vast potential of the sector, the Indian government has been consistently and in the pragmatic manner opening up the previously controlled regime to usher private investment in the sector and infuse funds, technology and managerial expertise. The opening up of the Indian mining sector has been therefore generally considered global interest.

Today the Indian Mining Sector has shown a huge growth contributing 2.6% of the GDP. It is believed to encourage downstream local production, which brings value addition to that particular mineral and, therefore, the economy grows in the value chain with time.

4 RESEARCH METHODOLOGY

4.1 OBJECTIVES OF THE PROJECT

- Understand the Impact of ban on Different Mining Companies.
- Financial Analysis of the major Mining Companies usingTrend Analysis.
- Studying and Understanding the different factors affecting the growth of the Organisation.

4.2 NEED FOR THE STUDY

Recently ban has been imposed by the Supreme Court after instances of rampant illegal mining and destruction of environment in Goa, Karnataka, and Orissa among other states came to light. This has reduced the mining exports of India drastically and also led to the increase in imports. India, the third largest producer of coal has witnessed an increase of 33 per cent of coal imports compared to the previous year. According to the Union Mines ministry statistics, India’s total iron exports fell a hefty 68.27 per cent to 16.3 million tonnes in April 12-January 13 from 51.5 tonnes during the corresponding period in the year before. This loss alone is valued at $ 10 billion in iron exports alone in the last fiscal. And that shortfall is ominous for the economy, which is facing a foreign exchange crunch.

The reduction in the mining exports and increase in coal imports has led to the increase in CAD (Current Account deficit) which has further led to the decrease in the value of Rupee. The ban also has a major impact on the Profitability of the major mining companies. This study is focused on determining the impact caused by the Ban. How has this ban impacted the profit of PSUs like NMDC, NLC and Private sector companies like Sesa Goa, Jindal Steel and Power? Which are the factors of the company affected by this particular development? How much growth/decline have the companies experienced with respect to their previous years? What are their other sources of Income? These all queries generate an interest to carry out the study.

4.3 SAMPLE SIZE: 5 listed companies on the BSE representing different sectors were selected for the study. A random sampling technique was adopted while selecting the companies.

AJMR
Asian Journal of Multidimensional Research
Vol.2 Issue 12, December 2013, ISSN 2278-4853

4.4 DATA COLLECTION: The study is based on secondary data. The financial reports required for the study are disclosed in the annual reports of the companies as well as on the Ace analyzer website. The same sources were used to draw the data required for the study.

4.5 DATA ANALYSIS AND INTERPRETATION TOOLS: Trend Analysis is the sole tool used.

4.6 LIMITATIONS OF THE STUDY: The sample size which is 5 listed companies from BSE may not be a good representative sample of the listed companies. Secondly, there may be various other factors which might impact market performance and accounting performance of the companies which are not taken into consideration for the purpose of this study.

5 PROFILE OF THE COMPANIES

5.1 THE NMDC LIMITED: It is a state-controlled mineral producer of the Government of India. It is fully owned by the Government of India and is under administrative control of the Ministry of Steel. It is involved in the exploration of iron ore, copper, rock phosphate, limestone, dolomite, gypsum, bentonite, magnesite, diamond, tin, tungsten, graphite etc. It is India's largest iron ore producer and exporter producing about 30 million tons of iron ore from 3 fully mechanised mines in Chhattisgarh and Karnataka. It also operates the only mechanised diamond mine in the country at Panna in Madhya Pradesh.

5.2 NEYVELI LIGNITE CORPORATION LIMITED (NLC): It is a government-owned lignite mining and power generating company in India. NLC operates the largest open-pit lignite mines in India, presently mining 24 MT of lignite and has an installed capacity of 2,740 MW of electricity. It also supplies a large quantity of sweet water to Chennai from the artesian aquifers in the lignite mines.

5.3 COAL INDIA LIMITED (CIL): It is an Indian state-controlled coal mining company headquartered in Kolkata, West Bengal, India and the world's largest coal miner with revenue exceeding ₹624.15 billion (FY 2012). It was formerly owned entirely by the Union Government of India, under the administrative control of the Ministry of Coal. It is involved in coal mining and production industry. In April 2011, CIL was conferred the Maharatnastatus by the India. It is India's largest ever public offer from Coal India Ltd. to raise up to ₹150 billion (US$2.3 billion). It is currently 90% owned by the Government of India with the remaining 10% owned by the public.

5.4 JINDAL STEEL AND POWER LIMITED (JSPL): It is an Indian steel and energy company based in New Delhi, India and a division of Jindal Group conglomerate. With annual turnover of over US$4 billion, Jindal Steel & Power Limited (JSPL) is a part of about US$17 billion diversified O. P. Jindal Group. The company professes a belief in the concept of self-sufficiency. The company produces steel and power through backward integration from its own captive coal and iron-ore mines.

5.5 SESA GOA LIMITED : It is multinationaliron-ore producer and exporter with operations in the states of Goa and Karnataka in India and in Liberia, West Africa. It is India's largest producer and exporter of iron ore in the private sector, with production of above 21 million tonnes of iron ore in fiscal year 2010. It has also developed indigenous and environment-friendly technology for producing high quality metallurgical coke.

6 DATA ANALYSIS AND INTERPRETATION

AJMR
Asian Journal of Multidimensional Research
Vol.2 Issue 12, December 2013, ISSN 2278-4853

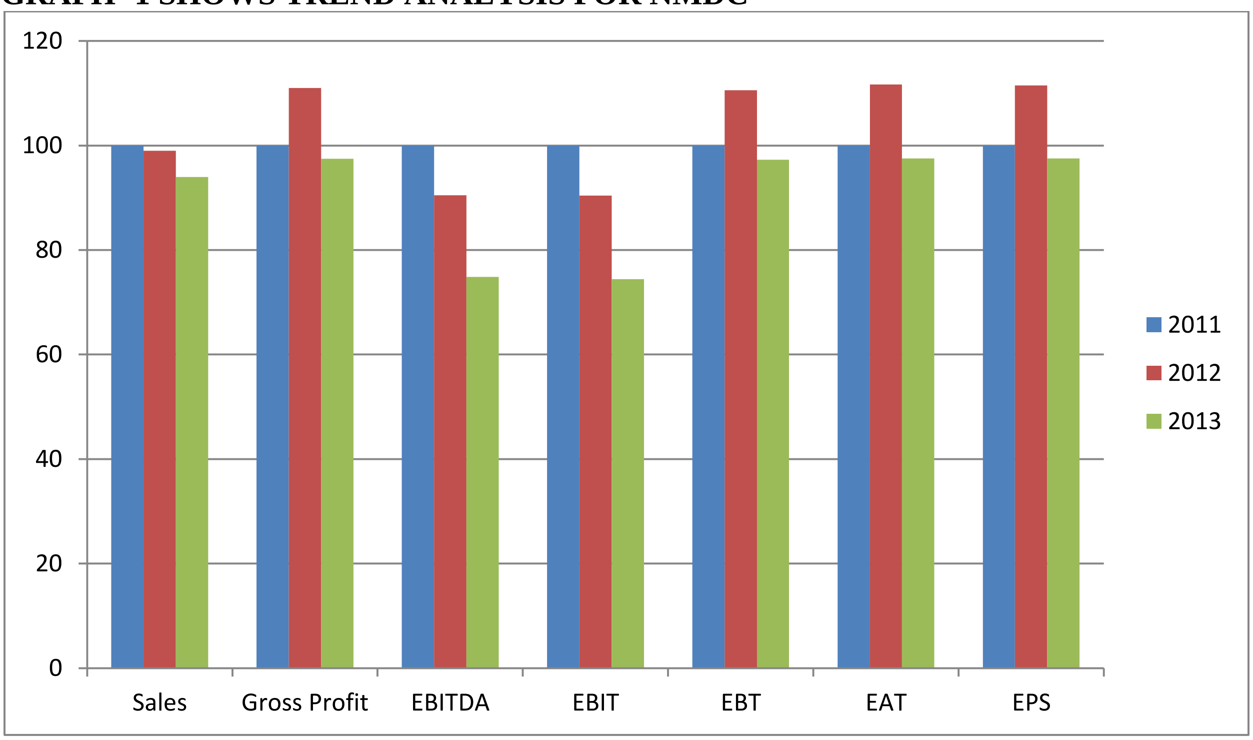
6.1 TREND ANALYSIS: An aspect of Technical analysis that tries to predict the future movement of a stock passed on passed data. In the current research we have analysed the performance of the company for the years 2012 and 2013 comparing with that of 2011.

6.1.1NATIONAL MINERAL DEVELOPMENT CORPORATION

TABLE-1SHOWS TREND ANALYSIS FOR NMDC

	2011		**2012**		**2013**	
Sales	11368.83	100	11262.78	99	10704.27	94
Gross profit	9852.15	100	10940.94	111	9603.64	97.47
EBIT	97272	100	87958	90.42	72395	74.4
EBT	97272	100	107595	110.6	94651	97.3
EBITDA	98522	100	89259	90.5	73780	74.88
EAT	64996.4	100	72655.5	111.5	63423.7	97.5
EPS	16.4	100	18.3	111.5	16	97.5

GRAPH- 1 SHOWS TREND ANALYSIS FOR NMDC



INTERPRETATION: NMDC, the largest producer of iron ore in India saw decrease in the profit for the year 2013 due to the heavy rain fall in the Bailadilla region from where 80 per cent of the production comes . This disrupted the mining and evacuation of ore which dragged down the production. Subdued market condition also impacted the revenue. However it is to be noted that NMDC being a PSU did not face get affected by the Ban. It still had the license to mine.

6.1.2NEYVELI LIGNITE CORPORATION LIMITED

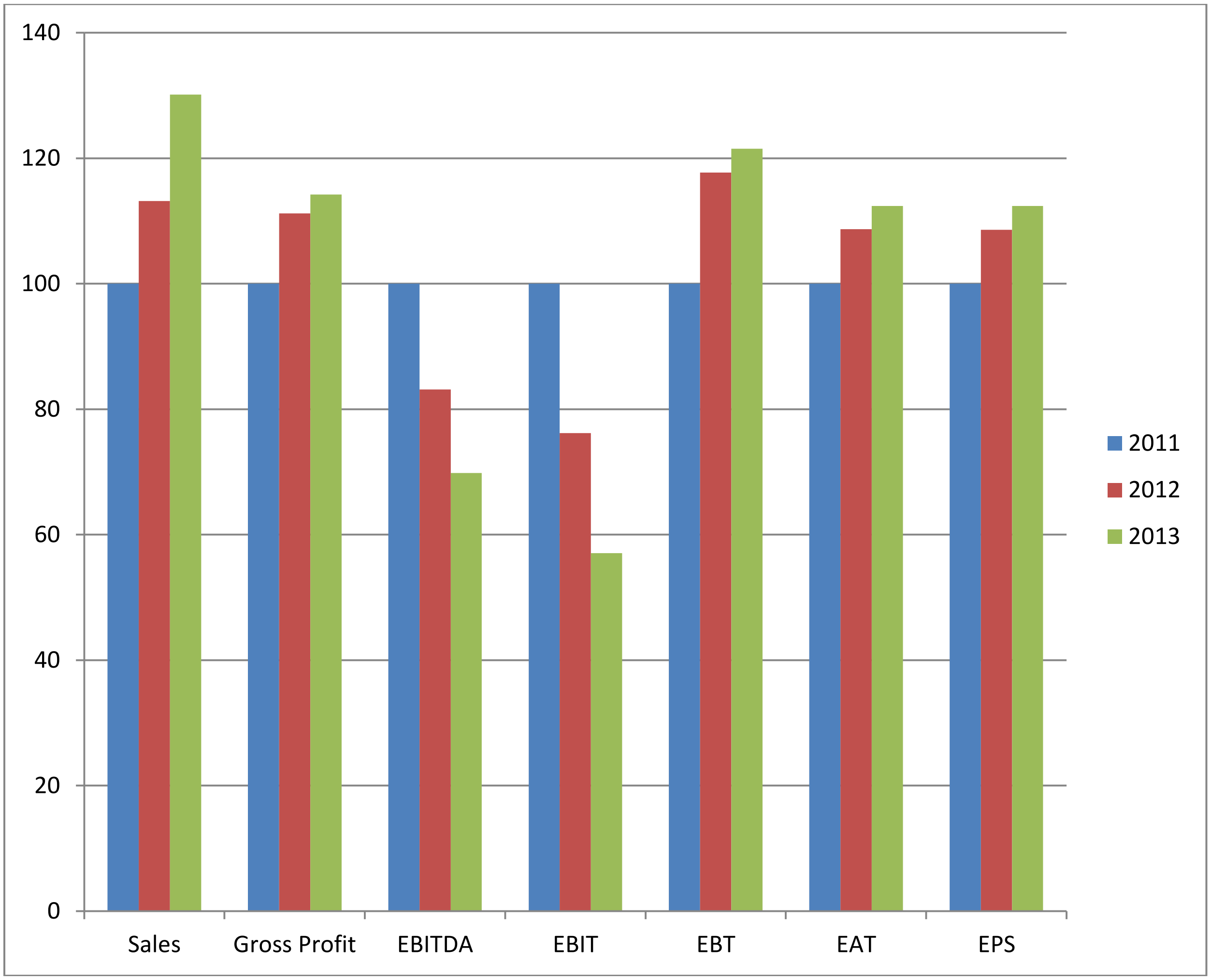
TABLE-2DEPICTS TREND ANALYSIS FOR NLC LIMITED

	2011		**2012**		**2013**	

AJMR
Asian Journal of Multidimensional Research
Vol.2 Issue 12, December 2013, ISSN 2278-4853

Sales	42959.5	100	48668.85	113.2	55900.07	130.12
Gross profit	21009.1	100	23359.2	111.19	23986.2	114.19
EBIT	1599.66	100	1220.52	76.2	912.49	57.03
EBT	16845.4	100	19838.9	117.7	20476.5	121.5
EBITDA	2029.72	100	1687.07	83.14	1417.92	69.83
EAT	14597.5	100	14113.3	108.7	12983.3	112.4
EPS	7.74	100	8.41	108.6	8.7	112.4

GRAPH- 2 SHOWS TREND ANALYSIS FOR NLC LIMITED



ABBREVIATIONS USED:- EBITDA(Earnings before interest tax depreciation and amortization), EBIT(Earnings before interest and tax), EBT(Earning before tax), EAT(Earning after tax), EPS(Earning per share).

INTERPRETATION:- NLC, again a PSU, is having a very good time in the market as its both sales and Net profits are going up. There is continuous increase in the gross profit, sales and also net profit. Even EPS is showing significant growth. This was also not affected by the Ban imposition, the main reason behind it to show such continuous growth.

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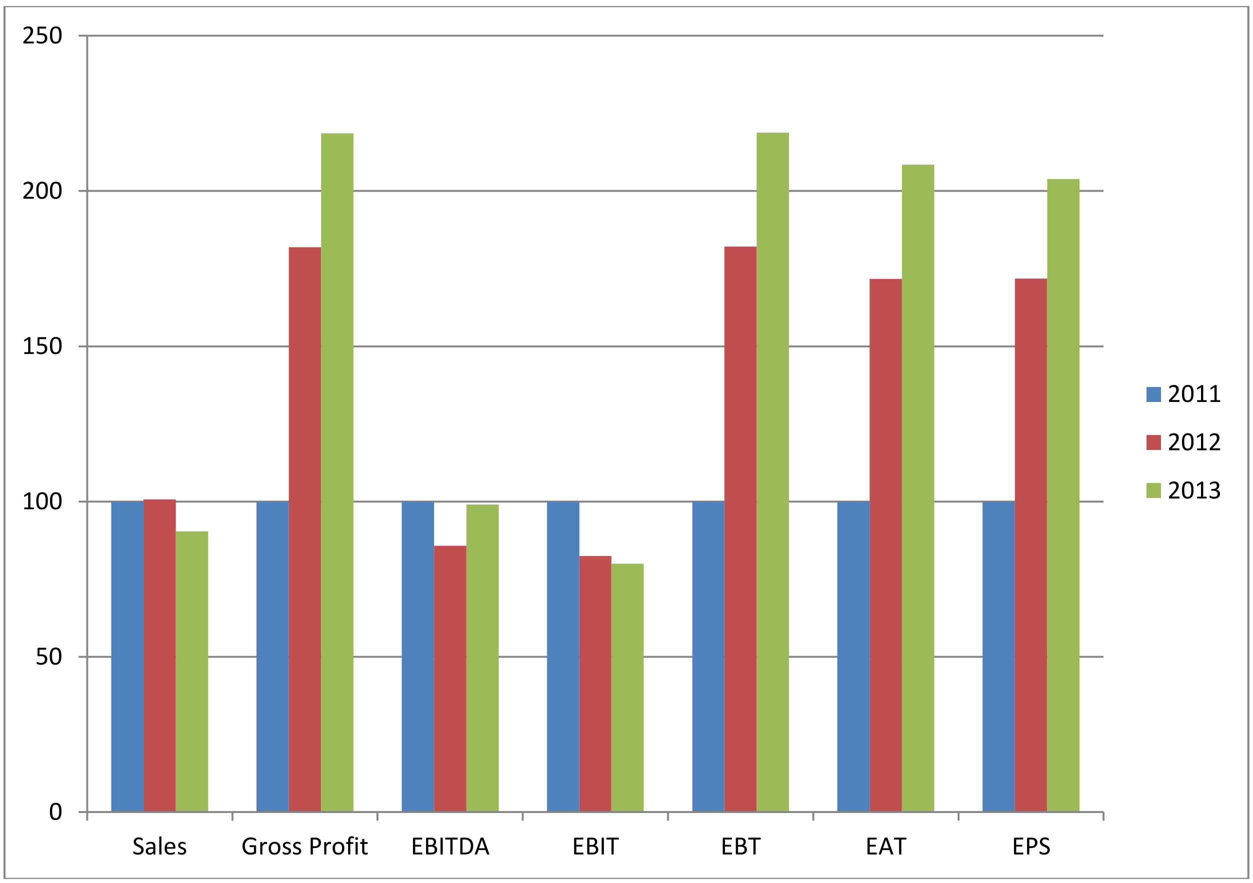
AJMR
Asian Journal of Multidimensional Research
Vol.2 Issue 12, December 2013, ISSN 2278-4853

6.1.3COAL INDIA

TABLE-3 SHOWS TREND ANALYSIS FOR COAL INDIA

	2011		**2012**		**2013**	
Sales	4601.4	100	4634.9	100.7	4160.1	90.4
Gross profit	4729.14	100	8606.91	181.9	10342.99	218.6
EBIT	165853	100	136986	82.5	132707	80.01
EBT	47233.7	100	85999.5	182.07	103380.3	218.8
EBITDA	182582	100	156678	85.8	180836	99.04
EPS	7.43	100	12.77	171.8	15.51	203.9
EAT	46961	100	80651	171.7	97943.2	208.5

GRAPH- 3 SHOWS ANALYSIS FOR COAL INDIA



ABBREVIATIONS USED: EBITDA (Earnings before interest tax depreciation and amortization), EBIT (Earnings before interest and tax), EBT (Earning before tax), EAT (Earning after tax), EPS (Earning per share).

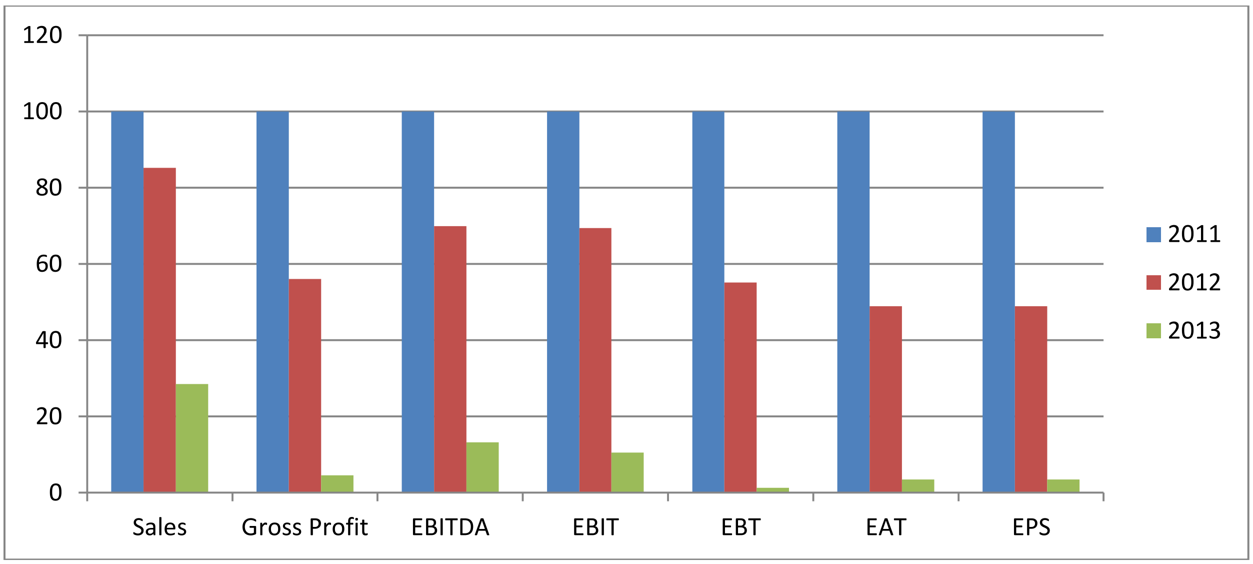
INTERPRETATION: Coal India, a PSU, over 2011 to 2013 sees increase in profit whereas there is a marginal decrease in the sales and also there is increase in total expenditure. This is attributed to the income generated by the subsidiaries in the form of dividends and also the interestearned from the fixed deposits.We can also see that the Earning per share (EPS) has also increased directly proportional to net profit (EAT) over the period of time giving a better return to the customer for their shares.

6.1.4SESA GOA LIMITED

TABLE-4 DEPICTS TREND ANALYSIS FOR SESA GOA LIMITED

	2011		2012		2013	
Sales	8221.94	100	7007.45	85.23	2347.63	28.54
Gross profit	44689.3	100	25047.9	56.04	2049	4.58
EBIT	5071.42	100	3521.46	69.43	535.93	10.5
EBT	4385.8	100	2420.94	55.18	56.99	1.27
EBITDA	5154.55	100	3605.31	69.94	683.84	13.25
EPS	39.5	100	19.33	48.9	1.39	3.5

GRAPH- 4 DEPICTS TREND ANALYSIS FOR SESA GOA LIMITED



INTERPRETATION: The continuousdecrease in the net profit of Sesa Goa ltd, a private sector company, is mainly due to the ban on its iron ore mining operations in Goa and Karnataka. Whatever profit came was from its associate firm and oil major Cairn India where sesa goa holds 20% stake. The Sesa Goa mining lease for Karnataka has expired in October 2011. The mining operation in Goa has been banned since September 2011 following a report of justice M.B Shah commissioned which had pegged about Rs 35000cr losses to the exchequer due ill legal mining

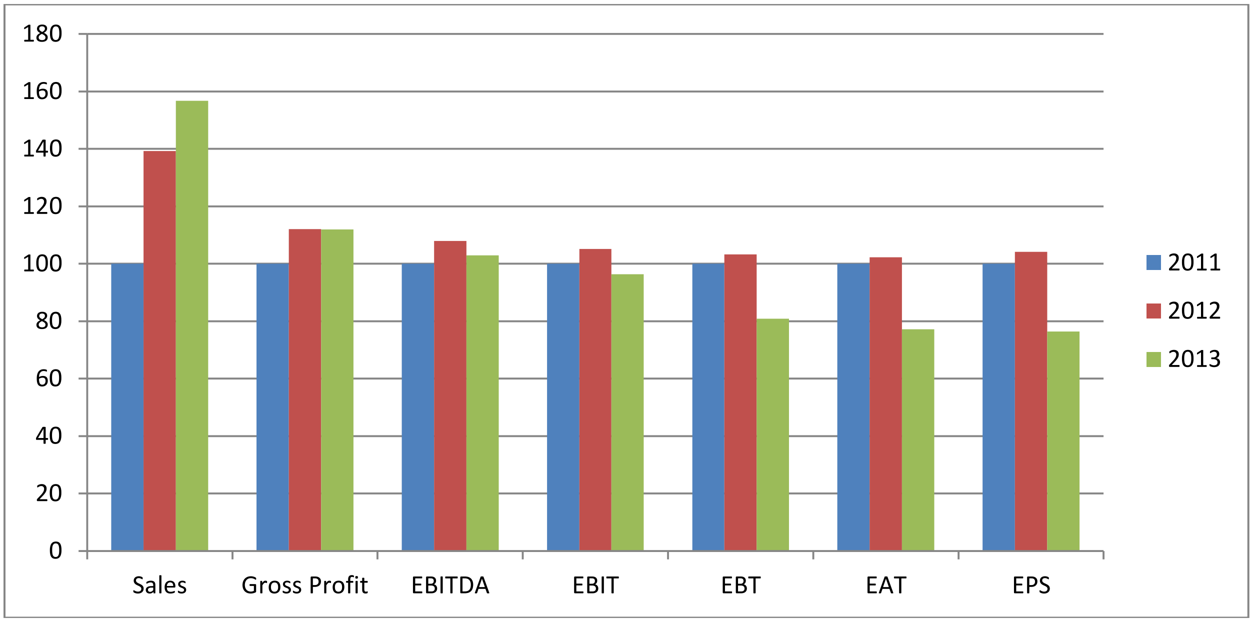
6.1.5JINDAL STEEL AND POWER

TABLE-5 DEPICTS TREND ANALYSIS FOR JINDAL STEEL AND POWER

	2011		2012		2013	
Sales	9543.47	100	13286.49	139.2	14954.7	156.7
Gross profit	3441.13	100	3857.95	112.08	3851.8	111.9
EBIT	53236	100	56008	105.2	51294	96.3
EBT	2752.94	100	2843.01	103.3	2228.5	80.9
EBITDA	64746	100	69873	107.9	66687	102.9
EPS	40.7	100	42.4	104.17	31.1	76.4

EAT	2064.12	100	2110.65	102.2	1592.55	77.13

GRAPH- 5 DEPICTS TREND ANALYSIS FOR JINDAL STEEL AND POWER



INTERPRETATION: Another Private company. Jindal's decline in the profit is attributed to the fall in realisation of Steel and power and at the same time due to higher operational costs.Besides, the inventory built up for nine months was sold for a price much lower than the prime rates. Despite steel volumes touching a historical high of 909 kilo-tonnes, the top-line remained flat due to a 12% fall in realisations.Depreciation increased by nearly Rs 70 crore as the company capitalised the plate mills. The company's focus on creating an export market for its upcoming capacity of 4-million tonnes resulted in a 52% increase in its other expenses at Rs 837 crore. However, an 18% fall in tariffs and non-availability of captive coal resulted in a 33% fall in net profit for the segment.

7 CONCLUSION

The main objective of this research was to understand the impact of the Ban caused on the economy of Indian Mining companies and also to understand the Growth pattern of the organisations both in term of Profits and Sales. The results obtained clearly shows us the Drastic decrease in the Profits of the Private sector companies as they lost most of their resources whereas there was no significant effect on the PSUs such as NMDC as it still held the license to mine. Private mining companies like Sesa Goa ltd and Jindal Power and Steel faced 90% and 33% drop in there net profit respectively. The study also revealed the various factors influencing the profits of the companies like subsidiaries, interest on fixed deposit etc.

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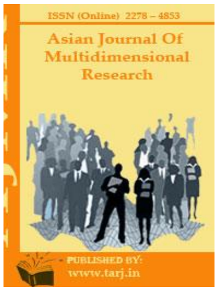

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CSR AND ITS IMPACT ON EMPLOYEE PERFORMANCE AND EFFICIENCY WITH SPECIAL REFERENCE TO A CITY - BANGALORE

Dr. N. Srinivas Kumar*

*Professor,
SRTIST,
Nalgonda.

ABSTRACT

PURPOSE: *The relationship of company CSR and its impact on its image with individual employee Performance should be found out to know whether corporate image attractiveness and performance have a positive relationship.*

DESIGN/METHODOLOGY: *On a sample of 100 employees working in various organizations, a survey was done with published scales on corporate image attractiveness, stake holder's identification and Performance. Correlations among the constructs were found out; to cross-check the reliability of the correlation, and hierarchical regression was made; in case of understanding the relationship between the number of corporate image attractiveness and performance, Chi-square based correspondence analysis was made.*

FINDINGS: *There is relationship between Performance and corporate image attractiveness. There is no relationship between stake holder's identification and corporate image;*

KEYWORDS: *Corporate image attractiveness, Corporate Social Responsibility, Stakeholders Identification.*

INTRODUCTION

It is the fact that there is no option except to accept the cause and consequences of the process of Liberalization, Privatization and Globalization (LPG). In view of this, rapid industrialization, technologies and urbanization took place and resulted development is confined to selected people and areas only. On the other side, it has widened the gap between the rich & poor and urban & rural and further to hazards and disasters by affecting the lives of the people as well as the environment. To compensate all these ill effects, there is a need to support the targeted or marginalized groups with effective training and rehabilitation supports matching to their skills, needs and vulnerability. In spite of the best efforts from the Government, Individuals, Funding Agencies and other Stakeholders, still there exists significant scarcity for the resources. Another challenge in this direction is the poor availability, accessibility and affordability (3As) of the resources with mismatched sustainability of the support or development. This led the stakeholders to search for an innovative and creative strategies and interventions aiming to achieve the sustainable development of the people and environment with quality. At this stage, Corporate Social Responsibility (CSR) helps to fill the gap with better business.

CONCEPT OF CSR

The concept of Corporate Social Responsibility (CSR) is to understand the process of business in the companies to produce an overall positive impact among the employees as well as in the society / community. The definition of CSR "is the continuing commitment by business to behave ethically and contribute to economic development while improving the quality of life of the workforce and their families as well as of the local community and society at large" and other

Looks "CSR is about business giving back to society". Now CSR has become mandatory for the companies to implement with sustainable strategies and interventions matching to the needs of the people and environment. CSR has seen as triple bottom line (TBL) reporting which is used as a frame works for measuring an organization performance against economic, social and environmental parameters. As reported in the literature, the rationale for CSR has been articulated in a number of ways. In essence, it is about building sustainable businesses, which need healthy economies, markets and communities. The key drivers for CSR are:

ENLIGHTENED SELF – INTEREST: Creating a synergy of ethics, a cohesive society and a sustainable global economy where markets, labor and communities are able to function well together.

SOCIAL INVESTMENT: Contributing to physical infrastructure and social capital is increasingly seen as a necessary part of doing business.

TRANSPARENCY AND TRUST: Business has low ratings of trust in public perception. There is increasing expectation that companies will be more open, more accountable and be prepared to report publicly on their performance in social and environmental arenas.

INCREASED PUBLIC EXPECTATIONS OF BUSINESS: Globally companies are expected to do more than merely provide jobs and contribute to the economy through taxes and employment's is well supported that without society, there won't be any business for any one. The broad view of the "Business in Society with CSR". In the process of CSR, the company needs to answer two aspects of their operations / activities as:

In general, all the stakeholders are keen in knowing the activity of the company (the outer circle) mainly in terms of its products and services, impact on the environment & local communities and development of its workforce including family members covering several areas like: health, water & sanitation, education, disability, housing, income generation, employment, recreation and other needs and thus look forward for better living with sustainability and quality of life.It is the fact that contributing to and supporting CSR should be the integral part of the business as it fetches several benefits to the Industry as well to its employees including society and environment. Some such benefits include:

Reduced Cost.

Increased business.

Feedback on products / services and future needs.

Better risk / conflicts management.

Better support for subsidies from Government and other sectors.

Scope for mobilization of resources for strengthening of CSR initiatives.

Recognition and awards.

Better sustainability with quality

JOB PERFORMANCE

Business Dictonary.Com, (2013) defines 'Performance' as "the accomplishment of a given task measured against preset known standards of accuracy, completeness, cost, and speed. In a contract, performance is deemed to be the fulfillment of an obligation, in a manner that releases the performer from all liabilities under the contract."

Campbell (1990, p. 704) defines individual work performance as "behaviors or actions of a staff member that are relevant to the goals of the organization." In simple terms, it is what the organization hires one to do, and do well. What is commonly accepted is that organizations need and value staff members who perform well, and these high performers are considered a valuable asset and a cutting edge for the organization (Yang, 2010; Aghdasi et al., 2011; Yucle and Bektas, 2012).

High performance of an individual employee is a pointer to the success of the human resources function, and the most important index that determines the success of an organization; it is obvious that all efforts of the organization are aimed at raising this. Further, such high performance gives the employee the job satisfaction, and multiple rewards too. Hence, performance is one metric which every party monitors, and whose ascent is a cause of joy for all and sundry.

The 6-item scale of Babin and Boles, 1998; Cronbach's alfa: 0.76) was used; the sample items are: (1) I am a top performer; (2) I get along with customers better than others.

RESEARCH METHODOLOGY

SAMPLE DESCRIPTION

The sample consists of 100 individuals working in different capacities and in different organizations in Bangalore state of India in different sectors like public and private ones. The copies of the instrument containing the questions on (a) demographic aspects like gender, age, length of service, number of friends, hours worked daily on an average and suchlike in the first part, and (b) research question-related items with 5-1 Likert scale in the second part were distributed to 100 working persons; the response rate is 48%.

The sample consists of 74% men and 26% women; age-based distribution of the same comprises 56% percent of persons in 20-30 years of age, 33% in 31-50 years, and 11% in 51-68 years of age. Income-based distribution of the sample consists of 30.% of the persons in the monthly income of less than Rs.20,000 (Rs= Indian Rupees ; Rupees 57 = 1 US$), 41% in Rs.20500-Rs.50,000, 15% in the bracket of Rs. 50,500-Rs.78,000, and 14% of persons who have 'not revealed income information'. When the length of service was the basis of grouping, 46% have put in less than 5 years of service, 33 % in 6-20 years, 21 % in 21- 40 years of service, and 1% in 'information not given' category. The sample represents a true microcosm of working persons' community in the state.

STATISTICAL ANALYSIS AND FINDINGS

Inter-correlations were calculated (Table No.1) on SPSS for variables namely, stakeholders Identification and performance, corporate image and performance; (2) a significant correlation is found between corporate image and its impact on the employee performance and efficiency..

To cross-check whether correlations are dependable, other tools are used.

FINDINGS

The programs or activities of CSR benefited for the below poverty line (BPL) people and increased their standard of living. It helped them to start their own living. In a short span of time a significant change was noticeable when companies conducted CSR, either it might be health camp, skill development program or any other activity.

LIMITATIONS

The questionnaire administrators are MBA students who may not have properly explained the meaning of each construct, and thus response errors may have found their way into the data while giving scores on each construct.

Further, the sample choice is convenience-driven but not randomized, and so sample representative ness may be slightly flawed.

SCOPE FOR FURTHER RESEARCH

Similar studies have to be undertaken on pan-India samples. The perceptions of working people in Bangalore may not reflect those of the entire India.

The impact of CSR on other constructs like sustainability engagement etc. should be explored.

CONCLUSION

Society and Company are complementary to each other. CSR is important because businesses are based upon trust and their fair dealings with the society. All the companies rely upon the society for the resources required to run their businesses like human resources and also to sell their products and services, the companies are totally dependent upon the customers, who are in turn an important part of the society. Organizations, being a part of society, have moral duties to serve the society and to contribute to their welfare. Lastly the main objective of corporate finance is to maximize shareholder value and to bring up the relation between identification and CSR

DATA ANALYSIS

CORPORATE NEW

	Frequency	Percent	Valid Percent	Cumulative Percent

Valid	Least attractive	2	10.0	10.0	10.0
	medium attracted	16	80.0	80.0	90.0
	highly attracted	2	10.0	10.0	100.0
	Total	20	100.0	100.0	

PERFORMANCE NEW

		Frequency	**Percent**	**Valid Percent**	**Cumulative Percent**
Valid	Medium satisfied	16	80.0	80.0	80.0
	Highly satisfied	4	20.0	20.0	100.0
	Total	20	100.0	100.0	

STAKEHOLDER NEW

		Frequency	**Percent**	**Valid Percent**	**Cumulative Percent**
Valid	Modertaely attached	9	45.0	45.0	45.0
	Highly attached	11	55.0	55.0	100.0
	Total	20	100.0	100.0	

STAKEHOLDERNEW * PERFORMANCENEW CROSSTABULATION

			PerformanceNew		**Total**
			Medium satisfied	**Highly satisfied**	
StakeholderNew	Modertaely attached	Count	8	1	9
		% within StakeholderNew	88.9%	11.1%	100.0%
	Highly attached	Count	8	3	11
		% within StakeholderNew	72.7%	27.3%	100.0%
Total		Count	16	4	20
		% within StakeholderNew	80.0%	20.0%	100.0%

STAKEHOLDER NEW * CORPORATE NEW CROSS TABULATION

			CorporateNew	**Total**

			Least attractive	Medium attracted	Highly attracted	
StakeholderNew	Modertaely attached	Count	2	7	0	9
		% within StakeholderNew	22.2%	77.8%	.0%	100.0%
	Highly attached	Count	0	9	2	11
		% within StakeholderNew	.0%	81.8%	18.2%	100.0%
Total		Count	2	16	2	20
		% within StakeholderNew	10.0%	80.0%	10.0%	100.0%

CORPORATENEW * PERFORMANCE NEW CROSS TABULATION

			PerformanceNew		Total
			Medium satisfied	Highly satisfied	
CorporateNew	Least attractive	Count	2	0	2
		% within CorporateNew	100.0%	.0%	100.0%
	medium attracted	Count	13	3	16
		% within CorporateNew	81.3%	18.8%	100.0%
	highly attracted	Count	1	1	2
		% within CorporateNew	50.0%	50.0%	100.0%
Total		Count	16	4	20
		% within CorporateNew	80.0%	20.0%	100.0%

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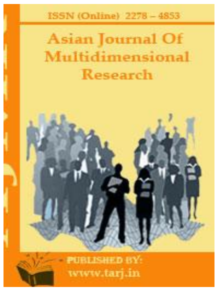

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IMPLEMENTATION OF RIGHT TO INFORMATION ACT, 2005 IN PUNJAB: AN ANALYSIS

Punamdeep Singh*
*Research Scholar,
Department of Public Administration,
Punjabi University,
Patiala, India.

INTRODUCTION

With the expansion of economy, people's quest for information from the government departments and various public authorities has increased. The Government thought it imperative to initiate steps to bridge the gap between the government and the people by enacting the Right to Information Act.

To make people feel that they are an integral part of the government system or governance, the UPA Government enacted the Right to Information Act, 2005 on June 15, 2005, which has made governance citizen-centric or people-participative.

Attempt has been made in this paper to examine the role of Punjab State Information Commission in implementing the Right to Information in Punjab. The paper also highlights some of the important initiatives taken by the Punjab Government in the implementation of Right to Information Act.

COMPOSITION OF PUNJAB INFORMATION COMMISSION

Punjab government has again been ahead of the other states, firstly in constituting the Punjab State Information Commission. The Commission was constituted on October 18, 2005. Mr. Rajan Kashyap was appointed as its first Chief Information Commissioner. After the superannuation of Sh. Rajan Kashyap on August 29, 2008, Sh. P.K.Verma, State Information Commissioner, was appointed as officiating Chief Information Commissioner and he continued as such till June 28, 2009. He was succeeded by Sh. R.I.Singh, IAS, Chief Secretary (Retd.), who assumed charge as Chief Information Commissioner on June 29, 2009 and his term of office is up to June 28, 2014. On November 13, 2009 Mrs. Jaspal Kaur and on August 11, 2011, B.B Thakur (IAS Retired) and Chander Parkash were appointed as other members (Commissioners) and the strength of the Commission rose to four. On February 14, 2012, four more State Information Commissioners, namely Ravinder singh Nagi, Narinderjit Singh (IAS Retired), Surinder Awasthi and Harwinder Singh Maan were appointed to the Commission, raising the effective strength to eight. Latter on May 28, 2012 two more State Information Commissioners, namely Satinder Pal Singh (IAS Retired) and Parveen Kumar (IAS Retired) were appointed to Commission, the strength rising to ten including

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CIC.[3] But a close look at the nature of Information Commissioners reveals that the Commission is completely bureaucratised and has been reduced to a mere tool for providing post-retirement benefits to civil servants. This is in violation of the spirit of RTI Act. Section 15 (5) of the Act, which stipulates that 'the State Chief Information Commissioner and the State Information Commissioners shall be persons of eminence in public life with wide knowledge and experience in law, science and technology, social service, management, journalism, mass media or administration and governance'.

ROLE OF PUNJAB STATE INFORMATION COMMISSION

The Commission, from the very beginning, was aware that the modern and state of the art information technology systems have to be adopted in office management and in court work. Therefore, in order to perform its duties as per the Act, the Commission has undertaken steps to create infrastructure and evolve systems for management of its affairs. With this objective in view, the Punjab State Information Commission launched its own website www.infocommpunjab.com way back on May 11, 2006. The entire information, as envisaged in the RTI Act 2005, is up-loaded on the website.[4]

In order to implement the Right to Information Act 2005 more effectively, it was felt that the full Commission should meet and address various issues. To achieve this objective, the meeting of the full Commission was held on August 21, 2009 and the again on November 06, 2009.

Since the Commission has adopted information technology (IT) enabled systems for office management and for the registry, some new features have been added into the website of the Commission, which are as under:-

1. **ORDERS:** All orders can now be accessed Commissioner-wise. Earlier, there was no option to search the orders passed by respective Commissioners.
2. **ADMINISTRATIVE ORDERS:** These are now available on website of PSIC.[5]

With the persistent efforts of the State Information Commission, the Government of India, has given a grant of Rs.21.00 lakh (70%), as first instalment towards IT enablement under the Centrally Sponsored "Strengthening, Capacity Building and Awareness Generation" Scheme for effective implementation of RTI Act for the following purposes:-

1. Procurement of computer peripherals;
2. Providing local area network;
3. Video- conferencing facility.

Government of India, Ministry of Personnel, Public Grievances and Pensions, Department of Personnel and Training, New Delhi, gave a grant of Rs.5 lakh as first instalment (70%) i.e. Rs. 3.5 Lakh on August 17, 2009. In order to purposefully spend the grant for the said purpose and creating awareness, the Commission carried out various programmes like seminars, press conferences and poster-making competition on RTI awareness.[6]

[3] http://infocommpunjab.com/AboutUs.aspx
[4] Government of Punjab, Annual Report of Punjab State Information Commission, Chandigarh, 2009, p.2.
[5] Ibid.,p.3.
[6] Ibid.

STATUS OF COMPLAINTS/APPEALS OF PUNJAB STATE INFORMATION COMMISSION

The status of Complaint/Appeal (cases) under the Right to Information Act, 2005 before the Punjab State Information Commission as on December 31, 2012 is as under:

TABLE 1.1

YEAR	BALANCE	RECEIVED	TOTAL (RECEIVED OF THE YEAR)	BALANCE DISPOSED OF	BALANCE
2005	-	20	20	-	20
2006	20	1083	1103	624	479
2007	479	2900	3379	2429	950
2008	950	3854	4804	3058	1746
2009	1746	5098	6844	5543	1301
2010	1301	5101	6402	5522	880
2011	880	5279	6159	4870	1289
2012	1289	5667	6956	5413	1543
Total Received = 29002		Total Dispose of= 27459		Balance= 1543	

Source: www.infocommpunjab.com

Table 1.1 indicates the number of complaints received by PSIC from October 2005 to December 2012 and its role in disposal of the complaints year-wise during the above said period. The table shows that the complaints went on increasing after every year. This is mainly due to growing awareness among the people regarding Right to Information Act. Similarly the PSIC has also played a very effective role in the disposal of the complaints. The PSIC received total 29,002 complaints from the general public from October 2005 to December 2012. The Commission was able to dispose of 27,459 complaints (approximately 95%) and only 1,543 complaints were left which are undisposed.

SPECIAL INITIATIVES TAKEN BY PUNJAB GOVERNMENT

The Right to Information Act, 2005 requires Public Authorities to improve their systems of management to facilitate the supply of information to the public. Several departments and functionaries of the State Government have taken different initiatives to reform their information systems.

MANAGEMENT OF INFORMATION IN THE PUBLIC WORKS DEPARTMENT (BUILDINGS & ROADS)

Punjab Roads and Bridges Development Board (PRBDB)-An Implementation Agency for World Bank aided Punjab State Road Sector Project (PSRSP) is amongst the first organization to become RTI compliant. Under the Right to Information Act, 2005, information related to functions and duties of PRBDB, a directory of PRBDB‘s officers and employees including their contact numbers, the monthly remuneration received by each of the officers and employees, names, designations and other particulars of the Public Information Officers and Assistant Public Relation Officers has been disclosed on the RTI website, http://rti.gov.in.[7]

Under RTI Act 2005, the public has access to information on request i.e. after submitting demand to Public information Officers. PRBDB with the intent of enhancing transparency and for suo – muto disclosure of information related to PSRSP, has adopted a Disclosure Policy in compliance with RTI Act 2005. Under of the Policy, PRBDB has made certain voluntary disclosure as well as on demand disclosure of the information related to PSRSP. The Policy has the objective to enhance disclosure of information, facilitate civil society oversight, develop a credible system to handle comments, grievances and develop effective monitoring systems.

MODES OF DISCLOSURE

PRBDB has adopted the following modes to disclose information:

- PRBDB website http://prbdb.gov.in.
- World Bank‘s Infoshop.
- Public Consultations.
- Public Information Kiosks.
- Print Media.
- Deputy Commissioner‘s Office.
- Village Panchayat Office.
- State and District libraries.[8]

RTI AND PUNJAB POLICE

Punjab Police earned the distinction of being one of the first organizations of Punjab Government to successfully implement the Right to Information Act, 2005, in its true spirit. It goes to the credit of Punjab Police that it adopted a pro-active stance even before the Act became effective. It did its ground-work well and played a praiseworthy role in operationalizing the provisions of the Act. Police Department was the first department of the State to post the relevant information on the national portal i.e. rti.gov.in. It was also one of the first to bring out a well-documented manual as prescribed under the Act. The need for transparency in the working of the police was highlighted in the Mission Statement of the State Police. In a positive departure from official apathy, the department had decided to treat noting as part of the main file for the purposes of dissemination of information much before a decision in this regard was given by the Central Information Commission.[9]

The State Police received more than 3,200 requests under the Act till the end of year 2010. Information was denied only in 644 cases while it was furnished in the remaining cases. Majority of

[7] Government of Punjab, Annual Report of Punjab State Information Commission, Chandigarh, 2006, p.49.
[8] Ibid., p.50.
[9] Ibid., p. 54.

AJMR
Asian Journal of Multidimensional Research
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these enquiries related to cases where investigations were already being carried on. These enquiries reports were not made part of the case file, and hence the heavy demand for their content.

One of the main reasons for the successful implementation of the Act by Punjab Police was its conscious decision to designate Senior Superintendents of Police as the State PIOs as far as district police was concerned. At the State level, Inspector General of Police, Headquarters is designated as State PIO. This has led to an active involvement of the senior leadership of the Police department in the implementation of the Act. All station house officers are designated as APIOs for purposes of the Act. Indirectly, the Act has also contributed positively in the rollout of the computerization plans of the department. Already, a Local Area Network has been put in place in the State Headquarter of the Police and it is expected to connect all districts/units by way of Wide Area Network in the near future. In the intranet of the department, already the concept of shared folders is being implemented so as to facilitate a faster exchange of information among the various wings of the organization. It is planned to make a large amount of information available to the public directly through the internet.

A large volume of literature in the form of pamphlets, hoardings etc. has been brought out by the State Police in order to make public aware about the various provisions of the Act. The Police Department has also conducted many in-house training programmes including one conducted jointly by Commonwealth Human Rights Initiative at Punjab Police Academy, Phillaur.[10]

IMPLEMENTATION OF RIGHT TO INFORMATION ACT 2005 AT DISTRICT LEVEL

i. Efforts have been made by the Deputy Commissioners at district levels to bring transparency in the working of district administration.

ii. Suwidha Centres were constituted at the district headquarters to provide all services right from providing stamp papers upto documents for preparation of passports. The major services include attestation of affidavits on the spot, delivery of birth and death certificates, passport applications, registration of marriages, countersignatures of documents, arms licenses, renewal of arms licenses, driving licenses, registration of vehicles, collection of electricity and telephone bills, delivery of copy of revenue record and court orders in a time bound manner. Software has been provided for all services so as to facilitate effective monitoring of applications in a time bound manner.[11]

iii. The service namely “Patwari at your Call” has been introduced in many districts of Punjab, after the enactment of Punjab Right to Information Act. Under this service a toll free number 655501 has been provided. Software has also been prepared incorporating mobile telephone numbers of all the patwaris etc. An applicant desiring to have a copy of revenue record or to redress his grievances can dial this number at any time of a night or day. Once an applicant submits the details on this toll free telephone number, a call is made immediately to the village patwari to provide copy of such records to the Suwidha Centre. Suwidha Centre with the help of courier service further passes all such documents at the residence of the applicant within a period of 48 hours from the time of first call made by the applicant. This telephone

[10] Ibid., p. 55.
[11] Sohini Paul, Charmaine Rodrigues & Venkatesh Nayak, “The Right to Information and Panchayati Raj Institutions: Punjab as a Case Study”, New Delhi, Commonwealth Human Rights Initiative, 2006, p.28.

AJMR
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Vol.2 Issue 12, December 2013, ISSN 2278-4853

number is not only available to the residents of the Punjab. People residing abroad have also been making use of this facility. Many residents of Punjab, settled abroad, who were not able to get their work done due to non accessibility to the government officers, are now in a position to record their grievances on this telephone number. The service of ―Pawari at your call has not only given relief to the public who generally had been complaining of the non availability of the patwaris in their office but has also reduced public interface with the government officers.[12]

iv. In so far as checking the scope of corruption during registration of documents is concerned, software has been developed to register these documents through computers. All telephone numbers of both vendor and vendee are recorded and sent to Suvidha Centre where an official confirms from all the vendors & vendees. This is expected to prevent officials from exploiting their position. Moreover, close circuit T.V. cameras have been installed in such offices and the same are being monitored in the D.C. Office.[13]

v. Another grey area where the public in general earlier faced great difficulties was regarding entering and attestation of mutation of immoveable property. To tackle this problem, software has been developed capturing all the registered sale deeds at the initial stage of registration of deeds. Mutation fee is also collected at the time of registration of such documents and such sale deeds are required to be compulsorily entered within a period of 14 days by the village patwari. In case any mutations are not entered in respect of some sale deeds, the computer generates a list of such documents immediately. The concerned Patwari is communicated through a telephone call and is asked the reasons as to why he has not been able to enter the mutation. Similarly, once the patwari enters the mutation, the same is supposed to be decided the Revenue Officers within a period of one month. Again a list is generated by the computer if revenue officer does not decide a mutation within prescribed period. Complete net working of the Govt. offices particularly office of D.C. office, Tehsildar. S.D.M. office has enabled the administration to monitor the delays, if any.

vi. Implementation of RTI Act is reviewed as one of the agenda items of meetings of all District Heads at the level of DC where various public authorities are asked to explain and the reasons for any delay in delivery the of information.[14]

The common people have a feeling that access to information, especially government information, has significantly helped them in solving many of their basic problems. The RTI Act has undoubtedly empowered the common people to address some of their basic problems, which they face in the day to day working of administration.

Though RTI Act has empowered the people, yet they receive many hardships in getting information from the public officers due to bureaucratic and non-cooperative attitude of the officers. Many people complained that they were discouraged by the PIOs from filing the application. They also face difficulties in getting the addresses of PIOs, especially for district and sub-district levels. There are 88 different sets of RTI rules in India and no one place where they are all available.

[12] Ibid.,n.6, p.56.
[13] Ibid.
[14] Ibid, pp. 54-58.

AJMR
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Differing rules mean differing amounts of fee to be paid, different modes of payment and even of filing applications.

The general public is not satisfied with the working of Punjab State Information Commission as it is dominated by bureaucrats. There is delay in the disposal of complaints and appeals.

To conclude, the RTI Act has had mixed results. While the awareness of the importance of transparency has indeed increased manifold, infrastructure is required to be built around it to allow it to work better. At the same time, the key to increasing accountability of public authorities lies in bringing about attitudinal changes – which is a very difficult job. The RTI Act is generally welcomed as a step in the right direction. However, there was concern regarding the negative spinoffs of the RTI Act. The spectre of harassment, and vexatious and frivolous applications, is also often raised. Admittedly, frequent requests for the supply of telephone bills, or travel claims, or other expense details, could be tedious. But this problem can be easily solved by putting all such items (that could possibly interest the public) on the web and making them proactively available in other appropriate ways. This would remove the potential of harassment. If the basis on which (and the circumstances under which) decisions are made or discretion exercised, is regularly shared with the people, they will educate themselves.

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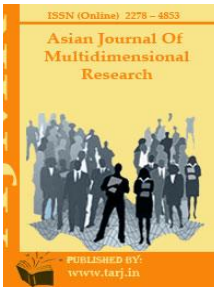

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A STUDY ON MIGRANT STEEL WORKERS OF MANDI GOBINDGARH, PUNJAB

Madhur Ojha*

*Department of Economics,
Panjab University,
Chandigarh, India.

ABSTRACT

Human migration is the natural manifestation of socioeconomic and technological growth/development. The normal course of migration is that it takes place from relatively low developed to high developed regions/ countries. The issue of migration is not a recent phenomenon in Punjab. The state however witnessed reversal of the trend and subsequent industrialization, globalizations etc, during the green revolution of sixties where large chunk of labour especially from Uttar Pradesh and Bihar find better employment opportunity in Punjab. Based on the primary and secondary data, this paper is an attempt to analyse migrant steel labourers in Mandi Gobindgarh, Punjab.

KEYWORDS: *Migration, Migrant Steel Labourer, Monthly Earnings, Monthly Remittances.*

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INTRODUCTION

Migration of workers is a human phenomenon. The term migration is very broad. It generally refers to shift from a place of residence to another place for some length of time or permanently including different types of voluntary movements. The normal course of migration is that it takes place from relatively low developed to high developed regions/ countries.

The issue of migration is not a recent phenomenon in Punjab. The state however witnessed reversal of the trend and subsequent industrialization, globalizations etc, during the green revolution of sixties where large chunk of labour especially from Uttar Pradesh and Bihar find better employment opportunity in Punjab. Thus, Punjab has historically been associated with tremendous population movements both national and international and is considered economically better-off state than Bihar and U.P. And it is, thus, the obvious reason for the migration of these poor rural migrants to Punjab. Today Punjab is one of the most sought after destinations from poor backward states' unskilled rural population.

AJMR
Asian Journal of Multidimensional Research
Vol.2 Issue 12, December 2013, ISSN 2278-4853

Migrants reach the state with varied intentions like working as seasonal labour or to settle in the state. These migrant workers' living/shelter arrangements are often extremely unhygienic with inadequate basic amenities. They pay for all their basic requirements of food, shelter, medical/health care and are generally left with/little savings, therefore, the debt cycle continues year after year. They are mostly illiterate and belong to younger age group and with large family size back home. Friends, relations and Influential people of their village employed in Punjab are generally instrumental in getting them migrated and finding the job. Regarding factors influencing migration from their state of origin are better prospects and regular employment, security of jobs, higher wage rate, better living condition etc. Along with those "Pull factors ' , the push factors include lack of employment, low wages, poverty, natural disasters, and indebtedness as also feudal power structure and associated social repression. On the other hand, these migrant populations directly or indirectly affect the lives of local people also. Since the migrant labourers are considered 'outsiders', in a social and linguistic sense, the focus is always on "the migrants as problem" rather than the "problems of migrants". Thus, with this an attempt has been made to explore the migrant steel labourers in Mandi Gobindgarh, Punjab.

DATA BASE AND METHODOLOGY

The study has been conducted in Steel town of Punjab that is, Mandi Gobindgarh, Punjab for the year 2013. This area has been purposively chosen as it is the largest steel market all over Asia and majority of the steel operations are performed by migrant labourers.

From this area, a simple random sampling technique was used to select five units where a sample of 10 workers from each mill was taken and thus, an aggregate sample of 50 workers- 23 local and 27 migrant- was selected. The primary data for the study have been mainly generated through a comprehensive questionnaire through personal interview method.

MAIN FINDINGS OF THE STUDY

PLACE OF ORIGIN - It was revealed that out of 50 respondents (23 local and 27 migrant), 77.78% (21) of migrant workers belongs to U.P. and 22.22% (06) belonged to Bihar. The interesting feature that came into notice is that all the (100%) respondents were found to be from rural areas.

Survey reveals that 77.78% (21) of migrant workers have directly migrated to Mandi Gobindgarh (Punjab) while only 22.22% (06) of workers first migrated to other states and then to Mandi Gobindgarh (Punjab). This implies that majority of workers have come directly to Mandi Gobindgarh as their friends and relatives were already working here and they helped them to migrate and get employment. This indicates that rural to urban migration is the dominant pattern among the different patterns of migration.

AGE AT THE TIME OF MIGRATION- The Table 1 clarifies that 81.48% (22) migrated in the age group of 12-20 years followed by 14.82% (04) in the age group of 21-29 years and 03.70% (01) in the age group of 30- above years. It signifies that due to pull and push factors, the migrant labourers are forced to leave their native places during a relatively younger age.

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TABLE 1: DISTRIBUTION OF RESPONDENTS ON THE BASIS OF DIFFERENT ASPECTS OF MIGRATION

Variables	Migrant Workers (n=27)
Place of Origin	
U.P.	21 (77.78)
Bihar	06 (22.22)
Total	27 (100)
Age at the time of Migration	
12-14	04 (14.82)
15-17	08 (29.63)
18-20	10 (37.03)
21-23	01 (03.70)
24-26	02 (07.41)
27-29	01 (03.70)
30- above	01 (03.70)
Total	27 (100)

Note: Figures within the bracket indicates percentage of the total respondents.

AGE GROUP AT THE TIME OF SURVEY- According to socio-economic profile (Table 2) of the respondents, migrant workers in the age group of 17-27 years constitute 44.45% (12) followed by 25.93% (07) in the age group of 28-38 years and workers in the age group of 39-49 years constitute 14.81% (04). However, the least number of workers that is 11.11 % (03) and 03.70% (01) falls in the categories of 50-60 years and 61- above years respectively. Thus majority of the migrants fall in the younger age group of 17-27 years because it is the preferred segment by the employers and also, this age group has to shoulder majority of social and demographic responsibility.

GENDER- The distinguishing feature which came into notice is that all (100%) respondents are males. There is no single female worker in all the five units visited. This implies that female workers do not prefer to work in the rolling mills due to occupational hazards and work place stress and also, employers prefers male workers in order to achieve higher efficiency, economy of cost and other supplementary benefits. Therefore, women employment in this sector is almost negligible.

MARITAL STATUS- The majority that is, 77.78% (21) of migrant workers are married as shown in Table 2. This means that married workers are the main earners of their families**.**

CASTE AND RELIGION - By looking at caste wise distribution of respondents, majority of migrant workers that is, 37.04% (10) each belong to OBC and SC categories followed by 22.22% (06) to General category and 03.70% (01) to ST category. This means that majority of workers belong to SC and .backward castes. Gill (2012)[15] also finds that labour both in rural and urban areas mostly belongs to SC, ST, OBC and minorities. As far as religion of the workers was concerned, all of the migrant workers (100%) belong to Hindu community

[15] Gill, Sucha Singh (2012), “Distribution of Income and Share of Wages in India: Labour under a Globalised economy”, Indian Journal of Labour Economics, Vol. 55 (1), January-March.

AJMR
Asian Journal of Multidimensional Research
Vol.2 Issue 12, December 2013, ISSN 2278-4853

EDUCATION - Education is a crucial input for development as it enables a person to understand his surroundings and environment in particular and to acquire information for promotion of his or her interests. In other words, education is the backbone and foundation of getting a job and performing better in the job. The right to education has been described as basic human right. Education is known as the third eye of the human beings. A man without education is equal animal (Ghuman, Ukpere and Sethi, 2012)[16]. Thus, education is the key that opens the doors of life.

From Table 2, the 37.04% (10) of migrant workers have education upto Middle level followed by 25.93% (07) with Matric level education and 14.81% (04) with Primary level education. Also, it has been observed that average years of education are 8 years for each worker. The overall picture indicates that literacy level is low among migrant workers.

TABLE 2: DISTRIBUTION OF THE RESPONDENTS ACCORDING TO THEIR SOCIAL BACKGROUND

Variable	**Migrant Workers (N= 27)**
Age	
17-27	12 (44.45)
28-38	07 (25.93)
39-49	04 (14.81)
50-60	03 (11.11)
61-above	01 (03.70)
Total	27 (100)
Marital Status	
Married	21 (77.78)
Unmarried	06 (22.22)
Total	27 (100)
Caste	
General	06 (22.22)
OBC	10 (37.04)
SC	10 (37.04)
ST	01 (03.70)
Total	27 (100)
Religion	
Hindu	27 (100)
Muslim	00
Sikh	00
Total	27 (100)
Education	
Illiterate	06 (22.22)
Primary	04 (14.81)
Middle	10 (37.04)
Matric	07 (25.93)
Total	27 (100)

Note: Figures within the bracket indicates percentage of the total respondents.

FAMILY SIZE – Table 3 shows that majority of the migrant workers (33.33%) have family size in the range of 3 to 4 followed by 29.63% have in the range of 5 to 6, 25.93% in the range of 7 to 8, 7.41% (02) in the range of 11-above and 3.70% (01) in the range of 9 to 10.

PATTERN OF LIVING- The 33.33% of migrant workers live among group of workers followed by 29.63% (08) living alone and 22.22% (14) live with their families. Only14.82% (04) of migrant workers lives with their relatives. Also, it can be seen migrant workers collectively take a room/house on rent and share the rent, simply aiming to save money. Results show that 55.55% of migrant workers share room with 1 to 5 people while 44.45% donot share. Those workers who do not share accommodation imply that either they are paying rent or they live in the mill quarters provided by the employer. Nevertheless, collective living is mainly due to economic reason: cost cutting. Of course, the sense of security and community feeling are other important reasons behind such a tendency of living together.

MONTHLY RENT - Table 3 shows majority of the migrant workers that is 77.78% (21) pays monthly rent as against 22.22% (06).

TABLE 3: DISTRIBUTION OF RESPONDENTS ON THE BASIS OF THEIR HOUSEHOLD CHARACTERISTICS

Variables	Migrant Workers (n=27)
Family Size	
1-2	0
3-4	09 (33.33)
5-6	08 (29.63)
7-8	07 (25.93)
9-10	01 (03.70)
11- above	02 (07.41)
Total	27 (100)
Pattern of Living	
Alone	08 (29.63)
Family	06 (22.22)
Relatives	04 (14.82)
Other workers	09 (33.33)
Total	27 (100)
Sharing Accommodation	
0	12 (44.45)
1	03 (11.11)
2	03 (11.11)
3	05 (18.52)
4	01 (03.70)
5	03 (11.11)
Total	27 (100)
Monthly Rent	
Do not pay rent	06 (22.22)
Pays rent	21 (77.78)

Note: Figures within the bracket indicates percentage of the total respondents

TABLE 4: DISTRIBUTION OF RESPONDENTS BY INCOME PATTERN

Variable	Migrant Workers
Monthly Income	
3000-5000	09 (33.33)
5001-7000	10 (37.04)
7001-9000	04 (14.81)
9001-11000	02 (07.41)
11001-above	02 (07.41)
Total	27 (100)
Average Monthly Income	6575

Monthly Expenditure	
1000-3000	14 (51.85)
3001-5000	08 (29.63)
5001-7000	04 (14.82)
7001-9000	01 (03.70)
9001-above	00 (0)
Total	27 (100)
Average monthly Expenditure	3681
Monthly Savings	
-3000-0	03 (11.11)
1-3000	12 (44.44)
3001-6000	10 (37.04)
6001-9000	02 (07.41)
Total	27 (100)
Average Monthly Savings	2894
Monthly Remmittances	
0	05 (18.52)
Upto 2000	12 (44.44)
2001-4000	07 (25.93)
4001-6000	01 (03.70)
6001-above	02 (07.41)
Total	27 (100)
Average Monthly Remittances	2157.40

Note: Figures within the bracket indicates percentage of the total respondents

MONTHLY INCOME – It is the low income in the native place which induces migration to the areas with better livelihood opportunities. In this study, monthly income of the 37.04 % (10) of the migrants is in the range of Rs. 5001-7000 followed by 33.33% (09) migrants in the range of Rs. 3000-5000, 14.81% (04) in the range of Rs. 7001-9000 while 7.41% (02) each in the range of 9001-11000 and 11001-above each (Table 4).

MONTHLY EXPENDITURE: It has been observed that highest percentage of expenditure for migrant workers is in the range of Rs. 1000-3000. This is simply because majority of migrant workers live alone here so, living alone cuts down the cost for migrant workers as compared to local workers.

MONTHLY SAVINGS: Table 4 reveals that 88.89% of migrant workers have positive savings. But, it has been noticed that migrant workers save in order to remmitt. So, savings of migrant workers are remmitted to their native places which are normally used for meeting consumption expenditure.

MONTHLY REMITTANCES: Remittances refer to transfer of money by worker (migrant worker) to his or her native place. It is treated as means of meeting the social obligations of migrants towards their aged parents and other family members.

Table 4 reveals that the average monthly remittances turned out to be Rs. 2157.40. This implies that migrant workers save a portion from their income and remit these savings. From the above it is observed that on an average, monthly savings of migrant worker is Rs. 2894, out of which, he remits Rs. 2158 to his native place. This means after remitting back also, he is able to save Rs. 736 monthly.

Thus, it is revealed that remittances have short as well as long term impact. The short term impact of remittance is an increase in household's income. It undeniably boosts consumption levels, investment and economic activities within the community. On the other hand, the long term impact is that, an improved economy and society would lead to increase in autonomy and decrease in dependence on external sources of income.

Therefore, remittances sent home by workers play a significant role not only to the individual migrant but also to their families, communities and the country.

FACTORS RESPONSIBLE FOR MIGRATION

It has been observed that all of the sampled migrant workers migrated to Mandi Gobindgarh, Punjab due to social, economic and psychological factors. Social factors include less civic ammenities; economic factors include push factors viz; poverty, low wage rate, unemployment at their native place and pull factors viz; better employment oppurtunities, high wage rates and better income and other facilities and psychological factors include poor life. All these factors lead to migration.

PROBLEMS FACED BY MIGRANT LABOURERS

Migrant workers are the highly disadvantaged group due to number of problems faced by them. Unhygienic living conditions have led to deplorable living conditions which have increased the health hazards of migrant workers making them more susceptible to diseases and infection. Majority of the workers live without their families and donot possess assets which have led to social isolation .Lack of basic ammenities available to the workers is another major problem faced by them. Since, they are conscious about ground reality in their parent states, where they would not be in position to get remunerative job. Hence, they have no choice but to continue.

RECOMMENDATIONS

The main policy implications and recommendations on the basis of analysis and field observations are as follows:

Education level is very low, they work at lower positions due to their poor productivity. Hence, they get poor wages and they cannot claim for more. If education level of workers is improved then their productivity will increase and they will be able to perform better and earn more. For educational development, the mill owners and government should establish educational institutes and training centers to make them educated about different rules and regulations as well as make them aware of their responsibilities.

Wages and salaries are not sufficient to lead a decent life, it may be hiked.

As the main reasons behind migration are unemployment and poverty, there is an urgent need to find out ways and means to supplement their incomes at their native places. It is very crucial to create employment opportunities in their native places.

There is also a need to evolve some institutional mechanism to protect the migrant labourer from the discrimination and ill-treatment they face at working place and also in the society. Their living conditions also need to be improved. Most of the migratory workers, sometimes hesitate to visit their families because of transport expenses. The railways may evolve some policy to issue a concessional ticket, may be twice a year, so that they may feel encouraged to visit their close relatives at their native place. It is the duty of our state and central government to aware these migrant labourers of the drawbacks pertaining from the consumption of intoxicants like bidi, tobacco etc. There is no doubt that our central government has got a lot of success and positive response with the implementation of NREGA in our country but there is a dire need of these kind of some more policies. Since, all the migrant labourers are working in the unorganized sector, the government must take some policy initiatives to improve their socio-economic conditions and also introduce some social security measures.

CONCLUSION

The steel sector in Mandi Gobindgarh contributes to the development of the country in general and to the development of Punjab in particular. Due to participation in this income generating sector, the life and status of steel workers in the society got upgraded. However, largely, the condition of migrant steel workers is very frustrating. They face various crises and the print media had written many reports had aired many pathetic stories on their low wages, unfriendly working environment, health issues, nutrition, insurance, etc. but feeble measures have been taken so far to address these problems. Overall, these problems are hampering the production and environment of the steel sector and if these obstacles are not removed, the sector may be affected more and more in the coming days. Last but not the least, steel workers, who are the major workforce behind this sector, must be recognized properly and concrete ideas and their implementation should come to lessen the plight of them. Unless and until the basic rights of the workers are ensured, it may not be expected that this sector will achieve its desired goal. If the recommended measures are implemented then it may improve the present situation and the workers and owners may achieve their goal.

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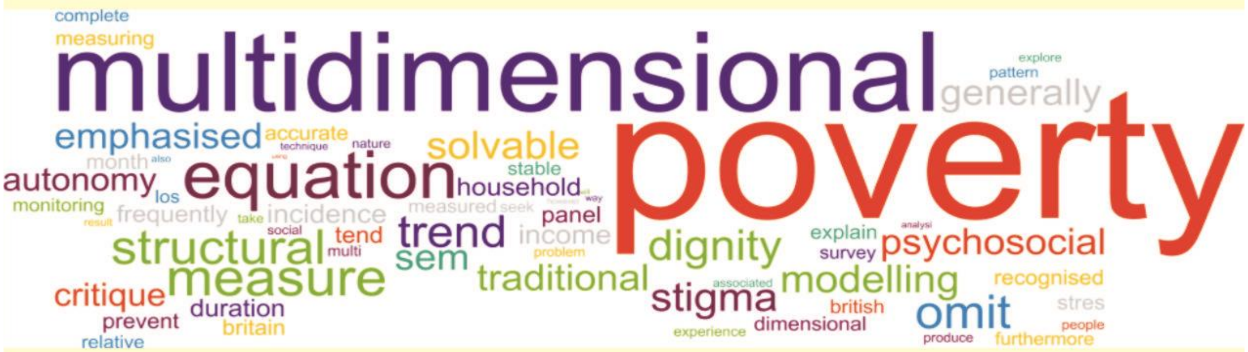

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