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SANCTIFYING VIOLENCE: JIHAD TERRORISM IN INDIA

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INTRODUCTION

Since the last decade of the 20th century, India has been facing various forms of terrorist violence ranging from separatist and ethnic terrorism to ideological and religion driven terrorism. With the emergence of new and hybrid extremist and terror organizations and conglomerates, there have been a drastic change in the nature of terror tactics, technology and networks that spread in the hinterlands of India and beyond. Geographically speaking, the three zones which have been witnessing brisk terrorist activities are: Jammu and Kashmir (jihadi separatist, cross border terrorism), Northeastern States (separatists, ethno-islamist, cross border terrorism) and Central-Eastern States (left wing extremism/naxalite). However, in the beginning of this century, with the terror attack on Indian Parliament in December 13, 2001, the country has been experiencing serious menaces from the Islamic terrorist organizations that have infiltrated into India mostly from neighboring countries with the sole objective of perpetrating the so called jihad. Since then, the jihadists have expanded their terror bases and sleeper cells across the country thereby increasing their activities in urban centers of India, targeting strategic infrastructures and financial lifelines of the country.

This paper deals with the jihad terrorism in India with special focus on the major organizations operating and perpetrating terrorist violence in the country. In this context, two indigenous groups, Student Islamic Movement of India (SIMI) and Indian Mujahideen would be discussed elaborately to understand the homegrown factor of the terrorist movement.

After the demolition of Babri Masjid in North Indian state of Uttar Pradesh in December 6, 1992, Pakistan started sponsoring cross-border terrorism as proxy war against India. Later it turned out to be a systematic terrorist movement against India with the involvement of at least two sets of players. The first set of terror groups comprises of Pakistan based Lashkar-e-Taiba (LeT), Jaish-e-Mohammad (JeM) and based in both Pakistan and Bangladesh Harkat-ul-Jihadi Islami (HuJI). The second set is a network of disgruntled Muslim youths, students and criminal elements which largely work as a support system for the major terror outfits cited above, e.g. Student Islamic Movement of India (SIMI) and of late, a full grown jihadi organization Indian Mujahideen (IM).

Following the demolition of Babri mosque, the homegrown jihadi terrorism has spread its tentacles extensively throughout the country. It was further strengthened after the 2002 Gujarat communal riots. In recent times, JeM and LeT along with the HuJI are collectively utilizing India's porous eastern border for anti-India activities and by establishing their bases in neighboring Bangladesh, Nepal and in the Middle East for movement of trained cadres and finances for their operations. These groups are recruiting Indian Muslim youths, sending them to Pakistan for training and re-inducting them via Bangladesh to carry out terrorist attacks in India. Many recent terror strikes like the serial blasts in Delhi, twin blasts in Varanasi and the Mumbai carnage are results of these collective efforts of these groups.

In its Annual Reports, the Home Ministry of India has also noted the involvement of JeM, LeT and HuJI in most of the terror strikes in the country. Recently, the emergence of Indian Mujahedeen (IM) as indigenous (home grown) jihadi organization with active supports from all Pakistan based terror groups has raised concerns in Indian security establishment. These groups have been using their sleeper cells to carry out urban and mass casualty attacks.

PAN-INDIAN TERROR ORGANIZATIONS

LASHKAR- E -TAIBA: Lashkar-e-Taiba (Army of the Pure), LeT is the most deadly Pakistan based terror outfit that has been spearheading maximum attacks in India. Although LeT has its old operational base in Jammu & Kashmir, it has spread its area of activities from Western Gujarat to eastern border of Manipur and West Bengal, and from southern state of Kerala to Jammu & Kashmir in the North. The LeT is the military wing of the erstwhile religious organization, Markaz Da'wat wa'l Irshad (MDI), which later changed its name into Jama'at-ud-Da'wah (JUD) following 9/11 attacks in the USA when the Lashkar outfit was banned and announced as Foreign Terrorist Organization by the United States.¹ Hafiz Muhammad Saeed is the chief of Lashkar-e-Taiba. Zaki-ur Rehman Lakhvi, Yahiya Mujahid (spokesman) Abdullah Muntazer Gaznavi (media handler) and Abu Hamza are some of the prominent LeT operatives.

In early 1990s, a terror outfit called Islami Inquilabi Mahaz was very active in the Poonch district of Jammu & Kashmir. During the same period, many Pakistani and Afghan mercenaries infiltrated across the Line of Control (LoC) and the presence of LeT was detected in tandem with the Islami Inquilabi Mahaz. However, the first ever LeT attack was reported in August 1992 when militants killed nearly 19 Indian Army soldiers in J&K. At a meeting held at Tehran in 1993, the LeT had forged an understanding with the Jammu and Kashmir People's Conference (JKPC) and Al Barq. This paved the way for their joint operation/mission in J&K.

The JUD/LeT and their leaderships are affiliated to the Ahle-Hadith school of thought, a reformist Islamic movement.² The objectives of LeT are to establish Nizam-e-Mustafa (God's government) in the world and merger of J&K with Pakistan. Later, with Pakistan ISI's behest, it added anti-India goals: to destabilize India and impede its economy. LeT has introduced Fidayeen missions in Jammu and Kashmir and intermittently striking India's heartlands with its tactics of indiscriminate shooting and grenade attacks.

Pakistan's July 2009 dossier for the first time admitted that the LeT has carried out the November 26, 2008 multiple Mumbai attacks. The dossier named Senior LeT operatives Zaki-ur-Rehman Lakhvi as the mastermind. Among other attacks, the December 2005 Indian Institute of Science campus (Bangalore) attack and October 2005 Delhi serial bomb explosions were carried out by LeT operatives. The outfit carried out an audacious attack on a CRPF recruitment center

in Rampur, Uttar Pradesh, on January 1, 2008. The Rampur attack was considered to be the dress rehearsal for Mumbai mayhem later that year as it came just over a month after November 2007 multiple blasts in court premises in three major cities of Uttar Pradesh: Lucknow, Faizabad and Varanasi.

JAISH-E-MOHAMMED: Jaish-e-Mohammed (Army of the Prophet), JeM is a Pakistani based terrorist outfit. It was mainly active in Jammu and Kashmir in its initial phase, but later it collaborated with LeT for terror acts beyond J&K. Maulana Masood Azhar is its supreme leader. JeM is a splinter group of Harkat-ul-Jihadi Islami (HuJI), an Islamic outfit that formed in early 1980s to fight war against former Soviet Union in Afghanistan. Maulana Masood Azhar was a member of HuJI before he established JeM on January 31, 2000 in Karachi in Pakistan.³ Before that, Azhar was released from Indian prison in December 1999 in exchange of hostages in the hijacked Indian Airlines Flight IC 814.

JeM's main objective is the secession of the State of Jammu and Kashmir and its merger with Pakistan and destabilization of India. The group claims that each of its offices in Pakistan would serve as schools of jihad. Most of the Jaish-e-Mohammed terror acts are fidayeen (suicide terrorist) attacks. In this mode, terrorists of the outfit storm a high security target, including security forces' bases, camps and convoys before they are killed by retaliatory action. JeM is closely linked through the Binoria Madarsas in Karachi, with the former Taliban regime of Afghanistan and its protégé, Osama bin Laden and his Al-Qaeda network. The outfit is also reported to have links with Sunni terrorist outfits operating in Pakistan such as the Sipah-e-Sahaba Pakistan (SSP) and Lashkar-e-Jhangvi (LeJ). Its cadres are mostly Pakistanis and Kashmiris, but also include Afghans and Arab veterans of the Afghan war. The outfit was involved in the Indian Parliament attack on December 13, 2001. Prior to this, JeM had perpetrated similar kind of suicide operation storming J&K Legislative Assembly in October 2001, killing nearly 35 persons, including 10 security force personnel.

HARKAT-UL-JIHAD ISLAMI: Harkat-ul-Jihadi Islami, (Movement of Islamic Holy War), HuJI has emerged as the largest international Sunni Islamic jihadi organization created in and by Pakistan after the Lashkar e Taiba. The outfit is broadly based on two countries as HuJI-Pakistan and HuJI-Bangladesh (HuJI-B) where the later is more potent than the earlier one. HuJI-B cadres are active in India and they are mostly infiltrated from India's eastern corridors. HuJI, in collaboration with other Pakistan based outfits such as JeM, LeT and indigenous radical organization, Student Islamic Movement of India (SIMI) perpetrated terrorist attacks in various parts of the country. Although HuJI has existed in the subcontinent since the early 1980s with active support from Pakistan-based Deobandi religious bodies, including the Jamaat-ul-Ulema-e-Islami (JuI), most recently HuJI has set up Indian units in Uttar Pradesh. It also has bases in Rajasthan, Karnataka, Maharashtra and Andhra Pradesh. HuJI with direct logistical help from LeT, JeM and SIMI, has coordinated many attacks in India in recent past including the March 2006 Sankatmochan Temple blast in Varanasi, May 2007 twin blasts in Hyderabad and in the serial bomb blasts in May 2008 in Jaipur.

HuJI identified itself as the second line of defense for every Muslim.⁴ Its initial objective was to organize relief camps for the Afghan mujahedeen during the Soviet-Afghan war. Afterwards, it began to recruit and train mujahedeen with support from ISI and grew as a terrorist outfit. Since the outfit has different units in different countries, it has multiple objectives and activities. HuJI contingents operating in Pakistan or Jammu and Kashmir initially focused on liberating J&K, but

its current mobilization outside J&K portrays its present strategy to spread terrorism across the country and destabilize India with support from the proscribed Students Islamic Movement of India (SIMI), ISI and other Islamist extremists. HuJI has its bases not only in Bangladesh, Pakistan, J&K and some other pockets in India, but also by 2005, it has spread its tentacles to almost 24 countries, including Chechnya, Fiji, Iran, Ireland, Malaysia, Myanmar, Philippines, Tajikistan, Uzbekistan, the United Kingdom, the United States, and parts of Africa and the Middle East.⁵ In March 2008, the US has blacklisted Harakat-ul-Jihad-i-Islami Bangladesh (HuJI-B) for attacks in India and other countries, as a "global terrorist organization".

INDIGENOUS TERROR GROUPS

STUDENTS ISLAMIC MOVEMENT OF INDIA (SIMI): Students Islamic Movement of India, SIMI was founded in 1977 at the University of Aligarh, Uttar Pradesh, as a radical student outfit. The interlinked triad of the ummah, caliphate and jihad determined SIMI's postures and activities in the country. Therefore, the group's logo includes a Quran, an AK-47 assault rifle and a globe. SIMI started as a united platform for Muslim students and youth in the country, with the objective to restore the Caliphate for the unity of the ummah by rejecting the concept of nationalism, secularism and democracy.⁶ The group's aim was to establish Dar-ul-Islam (land of Islam) by using violence, if necessary, to convert non-Muslims.

In the early 1990s, SIMI activists were indoctrinated by Pakistan's ISI and they travelled far and wide to garner support. The outfit convened an Ikhwanul (Muslim Brotherhood) conference in Kanpur city in October 1999 which was attended by around 20,000 people including Sheikh Yaseen (Hamas), Qazi Hussain Ahmed (JI, Pakistan) and the imam of the al Aqsa mosque. In 2001, SIMI again convened a mass conclave in Mumbai, especially for Muslim youths. It was here that SIMI urged fellow Indian Muslims to launch an armed jihad in India with the establishment of an Islamic caliphate as the goal. The SIMI network is actively involved in conversion in the southwestern states of India.⁷

SIMI has had strong logistical and operational ties with Kashmir-centric Pakistani terrorist outfits like Hizbul Mujahedeen, Lashkar-e-Taiba and Jaish-e-Muhammad. In late 2002, Maharashtra police seized as many as 30 compact discs containing speeches of Maulana Masood Azhar, chief of Jaish-e-Muhammad, along with clippings of communal riots in Gujarat from SIMI offices in Aurangabad. Also, SIMI's pro-Taliban stance in the wake of the 9/11 terrorist attacks, the group's anti-U.S. demonstrations in Madhya Pradesh, Uttar Pradesh, Maharashtra, Gujarat and Rajasthan, and SIMI's glorification of Osama bin Laden as the "ultimate jihadi" prompted the Indian government to impose a ban on the group in 2001.

After the government proscription, SIMI operated closely with the Hyderabad-based Tehreek Tahaffuz-e-Shair-e-Islam and the radical Islamic vigilante outfit, the Darsgah Jihad-o-Shahadat ("Institute for Holy War and Martyrdom") which has countrywide centers teaching self-defense training to Muslim youths and aims to make the Quran the constitution of India. SIMI also operated through the Islamic Youth Front in Kerala and the Tamil Nadu Muslim Munnetra Kazhagam. Intelligence agencies have established SIMI's involvement in major terrorist strikes in India and believe that the outfit has created the country's first homegrown terror network called the Indian Mujahedeen (IM). SIMI attempts to indoctrinate Muslim youths by convincing them to fight for Islam. To accomplish this goal, SIMI uses provocative audio/video clippings which selectively depict the atrocities committed against Muslims from Gujarat to Kashmir and from Bosnia to Afghanistan.

What was started as a student movement, SIMI has become a major radical Islamist movement in due course with a strong presence in most of the northern and southern states of India. SIMI, along with other militant outfits, has jointly carried out many terrorist acts including the September 13, 2008 serial blasts in Delhi and multiple explosions in Ahmadabad and Jaipur as well as blasts in Uttar Pradesh courts in the recent past. SIMI has operational ties with many foreign militant student groups, including the Saudi Arabian Jamayyatul Ansar (JA), whose membership is comprised of former SIMI activists and expatriate Indian Muslims.

According to SIMI, a true Muslim cannot lead his life in accordance with Islam in a pluralist, secular society which is un-Islamic. Thus, an organized struggle to establish the Islamic state is largely imperative and a duty for each Muslim.⁸ It also believed in the jihad and ready to wage it against non believers and whoever put hurdles in the path of the struggle for establishing the Caliphate. Gradually, SIMI's adoption and vigorous persuasion of Quran, Jihad and Shahadat (Martyrdom) as constitution, path and desire respectively branded it as radical and violent outfit.

INDIAN MUJAHEDDEEN: Indian Mujahedeen (IM) has emerged as a well-organized jihadi terrorist group in India, claiming responsibility for a number of terror attacks perpetrated in various urban centers of India during 2007-2008. The exact date of IM's formation is not known. However, the recent arrest of a number of IM operatives has revealed its possible existence and involvement in terror strikes in India as far back as October 2005.

IM came into the open for the first time in November 2007, when simultaneous bomb blasts targeted lawyers in court premises in three Uttar Pradesh cities—Varanasi, Faizabad and Lucknow. IM described the attacks as “Islamic raids” and justified them as revenge against lawyers who had allegedly assaulted a couple of Jaish-e-Muhammad terrorist suspects. IM also alleged that the lawyers had refused to take cases involving other alleged terrorists, including suspected HuJI leader and Phulpur-based Islamic cleric Muhammad Waliullah, the alleged mastermind of the March 2006 Sankatmochan temple blasts in Varanasi.

Basically, members of IM are mainly drawn from proscribed outfits such as the Students Islamic Movement of India (SIMI), the Pakistan-based LeT and the Bangladesh-based HuJI. IM's email statements indicate their ties with SIMI when they put forward demands for the release of SIMI cadres under detention or serving jail terms. However, the newly emerged IM continues to deny any connection with Pakistan, Bangladesh, or any of their agencies (e.g. Pakistan's Inter-Services Intelligence [ISI] and Bangladesh's Directorate General of Forces Intelligence [DGFI]). It also denies any links with terrorist groups such as LeT and HuJI.

In IM mode of terror strikes, email messages have typically been sent out to the media prior to the attacks, describing IM viewpoints on issues such as the Babri mosque demolition, the Mumbai riots, the communal violence in Gujarat that followed the 2002 torching of a train carrying Hindus, and various atrocities against the Muslim community in Gujarat and beyond. IM cites these incidents as reasons for their jihad. IM's objectives could be comprehended from its email manifestos which calls for spreading Islam in India and waging jihad against the “infidels” (non-Muslims, i.e. Hindus) and establishing “God's government” according to Quranic tenets.

The Indian Mujahedeen has been trying to garner support from India's teeming Muslim population, often by raising indigenous issues in its manifestos. Since the Uttar Pradesh Court attacks, IM, as a home-grown jihadi outfit, has claimed responsibility for at least four major

terror strikes in 2008 that targeted civilians. Each attack came with prior emails to media citing a list of anti-Muslim atrocities in the country. The group justifies the violence by tagging the terror campaign as the “rise of jihad” and the “revenge for Gujarat.” The top leaders have been identified as Riyaz Bhatkal, Abdul Subhan Qureshi, Amir Reza, Iqbal Bhatkal, Muhammad Khalid, Shahzad Ahmed, and Ariz Khan. The most surprising revelation has been the many IT professionals found to be involved in IM’s activities, including wealthy professionals Asghar Peerbhoy, Salman Kadar Shaikhand and Asif Bashiruddin Shaikh, who have played pivotal roles in generating funds for the outfit and planning attacks.

The Indian Mujahedeen has four wings, each wing having a distinct responsibility for spreading terror in India with the LeT’s active assistance: Shahabuddin Ghouri Brigade which is headed by Amir Raza and largely responsible for planning and executing attacks in southern India. The Muhammad Ghaznavi Brigade is responsible for planning and executing terror strikes in northern India and Shaheed-al-Zarqawi Brigade is responsible for targeting political and other important personalities of the country as well as organizing suicide attacks. IM has a media Wing which is headquartered in Pune, Maharashtra. The wing is responsible for email and print media communications/press release of manifestos before or after the blasts.⁹

IM has claimed responsibility for a number of terrorist acts across India between 2006 and 2008, including the Mumbai commuter train blasts (July 2006); the serial blasts in Uttar Pradesh (November 2007); serial explosions in northeast India’s Assam and Tripura states, (October 2008); and attacks in Jaipur city (May 2008), Bengaluru (July 2008); Ahmadabad (July 2008); and Delhi (September 2008). The Assam and Tripura (Agartala) attacks were claimed by the previously unknown Islamic Security Force-Indian Mujahideen (ISF-IM), which appeared to be IM’s northeastern franchise. Lastly, investigations into the November 2008 Mumbai episode reveal tell-tale signs of IM’s footprint, though the evidence is not yet conclusive. According to intelligence sources, a huge amount of money was sent from the Gulf through IM’s Riyaz Bhatkal to execute the Mumbai carnage. The recent probe into LeT’s Chicago conspiracy (which is directly linked to the Mumbai terror events) revealed that prime suspect David Headley and Tahawwur Rana received logistical support from IM operatives while they were in India. IB believes that Bhatkal knew about the Mumbai attack plan and helped arrange local logistics through his underworld links in the city.

As IM cadres have been arrested from different parts of India, it clearly demonstrates the geographical reach of the outfit’s terror network that engulfs the length and breadth of the country and possibly extending into neighboring states. Though many details of IM’s organization remain unclear, some facets of the mystery were unraveled during the interrogations of arrested cadres, documented in the 1,809- page charge sheet filed by the Mumbai Crime Branch. 21 IM members have been charged for conspiracy, damaging a place of worship with intent to insult a particular religion, collecting arms for waging war, and waging war against the country. Most of the accused are from Azamgarh in Uttar Pradesh and are well-qualified professionals. Among the 21 suspects is Muhammed Saif, who was involved in the September 13, 2008, New Delhi serial blasts and was later captured during the controversial October 19, 2008, Batla House raids, in which two suspects were killed. Since his arrest, Muhammad Saif has provided details of the IM organization and its countrywide activities. According to his confession, the Indian Mujahedeen has four wings, each wing having a distinct responsibility for spreading terror in India with the LeT’s active assistance.

CONCLUSION

In the foregoing discussions, it has been clearly observed that Pakistan is waging a proxy war against India through Kashmir centric cross-border terrorism for its territorial ambitions. Beyond Kashmir also it is actively supporting the home grown terror outfits to perpetrate violence in other parts of India especially the large and small cities thereby effecting massive damage and destruction of lives and properties. The central government had proscribed many outfits for their anti-India activities; but the outfits are changing their names frequently but not their nefarious activities making the mockery of the government proscriptions. Many terror outfits are still flourishing with political and religious patronage from across the borders. Outfits like HuJI, LeT, Jaish and Hizb are still focusing on India, getting all their support from Pakistan's ISI and its Bangladeshi counterpart, Director General Field Intelligence (DGFI) who have formed a deadly alliance against India. Most of these above mentioned terrorist groups are members of Osama bin Laden's International Islamic Front and vowed to fight for the Muslim Ummah (the community of believers). Indian government is finally pursuing the idea of proscribing nearly 100 terrorist entities, both regional and international. In August 2009, the Indian government issued an order detailing the implementation of Section 51A of the Unlawful Activities (Prevention) Act, 1967, which empowers the government to freeze and seize any financial assets or economic resources held by any suspected individuals or entities engaged in or suspected to be engaged in terrorism activities.

Adhering to U.N. guidelines, the Reserve Bank of India (the apex bank of the country) directed all banking and commercial institutions to scan all existing accounts to ensure that these are not held by or linked to any entity or individual figured in the U.N. list of terrorists and terror-related organizations. The Reserve Bank of India issued a similar directive to all financial institutions to be on the alert for entities linked with al-Qaeda and the Taliban and mentioned in the UNSC list of designated terrorist groups (Indian Express, November 12, 2009). The revised list will include all the groups already designated as banned entities under the United Nations Security Council (UNSC) Resolution 1267, the U.N. sanctions regime which covers entities associated with al-Qaeda and the Taliban irrespective of their locations. Unlike some other countries and international agencies, India does not have a consolidated terrorist list which includes individuals, charities or undertakings associated with either al-Qaeda or Lashkar-e-Taiba. However, recently the Home Ministry of India has prepared a new updated list of terror entities which will certainly help to fight international terrorism.

The 2008 Mumbai terror attacks and subsequent national and international developments have forced India to realize that in order to curb transnational terror groups like Lashkar-e-Taiba or al-Qaeda, there is a need for strong international cooperation, mutual understanding and counter terrorism mechanisms. In light of India's experience with terrorist groups evading proscription by operating under different names, it is imperative that a comprehensive proscription be developed that would ban not only terrorist groups, but also their front organizations and sympathetic groups and individuals. A step in this direction was recently undertaken with the June 4 proscription of the Indian Mujahideen (IM), a group believed responsible for several bombing campaigns and allied to SIMI and the LeT. The government's ban includes all of IM's formations and front organizations.

Rather than just being a reflection of regional concerns, the expanded list of designated terrorist groups conveys India's priorities and security interests at a global level. To remain a front-runner

in the global fight against terrorism, it is necessary for India to step up its legal mechanism and counter terrorism framework for dealing with transnational terrorism, including new measures related to financing and support for terrorism at home and beyond.

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LEADERSHIP EFFECTIVENESS AS PERCEIVED BY WORKERS IN RR-INN

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ABSTRACT

The present study investigated the leadership effectiveness of workers in RR-Inn. The study aims to find out the perception of workers towards the effectiveness of leadership of their managers. Descriptive method was used to solve this problem. A sample of 200 workers responded to this study. Leadership effectiveness scale was used to collect data. The study revealed that the workers perceived moderate effectiveness of leadership of their managers. The male and the female workers significantly differ in their perception. The workers who were technically qualified significantly differ in perceiving leadership effectiveness of their managers. Needed recommendations were provided.

KEYWORDS: Leadership Effectiveness, Perception.

INTRODUCTION

Good leaders are made not born. If one has the desire and willpower, he can become an effective leader. Good leaders develop through a never ending process of self-study, education, training, and experience (Jago, 1982). These do not come naturally, but are acquired through continual work and study. Good leaders are continually working and studying to improve their leadership skills; they are not resting on their laurels. In the words of Northouse's (2007, p3) Leadership is a process whereby an individual influences a group of individuals to achieve a common goal. The importance of the leadership qualities of managers in the hospitality industry today can't be overestimated. The recent economic downturn has made hotel accommodations a luxury item with many travellers and its leadership that will bring guests to the door. Managers who exhibit good leadership qualities can make or break a business. The leadership qualities in hospitality industry managers are similar to the qualities of leaders in other successful businesses. Both "people skills" and "business skills" are needed and a good manager will exhibit both.

REVIEW OF LITERATURE

The review of related literature is a powerful instrument in the hands of an investigator hence several literature had been reviewed.

Derya Kara, Muzaffer Uysal, M. Joseph Sirgy, Gyumin Lee (2013) "The effects of leadership style on employee well-being in hospitality" The investigators conducted a study to test the notion that transformational leadership style is more effective than transactional leadership style by fostering employee well-being enhancing quality of work life and life satisfaction as well as increasing organizational commitment and decreasing employee burnout. They surveyed 443 employees at 5-star hotels in Turkey. The results provide support for the positive effect of transformational leadership in the hospitality industry, which implies that hospitality managers should be trained to use a transformational leadership style to enhance employee well-being.

Men, Linjuan Rita. and Stacks, Don (2012). "Measuring the Impact of Leadership Style and Employee Empowerment on Perceived Organizational Reputation" The current study examines the impact of organizational leadership style and employee empowerment on employees' perception of organizational reputation. The results showed that transformational leadership positively influences employees' perception of organizational reputation, not only directly but also indirectly, through empowering employees.

Meng, Juan. and Berger, Bruce.(2011) "Leadership Effectiveness Intervention: A Theoretical and Empirical Examination on Organizational Culture" An established measurement model of public relations leadership is used in this study to test the causal effect organizational culture can have on leadership effectiveness. Based on the answers from a group of senior public relations executives (n = 222), this research identified the perceived differences between "excellent" versus "perceived" organizational culture.

SIGNIFICANCE OF THE STUDY

This study focuses on the Leadership Effectiveness of the various Departmental Managers and the General Manager of a Three Star Hotel in Tamil Nadu. For this study the investigator has chosen The Hotel RR Inn in Tirunelveli as the base of study.

Hotel RR Inn is located at the Heart of Tirunelveli city. The reason for choosing RR Inn for the present study was of both a personal and professional interests. One of the major reasons to choose this hotel was that the investigator himself a Diploma holder in Hospitality management and has working experience in hotel Industry and the investigator understands the day to day problems faced by employees in hotels due to the ineffective leadership in hotels. Another reason for choosing RR Inn as the base of study is that the investigator had a bad experience as a customer of the same hotel and did not find an effective leadership in the hotel from a customer's (outsider's) point of view.

OBJECTIVES

- To find out the level of leadership effectiveness of managers as perceived by the employers of hotel RR Inn.
- To find out significant difference between worker in perception of leadership effectiveness of managers in RR Inn with respect to Gender and Educational Qualification

HYPOTHESIS

- There is no significant difference between worker in perception of leadership effectiveness of managers in RR Inn with respect to Gender and Educational Qualification

METHODOLOGY

After reviewing the characteristics of the different methods of business research, the investigator had employed descriptive method using survey as a technique for the present study. The investigator had used census sample i.e all the employees of the concern had responded to this present survey. The sub sample was on the basis of gender, qualification and experience in the industry. The sample consists of 200 employees.. The investigator had developed and used Leadership Effectiveness Scale for collection of data. The scale has 50 items contributing 10 items each for five dimensions such as Interpersonal Relations, Intellectual Operations, Behavioural and Emotional Stability, Adequacy of Communication and Operation as a Citizen. There were five alternatives Always, Often, Occasionally, Rarely and Never which were scored 5,4,3,2,and 1 respectively for positive items and reversely scored for negative items. The collected data had been analysed using Mean, SD and 't' test.

ANALYSIS

TABLE 1 DIFFERENCE BETWEEN WORKERS IN THEIR PERCEPTION OF LEADERSHIP EFFECTIVENESS OF THEIR MANAGERS IN RR INN WITH RESPECT TO THEIR GENDER

Variables	Categories	N	Mean	S.D	T. Value	Result
Interpersonal Relations	Female	84	53.34	10.39	4.09	Significant
	Male	116	47.58	9.00		
Intellectual Operation	Female	84	49.94	10.66	0.08	Not Significant
	Male	116	50.05	9.54		
Behavioural and Emotional Stability	Female	84	50.80	11.33	0.93	Not Significant
	Male	116	49.42	8.93		
Adequacy of Communication	Female	84	52.37	6.84	3.14	Significant
	Male	116	50.18	10.20		
Operation as Citizen	Female	84	48.26	9.67	2.13	Significant
	Male	116	51.26	10.09		
Leadership Effectiveness	Female	84	51.34	9.16	1.65	Not Significant
	Male	116	10.50	10.50		

(At 5% level of significance the table value of 't' is 1.96)

The above table gives a clear picture that the calculated 't' value for leadership effectiveness is lesser than the table value at 0.05 level of significance. Therefore the formulated hypothesis is accepted. The workers significantly differ in perception of their manager's leadership effectiveness with regard to their gender. The male and female workers differ in perceiving their manager's leadership qualities such as Interpersonal Relations, Adequacy of Communication and Operation as Citizen. In all other dimensions such as Intellectual Operations and Behaviour and Emotional Stability they do not significantly differ.

TABLE 2 DIFFERENCE BETWEEN WORKERS IN THEIR PERCEPTION OF LEADERSHIP EFFECTIVENESS OF THEIR MANAGERS IN RR INN WITH RESPECT TO THEIR QUALIFICATION

Variables	Categories	N	Mean	S.D	t Value	Result
Interpersonal Relations	School Education	186	50.26	10.12	1.70	Not Significant
	Technical Education	14	46.52	7.76		
Intellectual Operation	School Education	186	50.21	9.75	0.84	Not Significant
	Technical Education	14	47.24	13.02		
Behavioural and Emotional Stability	School Education	186	50.85	9.86	16.82	Significant
	Technical Education	14	38.69	0.00		
Adequacy of Communication	School Education	186	50.15	10.00	0.74	Not Significant
	Technical Education	14	48.06	10.18		
Operation as Citizen	School Education	186	50.59	9.89	3.59	Significant
	Technical Education	14	42.18	8.32		
Leadership Effectiveness	School Education	186	50.62	9.51	2.51	Significant
	Technical Education	14	41.83	12.85		

(At 5% level of significance the table value of 't' is 1.96)

DISCUSSION

The employees of RR Inn perceived their manager's leadership effectiveness as moderate. This may be due to the reason that RR Inn has been inaugurated only in 2011, and the managers are not much experienced. The needed skill and knowledge which could be acquired through experience may be lacking for these managers. This finding is further supported by the previous study undertaken by Doris B. Collin (2004) says that the managers attain substantial improvements in both knowledge and skills if sufficient front-end experience is assured that the right development is offered to the right leaders. Crucial leadership skills such as showing respect for others, demonstrating fair treatment, expressing caring and concern, listening responsively, recognizing the contributions of others, and engaging in reflective practices should be practiced, says Laura Reave (2005). Alen Cutler(2010) of his opinion that some people are, indeed, born with certain characteristics that make them more likely to have the ability to effectively lead people. However, the extent to which they do fulfill that natural promise depends on the opportunities they are given throughout life – for example their family background, educational opportunities, the environment in which they grow up in and the encouragement they get to take up positions of responsibility.

The male and the female worker's perception differ in leadership effectiveness dimensions- Interpersonal Relations, Adequacy of Communication and Operation as Citizen. But in all other dimensions they do not significantly differ in their perception. When compare to the mean scores female workers perceived their managers have Interpersonal Relations and their communication also adequate. But the male workers report that their managers are well operative as citizens. Tulen Saner, Serife Zihni Eyupoglu (2012) studied the gender disparity in leadership in hotel industry, conclude as to whether male and female managers actually do behave differently in 5-

Star hotels in North Cyprus. The present study draw the support from the above said research to explain the current finding that male and female significantly differ in perceiving leadership effectiveness.

The workers do significantly differ in perception of their manager's Leadership effectiveness and its dimension Interpersonal Relations, Behavioural and Emotional Stability and Operation as Citizenship with respect to their educational qualification. Comparing the mean scores the workers who are not technically qualified perceived their manager's behavioural and emotional stability and operation as citizen as higher than the workers who are technically qualified.

RECOMMENDATIONS

- The workers perceived their manager's leadership as effective only at moderate level. So the managers may be given the needed skill and training.
- The hotel authorities must create a conducive environment for the managers to develop rapport with workers and further develop their interpersonal relations.
- The hotel authorities should recruit the managers who have the leadership qualities and traits which suits their property.
- The male workers perceived their manager's are not communicative adequately. So the managers need to be given training in communicative skills.
- The manager's behaviour is not up to the expectations of the workers who are technically qualified in this field. Let them be open in their discussions and briefing regarding their expectations and their performance evaluation.

CONCLUSION

A greatest contribution a leader can make is to enable others to contribute effectively. Effective leadership brings together diverse people and helps them find common purpose and work towards to achieve purposeful common goals. Effective Leadership inspires and empowers people to realize their fullest potential and harness their potentials to achieve common goals. Leadership is the highest level of interpersonal dynamics. Leadership inspires and influences people positively to get the job done through people. This sound more exciting and easy, but in practice it comes with challenge of its own. Perhaps that's the reason leadership must be learned in groups. One can read as many books as possible, they learn something from it, but for the real transformational learning, leadership must be learned in groups. When you work together with a group of people, you learn how the interpersonal dynamics works and draw lessons and apply those lessons in real life situations.

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EMPIRICAL STUDY ON CUSTOMERS SATISFACTION OF BANKING SERVICES – A CROSS SECTIONAL ANALYSIS BETWEEN PUBLIC AND PRIVATE SECTOR BANKS IN RURAL AND SEMI-URBAN AREAS

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ABSTRACT

In the context of Electronic banking and healthy competition among Public and Private Sector banks in the discharge of banking service, an empirical study on the customers satisfaction of bankers assumes high significance and importance. Based on the results of micro study, a macro project of survey was undertaken in rural villages and semi-urban areas of Villupuram District regarding comprehensive services of banking. Based on stratified random Sampling, one thousand samples of bank customers drawn both from public and private sector banks were questioned with reference to a structured interview schedule. The collected primary data were subject to rigorous statistical analyses using SPSS 20 and necessary tables were formulated and their interpretations were made. Among the various null hypotheses formulated, many of them were rejected and only a few were accepted. The results proved that there is significant difference among bank customers in respect of public and private sector banks, urban and rural areas, male and female, age group, educational qualifications, occupations, monthly income, period of account holding with banks, etc. ,The bank customers are yet to be fully aware of and fully utilize all services of banking, especially e-banking in both rural and urban areas.

KEYWORDS: *Customers, Dimensions Of Banking Service, E-Services, Level Of Satisfaction, Public And Private Sector Banks, Urban And Rural Areas.*

INTRODUCTION

Banks play a role of considerable economic significance as intermediaries in mobilizing public savings and canalizing the flow of funds for productive purposes, keeping on the process of the economic growth of the country. Realizing the importance of the role of the banks in economic development, Government of India, Reserve Bank of India took several major initiatives after the country attained independence to gear the banking system to serve the national objective.

One of the most momentous of such initiatives was the substitution of private ownership by public ownership, through the medium of an ordinance of the 14 largest commercial banks in the private sector on 19th July 1969. This has popularly come to be known as nationalization of these banks without which it would not have been possible to transform the class banking into mass banking and align bank credit to serve the planned priorities and social needs. Branch expansion programme formulated by the Reserve Bank of India aimed at making available necessary banking facilities in all parts of the country specially the unbanked rural and semi-urban areas. This was perceived as essential for implementation of project for rural development and upliftment of economically weaker sections and also spreading the banking habit even in the remote areas of the country.

Banks assisted in the rehabilitation of sickly weak industrial units and in the prevention of unemployment, which would result from the closure of industrial units for want of credit measures thus mentioned substantially contributed to the canalizing of the bank credit to the various sectors of the economy which involved inter alia, flow of credit to sectors, which were hitherto neglected or the so called priority sectors.

An efficient financial sector is an engine for economic growth. It converts the fuel of savings into kinetic energy for the economy. The banking industry which is at the core of the financial sector must take the lead. The reform process started in the early 90s has given the industry a great opportunity. Not only must the sector become more efficient it must also identify sectors having growth opportunities and devise strategies to move savings into these sectors. In the world of services, Banking services assumes significance and importance in the proper utilization all other services. Banking services has changed a lot since its advent. Even though it has been modernised through Electronic banking, there is hectic competition among various Public and Private sector banks in both urban and rural areas.

LITERATURE REVIEW

A study on public and private sector banks and their study shows that quality gap between expectations of consumers and perceptions of service delivered is highest in public sector banks and lowest in private sector banks(using gap 5). Another study found out that public sector banks are better than private sector banks. Other studies and their findings are given below

Joseph M. et al (1999) - The study investigates role of technology on Australian banking sector and 300 customers were surveyed. The findings suggested that except from convenience/accuracy and efficiency e banking services did not match with importance rating specified by customers.

Lassar, et al (2000) - The study compared two models, that is , SERVQUAL and technical/functional quality model of technology using 65 bank customers using SERPERF SCALE. The findings revealed that technical/functional quality model was better than SERVQUAL because latter was lacking technical dimensions. 2 models were having distinct and unique strength for measuring service quality aspects.

Bahia, K and J Nantel (2000)- The paper suggested an alternative scale for measuring service quality in retail banking. The study developed a scale called as Banking Service Quality Scale which contained factors like effectiveness and assurance, access, price, tangibles, service portfolio and reliability. This model was found to be more reliable than SERVQUAL

Jamal, A., Naser, K., 2002-The study examined key drivers of customer satisfaction using 167 customers and it was found that core and relational performances had impact on customer satisfaction and there was negative relationship between customer expertise and customer satisfaction

Sureshchandar et al (2002) - The study examined relationship between service quality and customer satisfaction in Indian banking sector. These were found to be independent but closely related. Both constructs vary significantly in core services ,human element, systematization of service delivery, tangibles and social responsibility.

Gani A,Mushtaq Bhatt(2003)-The study is conducted to do a comparative study of service quality of commercial banks and its dimensions in commercial banks. SERVQUAL is used and sample size was 800 customers. The study found out that CITI bank and Standard chartered bank are good in tangibility and in reliability also they are good. In responsiveness parameter Indian banks are inferior to foreign banks. In Assurance and empathy Indian banks are inferior.

Navdeep Aggarwal and Mohit Gupta (2003) - This study basically finds out the primary dimensions and sub dimensions of service quality. Informal structured interviews are conducted with branch managers and academicians to formulate a banking service quality model. The study found out that service time and personal interactions are very important along with ambience for service quality

Zhou, L(2004)- The study analysed impact of service quality in banks on customer satisfaction in china's retail banking and it was found out that reliability and assurance were the primary drivers of customer satisfaction. It was also found out that there were significant variations in expectations and perceptions in customers

Arora S (2005) - This study analysed factors influencing customer satisfaction in public sector, private sector and foreign banks in northern India. 300 customers were given questionnaires which reveled that significant differences exist in customer satisfaction level of customers in each group of banks regarding routine operation and situational and interactive factors. Foreign banks were found to be the leaders in mechanization and automation

Debashis and Mishra(2005)-The study analyzed and measured customer satisfaction in branch services provided by nationalized banks in northern India . 1200 customers were given questionnaires and it was found out that computerization, accuracy in transactions, attitude of staff and availability of staff influenced customer satisfaction. Least important factor was promotion of the products and various schemes.

Mushtaq M Bhat (2005) - This study finds out service quality parameters in bank through SERVQUAL and influence of demographic variables . The study was limited to SBI,PNB ,Jammu and Kashmir bank Citi bank and Standard Chartered Grind lay's bank. Sample size was 800 and study found out that foreign banks are better than Indian banks. SBI was found to be relatively poor on reliability and responsiveness. Banks in Delhi were comparatively better in service quality

Alka Sharma,Varsha Mehta(2005)-The study focuses on service quality of four leading banks and their comparison.

Joshua A J, V Moli, P. Koshi (2005)- The study evaluated and compared service quality in old and new banks using sample size of 480. The study found out that customers were satisfied in

reliability, empathy and price and for other parameters the difference between expectations and perceptions were smaller than public sector banks

Mohammad et al(2005)- The study tries to develop a comprehensive model of banking automated service quality taking into consideration unique attributes of each delivery channel and other dimensions which influence service quality

Raul and Ahmed (2005)-The study investigated customer service in public sector banks in 3 districts in Assam and it was found that customers were dissatisfied with the management, technology and interactive factors along with high service charges. Communication gap was the root cause of poor service and service was different in rural and urban sectors

Sharma and Sharma (2006)-The study analysed customer delight in urban consumer banking. The study found out that customers were satisfied with loan facilities, bank environment, routine work procedures, location, interest rates etc and were dissatisfied with loan formalities and promotion through media.

NEED AND IMPORTANCE OF THE STUDY

In the era of modern and E-Banking, a study in depth, especially in semi-urban and rural areas is important in all aspects of banking. Hence a micro study covering all dimensions of banking in both Public and Private sector banks situated in urban as well as rural areas was felt and undertaken. The study attempted to find out whether the bank customers, especially in rural areas is fully aware and utilizing all the banking services, especially E-Banking.

STATEMENT OF THE RESEARCH PROBLEMS

In the context of the electronic and Internet banking, whether all the customers especially in rural areas are aware of these facilities in banking and to what extent the customers in rural and semi-urban areas use the traditional, technological and social aspects of banking. Whether the customers in these areas are satisfied with different aspects of banking, if not what are the causes of deficiencies in banking services are to be explored.

OBJECTIVES OF THE STUDY

With reference to need and importance of study and statement of research problems, the following objectives were set for the study:

1. Whether different factors of socio-economic profiles affect customers' satisfaction differently or not?
2. Whether the bank customers are satisfied with various aspects of bankers' services in general and to make a comparative analysis of customer satisfaction between public and private sector banks.
3. Whether there is difference in satisfaction between urban and rural area bank customers in different dimensions of banking.
4. Whether customers are much influenced by e-banking services and whether they are fully utilizing such services.

HYPOTHESES OF THE STUDY

With reference to different objectives of the study, the following hypotheses were formulated for this study:

1. Ho: Different factors of socio-economic profiles do not affect customers' satisfaction.
Hal: Different factors of socio-economic profiles affect customers' satisfaction.
2. Ho: Bank customers are satisfied with various aspects of Banking services in both Public and Private sector banks in India.
Hal: Bank customers are not satisfied with various aspects of banking service in both Public and Private sector banks in India.
3. Ho: There is no significant difference in customers' satisfaction between and Private sector banks in India.
Hal: There is significant difference in customers' satisfaction between Public and Private sector banks in India.
4. Ho: There is no significant difference in customers' satisfaction between urban and rural area customers.
Hal: There is significant difference in customers' satisfaction between urban and rural area customers.

RESEARCH METHODOLOGY

For the purpose of study a structured interview schedule was prepared after consulting top bank officials, subject experts, statistical experts and some of customers. And the questionnaire was administered on a small sample of 50 customers selected on the basis of systematic random sampling. On the basis of this pilot study, the questionnaire was revised on the basis of ten variables of banking services on a five point likert scale. In view of the main study, a large sample of one thousand was targeted and selected from fifty branches of Public and Private Sector banks situated both in urban and rural areas. Among the Public sector banks in Villupuram District of Tamil Nadu, SBI, IB and IOB were chosen and from private sector banks in Villupuram District of Tamil Nadu, Lakshmi Vilas Bank Ltd, Karur Vysya Bank Ltd, and ICICI Bank were selected. For interviewing 1000 customers from 50 branches, the following method was adopted using Stratified Random Sampling:

$N=100$, $n=50$ Proportional allocation has been done to select the number of branches from each stratum. In order to determine the number of branches, the following formula has been applied:

$$N_{n=n/N \times N_n}$$

PUBLIC SECTOR BANKS

State Bank of India	- n_1	=	$40/80 \times 24 = 12$ branches
Indian Bank	- n_2	=	$40/80 \times 45 = 22$ branches
Indian Overseas Bank	- n_3	=	$40/80 \times 11 = 06$ branches

PRIVATE SECTOR BANKS

Lakshmi Vilas Bank Ltd.	- n_4	=	$10/20 \times 9 = 05$ branches
Karur Vysya Bank Ltd.	- n_5	=	$10/20 \times 7 = 03$ branches
ICICI BANK	- n_6	=	$10/20 \times 4 = 02$ branches

Judgment sampling has been used as the researcher has to use his prudence and judgement in identifying the sample respondents who would understand the questions in the correct perspective and answer them with patience. Using judgment sampling, 20 customers from each branch have been selected and the sample size work out to 1000.

The collected responses of the customers were coded in excel formats and they were subject to statistical analyses using SPSS 20. Both descriptive and inferential statistical tools necessary were applied and analyses carried out. The results are given in the form of tables and their interpretations.

4.3 INFERENTIAL ANALYSIS OF SAMPLE

Differences between two groups in the mean scores of variables which are studied using Student t test are discussed in this section. Also Chi-square test, Correlation Analysis and Regression analysis are used here to verify the hypotheses stated in the first chapter.

HYPOTHESIS I (i)

Null Hypothesis: There is no significant difference between male and female customers in respect of satisfaction of dimensions of Banking Service.

TABLE 1.1 T TEST FOR SIGNIFICANT DIFFERENCE BETWEEN MALE AND FEMALE CUSTOMERS IN RESPECT OF SATISFACTION OF DIMENSIONS OF BANKING SERVICE

Dimension of Banking Service	Gender				t value	P value
	Male		Female			
	Mean	SD	Mean	SD		
Tangibles	26.47	4.59	25.41	5.42	2.853	0.004**
Deposit Schemes	14.56	3.17	13.86	3.32	2.765	0.006**
Credit Facility and Interest Rate	27.41	5.27	26.10	6.16	3.075	0.002**
Technology	25.42	6.95	24.92	7.94	0.895	0.371
Corporate Social Responsibility	15.55	4.41	14.85	5.17	1.967	0.049*
Employee Behavior	13.41	3.11	13.01	3.47	1.593	0.111
Agency Services	22.18	4.54	20.73	5.30	3.939	<0.001**
General Utility Services	24.39	5.91	21.86	7.17	5.247	<0.001**
Service Quality	15.84	3.78	15.07	4.65	2.503	0.012*
Customer Satisfaction	21.66	3.21	20.63	4.36	3.774	<0.001**

Source: Primary Data from bank customers

Note: 1 ** Denotes significant at 1% level

2.*Denotes significant at 5% level

Table 1.1 shows Mean, SD, t value and P value of comparative customer satisfaction between male and female bank customers in Villupuram district of Tamil Nadu. Since P value is less than 0.01, the null hypothesis is rejected at 1% level with respect to Tangibles, Deposit schemes, Credit facility and Interest rate, Agency services, General Utility Services, Customer satisfaction.

Hence there is significant difference between male and female customers with regard to Tangibles, Deposit schemes, Credit facility and Interest rate, Agency services, General Utility Services, Customer satisfaction.

The table 1.1 also shows that based on the mean scores, the male bank customers are more satisfied than female bank customers. It is owing to the fact that male bank customers are more observing, interacting and availing of all dimensions of banking services. The table 1.1 also reveals that there is significant difference between male and female bank customers with regard to variables of Corporate Social Responsibility and Service Quality. Since P value is less than 0.05 in these variables, the null hypothesis is rejected at 5% level.

The table 1.1 also reveals that there is no significant difference between male and female bank customers in respect of Technology and Employee behaviour, since P value is greater than 0.05, the null hypothesis is accepted with regard to those variables. The mean scores of male customers is slightly more than female customers in those variables, but not significant at 5% level.

HYPOTHESIS I (II)

NULL HYPOTHESIS: There is no significant difference among age group of customers in respect of satisfaction of dimensions of banking service.

1.2 ONE WAY ANOVA TEST FOR SIGNIFICANT DIFFERENCE AMONG AGE GROUPOF CUSTOMERS IN RESPECT OF SATISFACTION OF DIMENSIONS OF BANKING SERVICE

Dimension of banking service	Age Group in years				F value	P value
	Below 35	35-40	40-45	Above 45		
Tangibles	25.43 ^a (4.99)	25.93 ^a (4.62)	26.88 ^b (4.64)	26.90 ^b (4.77)	5.698	0.001**
Deposit Schemes	13.86 ^a (3.26)	14.11 ^a (3.10)	15.03 ^b (3.19)	14.74 ^b (3.20)	7.157	<0.001**
Credit Facility and Interest Rate	25.95 ^a (6.03)	27.23 ^b (5.44)	28.07 ^b (5.09)	27.33 ^b (5.13)	6.469	<0.001**
Technology	24.86 (7.39)	24.83 (6.79)	26.24 (7.18)	25.46 (7.31)	2.166	0.090
Corporate Social Responsibility	14.60 ^a (4.75)	15.14 ^{ab} (4.32)	16.19 ^c (4.46)	15.76 ^{bc} (4.71)	5.792	0.001**
Employee Behaviour	12.89 ^a (3.26)	13.04 ^a (2.98)	13.78 ^b (3.10)	13.68 ^b (3.38)	4.954	0.002**
Agency Services	21.47 (5.35)	21.51 (4.78)	22.36 (4.24)	22.29 (4.42)	2.578	0.052

General Utility Services	22.94 ^a (7.22)	23.24 ^a (6.24)	25.02 ^b (5.18)	24.43 ^b (6.05)	6.212	<0.001**
Service Quality	14.80 ^a (4.42)	15.30 ^a (3.74)	16.30 ^b (3.53)	16.48 ^b (4.03)	10.122	<0.001**
Customer Satisfaction	20.33 ^a (4.16)	21.32 ^b (3.05)	22.02 ^c (3.03)	22.22 ^c (3.39)	15.027.	<0.001**

Source: Primary Data from bank customers

Note: 1. The value within brackets refers to SD

2. ** Denotes significant at 1% level

3. *Denotes significant at 5% level

4. Different alphabets between age group denotes significant at 5% level using Duncan

Multiple Range Test (DMRT)

Table 1.2 shows Mean, SD, F and P values. Since P value is less than 0.01, the null hypothesis is rejected at 1% level with regard to Tangibles, Deposit schemes, Credit facility and Interest rate, Corporate Social Responsibility, Employee behaviour, General Utility Services, Service Quality. Hence there is significant difference between age groups and dimension of banking service in customer satisfaction with regard to above said variables of Banking Service.

Based on Duncan Multiple Range Test, the mean of age group below 35 and 35-40 significantly differ with the mean of age group 40-45 and above 45 in respect of Tangibles, Deposit Schemes, Employee Behaviour, General Utility Services, and Service Quality at 1% level. In the variable Credit Facility and Interest rate, age group below 35 significantly differ with other age group. In the variable Corporate Social Responsibility, the age group 40-45 significantly differ with the age group below 35 and 35-40. In the variable Customer Satisfaction, the age group below 35 and 35-40, significantly differ with other age groups.

There is no significant difference between age groups regarding the variables Technology and Agency Services, since the P value is greater than 0.05, the null hypothesis is accepted with regard to the above mentioned variables. The mean scores of age groups as to variables Technology and Agency Services slightly differ with one another but not significant at 5% level..

HYPOTHESIS II

NULL HYPOTHESIS: Bank customers are satisfied with various aspects of banking services in both Public and Private sector banks in India.

Table 1.3 shows the descriptive statistics like aggregate Mean of each Dimension of Banking Service, Mean of variables in each dimension and Standard deviation of customer responses of the study regarding different dimensions of Banking Service. The Mean of variables in each dimension of banking service above 2.5 reveals the customers satisfaction under 5 point Likert Scale of questionnaire.

TABLE 1.3 DESCRIPTIVE STATISTICS OF CUSTOMER SATISFACTION ABOUT DIMENSIONS OF BANKING SERVICE

Dimension of Banking Service	N	Mean	Mean of variables in each dimension	Std. Deviation
Tangibles	1000	26.25	3.28	4.788
Deposit Schemes	1000	14.41	3.60	3.214
Credit Facility and Interest Rate	1000	27.14	3.39	5.490
Technology	1000	25.32	3.17	7.168
Corporate Social Responsibility	1000	15.40	3.08	4.586
Employee Behavior	1000	13.32	3.33	3.190
Service Quality	1000	15.68	3.14	3.989
Customer Satisfaction	1000	21.45	3.57	3.500
Agency Services	1000	21.88	3.65	4.742
General Utility Services	1000	23.87	3.87	6.271
Overall satisfaction with E-Services	1000	56.75	3.54	8.049
Valid N (listwise)	1000			

Source: Primary Data from bank customers

Table 1.3 shows that the mean value of variables under the heading Tangibles in banking service is 3.28. It reveals that customers are satisfied with Infrastructure facilities of Banks, as the mean is above the average score of 2.5 under 5 point Likert scale. The mean of variables under Deposit schemes is 3.60 which are more than the average mean score of 2.5. It reveals that the customers are satisfied with Deposit Schemes of banks. The mean of variables under Credit Facility and Interest Rate is 3.39 shows that the customers are satisfied with such facilities of the banks.

The mean of variables in Technology is 3.17 which reveal that the customers are much satisfied with Technological facilities of banks. The mean of variables under Corporate Social Responsibility of banks is 3.08 which brings out that the customers are satisfied about this dimension of banking service. The mean of variables under Employee Behaviour is 3.33 which show that the customers are much satisfied about Employee Behaviour of Banks. The mean of variables under Service Quality is 3.14 which evidence that the customers are well satisfied regarding Service Quality of banks.

The mean of variables under Customer Satisfaction is 3.57 which prove that the customers are much satisfied in respect of this variable. The customers are well satisfied with Agency services of Banks whose mean value of its variables is 3.65. The customers are much satisfied about General Utility Services of banks when its mean value of variables is 3.87. With respect of E-Banking services also, the customers are well satisfied whose overall mean value of its 16 variables is 3.57. Hence from all the above analysis, it is proved that the null hypothesis 'Bank customers are satisfied with various services rendered by banks in general' is accepted.

HYPOTHESIS III

NULL HYPOTHESIS: There is no significant difference between Public and Private sector banks in respect of satisfaction of dimensions of Banking service.

1.4 T TEST FOR SIGNIFICANT DIFFERENCE BETWEEN PUBLIC AND PRIVATE SECTOR BANKS IN RESPECT OF SATISFACTION OF DIMENSIONS OF BANKING SERVICE

Dimension of banking service	Sector of Bank				t value	P value
	Public sector		Private sector			
	Mean	SD	Mean	SD		
Tangibles	25.79	4.57	28.10	5.19	6.213	<0.001**
Deposit Schemes	14.14	3.16	15.50	3.22	5.397	<0.001**
Credit Facility and Interest Rate	26.88	5.51	28.19	5.28	3.031	0.003**
Technology	24.99	6.81	26.63	8.35	2.900	0.004**
Corporate Social Responsibility	15.03	4.30	16.89	5.34	5.175	<0.001**
Employee Behaviour	13.09	3.14	14.27	3.22	4.739	<0.001**
Agency Services	21.81	4.77	22.16	4.61	0.910	0.363
General Utility Services	23.61	6.25	24.89	6.28	2.579	0.010**
Service Quality	15.42	3.81	16.75	4.49	4.241	<0.001**
Customer Satisfaction	21.01	3.38	23.20	3.41	8.186	<0.001**

Source: Primary Data from bank customers Note: 1 ** Denotes significant at 1% level

Table 1.4 shows that since P value is less than 0.01, the null hypothesis is rejected at 1% level with respect of Tangibles, Deposit Schemes, Credit Facility and Interest rate, Technology, Corporate Social Responsibility, Employee Behaviour, General Utility Services, Service Quality, Customer Satisfaction. Hence there is significant difference between Public and Private sector Banks as to the above mentioned variables. Based on the mean scores, the Private sector bank customers are more satisfied than Public sector bank customers with regard to all except one dimensions of banking service studied. It is because of the facts that Private sector banks are providing better infrastructural facilities, contact their customers personally, offer comparatively better interest on deposits, offer better information technological facilities, intimate and more friendly relationship with customers, instant resolving of their customers problems, etc.

Table 1.4 also shows that there is no significant difference between Public and Private sector banks, since the P value is greater than 0.05, the null hypothesis is accepted at 5% level in respect of Agency Services of bankers. The mean score of Private sector bank customers in respect of Agency services is slightly more than Public sector bank customers, but not significant at 5% level.

HYPOTHESIS IV

NULL HYPOTHESIS: There is no significant difference between Rural and Urban area customers with regard to satisfaction of dimension of Banking services.

1.5 T TEST FOR SIGNIFICANT DIFFERENCE BETWEEN RURAL AND URBAN AREAS WITH REGARD TO SATISFACTION OF DIMENSION OF BANKING SERVICES

Dimension of banking service	Residence				t value	P value
	Rural		Urban			
	Mean	SD	Mean	SD		
Tangibles	25.80	4.89	26.70	4.65	2.987	0.003**
Deposit Schemes	14.19	3.23	14.63	3.19	2.177	0.030*
Credit Facility and Interest Rate	26.58	5.75	27.68	5.17	3.181	0.002**
Technology	24.58	7.27	26.04	7.00	3.231	0.001**
Corporate Social Responsibility	14.91	4.72	15.88	4.40	3.362	0.001**
Employee Behavior	12.99	3.21	13.65	3.14	3.295	0.001**
Agency Services	21.48	5.16	22.28	4.26	2.657	0.008**
General Utility Services	23.14	6.73	24.57	5.71	3.635	<0.001**
Service Quality	15.43	4.14	15.93	3.82	1.994	0.46
Customer Satisfaction	21.02	3.75	21.87	3.18	3.86.3	<0.001**

Source: Primary Data from bank customers

Note: 1 ** Denotes significant at 1% level

2.*Denotes significant at 5% level

Table 1.5 shows that since P value is less than 0.01, the null hypothesis is rejected at 1% level with respect to Tangibles, Credit facility and Interest rate, Technology, Corporate Social Responsibility, Employee behaviour, Agency services, General Utility Services, Customer satisfaction. Hence there is significant difference between Rural and Urban Bank branches in respect of above said variables of banking service. Based on mean scores, the urban bank customers are more satisfied with regard to studied dimensions of banking service. It is due to the fact that urban bank customers are fully observing and utilizing all dimensions of banking service.

Table 1.5 also shows that since P value is less than 0.05, the null hypothesis is rejected at 5% level with regard to Deposit schemes. Hence there is significant difference between Rural and Urban bank customers with regard to Deposit schemes of banks. Based on the mean scores, the urban bank customers are more satisfied than rural bank customers. It is owing to the fact that urban bank customers are fully utilizing the different Deposit Schemes of banks.

Table 1.5 also brings out that there is no significant difference between Urban and Rural bank customers in regard to Service quality of banking service since the P value is greater than 0.05, the null hypothesis is accepted. The mean score of Urban bank customers is slightly more than their Rural counterparts as to Service Quality, but not significant at 5% level.

FINDINGS OF THE STUDY

With reference to the objectives and different hypotheses set for the study, the following findings are made:

1. Demographic factors of customers such as Gender, Age Group, Educational qualifications, Occupations, Monthly Income, place of Residence, period of Account holding, etc. significantly affect customer satisfaction about different banking services.
2. Customers are well satisfied with different dimensions of banking service since Arithmetic Mean of their responses recorded through 5 point Likert Scale of questionnaire is much above average Arithmetic Mean of 2.5.
3. There is significant difference between Public and Private sector customers in the satisfaction of different dimensions of banking service. Based on the mean scores, the Private sector bank customers are more satisfied than Public sector bank customers with regard to ten except one dimensions of banking service studied. It is because of the facts that Private sector banks are providing better infrastructural facilities, contact their customers personally, offer comparatively better interest on deposits, easily and quickly sanction loans, offer advanced information technological facilities, maintain intimate and more friendly relationship with customers and instant resolving of their customers problems, etc.
4. There is significant difference between customers of Rural and Urban Bank branches in respect of studied dimensions of Banking service, such as Tangibles, Deposit Schemes, Credit Facility and Interest Rate, Employee Behaviour, etc. Based on mean scores, the urban bank customers are more satisfied with regard to studied dimensions of banking service. It is due to the fact that urban bank customers are more interested, fully observing and utilizing all dimensions of banking service.

RECOMMENDATIONS OF THE STUDY

With reference to the findings and observations of this study, the following recommendations are made to the Banking authorities concerned:

1. The Banks should allot separate staff in their branches for ill informed and ignorant customers especially in rural areas for helping them fill up different forms, fulfil bank formalities for various facilities and motivate customers to be aware and fully utilize latest E-Banking facilities.
2. The Bank staff and Managers should kindly and whole heartedly inform customers about latest changes in banks procedures and formalities, about advanced E-Banking facilities without any hesitation and mockery.
3. Both the Public and Private sector Banks should provide adequate and satisfactory parking facilities for the vehicles of their customers.
4. Both the Public and Private sector Banks should improve their infrastructural facilities, such as, spacious building, proper ventilation and lighting, adequate seating facilities, adequate writing facilities, adequate forms and stationeries, adequate staff with computer training, adequate number of counters, etc.
5. Customers of both Public and Private sector banks should be encouraged to fully utilize latest Agency and General Utility Services of Banks especially, cheque writing and collection, bill payments on standing instructions, portfolio management, insurance by banks, bank lockers, credit and trade reference, mutual funds by banks, merchant banking services, etc. in both semi-urban and rural areas.

6. The Public sector banks on par with Private sector banks should offer attractive interest on deposits, process loan applications easily and quickly, maintain cordial relationship, instantly solve their customers' problems, etc.

CONCLUSIONS

In the era of electronic and net banking, the researcher desired to ascertain the reaction and responses of customers and their satisfaction in various dimensions of banking service especially in semi-urban and rural areas of an educationally and economically backward district like Villupuram of Tamil Nadu. It has been found that bank customers in semi-urban and rural areas lack information and under utilize many of the banking services. About many of the e-banking, agency and general utility services, large number of customers are ignorant and never utilize such services.

LIMITATIONS OF RESEARCH

The research covered only major commercial banks and not every commercial bank and cooperative banks and the study covered only selected urban and rural areas of Villupuram district of Tamil Nadu.

SCOPE FOR FURTHER RESEARCH

There is scope for including cooperative banks to ascertain customer satisfaction and extending the areas of research to the rest of semi-urban and rural areas of Tamil Nadu and India.

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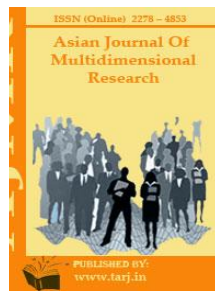
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SEXUAL EXPLOITATION AND TRAFFICKING OF WOMEN – A GLOBAL CONCERN

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ABSTRACT

Sexual exploitation and trafficking is an alarming global problem. The complex dynamics of this multifaceted phenomenon, tantamounts to the modern form of slavery that violates human dignity & worth. The multifaceted dimensions of trafficking in juxtaposition with sex tourism, labour migration, forced marriages, bonded labour, devdasi system and other similar practices, raises serious concerns about crucial ramifications of social relevance. The victim is subjected to violence, total humiliation and violation of personal integrity. The victim of such devastating violence may also end up with life threatening diseases like HIV/AIDS/STD or a lifetime of trauma, drug addiction or personality disintegration. It leads to multitude deprivations and violations of basic rights like- right to liberty and security of person, the right to freedom from torture, violence, cruelty, the right to home and a family, the right to education and employment, the right to health care. The only central legislation dealing with trafficking for prostitution in India is the Immoral Traffic (Prevention) Act, 1956 (ITPA) but it does not address cross-border trafficking. The author seeks to propose some pragmatic steps to deal with the root cause of sex-trade and put forth a few suggestions for more effective legal control mechanism to combat this global issue of sexual exploitation and trafficking of women.

KEYWORDS: *Prostitution, sex-trade, cross-border trafficking, sexual exploitation, human rights violation, Immoral Traffic (Prevention) Act, 1956.*

INTRODUCTION

Sexual exploitation and trafficking is an alarming global problem. Trafficking in women and girls primarily for sexual exploitation has acquired draconian proportions as a spill over effect of globalization. The complex dynamics of this multifaceted phenomenon tantamount to the modern form of slavery that violates human dignity & worth. The multifaceted dimensions of trafficking in juxtaposition with sex tourism, labour migration, forced marriages, bonded labour, devdasi system and other similar practices, raises serious concerns about crucial ramifications of

social relevance. A study conducted by the United Nations Population Fund says that there are an estimated 4 million women and girls who are trafficked.¹ As recorded by National Human Rights Commission Committee on Missing children about 200 girls and women enter prostitution daily, of which 20% are below 15 years of age.² Reflecting the global trend, there is large scale trafficking of children and young women mainly for flesh trade from various countries. Commercial sex is increasing in third world countries of Africa, Asia and Latin America and in Eastern Europe due to rising unemployment, rural poverty, wide economic disparities etc. However, this problem exists in the rich countries of North America, Great Britain and other European Countries as well.³

The victim is subjected to violence, total humiliation and violation of personal integrity. The victim of such devastating violence may also end up with life threatening HIV/AIDS/STD or a lifetime of trauma, drug addiction or personality disintegration. It leads to multifarious deprivations of basic human rights such as- right to liberty and security of person, the right to freedom from torture, violence, cruelty, the right to home and a family, the right to education and employment, the right to health care.⁴ Trafficking in women and girls for prostitution is one of the most corrosive forms of violation of human rights. It results in gradual total destruction of a woman's personal identity and her right to live as a free human being in a civilized society.⁵ Another malaise that has merged into illegal traffic in girls and women is the distorted system of devdasi, a practice that was most common in Southern India, whereby a family donated a daughter to the temple, who, in effect, became sexual slave to the priest. A study revealed, in the State of Karnataka that the girls were attached to the temples in the name of religion, but soon they disappeared even from the State; and were sent away to various parts of the country for flesh trade.⁶ The religious aspects of the commercial sex trade frequently overlap with the basic survival needs created by poverty and its constraints.

INTERNATIONAL INITIATIVES

Women are disproportionately victims of certain specific human rights violations, such as trafficking and sexual assault. The United Nations addresses such violations through thematic human rights documents.⁷ Today trafficking has become an international industry where traffickers resort to ingenuity to circumvent law. End Child Prostitution (ECPAT), set up in 1991 to fight child sex workers trade, estimates prostitution to be a \$ 5 billion industry.⁸

The Vienna Declaration and Programme of Action adopted by the World Conference on Human Rights⁹ on 25th June, 1993; affirmed the human rights of women and girl child as 'an inalienable, integral and indivisible part of universal human rights'. Gender-based violence and all forms of sexual harassment and exploitation, resulting from international trafficking were regarded as incompatible with the dignity and worth of the human person.

Article 2 of the UN Declaration on the Elimination of Violence Against Women¹⁰ (UNDEVAW) considered trafficking in women and forced prostitution as a form of violence. Article 6 of the Convention on Elimination of All Forms of Discrimination Against Women (CEDAW), 1979 obliges State Parties to take all measures including legislation to suppress all forms of traffic in women. Articles 34 and 35 of the UN Convention on the Rights of the Child (CRC), 1989 enjoin State Parties to take all appropriate national, bilateral and multilateral measures to prevent the abduction, sale or traffic of children for any purpose or form. Article 39 ensures that the States take all appropriate measures to promote the physical and psychological recovery and social reintegration of a child victim from any kind of neglect. The International Labour Organization

Convention on Worst Forms of Child Labour 1999¹¹ has identified commercial sexual exploitation as a worst form of child labour and it obligates members to eliminate as a priority such worst form of child labour.

The Protocol to Prevent, Suppress and Punish Trafficking in Persons, Especially Women and Children¹² supplementing the United Nations Convention Against Transnational Organised Crime¹³, also called the Palermo Protocol, has been agreed upon by the international community. It is the first global legally binding instrument with an agreed definition on trafficking in persons. The intention behind this definition is to facilitate convergence in national approaches with regard to the establishment of domestic criminal offences that would support efficient international cooperation in investigating and prosecuting trafficking in persons' cases. An additional objective of the Protocol is to protect and assist the victims of trafficking in persons with full respect for their human rights. It has been realized by the States Parties to this Protocol that effective action to prevent and combat trafficking in persons, especially women and children, requires a comprehensive international approach in the countries of origin, transit and destination that includes measures to prevent such trafficking, to punish the traffickers and to protect the victims of such trafficking, by protecting their internationally recognized human rights.

The Convention is further supplemented with the Protocol against Trafficking in Persons¹⁴ that deals with the problem of modern slavery, in which the desire of people to seek a better life is taken advantage of by organized criminal groups. Migrants are often confined or coerced into exploitive or oppressive forms of employment, often in the sex trade or in dangerous occupations, with the illicit incomes generated from these activities going to organized crime.

In 2002, the office for the High Commissioner for Human Rights created the Recommended Principles and Guidelines on Human Rights and Human Trafficking also including trafficking for prostitution. Trafficking in human persons has particularly been regarded as abusive form of migration. The Guidelines set forth seventeen principles that address the importance of human rights, prevention of trafficking, protection and assistance to victims, and punishment. It also provides for eleven guidelines for states, IGOS and NGOs that address various aspects of trafficking, including the promotion of human rights, prevention of trafficking, identification of victims and perpetrators, adequate legislation, law enforcement response, punishment of traffickers, victim assistance, remedies, regional and state cooperation, special measures for victims of child trafficking, information gathering and dissemination, and obligations of peacekeepers, humanitarian personnel and civilian police.¹⁵

The SAARC Convention on Prevention and Combating Trafficking in Women and Children for Prostitution, 2002¹⁶ gives a narrower definition of trafficking focussing on trafficking for prostitution. Under Article 1(3) trafficking means moving, selling or buying of women and children for prostitution within and outside a country for monetary or other considerations with or without the consent of the person subjected to trafficking. Sub-clause (5) defines "persons subjected to trafficking" to mean women and children victimized or forced into prostitution by the traffickers by deception, threat, coercion, kidnapping, sale, fraudulent marriage, child marriage or any other unlawful means. The Convention in itself is an important step as it recognizes the need for extraterritorial application of jurisdiction and extradition laws.

LEGAL CONTROL MECHANISM IN INDIA

The only central legislation dealing with trafficking in India, confined to trafficking for prostitution, is the Immoral Traffic (Prevention) Act, 1956 (ITPA).¹⁷ It makes trafficking and sexual exploitation of persons for commercial purpose a punishable offence. ITPA does not proscribe sex work per se but penalises specific activities related to commercial sex. Prostitution in itself is not an offence under the Act unless there is commercialised nature of the activity taking place in a brothel in the manner given in Section 7 and Section 8.

The Act provides for rescue & rehabilitation of persons in sex work. It penalises brothel keeping¹⁸, living on earnings of sex work¹⁹, procuring, inducing or detaining for prostitution²⁰, prostitution in areas notified by Police & near public places²¹ and soliciting²². Penalties have been kept higher where offences involve children below 16 years and minors below 18 years which may extend up to life imprisonment. A commercial sex worker as long as she is above 18 years of age and solicits peacefully and voluntarily and keeps her activity outside the vicinity of public places²³ is not punishable under the law. The Act aims at prohibiting prostitution in public places with a view to safeguarding public morals and society.

Besides special police officers, the law provides for non-official advisory bodies to be appointed by the State Government and trafficking police officers to be appointed by the Central Government to deal with cases under the Act. These Police personnel entrusted with the implementation of the Act locally are accorded special powers²⁴ to raid, rescue & search premises suspected of serving as brothels²⁵. Magistrates are authorized to order arrests & removal, direct custody of rescued persons, close down brothels and evict sex workers²⁶. It also provides for corrective institution for rescued girls who can stay there for a maximum period of five years.²⁷

LAW AND ITS IMPLICATIONS

Section 4 punishes adult persons being economically dependent on the sex workers including those living with sex workers. Therefore, it criminalizes aged parents, siblings, partner(s), and children of the prostitutes over 18 years, who are dependent on them.²⁸ It is an irony that in reality, a significant majority of persons, particularly women, turn to sex work to support their families including children & parents. Absence of safeguards has intensified violence & exploitation at the hands of brokers, agents & the organised crime groups. Disempowerment of sex workers makes them prone to harms of sexually transmitted diseases, HIV & trafficking. The law has rather become a source of repression for sex workers, who face routine harassment & repeated arrests.

Amendments to the existing law have been under deliberation for the past number of years with no positive outcome so far. Despite the amendments, the legislation falls short of its objectives and has failed to be an effective measure to check commercialised flesh trade. Despite the punitive provisions, the law has several loopholes and inadequacies. Section 15 gives wide powers to the police. The manner in which the Act has so far been used has evidently shown the need for reconsideration of the provisions. Police bereft of decency and humane approach, collude with pimps/traffickers for monetary gains.

The Immoral Traffic (Prevention) Amendment Bill, 2006 was introduced in Lok Sabha on 22nd May 2006. The Proposed amendments to ITPA, 1956 are aimed at widening its scope, focus on traffickers, human rights of victims and to make its implementation more effective. The focus is on treating women as victims and not culprits. The Immoral Traffic (Prevention) Amendment Bill, 2006²⁹ aims to punish traffickers and provides for stringent punishment to offenders. It does not prohibit prostitution. It addresses the issue of trafficking through both the aspects i.e. supply (by measures to punish traffickers) and demand (penalties for clients) mechanisms.

Proposed amendments to the Act insert the definition of trafficking as clause 2(k) as per the Palermo Protocol. For the purposes of the Protocol as in Article 3 the consent of the victim of trafficking is immaterial. Trafficking is in itself a human rights violation, irrespective of the end purpose, and involves a number of issues including mobility, migration within and across borders, and volition or consent. This definition intends to include a range of cases besides sexual exploitation, where human beings are exploited by organized crime groups. For the first time the clients of the prostitutes have also been sought to be punished by insertion of Section 5C. It seeks to penalise the clients who fuel the demand for trafficking for commercial sexual exploitation yet escape the clutches of law. Besides increasing the penalties for various offences under the Act, the amendment to ITPA has deleted Section 8 that makes outward manifestations of sex work such as ‘soliciting’ and ‘public disturbance’ illegal. The amendment to Section 21 (a) of the ITPA, provides for additional provisions for setting a time limit for speedy record of evidence.

It is felt that in order to effectively deal with trafficking for prostitution, instead of criminalizing the customer, the process of identifying, apprehending and convicting the traffickers, procurers, pimps and brothel-owners is strengthened and streamlined.³⁰ The Bill also provides for the constitution of a Central Authority as well as State Authority for the purpose of effectively combating the offence of the “Trafficking in Persons” at central and state level.

ITPA has been criticised to be a “half-hearted” attempt, as the cross-border dimensions of trafficking have not been dealt with. Reflecting the global trend, there are reports of large scale trafficking of children and young women mainly for flesh trade from various countries. Traffickers having cross border connections entrap minor girls and women with a promise of better living. This is often organized by kidnapping minor girls and women. Sometime the dalals lure innocent girls with fake marriages. Approximately 4.25 percent girls between the age group 8 and 15 are trafficked from Bangladesh and Nepal forming an important component of child prostitutes in Delhi’s red light area.³¹ It is estimated that there are nearly 2,70,000 to four lakh children below 14 years in commercial prostitution in the country.³² According to a Central Welfare Board Study, 15 per cent of the Commercial sex workers are below the age of 15 years and 25 per cent are below the age of consent.³³ A survey by National Commission for Women revealed that more than 200 girls and women enter into prostitution racket each day.³⁴ The incidents of child prostitution through abduction have been recorded to be 40 per cent. Percentage of those forced into the devdasi system is between 15 and 20 in Mumbai Brothels, 10 per cent in Nagpur, Delhi, Hyderabad, 50 per cent in Pune and up to 80 per cent in urban centres around Belgaum in Karnataka. Ten per cent are the children of sex workers and five per cent are children of dalit and tribal families. Between five and ten per cent girls are married and sold to brothels, five per cent come from broken homes, who have been abandoned by their husbands or families and two per cent take to the profession after natural disasters. Every day, about 200 girls and women become prostitutes, some eighty per cent of them against their will.³⁵

GOVERNMENT INITIATIVES TO COMBAT TRAFFICKING OF WOMEN AND CHILDREN

In order to combat Cross Border Trafficking, Ministry of Women & Child Development (MWCD) has taken up the following issues with Ministry of External Affairs(MEA):

- i. MEA has been requested to set up an internal Task force to ensure that the legislations, programmes etc. are in place for operationalising the provisions of the SAARC Convention on Preventing and Combating Trafficking of Women and Children in Prostitution.
- ii. A special assignment is being undertaken by UNICEF on behalf of MWCD for preparing a quick assessment of the problems, constraints faced in repatriation of Bangladeshi victims back to their countries of origin. This will pave the way for preparation of a Protocol on successful repatriation.
- iii. To ensure repatriation of victims of trafficking back to their country of origin, the possibility of developing a protocol needs to be explored.
- iv. Help line and emergency rescue facilities to be made available in embassies/ high commissions for trafficked victims abroad.³⁶

Various pragmatic Action points for regional cooperation in preventing and combating trafficking in women and children for prostitution are suggested for discussions in the meetings of the Regional Task Force as well as in the forum of the SAARC Social Charter for working out solution to this menace³⁷:

- Identification of gaps in relevant domestic legislations of the different countries vis a vis provisions of the SAARC convention and incorporate the same into the domestic laws, ensuring at the same time that there is no conflict /contradiction with other major pieces of national legislation;
- Compatible legislation in accordance with SAARC Convention to be enacted in all the SAARC countries so that there are no problems, contradictions or lacunae in implementing them across the borders;
- Harmonize the definitions and terminology especially with regard to sensitive definitions such as ‘prostitute’ sex worker’ ‘sexual exploitation’ ‘trafficker’ etc. between the countries so that there is no ambiguity in the implementation;
- Provide a common platform for sharing and dissemination of information, experience, success stories, best practices etc. between the countries;
- Put into action a methodology for developing an information and data base systems on select and key parameters of trafficking for the SAARC countries;
- Capacity building and training of community based organizations, media, policy makers, law enforcement, legislators etc. in the SAARC countries on the major issues pertaining to trafficking and relevant legislation;
- Effectively put into place mechanisms for repatriation of rescued victims back to their country of origin;

- Put into place, mechanism for extradition of offenders for all extraditable offences;
- Tighter border patrolling and sealing of porous borders to prevent illegal migration, smuggling and trafficking;
- Analyze inter-country – both (multi-laterally or bilaterally) broader issues that are off shoots of trafficking – sex tourism, entertainment industry, pornography in media etc.
- Also analyze the root causes of prostitution and sex exploitation such as poverty, Illiteracy, lack of employment, discrimination against women etc. and take measures to redress these shortcomings.

On insistence from Ministry of Women and Child Development the Ministry of Home Affairs has set up a dedicated nodal Cell in the MHA for prevention of trafficking. The main function of such a cell would be to coordinate, network and provide feedback to the State Governments and other concerned agencies as well as share data inputs, best practices, innovations etc. on a sustained and continuous basis to enable better outcomes. All its meetings will be held every quarter to review the progress in anti-trafficking activities.³⁸

CONCLUSION

It is of paramount importance that the practical aspects of the problem are looked into and the loopholes be filled so as to ensure the protection of the victim and eradication of commercial sexual exploitation. Keeping in view the magnitude of problem, pragmatic and effective steps both at national and international level, with some mechanism for coordination, set in place is the need of the hour. A multi-pronged approach aimed at combating pimps and traffickers and curtailing the demand for prostitution, while providing protection and meaningful alternatives to sex workers and their children is of utmost importance. Prostitution is undoubtedly averse to morality, but sexual exploitation with the involvement of organized crime groups, seeks serious attention as the victim once entrapped in the sex trade is vulnerable to various human rights violations. There is sufficient evidence of the fact that the existing laws are inappropriate and inadequate to deal with this hideous and insidious social menace. Besides strengthening the national laws, it is more important to have coordination between national and international regimes to tackle cross-border dimensions of trafficking for prostitution. In addition to effective laws in place, addressing the feminisation of poverty by introducing schemes and programmes to make the women financially self reliant, will indeed go a long way in making a positive move towards checking prostitution and trafficking.

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15. Office of the High Commissioner for Human Rights, Recommended Principles and Guidelines on Human Rights and Human Trafficking available at <http://www.ohchr.org/documents/publications/traffickingen.pdf>
16. The Convention was adopted on January 5, 2002 at the Eleventh SAARC Summit held at Kathmandu, Nepal available at <http://www.saarc-sec.org/userfiles/conv-trafficking.pdf> accessed on 20.12.13.
17. ITPA was originally known as the Suppression of Immoral Traffic in Women and Girls Act, 1956 (SITA). SITA was originally passed as a result of the United Nations International Convention for the Suppression of Traffic in Persons and of the Exploitation of Women, New York, on May 9, 1950 to which India is a signatory. The Act was amended twice. It was first amended in 1978, and then amended and renamed as ITPA in 1986.
18. Section 3, The Immoral Traffic (Prevention) Act, 1956.
19. Ibid., Section 4.
20. Ibid., Section 5 & 6.
21. Ibid., Section 7.
22. Ibid., Section 8.
23. Ibid., Section 2(h), "Public place" means any place intended for use by, or accessible to, the public and includes any public conveyance.
24. Ibid., Section 13.
25. Ibid., Section 15.
26. Ibid., Sections 16, 17, 18 & 20.
27. Ibid., Section 10-A.
28. Ibid., Section 4 (1) Any person over the age of eighteen years who knowingly lives, wholly or in part, on the earnings of the prostitution of any other person shall be punishable with imprisonment for a term which may extend to two years, or with fine which may extend to one thousand rupees or with both...
29. Available at <http://www.wcd.nic.in/ITPABill.htm> accessed on 20.12.13.
30. For discussion On Amendments To The Immoral Traffic (Prevention) Act, 1956, All India Democratic Women's Association available at http://aidwaonline.org/issues_of_concern/discussion-note-amendments-immoral-traffic-prevention-act-1956-0 accessed on 2.6.13
31. Supra note at 27.
32. NHRC calls for end to child prostitution available at <http://www.expressindia.com/ie/daily/19981110/31450084.html>
33. Ranjita Biswas, "Exploitation & Violence, where have the daughters gone?", Documentations on Women, Children and Human Rights, Library And Documentation

Centre, All India Association for Christian Higher Education, New Delhi at 33 (July-September – 2001).

34. Aggressive advertising drives more girls to sex trade in Documentations on Women, Children and Human Rights, Library And Documentation Centre, All India Association for Christian Higher Education, New Delhi at 37 (July-September – 2001).
35. “The Devdasi Tradition and Prostitution” available at <http://www.mtholyoke.edu/courses/igroisho/archieves/devdasis.html>
36. Initiatives Taken By Ministry Of Women & Child Development To Combat Trafficking of Women & Children (Updated till Oct 11th 2006) available at wcd.nic.in/initittrafficking.doc accessed on 16.12.13.
37. Ibid.
38. Ibid.