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VISION

The vision of the journals is to provide an academic platform to scholars all over the world to publish their novel, original, empirical and high quality research work. It propose to encourage research relating to latest trends and practices in international business, finance, banking, service marketing, human resource management, corporate governance, social responsibility and emerging paradigms in allied areas of management. It intends to reach the researcher's with plethora of knowledge to generate a pool of research content and propose problem solving models to address the current and emerging issues at the national and international level. Further, it aims to share and disseminate the empirical research findings with academia, industry, policy makers, and consultants with an approach to incorporate the research recommendations for the benefit of one and all.



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Multidimensional
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(Double Blind Refereed & Reviewed International Journal)
UGC APPROVED JOURNAL



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INCLUSIVE GROWTH IN RURAL INDIA

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ABSTRACT

India is one of the largest and fastest growing economies in present world. But this growth has not only been uneven but also discrete. The Indian economy couldn't bring down unemployment and poverty to tolerable level in spite of its achieving high growth momentum during 2003-04 to 2007-08. Further, a vast majority of the population has remained outside the ambit of basic health and education facilities during this high growth phase. Thus the economy needs inclusive growth especially for rural area. To attaining the inclusive growth there is a need for resource generation and mobilization of financial inclusion which plays a very crucial role in the process of economic growth in rural area. Post-independent India has stressed on progressive institutionalization of rural and agricultural credit. NABARD was created in 1982 to enable a sustainable rural banking infrastructure and to coordinate and direct rural financial institutions in a professional and specialized manner. To gear up the speed of financial inclusion in Indian economy basically rural areas the government has taken steps to transfer subsidies through the bank accounts. Large sum of wage payments under Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) to the worker accounts are being disbursed through Aadhaar enabled consumer/worker accounts. There is a great rural – urban divide in the spread of bank offices and access to finance from commercial banks and other formal financial sources. The distribution of institutional credit to agriculture by commercial banks has lacked equity. The flow of credit from commercial banks has benefited largely the big farmers in comparison to the

small and marginal farmers. Through PMJDY the government tries to achieve the objective of universal financial inclusion in the rural economy of India. The PMJDY has created a positive environment and has provided a big push to the government's objective of universal financial inclusion. In this way, through financial inclusion we can achieve the inclusive growth in rural area in India.

KEYWORDS:*Institutionalization, Financial Inclusion, Sustainable, Inclusive Growth, Transfer Subsidies*

INTRODCATION

India is one of the largest and fastest growing economics in present world. But this growth has not only been uneven but also discrete. It has been uneven in the sense that there has been no uniformity in its growth performance and it has been discrete and disconnected with regard to growth and distribution of growth benefits to certain sectors of economy. The Indian economy couldn't bring down unemployment and poverty to tolerable level in spite of its achieving high growth momentum during 2003-04 to 2007-08. Further, a vast majority of the population has remained outside the ambit of basic health and education facilities during this high growth phase. Thus the economy needs inclusive growth especially for rural area. To attaining the inclusive growth there is a need for resource generation and mobilization of financial inclusion which plays a very crucial role in the process of economic growth in rural area. Post – bank nationalization era (post 1969) has witnessed significant changes in the operation policies and practices of the formal financial agencies in the rural India. While the outreach and access to total bank credit improved during post-bank nationalization era, the delivery of agriculture and rural credit remained wrought with weaknesses, negating equitable and efficient distribution, thereby affecting the viability and sustainability of formal financial institutions (Dr. K.K.Tripathy). According to recent survey by National Sample Survey Organization (NSSO) it revealed that prevalence of high levels of dependence on non institutional credit off-take in rural areas. Marginal land holding households suffered the most with only 15 percent of their credit being sourced from institutional sources such as the government, cooperatives and banks.

In this background, this paper tries to examination the trend, status and issues of agricultural and rural finance in India and explores the way ahead in the rural credit flow towards ensuring the national objective of financial inclusion.

The secondary data has been used for this study. It has been taken from different issues of different journals published by Reserve Bank of India and different issues of census statistics of India.

Rural Credit Policy of India

Post-independent India has stressed on progressive institutionalization of rural and agricultural credit. In 1969, the then government accepted that the rural credit couldn't be met by co-operative societies alone and that the commercial banks need to play a leading role. This prompted Government of India to nationalize leading banks in 1969 and in 1980. Regional Rural Banks (RRBs) were setup in 1975. NABARD was created in 1982 to enable a sustainable rural banking infrastructure and to coordinate and direct rural financial institutions in a professional and

specialized manner. Further the RBI directed the commercial banks for providing a direct or indirect finance to agriculture, small scale industries, micro credit, education loan, housing loan, export credit etc in a priority basis. And this policy is continuing till now.

Trend in the Flow of Rural Credit

The flow of direct institutional credit to agriculture and allied activities has witnessed a jump from Rs.883 crores in 1971-72 to Rs. 660351 crores in 2012-13.(Table1). Contribution of Scheduled Commercial Banks in total credit to agricultural and allied Activities is more than 73 percentages in 2012-13.

As regards the spread of rural bank branches in India, there were 4817 rural bank branches during 1971 catering to 75.1 per cent of total population constituting almost 33 crore rural people. The corresponding figures for 2011 were 33795 and 68.8 percent (83.3 crore rural population), respectively. While the percentage of rural bank offices to total bank offices was the highest (58.5 per cent) at the end of 1991, it gradually reduced to 37.2 percent during 2011.(Table 2)The area wise distribution of Scheduled Commercial Banks(SCBs), their advances, loan outstanding and average outstanding per loan account indicate a great rural – urban divide in the spread of bank offices and access to finance from commercial banks. Data on loan outstanding per account in 2013 indicate that metropolitan borrower had a maximum outstanding of Rs. 8.94 lakh followed by an urban (Rs. 2.05 lakh), semi-urban(Rs. 1.10 lakh) and rural (Rs. 0.79 lakh) borrower (Table 3). Out of the total outstanding in 2013, rural branches contributed 39.33 percent and rest was contributed by non- rural bank offices. This result indicates that rural areas are comparatively more credit worthy than the non-rural area borrowers and opens an path for greater credit flow to the rural households.

Flow of Agricultural Finance in India

Agricultural credit given by bank has been comprised in direct and indirect finances. The direct finance to agriculture is the short and long term credit support which is directly provided to the cultivators as a ‘crop loan’. Apart from the credit support for raising crops, loans of mid-term or long term duration are granted to farmers to boost long term investment in agriculture. The indirect finances to agriculture are those finances which go to support institutions which impact the overall agricultural productivity in rural areas. The share of the overall indirect finance to total agricultural credit has decreased from 27.4 percent in 1975-76 to 17.6 percent in 2011-12. Whereas the direct finance to cultivators has marked an increased trend ie, from 72.6 percent in 1975-76 to 82.4 percent in 2011-12(Table 4).The flow of finance through SCBs during the periods 1975-76 and 2011-12 indicates that indirect finance through SCBs were nil or negligible during 1975-76 to 1990-91. However, post 1990-91 there increase in the flow of indirect finance from the SCBs. It rose from negligible 4.1 percent in 1990-91 to 18.2 percent in 2011-12. In the same period the flow of direct finance from SCBs marked a downward trend ie, from 95.9 percent in 1990-91 to 81.8 percent in 2011-12(Table 4).

In1969, when social control of banks was introduced a rapid expansion of rural bank branches was noticed. RBI’s priority sector lending policy i.e. provisioning small value loans to farmers for agriculture and allied activities, micro and small enterprises, poor people for housing, students for education and other low income groups and weaker sections have somewhat encouraged flow of credit to the rural areas. However, the flow of credit has been much below the targeted 40% level (Table 5). It is only 32.2 percent in 2013.

In the field of rural financing, the real challenge is now to cover all the households with the banking/formal financial network and strengthen the formal financial institutions in rendering financial services to these poor but needy rural masses.

Under these circumstances, to ensure smooth flow of financial services in the rural areas and to improve investment climate in agriculture and rural sector, the present government has taken renewed steps under its modified financial inclusion programme called Pradhan Mantri Jan Dhan Yojana (PMJDY) with effect from August 2014. It is world's biggest financial inclusion initiative ever implemented by any developing country.

The activities under this programme are:

- a) Opening up of bank accounts for 75 million poor uncovered households.
- b) Providing each bank account with an overdraft facility of Rs. 5,000 accompanied by a RuPay debit card and an accident insurance cover of Rs. 1 lakh.
- c) Seeding Aadhaar numbers with the bank accounts to facilitate direct transfer of government subsidy payments for numerous welfare programmes.

By end-October 2014, i.e. well before the target date of January 26, 2015, the Govt. achieved its target set for bringing more than 75 million poor & unbanked households into the banking fold by opening their accounts with the formal financial institutions. RuPay debit cards were issued to more than 10 Cr. beneficiaries assuring a benefit of personal accidental insurance of Rs. 1 lakh under the programme. In addition, there existed a life insurance cover each of Rs.30,000/- for each of such eligible account holders. A deposit of Rs. 9,188 Cr. had also been mobilized in the accounts opened under PMJDY (Table 6).

Table 6 indicates that within a period of four months, 11.50 crore accounts have been opened out of which 6.84 crore accounts are rural accounts and 4.66 crore are urban accounts. Out of 11.50 crore accounts, 8.27 crore accounts are zero balance accounts. Thus, remaining 3.23 crore accounts witnessed deposits to the tune of Rs. 9,188 crore. On an average, Rs. 2,844 were deposited in these accounts (Table 6).

As per the Ministry of Finance data, out of the total 21.05 crore households in India, 20.99 crore (99.74%) have been successfully covered till date. Though opening up of bank accounts is the first step of inclusion for direct linkage with banking institutions, the real challenge is, however, to ensure consistent and adequate credit flow to the zero balance account holders. The challenge also lies in offering a single loan product which is not linked to the purpose of loan, the collateral or assets held or income earned by the household but is purely based on cash flows and credit record of the household.

The next challenge is to ensure availability of adequate credit to the rural households by opening a very large number of banking access points. These access points need to be spread uniformly or proportionately in the country depending on the spread and credit absorption capacity of borrowing households (Dr. K.K. Ttipathy). Considering the presence of bank offices in rural India and the credit flow to the poor and low income households, it would be difficult to ensure universal coverage of unbanked areas in near future under the PMJDY. The banks need to set up a large number of branches in and around the unbanked villages and need to enhance their human resources.

To gear up the speed of financial inclusion in Indian economy basically rural areas the government has taken steps to transfer subsidies through the bank accounts. While LPG subsidies have been successfully credited to the consumers, large sum of wage payments under Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) to the worker accounts are being disbursed through Aadhaar enabled consumer/worker accounts. To ensure Aadhaar enabled social welfare payments, banks not only should ensure seeding of all bank/ post office/formal accounts with the Aadhaar numbers but also need to strengthen and scale up ATM networks in rural and semi-urban areas where the share of ATMs is weak.

CONCLUSION:

There is a great rural – urban divide in the spread of bank offices and access to finance from commercial banks and other formal financial sources. The distribution of institutional credit to agriculture by commercial banks has lacked equity. The flow of credit from commercial banks has benefited largely the big farmers in comparison to the small and marginal farmers. This necessitates reviewing the existing policy on flow of agri-credit. Through PMJDY the government tries to achieve the objective of universal financial inclusion in the rural economy of India. To achieve universal financial inclusion, the available banking infrastructure needs to be reviewed and strengthened. The number of distribution and electronic payment access points need to be expanded in such a way that every person is within 15 minutes walking distance from such an access point. The PMJDY has created a positive environment and has provided a big push to the government's objective of universal financial inclusion. The success of this Yojana will be judged on the basis of (a) expanding formal banking up till the doorsteps of the rural borrowers (b) making the financing in rural areas profitable and viable (c) expanding financial literacy through central and state programmes under the Yojana to support the financial inclusion drive in remote and unbanked areas. In this way, through financial inclusion we can achieve the inclusive growth in rural area in India.

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**Table 1: Direct Institutional Credit to Agriculture and Allied Activities
(Short and long Term; 1971-72 to 2011-12)**

Sources: RBI (2010) & (2014a)

Notes: SCBs – Scheduled Commercial Banks RRBs- Regional Rural Banks

Year	Share in total credit (percent)				Total (Rs.Crore)
	Cooperatives	State Govt.	SCBs	RRBs	
1971-72	87.1	11.2	1.7		883
1981-82	57.7	3.6	34.8	3.9	4296
1991-92	50.2	2.9	41.7	5.2	11538
2001-02	56.4	0.8	34.4	8.4	54195
2002-03	52.2		38.8	9	65175
2003-04	48		43.4	8.6	83427
2004-05	42.7		45.9	11.3	105303
2005-06	33.4		56	10.6	144021
2006-07	28.5		60.8	10.7	189513
2007-08	29.6		58.2	12.2	194953
2008-09	23.9		65.32	10.78	245976
2009-10	22.17		65.73	12.1	286390
2010-11	22.65		64.6	12.75	344878
2011-12	19.37		68.93	11.7	453898
2012-13	16.8		73.4	9.8	660351

Table 2: Rural Population and Bank Offices (1971-2011)

Year	% of Rural Population to Total Population	Bank Offices		% of Rural Bank to Total Banks
		Rural	Total	
1971	75.1	4817	13622	35.4
1981	69.6	17656	35707	49.4
1991	65.4	35206	60220	58.5
2001	72.2	32562	65919	49.4
2003	71.8	32303	66535	48.6
2005	71.3	32082	68355	46.9
2007	70.9	30585	72165	42.4
2009	70.4	31829	80514	39.5
2011	68.8	33795	90830	37.2

Sources: RBI(2005,2007, 2014a)

Census Statistics 1971,1981,1991,2001 &2011

Table 3: Distribution of Scheduled Commercial Bank offices, Accounts and Outstanding (As in March 2013)

Area	Offices (Nos)	Accounts (in Lakh nos)	Outstanding (Rs. Cr.)	Loan Outstanding per Account (Rs.)
Rural	39195 37.17	336.43 56.08	265964.3 39.33	79156
Semi-Urban	28165 26.71	199.54 33.26	110178 32.51	219849.5
Urban	19902 18.87	55.3 9.21	113744.9 16.82	205686
Metropolitan	18175 17.23	8.57 1.4	76617.7 11.33	894022
All-India	105437 100	599.84 100	676176.4 100	112726

Sources:
RBI(2014b)

Note: Figures within the parenthesis indicate percentage to the column total

Table 4: Share of Direct and Indirect Finance in Agricultural Credit From All Banks (1975-76 to 2011-12) (in %)

Year	Share (in per cent)
1969	14
1972	21
1975	25
1978	28.6
1981	35.6
1984	38.1
1987	42.9
1990	40.7
1993	34.4
1996	32.8
1999	35.3
2002	34.8
2005	36.7
2008	34.9
2011	33.9
2012	32.3
2013	32.2

*Includes Cooperatives, State Govts, RRBs and any other financial institutional which finance the farm sector.Sources: RBI (2014a)

Table 5: Share of Priority Sector Advancesin Total Credit of SCBs 1969-2013

Year	percentage Share to Total Agriculture Credit			
	Indirect Finance		Direct Finance	
	All Institutions*	SCBs	All Institutions*	SCBs
1975-76	27.4	0	72.6	100
1980-81	28	0	72	100
1985-86	36.4	0	63.6	100
1990-91	20.6	4.1	79.4	95.9
1995-96	44.8	10	55.2	90
200-01	67.4	19.4	32.6	80.6
2005-06	52.2	25.6	47.8	74.4
2010-11	24.4	28	75.6	72
2011-12	17.6	18.2	82.4	81.8

Sources: RBI 2014a

Table 6: Bank-wise Status of Accounts opened under PMJDY as on 17.01.2015

Sources: GOI (2015)

Bank	Account Opened (Cr. Nos)			Balances in A/cs (in Rs. Cr.)	A/c with zero balance (Cr. Nos)	Rupay Debit card (Cr. Nos)
	Rural	Urban	Total			
Public Sector Bank	4.93	4.18	9.11	7138.81	6.53	8.45
Regional Rural Bank	1.71	0.3	2.01	1451.31	1.5	1.25
Private Banks	0.2	0.18	0.38	597.95	0.24	0.3
Total	6.84	4.66	11.5	9188.07	8.27	10



DYNAMICS OF CORRUPTION IN LOCAL GOVERNANCE: AN UNFINISHED AGENDA

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ABSTRACT

It is usually observed that most of the revelations made across various forums do not have a clear picture of the various services offered by local self-government institutions in the State and their current status. This is evident that Corruption and governance lie on a continuum but occupy opposite poles despite of being in office following guidelines as mentioned in constitution. In natural and formal connotation this believed that corruption is something which is needed to be uprooted by following up legitimacy of the act in public domain. Seldom anyone suggests not finding out and targeting corruption but factors leading to corruption. In daily work schedule among various formal working systems so called corruption is enroute and unwillingly person is caught into the net. If factors leading to corruption are carefully identified, steps to curb it can easily be found out. In fact, genesis of corruption can be divided into two cap first is structural and behavioural foundation of working systems and second is functional issues and modalities emerging out of the governance and working systems. At one hand Politico Administration dynamics & Governance is most revealing outcome of social customs & beliefs, laid down rules & principles are enacted on the basis of behavioural ecosystems per se. On the other hand, extra territorial issues bring economy at developmental crossroads where huge gap are visible between dynamic governance and poll statistics.

KEYWORDS: Governance, Corruption, Accountability, Downsian Formulae

INTRODUCTION

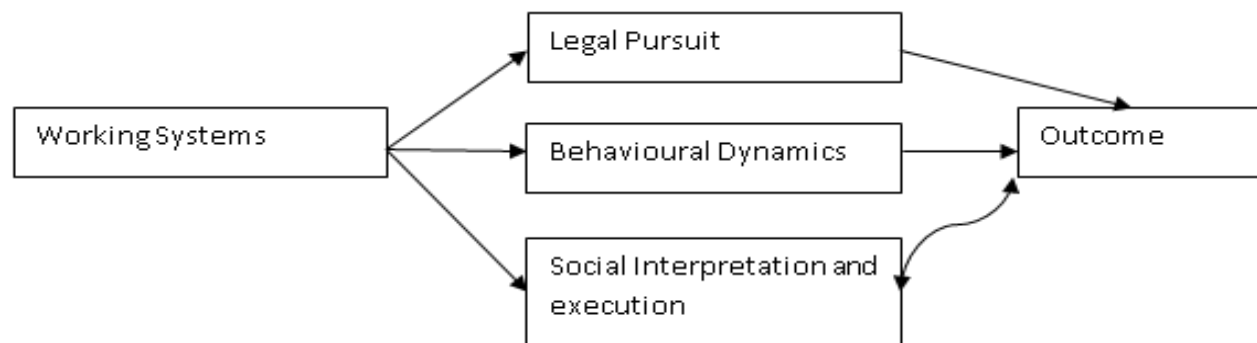
This paper ponders upon the dynamics of activity based corruption in the domain of various local governments. It is usually observed that most of the revelations made across various forums do not have a clear picture of the various services offered by local self-government institutions in the State and their current status. This is evident that Corruption and governance lie on a continuum but occupy opposite poles despite of being in office following guidelines as mentioned in constitution. Whereas governance irrespective of the political party, with its end goal of creating a good government, aims to serve the interest of the people; corruption, through the use of public office and resources, serves the narrow interest of groups, sub-groups, families and allies. Corruption however, most commonly known as the misuse or the abuse of public office for private gain, still has complex connotation of its genesis and impact. It can come in various forms and a wide array of illicit behaviour such as bribery, extortion, fraud, nepotism, graft, speed money, pilferage, theft, and embezzlement, falsification of records, and kickbacks.

Factors leading to Corruption

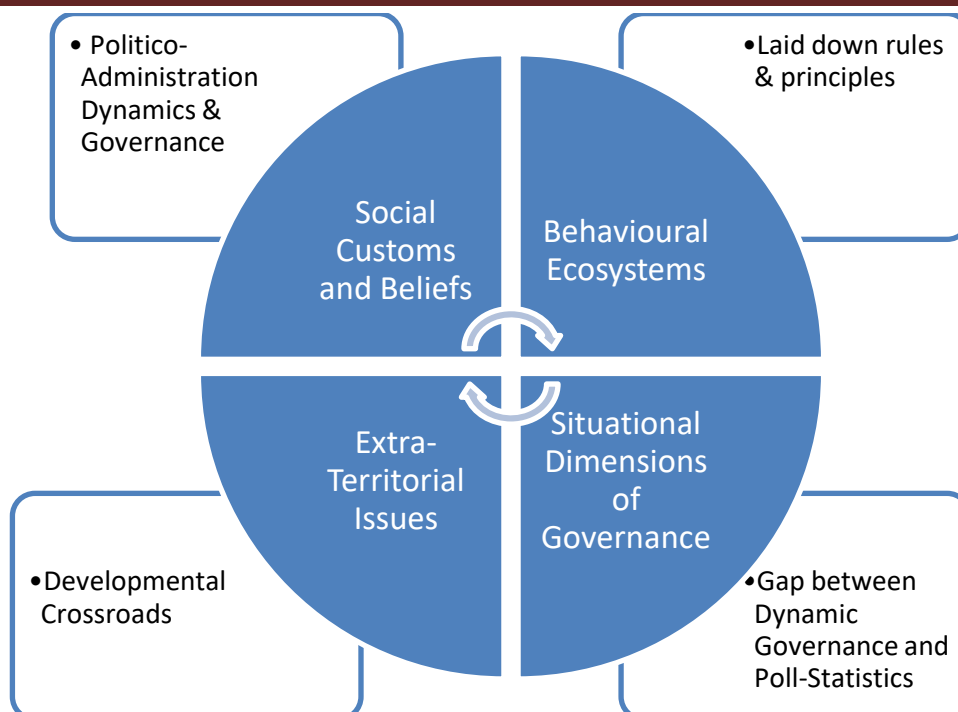
In natural and formal connotation this is believed that corruption is something which is needed to be uprooted by following up legitimacy of the act in public domain. Seldom anyone suggests not finding out and targeting corruption but factors leading to corruption. In daily work schedule among various formal working systems so called corruption is enroute and unwillingly person is caught into the net. If factors leading to corruption are carefully identified, steps to curb it can easily be found out.

1. Governance: Vicious Circle of Corruption

Governance is more talked about by public for the election purposes. However, governance itself is responsible to lay down avenues for corruption without even realizing. This happens due to the very nature of working systems, their foundation and operating procedures.



The working systems outcomes are based on three pillars such as Social Interpretation and execution, Behavioural dynamics and legal pursuit. In fact, genesis of corruption can be divided into two cap first is structural and behavioural foundation of working systems and second is functional issues and modalities emerging out of the governance and working systems. At one hand Politico Administration dynamics & Governance is most revealing outcome of social customs & beliefs, laid down rules & principles are enacted on the basis of behavioural ecosystems per se. On the other hand, extra territorial issues bring economy at developmental crossroads where huge gap are visible between dynamic governance and poll statistics.



In an open economy above mentioned caps are donned alternatively but without having an option to use one at a time. The total dynamics emerges in cyclical trend and corruption is omnipresent.

2. **Sociological Set up and feudal mindset: Complimentary for governance:** In totalitarian patriarchal society, factors related to societal set up and mind set create general distrust among social groups leading to social destitution while at the same time accentuating in-group trust leading to a propensity to share power and authority. Region, Caste and religion based political practices have often been found to be the root behind rampant corruptions at local levels. This has become culture across all stakeholders, parties, politicians, professional, artists, bureaucrats and even those who own some skills making them famous and of course civil society leaders of power transfers to their family members and/or acquaintances. Such culture results in mass manipulation of systems posed as inevitable remedial measure, institutional byelaws and undemocratic practices and so, perpetuate corruptions.
3. **Federal system of Democracy and accountability:** Owing to federal democracy Whole country comprises parliamentary, assembly, blocks and corpora member seats in which same electorate represents smallest dominion of republic in progressive ascending order to finally constitute parliamentary constituency. Though this is laid down to ensure uniform trickle down of developmental incentives and distribution, however, people's representatives and service providers (read *pradhansevak* etc) are not accessible to voters and seldom are socially accountable. Incidentally this lack of communication results in less awareness and low key participation in decision making. The acquaintance of political leaders and bureaucrats easily grab the opportunity and tap the resources to enjoy several schemes, subsidies and exemptions.
4. **Legitimacy of Bureaucratic System:** India's bureaucratic system is based on implementation and execution mechanism. Bureaucratic positions are designed in such a way that the personnel are found in between two parallel forces of politicians and public resulting

in exclusivist processes of decision-making to often twist the laws in favour of their political masters rather than citizens in general. Most fundamental rules in governance of India, Police, Co-operative and other welfare Societies etc. are still based on the 1860 Act with amendments that are not effectively implemented.

5. **Rationale:** Widespread illiteracy coupled with a lack of effort on the part of government to educate people about their roles, responsibilities and rights as citizens of India has spurred corruption on. Governments often bring in legislations and order to curb corruption but do not proactively educate ordinary citizens so that they can use these provisions against corruption. In a country like India where more than 25% of its population is illiterate (the proportion of functionally illiterate could be much higher), the indifference of government and lack of information make matters worse for minimizing corruption. Though there are many regulations and legislations for the purpose such as Right to Information Act, Right to Education lack of awareness and accessibility result in irrational decision making by the public towards political party and media led gimmicks and scandals
6. **Millennium's Watchdog Media and public forum social media:** In last one and half decade role of visual Media and so called social media in India has increased manifolds. It influences people's perceptions and actions. Both media has highlighted issues from all forums specially corruption and has also successfully pursued actions against such corruptions even change of regime. However, media's own houses are not in order and their accountability to the systems of governance has not been above board. There are reported incidents of 'paid-news' and false propaganda. Over the years, experiences with Indian media have been somewhat mixed – sometimes it actively exposes corruption and at other times it plays in the hands of corrupt people and protects them. It appears that subjected rationality of Indian Media is an outcome of suffocated system not able to maintain high precision of observation and judgment.

All the factors leading to corruption focusses upon lack of accountability in the performance of various organs of the society. Commonly everyone fails to understand the legal, right and correct path for delivery of random services and products. This is therefore this becomes necessary to take the Notion of Accountability on the panel of debate. (see note 1)

The basis of corruption in debates appears as the political stereotypes where every single politician is corrupt and pulls all other working groups into it. This does not stand tested at the moment as society itself is heavily fragmented and vulnerable to several medieval thoughts, racial, communal, patriarchal, regional and unethically psychological issues. As evident from notion of accountability (see note 1) there is no unanimity in aspirations and thought process of all segments of the society. Though political ideologue talk about to bring uniform civil code, they themselves are afraid to implement it amidst agitations, movements and civil disobedience from several fragments of the society. At this point political ideology takes back seat and a Departure Point (read: Downsian Model) is sought to fight for power and regime.

The Departure Point: the Downsian Model: The main message of the Downsian theory is that competitive and contemporary politics has an inherent tendency for disparate candidates to pursue centrist platforms, as a result of competition for the power. The broader implications are that policy outcomes are explained ultimately by the preferences of the targeted class of society. This represents a sense in which electoral competition induces accountability of governments, and articulates the precise conditions under which this happens (see Note 2). In states like India where huge diversity exists, draconian and utopian thoughts prevail simultaneously across the

nation, in turn, pushing forward the differential ideology and policy making mechanism of various political outfits. For some the Downsian model is more pronounced process for contemporary development while for others this acts as departure point from mainstream developmental framework towards their own fabricated world.

Effect of the Downsian Model on development: Despite the significant progress in industry and services, India's economic progress is largely concerned with development of agriculture and related sectors, which contribute nearly two-fifth of Gross Domestic Product (GDP) and employs more than 60 per cent of its population. Indian agriculture has made great progress since Independence, becoming close to a food self-sufficient nation in just about 40 years. There are various factors that have been responsible for this growth. They include greater research in biotechnology; improvements in seed varieties and development of high-yielding seeds; better irrigation and water management; sensible cropping practices and judicious use of fertilizers. The huge growths in the agricultural sector have not succeeded in better quality of life of rural folks, it often turns out that the rural communities that are behind this success are the most deprived. Many rural areas in India still lack basic amenities like electricity and roads. Economically, agriculturists, especially marginal farmers, are at the mercy of unscrupulous middlemen, who never hesitate to exploit them. The condition of India's marginal farmers is a very pitiable one indeed. One key factor that could improve the condition for India's rural communities is, simply put, letting them manage their own affairs. Only local, village-level governance that can engage rural communities through participation and contribution can help alleviate much of the misery that the communities have to face.

Financial Empowerment of rural folks:

The effect of the Downsian model is visible in every single activity. There are quite a good number of willful defaulters in banks. Hence, banking authorities in India have attempted to limit most forms of informal finance by regulating them, banning them, and allowing certain types of microfinance institutions. The latter policy aims to increase the availability of credit to low-income entrepreneurs and eliminate their reliance on usurious financing. Nonetheless, the intended clients of microfinance continue to draw on informal finance in India. This article argues that the persistence of informal finance may be traced to four complementary reasons—the limited supply of formal credit, limits in state capacity to implement its policies, the political and economic segmentation of local markets, and the institutional weaknesses of many microfinance programs. However, ideological departure played down the very interest of folks welfare and empowerment and populist freebies took the Centre stage to become another handy tool of corruption.

Community Level Participation and Rural Empowerment assisting Local Governance:

The Department of Rural Development within the Ministry of Rural Development is the nodal organisation committed towards ushering in an all-round upliftment of the rural masses apart from various NGOs engaged for the cause (refer Note 3). This is being ensured through the introduction of a wide spectrum of programmes/schemes for the rural economy. The schemes aim at bridging the rural-urban divide; poverty alleviation; employment generation; infrastructure development and social security. The department also provides the necessary support services and other quality inputs such as assistance for strengthening of District Rural Development Agency (DRDA) Administration and Panchayati Raj Institutions (PRIs); training

& research; human resource development; development of voluntary action, etc for proper implementation of the schemes and programmes.

Role of Panchayati Raj Institutions (PRIs):

In order to ensure that the implementation of programmes such as National Rural Employment Guarantee Act, 2005 (NREGA), SampoornaGraminRozgar Yojana (SGRY) PradhanMantri Gram Sadak Yojana (PMGSY)Indira Awaas Yojana (IAY), Swarnjayanti Gram Swarozgar Yojana (SGSY), Provision of Urban Amenities in Rural Areas (PURA)reflect the needs and aspirations of the local people,the Panchayati Raj Institutions (PRIs) are considered as an important tool. Therefore, under most of the rural development programmes, a crucial role has been assigned to the PRIs. They constitute the bedrock for the implementation of most of rural development programmes. Accordingly, sustained efforts have been made to strengthen local governance, institutionalizing people's participation and empowering women through PRIs. The State governments are being pursued for delegation of adequate administrative and financial powers to panchayati raj. A three-tier Panchayati Raj System came into existence with the enactment of the new PRI Act in conformity with the provisions of the constitution (73rd amendment Act 1992) which came into force on 23rd April 1994. This act has been enacted to consolidate, amend and replace the law relating to PRIs. With a view to ensuring effective involvement of these bodies in the local administration and development activities simultaneously, the State Election Commission (SEC) and State Finance Commission (SFC) were also constituted.

With a view to make PRIs more effective instruments of the local self-government, the State Government has devolved powers, functions and responsibilities relating to 15 departments i.e. Agriculture, Animal Husbandry, Ayurveda, Education, Fisheries, food and supplies, Forest, Health and family welfare, Horticulture, Industries, Irrigation, public health, public works, revenue, rural development and social and women welfare to the PRIs with effect from 31 July 1996. Presently, the PRIs are getting grants as per recommendations of the SFCs besides proposing taxes etc to be levied by the Panchayats and grants provided to other bodies.

For implementation of various rural development programmes the Rural Development Department works in three-tier system keeping adequate coordination among various levels including all the departments mentioned above. The Rural Development Department functions under the overall control of the commissioner-cum-secretary with logistic support from Deputy Commissioner, Deputy Directors, Engineers, Administrative Officers and Development Officers. Reaching in the last tier i.e. at Block level Development Officers are assisted by Social Education Organizers, Social Education and Block Planning Officers, Gram PanhayatVikasAdhikari and Women Village Development Coordinator.

Decentralization and departure from functions

The major functions which are proposed to be devolved on PRIs relate to provisions regarding acquisition of lands in scheduled areas, grant of mining licenses for minerals, grant of concessions for the exploitation of minor minerals and planning &management of minor water bodies. In addition to this certain regulatory, prohibitory and enforcement powers will also be vested within the PRIs relating to sale and consumption of any intoxicant, village markets management, money lending activities, alienation and restoration of ownership rights over scheduled lands, minor forest produce, control over local plan resources (tribal sub-plans), social institutions and functionaries. Despite of such a vast devolution of functions and powers, the discretion of the state governments to assign certain powers at appropriate level is one such

lacuna. This has led to an anomaly in the powers of Gram Panchayats and Panchayat Samiti. The decentralization process in scheduled areas is compounded by delay in bringing out necessary amendments in subject laws and deputing appropriate staff for this purpose at Gram Panchayat Level. This is the first step in the proposed scheme of decentralization the Gram Sabha and Gram Panchayat assume crucial roles as institutions of self and local governance. In the nutshell, main problems that deviated in the working Panchayati Raj institutions can be identified as:

- Election not being held on a regular basis.
- Lack of adequate transfer of powers and resources to Panchayati Institutions.
- Lack of Panchayati Raj bodies to generate their own resources such as tax on sale of land and agricultural produce.
- Non-Representation of woman and weaker sections in the elected bodies.

Thus, Departure Point has to be identified and addressed to put forward the importance of a strong and stable local bodies and PRI system that will help to improve the credibility of the politico-administrative efforts in the domain of local governance and facilitate harmonious development of all concerned. Further, in reinforcing the 'political will' for local governance and speeding it up through decentralized decision making, PRIs will make quite a few tangible contributions to the development of peri-urban, semi-urban and rural areas.

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Note 1: The Notion of Accountability:

The notion of accountability essentially represents the extent to which the policies of the government are responsive to the needs of citizens. However, the said notion also applied for careful deliberations and facilitation under the purview of laid guidelines and ethics. If all citizens are homogenous with regard to their needs and preferences, this is relatively straight forward to define: to what extent do policies succeed in respecting these common preferences? For instance, consider a situation where there is unanimous demand among all citizens that residents of a certain region be provided relief following a natural disaster, they are willing to bear the financial burden of the relief, and it is logistically and administratively feasible for the government to provide such relief. An inability of the government to provide relief on the scale desired by citizens then represents a failure of accountability. The notion is more problematic when preferences of the public are heterogeneous, with different groups desiring different policies in a given situation. Here government policy needs to trade off competing claims and views. A minimal criterion of accountability is that the government makes decisions impartially, based on the merits of the needs or arguments on different sides. It should not exhibit deliberate biases in favor of certain groups (classes, castes, gender) on the basis of their identity alone. Specific notions of justice such as utilitarianism define normative ideals more sharply: under this notion a government that is accountable ought to weigh the interests of different population groups in proportion to their demographic strengths. Conversely, a government that is not accountable is less responsive to the needs of a large fraction of its population, for the sake of advancing the interests of a few.

Note 2: Downsian Model

The median voter outcome reflects accountability to 'popular opinion', a form of populism which may deviate from optimal policy from a utilitarian point of view, the usual standard used by economists for normative evaluation. The populist bias of the Downsian outcome is represented by the disparity between the median income and per capita income in the population, which in turn depends on the skewness of income distribution. With a heavily skewed

distribution reflecting a thick bottom tail and a long upper tail, the ideal point of the median voter lies further to the left of the mean voter ideal point. In such societies, the populist bias of governments induces selection of taxes and regulations that are higher than the levels that would correspond to maximizing per capita income or its growth rate.

Note 3: SevaMandir Initiative

SevaMandir is a voluntary organization that assists rural communities in their economic development and self-determination. It believes that development activities are best carried out not by the state alone but by cooperating with and by engaging local communities in a democratic manner. It began in the 1970s as a literacy programme, but soon extended to development programmes and local governance to facilitate economic prosperity and social dignity. Operating in Udaipur and surrounding districts, SevaMandir assists in the setting up of village-level committees that can then manage their own developmental activities such as in the fields of health, education, women's care, and employment.

Note 4: Working Devolution Index

The progress in effective decentralization of governance under the Panchayati Raj Act is not uniform across the states. The Union ministry of Panchayati Raj (PR) has asked the National Council for Applied Economic Research (NCAER) to develop a Working Devolution Index (WDI) to measure how states are performing in devolution of governance. The index will rank the performance of individual states on 150 identified basic action points, which put special productive economic activity and employment generation measures.

NCAER has already submitted an interim report in August 2006 to the ministry and the final report will be ready soon. The Devolution Index essentially captures three dimensions of the basic architecture of institutional development viz Functions (types of work under Schedule XI of the constitution), Finances (funds devolved), and Functionaries (manpower available). Each of the three dimensions is equally important in achieving effective decentralization. The index is a first attempt at quantifying the environment for effective decentralization of governance in rural India. WDI identifies the 'mandatory elements of devolution' and assigns a score of zero when they are not complied with. Based on the values of various indicators for any given state, it is possible to calculate a score for each sub-index as well as for an overall Devolution Index. The value of each state will indicate how far away the state is from an ideal performance. Local Bodies' contribution to revenue is very meager just 0.97 % to central revenue and 16.59 % to the state revenue.

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Glossary Usurious: practicing usury; charging illegal or exorbitant rates of interest for the use of money



CHANGING THE SOCIETY THROUGH ART

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ABSTRACT

Art and social change are complementary to each other. One is the heart, the other is the lungs. They both breathe life into the world. Art does not show people what to do, yet engaging with a good work of art can connect you to your senses, body, and mind. It can make the world felt. And this felt feeling may spur thinking, engagement, and even action. The arts and culture represent one of the few areas in our society where people can come together to share an experience even if they see the world in radically different ways. This research paper is an analysis on the general value of arts and culture to society that has long been assumed, while the specifics have just as long been debated. The paper focuses on the humanizing influences of the art, as art in any society is a reflection of the sum total of emotions, beliefs and fears of its people. In my opinion, art can truly influence society and inform human behavior. It is about what happens around the artist that affects him personally that ended up expressed. Hunger, war or human conflict expressed in any form of art is more than enough to effect social change, even in the smallest of communities. This research paper, in detail, talks about the different ways in which art can make a difference in the life of an individual

KEYWORDS: Art, culture, socialization, communication, innovation

INTRODUCTION

Art has moved away from the decorative purpose to involve social engagement and political motives. Most of us know the feeling of being moved by a work of art, whether it is a song, a play, a poem, a novel, a painting, or a spatio-temporal experiment. When we are touched, we are moved; we are transported to a new place that is, nevertheless, strongly rooted in a physical experience, in our bodies. We become aware of a feeling that may not be unfamiliar to us but which we did not actively focus on before. This transformative experience is what art is constantly seeking.

There is no discipline that nurtures and sparks the cognitive ability to imagine, and unleashes creativity and innovation, more than arts and culture. There is no approach that breaks barriers, connects across cultural differences, and engages our shared values more than arts and culture. There is no investment that connects us to each other, moves us to action, and strengthens our ability to make collective choices more than arts and culture.

This paper covers the different dimensions in which art has touched upon the issues of society.

NEED OF THE STUDY

At Present times, we are so busy in our lives that we feel untouched by the problem of others. Global issues like War, hunger, climate change are not unknown to anyone but still, it's not a matter of concern for us when we can easily do something to help. May be we do not feel strongly enough that we are part of this global community.¹ This is where art can make a difference because art can truly influence people and human behavior. It can inspire process and progress, and provide a simpler viewpoint on problematic problems.

RESEARCH OBJECTIVE

How art creates social change

Why art has the power to change the society

How art can find its place in social innovation

DISCUSSION AND ANALYSIS

HOW ART CREATES SOCIAL CHANGE

People don't tend to truly understand the value of things until they can actually relate them to their everyday lives. It's all about experiences and how much we value them. Art is a factor of social cohesion and human development. Encouraging art and creativity get to the core of what makes a community work, what its culture stands for, where its priorities lie, and identifies issues that affect people in their daily lives. Moreover, it provides a canvas to work on these issues, think about them in different ways and imagine and paint a world in which no limitations and restrictions exist. Art in a way or other does change the mind of the viewer or at least makes an impact for a short span of time. Such useful ways that can actually bring change are discussed here.

Art and Education

A key function of art is to educate vulnerable young people who may be affected by such problems as drug trafficking, violence and poverty. Engaging young people in the arts can help

in both transforming individual lives and creating a new generation of artists who may go on to produce important works that raise awareness of the issues they feel passionate about.

Art as Therapy

While it can be used as an educational tool to inform both observer and participant, art is now also employed as a therapeutic instrument. Used in conjunction with more traditional treatments and recovery programs, different art forms are used to treat issues affecting adults and young people, such as drug abuse and addiction. Given the expressive and personal nature of art, it can be utilized to encourage communication and help therapists reach people who are unable to express their feelings and emotions through verbal communication. Music, painting and dance are just three examples of how healing can take place through self-expression. In turn, this increases awareness both of the individual and wider issues.



One example is the Art Not Violence project, which aims to raise awareness of violence, especially against women and children. Many of the images are created by participants in sexual assault and domestic violence programs; helping the women involved deal with their own issues, as well as working towards changing cultural attitudes.

Civic Engagement

Creative thinkers and artists also have a role to play in civic engagement and training the next generation of activists. Given its power to reach out to people, arts are a natural conduit to get people interested in such activities as fundraising and voter registration, which



Can make a real difference at a local level. Creative leaders can go into schools and help inspire young people to take on a leadership role in their local communities². While a key element of social change is an organization, without the right guidance, tomorrow's activists may have the passion to inspire change, but may lack the tools to go out into their communities and make it happen.

Expresses Experience

Life is a remix; art is a remix and the only way to move society forward is to encourage this process. Innovation comes from rearranging, reshaping, reorganizing and remixing, and in fact, all artists, musicians, designers, writers and developers are inspired by something external and are remixing products and ideas that have been already out there. Not only that, in fact, each and every individual is unique within their replaceable and distinctive remix of their personal stories, situations overcome, experiences undergone and people encountered, ultimately linked to the approach the individual was raised and educated, their culture and history³. Each individual, each character, who they are and what they stand for, is only a remix of what they experienced in life, a remix of the books they read and the movies they have seen. The combination out of all these life imprints that everyone experiences in a way no one else in the entire universe is experiencing in that exact same way can create a community of people that live by each other's inspirations, influences and create something together that can change the world. Hence, the art of social change is taking ideas, structures and mind-sets and working within a creative and passionate way, inspiring people to see things differently.

Stimulates Brain

People seek art and people need art to become the person they anticipate to be, to express their persona, to experiment with different roles and to find what truly enthuses them greater creativity and insight, one can actually gain valuable things to share. In short, art stimulates dialogue. It actually gives you something to talk about. Creating art is a very effective way to stimulate brain and anyone can do it. When you're doing art, your brain is running full speed. It's hitting in all directions. So if you can figure out what's happening to the brain on art, you know a whole lot about the brain.

Socialization

If nothing else, art teaches you that you are not alone. Someone made that art object that you're looking at and enjoying or questioning. When you look at art, you're almost looking into a reverse mirror and seeing the face of the artist who created it. Art reminds us that life is about expressing ideas and sharing them with others. Art galleries, art centers and museums are venues that exist for this specific purpose. The universal language of the visual arts provides a forum through which people can self-reflect, grow, communicate, and even form supportive social connections.⁴

History and Context

Nothing exists without history and context. Everything that is and ever was has a story. Everything comes from something and somewhere. When studying events that occurred before the widespread use of photography, historians have used artworks to supplement resources such as documents, diaries and artifacts.⁵ Artists in the 19th centuries often painted or engraved historical scenes, and they can be used to better understand dramatic events of the past.



Purpose

While looking at art, one could feel that there's something actually in the art that's helping him to connect or reconnect with his true purpose. This can work if art that you see has a unique message for you. However, you must give it enough time, free of distractions. When you stand in front of art, search for your own personal connection. Art history and formal art education are great, but seek your own connection with art and find out what your life is saying to you. It gives people a safe space to express themselves, indulge their creativity, and even to socialize in a non-threatening environment that encourages them to be themselves. Socialization, which can be defined as a case of internalizing the interpretation of the specified social roles, supposed to be embraced in the scope of cultural structure, assumes vital significance through its function, also meeting the motive for belongingness within the human nature as a social being. Art, which generates an opportunity for the recognition of social realities, is a source of revolt that terminates submission to fate. It draws attention to the possibility of change in the overlooked facts and fate. While it stresses the indispensability of society's artistic needs through the awareness it raises, it also serves as a source for the endless expansions of art.

Spirituality and Vision

Art is material in nature, but there's something about it that reminds us that we are also spiritual beings. Art existed in someone's imagination before it came into material reality. Many scholars, faith seekers truly believe that what we cannot see is actually more real than what we can see. Art can help you visualize your life as you want it to be and actually take the steps needed to bring your spiritual vision into being. Reality cannot exist without spirit and vision.⁶

Focus and Productivity

There's no doubt about it. The more time you spend with art, the more it improves your focus. Looking at art is a form of meditation and the more you do it, the longer you can focus. Our ability to focus can greatly improve our productivity, whether it be at work or at home. One can sit for numerous hours straight without a break simply writing and focusing on the task at hand. It's like working out muscles in your body. The more you work out, the stronger you get, the longer your endurance and greater your productivity.

Generosity

Generosity is a critical part when it comes to art, meaning stepping away from their own ego and encouraging partnerships and collaborations, not only amongst other artists, but also amongst artists and the general public, the government and organizations. Art has the ability to arrest us—causing us to pause, take a second look and reflect. When applied to a public canvas using large scale sculptures or riveting art installations, the reactions were even more nuanced.

Art is communication

*"If I Could Say It In Words There Would Be No Reason For Me To Paint"*⁷

~Edward Hopper



Art, like language, is a medium to express ideas and to share information. Art influences society by changing opinions, instilling values and translating experiences across space and time. Research has shown art affects the fundamental sense of how different cultures and different times to communicate with each other via images, sounds, and stories. Art in this sense is communication. Art helps us to share thoughts, ideas, and visions that may not be able to be articulated any other way. Art also has utilitarian influences on society. There is a demonstrable, positive correlation between school children's grades in math and literacy, and their involvement with drama or music activities.⁸ Art is beneficial for the artist as an outlet for work. Art not only fosters the

human need for self-expression and fulfillment; it is also economically viable. The creation, management and distribution of art employ many.

Real social change can only happen if art is seen as the 'sweet-spot' in gathering the qualities of all dimensions and translating it into the language of the world, as Paolo Coelho has put it. Social change is about reworking the ideas and realities of the current society and creating something that can change how people see the world; how they interact and how they feel.

WHY ART HAS POWER TO CHANGE ART AND SOCIETY

We are living in a nation which is nowadays unable to solve its problems, incapable of civil discourse, bogged down in a morass of multicultural conflict, and lagging the global innovation marketplace. Just look forward a generation or two, and this will be India if we do not address the dearth of investment in art and imaginative capacity. Solutions to our most critical problems are not to be found in institutional hierarchy or traditional policy and enforcement models, but rather in collective action, dispersed innovation, and shared responsibility.

Our economy is moving from being manufacturing-based to being innovation-based. Are we fostering the imaginative capacity to compete? We are faced with cataclysmic food, fuel and water issues if we do not address our reliance on a carbon economy. But are we sparking the creative thinking to find new technologies and new ways to work with nature? We have a dramatically changing population that is shifting the demographics of voters, students, workers, and leaders. Do we have the multicultural humility and the cultural context to leverage this change as an asset?⁹

For the last century, financial and institutional capital have been the priority leverage points for addressing society's challenges. I deeply believe that, in the future, human, social, and creative capital will have the greatest impact. And this is where arts and culture are a necessity.

Artists have always used their talents to express ideas connected to the things they feel passionate about. Consequently, their work has a unique way of reaching people and provoking a strong reaction. This is the great strength of art; it is universal. Visual art forms can transcend all barriers and stimulate a lasting emotional response. As long as oppression, inequalities and injustice exist in the world, art and artists will have a role, even a responsibility, to make a positive change in people's lives; whether on a global or individual level.

Art and social change cannot happen without creating a community and initiating inspiration and imagination when facing particular issues. The community created by arts and culture is potentially a great source of inspiration for politicians and activists who work to transcend the polarizing populism and stigmatization of other people, positions, and worldviews that is sadly so endemic in public discourse today.¹⁰ Therefore, art needs to be stimulated, cherished and empowered in order to create the life and society we are seeking. Forming creative partnerships and giving people space to express themselves, is an unlimited pool of opportunities.

Art also encourages us to cherish intuition, uncertainty, and creativity and to search constantly for new ideas; artists aim to break the rules and find unorthodox ways of approaching contemporary issues and focus on strategies that foster real collaboration—finding the best ways to leverage existing structures where they help and work around them where they get in the way, and to change them where they truly impede progress¹¹. Art is keeping the world together and art is letting the individual free. In fact, freedom is what art stands for. The encounter with art – and with others over art – can help us identify with one another, expand our notions of *we*, and show us that individual engagement in the world has actual consequences. In the future, art will be invited to take part in discussions of social, political, and ecological issues even more than it is currently and that artists will be included when leaders at all levels, from the local to the global, consider solutions to the challenges that face us in the world today.

Government and Lobbyists need, as facilitators for change, to be shown the multiple possibilities that can steer social behavior in a positive way and nudge people into a direction of a better, healthier and more sustainable tomorrow. Governments in Europe encourage more and

more the role of culture and art in social development and innovation, and the fact that arts enrich the social environment by stimulating public amenities and artistic activity, by stimulating creativity and enhancing innovation. They see that works of art and cultural products are a collective memory for a community, and serve as a reservoir of creative and intellectual ideas for future generations. Also, India has stressed the fact that 'The culture and leisure sector contributes to economic development through facilitating creativity, innovation and self reflection' and therefore, recognizes culture as a key component of society's well being'.

Art can be a catalyst for innovation, simplifying the problem and subsequently leading to achievable, realistic solutions. Reading through the history of social movements it becomes clear that art has always played a very important role, be it through political posters, badges and flyers, movies or poetry. It provided space for visualizing ideas and to light the fire within the hearts of the people. Artists are considered central to cultural, social and political discourse in the country¹². They inspire, provoke, mobilize and bring hope to people. For an example Photographs taken by artist journalists have a powerful influence on people. Sometimes they can even stimulate public opinion and give impetus to public debate.

Arts have been some of the most powerful means of advancing social justice for people because they give people vehicles for creative expression during times of oppression. Art can communicate ideas with such poignancy that it transforms the broader cultural understanding of issues. Simply put; art knows the direct route to the heart¹³. It can emancipate the spirit when the body is enslaved or oppressed. It can foster understanding among generations. E.g. millions of viewers were touched by the painting of Claude Clark, who depicts a black worker in the fields, taking a moment of peace, in his iconic "Resting", among others. Art can be viewed as a story teller who weaves personal experience inside the interior of the individual works. The list of artistic works capturing the essence of the black experience is endless as artists continue to express the spirit of what it means to be African-American. Its power is not only transformative to black artists, but audiences from all walks of life.

HOW ART CAN FIND ITS PLACE IN SOCIAL INNOVATION

The power of art and imagination is an inevitable fact; however, it can be claimed that spending too much energy and resources on the development of ideas rather than the action taking side of the realm, is inefficient and that the focus should shift towards science and the actual development of tangible solutions.¹⁴

Art is central to social and political change, not peripheral. Thinking about the 'action space' and the implementation of complex solutions and policies, those political strategies take time, whereas cultural strategies can be implemented within a short-term, immediately constructing influence and claiming space for change. Culture is a space in which change can be introduced, the emotions attached, and enthusiasm won. In order to start a social wave, all forces have to come together, the idea space as well as the action space, the empowerment of the crowd as well as the involvement of 'the elite', the politics and Changemakers. Artists and art as such shift and frame public sentiment and form the beginnings of social movements. Art is creating new out of old, visualization and empowerment. The question that is arising now is not anymore, why art is vital for social change, but how it can be harvested and where it can find its place within social innovation.¹⁵ Artists and the work of art, can be a laboratory for change, a museum a think tank for new ideas. And an exhibition serves as

the ultimate white paper for a community. A museum can be a catalyst in a community, and a change agent intimates communities and cultures rethink themselves.

Therefore, creative industries such as museums, theatres, and others have to be recruited to serve as these spaces and act as an echo of society and its people, and invite the elite and organizations that have the power to move from the idea space into the action space. Hence, creative industries can, and have to, give the right instruments to people to express themselves and steer social movements creatively. Yet, the budget for cultural investments is lower than ever, albeit creative industries have never been so essential within local, regional and national economies, and distributors become more and more essential. It is essential to point out and clarify to those in charge that cultural investment and the funding of art is not a dead-end road¹⁶. Culture and creative industries are increasingly finding a route to the general market, which is leading to radical transformations in the way people create, consume and enjoy cultural products. Therefore, the role of creators, producers and cultural intermediaries as creative content providers, managers, navigators and communication



technologies have transformed consumers from passive recipients of cultural messages into active co-creators of creative content. This trend needs to be unfettered and encouraged, the spaces created that invite people and artists, lobbyists and academics into a conversation in color and shape, which is pure and understandable.¹⁷ Art that steps out of its high-society approaches needs to be cherished. It needs to treasure the expression of each and every individual, and most importantly relish it as a part of people's daily lives - make it inclusive and accessible.

Social Art is taking imagination, visualization and motivation for action to a space in the center of the community, providing the right tools and conversation with the 'elite', experimenting and playing with what could change tomorrow's society, and starting a network of eagerness to implement, rethink, rearrange and remix within art and within society. People given the right tools to express and explore their visions and ideas in a way that cannot be wrong gives fuel to a

social movement and unites people on a very unique and emotional level. Art is having visions, and art is sharing these visions with others, with people that are looking for the same solution, and to send them out in a language everybody understands, cracking the problem that is to be tackled on its core. Art is about designing a solution based on the understanding that is specific, measurable and realistic, pure, but provocative and motivates others and especially the people within the fellow dimensions of the realm to seek for implementation and adoption - seeking and steering action derived from art.

CONCLUSION

Art as we need it in order to move forward within social change, meaning the cultural glue that keeps the world together, that inspires people, and that helps us to visualize alternative realities, is more than oil paint on a canvas. Creating art is something new, it is a human act designed to generate impact, to change somebody's mind-set, to open up the world, and to make a difference. Art is free and art is without limits. That is its beauty and yet its biggest flaw in becoming what it might be able to be, meaning more than an abstract statue or controversial collage, but a tool to show what is possible, to inspire and educate, to share stories and perspectives. In order to create this Art as a tool, dynamisms of all areas have to be combined, and cultural engagement brought to a different level. Art is not only about high-class society members walking through exhibitions of designers showing the 'rearrangement of light' and leaving with nothing but a bubbly Champaign head. It is not about old museums, and galleries symbolizing societies 'knowledge anorexia' - feeding people impressions, ideas and information only to have them throw them up over the next 'smart' conversation¹⁸. Art needs to become a more tangible and understandable tool for the wider population in order to unleash its full potential and help steer social change forward. Take art from an angle that attempts to address a certain social issue, by using design and creativity. It is pure, real and tangible, but most of all adaptable in society, creating an immediate impact.

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WOMEN ENTREPRENEURS: TURNING CHALLENGES INTO REALITY

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ABSTRACT

Entrepreneurship is the process of building up a new opportunity or working on an existing opportunity so as to make use of the available facilities. Like this, entrepreneurs mould the nation by building innovative opportunities, new wealth and by invention of new innovative services and items. Entrepreneurship is not just involved in making profit, but using the innovative brains to know the industry and produce wonderful products. It is basically a mental set up in creating an innovative thought which will be creating meaning in the societal environment. It is a unique way of thinking of a person which is developed on the basis of their environment and experiences, which is making them think out of the box about their job and their life. During the past decades, a considerable segment of women population have made a landmark in the entrepreneurship segment and they are slowly making considerable changes in the field of Indian business, in a considerable way. But they are not able to make a considerable progress in the sense it should be considered

KEYWORDS: *Entrepreneurship, innovative thought, new opportunities, thinking out of the box*

INTRODUCTION

The women are achieving a considerable change in their way of thinking. With increasing independence on service industry, most of the entrepreneurial openings for women mainly have been build where they can be top in their skills while maintaining a balance in their career and life. As a result of this, during the past decades, a considerable segment of women population have made a landmark in the entrepreneurship segment and they are slowly making considerable changes in the field of Indian business, in a considerable way. But they are not able to make a considerable progress in the sense it should be considered.

The initial chapter of this paper is dealing with the ideas behind boosting the women entrepreneurs and the main reasons that push women in undertaking such a career. This chapter is also depicting the reasons for avoidance of women entrepreneurs coming in this field and also the main measures to be taken for avoiding such barriers that are having an impact on women entrepreneurs. The second chapter is dealing with previous literature reviews on women entrepreneurs. The third chapter is dealing with objectives and research design. The fourth chapter is concentrating on analyzing data gathered through questionnaires to consider the internal and external motivating as well as the de motivating forces behind the creation of women entrepreneurs. In the last portion of this research the various suggestions for removing and reducing the obstacles behind the growth of Indian women moving into the field of entrepreneurship has been studied in depth.

Causes for supporting Women Entrepreneurs

The part played by women in the field of entrepreneurship in the economic progress has been taken into consideration all over the world. At present, in today's business scenario, women entrepreneurs are occupying a prominent position in business and it has been recognized all over the world. The International Report has given a conclusion that economic progress is having a close association with the progress of women. In countries where women have developed, economic progress has normally been steady. The countries which are found to avoid the progress of women, the progress has come to a stand still.

REASONS FOR WOMEN TRYING FOR ENTREPRENEURSHIP

Self Confidence, expecting fame and honour, self respect and career aspirations are the main motivating forces for the women entering this profession. In some cases, women are choosing similar profession for revealing their inner skills, ability for achieving self discovery. It is also providing a way of making better utilization of their break time. Mainly, pathetic conditions of the women emerging out of unemployment in the house and other personal problems are forcing women into entrepreneurship field.

HINDRANCES FOR WOMEN ENTREPRENEURSHIP:

The procedure for entrepreneurship is similar for both genders irrespective of sex. Prominent men and women entrepreneurs are undergoing same motivations and thus are emerging successful in the similar circumstances under the same obstacles. They are also getting proximity to finance from the similar means. In the same scenario, people of both genders can emerge to be prominent entrepreneurs. (Cohoon et.al. 2010). But, in reality most of the successful women entrepreneurs are facing challenges in different angles and parameters than that encountered by their male companions. These hindrances are generally preventing these women from revealing their ability as entrepreneurs. The major obstacles that the women encounter during startup and continuing the operations of an organization usually start during obtaining finances and work life balance.

TABLE NO.2

SNAPSHOT OF KEY Country FACTORS S. N.

1	United States	Factors
		<ul style="list-style-type: none"> • availability of capital • availability of information

		<ul style="list-style-type: none"> • availability of networks
2	Korea	<ul style="list-style-type: none"> • finance • the potential to balance work and family
3	Indonesia	<ul style="list-style-type: none"> • export of their product abroad. • increase in the volume of production
4	Bangladesh	<ul style="list-style-type: none"> • Inadequate finances • Competition • Obtaining quality raw materials, and • work life balance
5	Mauritius	<ul style="list-style-type: none"> • the obstacle of getting permits; • the lack of market; • the ability to raise capital; • not being taken as seriously as men.

Sources: Jalbert, E. Susanne, Women Entrepreneurship in the Global Economy, 2000

OBJECTIVES:

- To understand the causes of women for immersing their time in entrepreneurial field.
- To understand the causes standing as obstacles for women entrepreneurs.
- To underline the available success stories of women in entrepreneurial field.
- To come up with an outline of common man's perception about women entrepreneurs.

METHODOLOGY

The study is on the basis of secondary & primary data. It is innovative & descriptive in purpose. The secondary data is taken from literature review of the previous researches. The reasons which have been found out are then divided into three sections. They are the reasons responsible for obstacles, reasons for building the business & reasons behind the success of women entrepreneurs. Then these reasons with their sub-classification are evaluated on likert scale of 1 to 5, where 1 denotes least importance & 5 most importance. Then these reasons have been further analyzed through Chi square test to check the difference between opinions gathered from different groups of people.

The data has been gathered from the MBA students & teaching staff only. It is having common field of considerations in both the samples considered for the research. All the factors were analyzed from the view points of personal factors & occupation. Results show that on the basis of personal factors the differences of opinion at significance level of 5 were studied in depth. These were the urge for finance & others factors on which these two groups of people have different attitudes. When the question of growth factors arises marketing ability & distribution deserves special significance.

The various obstacles for entrepreneurship are the means of obtaining capital, getting information & counseling, skill procurement, discrimination on the basis of gender etc. The other obstacles include the monetary issues, management ability & marketing skills, the difference of opinion of the women entrepreneurs regarding independence, self satisfaction etc.

MEASURES TO REMOVE THE OBSTACLES

The avoidance of barriers for women entrepreneurship needs a major change in traditional attitudes and mindsets of people in society rather than being limited to only creation of opportunities for women. Hence, it is needed to design programmes that will be addressing the changes in attitude, training, supportive factors. The basic element in developing women entrepreneurship is to make the women aware of her existence, her unique identity and her contribution towards the economic growth and development of our country.

The basic purpose of entrepreneurship should be instilled into the minds of the women from their childhood. This could be achieved by carefully planning the curriculum that will impart the basic knowledge along with its practical implication regarding management (financial, legal etc.) of an enterprise.

Implementing a training package with the necessary skills can mould the way for development of women entrepreneurship. Such schemes can train, motivate and assist the upcoming women entrepreneurship in achieving their ultimate goals. Various schemes like the World Bank sponsored programmes can be undertaken for such purposes. The course design should focus on imparting input on profitability, marketability and practical management lessons. Besides, there should be consideration in helping the women entrepreneurs in maintaining a work life balance. As a special consideration, computer illiterate women can be trained on Information Technology to take the advantage of new technology and its benefits.

The successful women entrepreneurs can act as advisors for the upcoming women entrepreneurs. The initiatives taken from these well established entrepreneurs for having interaction with such upcoming women entrepreneurs can be proved to be beneficial in terms of boosting their morale and confidence. It may result in more active involvement of women entrepreneurs in their enterprises.

Infrastructure set up plays a vital role for any enterprise. Government can set some priorities for women entrepreneurs for allocation of industrial plots, sheds and other infrastructure . However, precautionary measures should be undertaken to avoid the misuse of such facilities. Even in today's era of modernization the women entrepreneurs are depending on male counterparts for marketing assistance. This is simply because they lack the skill and confidence for undertaking such activities. Women development corporations should come forward to help the women entrepreneurs in arranging frequent exhibitions and setting up marketing centres for promoting products as well as services given by women.

CONCLUSION

The present research has studied in depth the various important factors involved with the women entrepreneurial possibilities in a broader way. The problems were studied through various review of literature. It was also verified with the real entrepreneurs. Whatever may be obstacles which come in the way of women entrepreneurship it should be wiped off. In today's business scenario women entrepreneurship is very much needed for the development of any economy if it is large or small.

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**INFLUENCE OF GENDER ON SATISFACTION LEVEL WITH THE
SERVICES OF ONLINE BANKING- A STUDY WITH REFERENCE TO
SURAT CITY**

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ABSTRACT

This paper has discussed the service quality of online banking services on the basis of their customers' perceptions, and analyses how gender differences affect customers' perceptions of service quality dimensions such as efficiency, reliability, responsiveness, fulfilment, privacy, communication, personalization, technology up gradation of online banking. 100 customers have been taken as respondents for the study purpose. The data has been collected by framing a questionnaire as per researcher as well as respondents convenience. The data has been analyzed by applying chi-square test and Kolmogorov - Smirnov Test. The result shows that customers are dissatisfied with the services of online banking. It has been found that gender affects service quality perceptions and the relative importance attached to various banking service quality dimensions which have been considered for the study purpose.

KEYWORDS: *Customer Satisfaction, Gender, Online Banking.*

1. INTRODUCTION

Internet banking means any user with a personal computer and a browser can get connected to his bank's website to perform any of the virtual banking functions. In internet banking system, the bank has a centralized database that is web-enabled. All the services that the bank has permitted on the internet are displayed in menu. Once the branch offices of bank are interconnected through terrestrial or satellite links, there would be no physical identity for any branch. It would be a borderless entity permitting anytime, anywhere and anyhow banking (Krishna Reddy N.V. and Sudhir Reddy M., 2015). Demographic variables, such as age, gender, education and socioeconomic status are known as customer characteristics. To a certain extent, these characteristics are significant determinants of consumer behaviours. Among these characteristics, gender appears to be one of the few features that are easy to recognize and access, and is a large enough segment to be profitable for market strategy (Juwaheer, 2011; Mokhlis, 2012).

2. REVIEW OF LITERATURE

Banking Needs, followed by core services, problem resolution, cost saved, convenience and risk and privacy concerns are the major factors that strongly affect the overall satisfaction of online consumers. Feature availability and consumer continuation are found to moderately affect the overall satisfaction of customers using online or internet banking services (K. Lakshmi Narayana. et al., 2013).

Business men and women are not actively using the service of e-banking and there is also a relationship between e-banking and demographic characteristics, e-banking currently provided for saving and current accounts holders only, e-banking has improved customer satisfaction, reduced frequency of bank hall for banking service, reduced waiting time for customers, there are customers who don't know the fee charged for being e-banking users, the bank customers' satisfaction increased after being e-banking users, enabled customers to control their account movements and there is high opportunity to expand e-banking service in the city (G. Worku et al., 2016)

For proper use of internet services, a bank should provide a attractive and easy to use interface. Proper security concerns should be provided by the banks to the customers so that customers can easily use these internet services provided by the banks (Inder Pal Singh and Payal Bassi, 2017).

Dimensions of Internet banking (accuracy, ease of use, cost effectiveness, security & privacy and overall customer satisfaction) in which accuracy has no positive effect on overall customer satisfaction but ease of use, cost effectiveness security & privacy have an influence on overall customer satisfaction (Fozia, 2017).

3. SIGNIFICANC OF THE STUDY

The concept of online banking is vital and attractive market segment in modern time that offers opportunities for growth and profits. In online banking all the needs of individual Customer are taken care as a personal need and with a well-incorporated manner. So this study will be fruitful to banks and other financial intermediaries to identify the customers' need as per channel of distribution as online banking.

4. OBJECTIVES

1. To analyze the relationship between Gender and satisfaction level with the services of online banking from the view point of efficiency, reliability, responsiveness, fulfilment, privacy, communication, personalization and technology up gradation of online banking.
2. To know customer satisfaction level with the services of online banking.

5. HYPOTHESIS

H₀₁: There is no significance difference between gender and satisfaction level with the services of online banking from the view point of efficiency, reliability, responsiveness, fulfilment, privacy, communication, personalization and technology up gradation of online banking.

H₀₂: Customers are dissatisfied with the services of online banking.

6. RESEARCH METHODOLOGY

100 customers have been taken as respondents for the study purpose. The data has been collected by framing a questionnaire. It has been collected as per researcher as well as respondents continence. The data has been analyzed by applying chi-square test and Kolmogorov - Smirnov Test.

7. RESULT AND DISCUSSION

7.1 CHI-SQUARE TEST

To find out the relationship between Gender and satisfaction with respect to efficiency, reliability, responsiveness, fulfilment, privacy, communication, personalization and technology up gradation of online banking, chi-square test has been run at 95% significant level.

7.1.1 WITH RESPECT TO EFFICIENCY

H0: There is no significance difference between satisfaction level of male and female with respect to efficiency of online banking.

H1: There is significance difference between satisfaction level of male and female with respect to efficiency of online banking.

Table No: 1.1. Gender and customers satisfaction with respect to efficiency of online banking			
Efficiency	Chi-Square	P Value	Result at 95 % significance level
The speed of login of your account is fast.	4.196	0.041	Rejected
It is easy to find all the important information from the bank's website.	0.698	0.403	Fail to reject
The bank's site is easy to navigate and simple to use.	0.006	0.94	Fail to reject
It is easy to find policy and notice statement on the bank site.	0.017	0.896	Fail to reject
The bank's site does not get you lost.	1.731	0.188	Fail to reject
The speed of logout of your account is fast.	0.287	0.592	Fail to reject

Table No 1.1; depicted shows that the value is 0.041 (less than 0.05) so reject the null hypothesis and it proves that there is difference between satisfaction level of male and female respondents with respect to login speed of bank account. On the other side rest of all the variables are proving that there is no difference between satisfaction level of male and female respondents because all the values are more than significance level 0.05.

7.1.2 WITH RESPECT TO RELIABILITY

H0: There is no significance difference between satisfaction level of male and female with respect to reliability of online banking.

H1: There is significance difference between satisfaction level of male and female with respect to reliability of online banking.

Table No: 1.2. Gender and customers satisfaction with respect to reliability of online banking			
Reliability	Chi-Square	P Value	Result at 95% significance level
I can rely on the web pages functioning properly.	2.017	0.156	Fail to reject
The bank's site is up and running all the time.	0.556	0.456	Fail to reject

The bank's site pages don't freeze after you have put in all your information.	2.718	0.099	Fail to reject
Links are problem-free, accurate and the pages download quickly.	0.054	0.816	Fail to reject
Information that is provided is accurate.	0.083	0.956	Fail to reject
Information content and texts are easy to understand.	0.249	0.618	Fail to reject

As the Table No 1.2; shows that all the value are more than 0.05 so it proves that there is no difference between satisfaction level of male and female respondents with respect reliability.

7.1.3 WITH RESPECT TO RESPONSIVENESS

H0: There is no significance difference between satisfaction of male and female with respect to of responsiveness of online banking.

H1: There is significance difference between satisfaction of male and female with respect to responsiveness of online banking.

Table No: 1.3 Gender and customers satisfaction with respect to responsiveness of online banking			
Responsiveness	Chi-Square	P Value	Result at 95% sign. level
The bank provides appropriate information to customers when a problem occurs.	0.244	0.622	Fail to reject
The bank is willing to help customers and provide prompt service.	0.259	0.611	Fail to reject
The bank compensate for the problem they create.	4.078	0.043	Rejected
You are able to talk to a live person using a telephone number.	6.440	0.011	Rejected
The bank's site has online customer service representatives.	0.004	0.95	Fail to reject
The bank takes care of problems promptly	0.721	0.396	Fail to reject

As the Table No. 1.3 shows that the value is 0.043 and 0.011 (less than 0.05) so it proves that there is difference between satisfaction level of male and female respondents with respect to compensation for the problem created by bank and with respect to talk to a live person using a telephone number respectively.

7.1.4 WITH RESPECT TO FULFILMENT

H0: There is no significance difference between satisfaction of male and female with respect to fulfilment of online banking.

H1: There is significance difference between satisfaction of male and female with respect to fulfilment of online banking.

Table No: 1.4 Gender and customers satisfaction with respect to fulfilment of online banking
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Fulfilment	Chi-Square	P Value	Result at 95% significance level
The bank's site provides a confirmation of the service ordered.	3.289	0.070	Fail to reject
The bank's site performs the service right the first time.	2.188	0.139	Fail to reject
The bank's site provides quick confirmation.	0.680	0.410	Fail to reject

As per Table No 1.4; all the variables are proving that there is no difference between satisfaction level of male and female respondents regarding responsiveness, because all the values are more than significance level 0.05. So it proves that both the gender having same level of satisfaction from the view point of Fulfilment.

7.1.5 WITH RESPECT TO PRIVACY

H0: There is no significance difference between satisfaction of male and female with respect to privacy of online banking.

H1: There is significance difference between satisfaction of male and female with respect to privacy of online banking.

Table No: 1.5 Gender and customers satisfaction with respect to privacy of online banking			
Privacy	Chi-Square	P Value	Result at 95% significance level
The bank shows care in how it collects your personal information.	1.048	0.306	Fail to reject
The bank's site does not use cookies to collect information.	1.229	0.122	Fail to reject
The bank's site is secure for your credit card information.	2.824	0.093	Fail to reject
You can rely on the information that you give not being misused.	1.487	0.111	Fail to reject
You can rely on the information remaining in the register.	0.192	0.662	Fail to reject

Table No 1.5 shows that the satisfaction derived from all the factors of privacy are same for both the gender.

7.1.6 WITH RESPECT TO COMMUNICATION

H0: There is no significance difference between satisfaction of male and female with respect to communication of online banking.

H1: There is significance difference between satisfaction of male and female with respect to communication of online banking.

Table No 1.6. Gender and customers satisfaction with respect to communication of online banking			
Communication	Chi-Square	P Value	Result at 95% significance level
Bank provide 24 * 7 customer care facility.	0.521	0.471	Fail to reject

Bank provide multi language customer care facility.	0.024	0.876	Fail to reject
The bank provide multi language web site.	0.266	0.606	Fail to reject
Before transferring huge fund bank call me to check transaction.	1.710	0.191	Fail to reject

Table No 1.6 shows that there is no difference between satisfactions level of male and female respondents because all the values are more than significance level 0.05. So it proves that both the gender having same level of experience from communication.

7.1.7 WITH RESPECT TO PERSONALIZATION

H0: There is no significance difference between satisfaction of male and female with respect to Personalization of online banking.

H1: There is significance difference between satisfaction of male and female with respect to Personalization of online banking.

Table No: 1.7 Gender and customers satisfaction with respect to personalization of online banking			
Personalization	Chi-Square	P Value	Result at 95% significance level
Bank provides personalize voice recognise system for my transaction.	0.638	0.424	Fail to reject
Bank takes care about my due payments. i.e. bills, EMI, Credit card payment	0.861	0.354	Fail to reject
The bank provides me financial investment advice.	1.030	0.310	Fail to reject
The bank congratulates me on my birthday, marriage anniversary.	1.021	0.124	Fail to reject

Table No 1.7 is proving that there is no difference between satisfaction of male and female respondents because, all the values are more than significance level 0.05. So it proves that both the gender having same level of experience from personalization.

7.1.8 WITH RESPECT TO TECHNOLOGY UP GRADATION

H0: There is no significance difference between satisfaction of male and female with respect to technology up gradation of online banking.

H1: There is significance difference between satisfaction of male and female with respect to technology up gradation of online banking.

Table No: 1.8 Gender and customers satisfaction with respect to technology up gradation of online banking			
Technological Up gradation	Chi-Square	P Value	Result at 95% significance level
The bank use always innovative technology.	0.209	0.647	Fail to reject

Table No 1.8 shows that there is no difference between satisfaction of male and female respondents because the value is more than significance level 0.05. So it proves that both the gender having same experience from technological up gradation.

7.2 KOLMOGOROV - SMIRNOV TEST

To find out customers' satisfaction level with the services of online banking, kolmogorov - smirnov test has been applied with the following hypothesis.

H0: Customers are dissatisfied with the services of online banking.

H1: Customers are satisfied with the services of online banking.

Table No: 1.9 Kolmogorov-Smirnov test					
	N	Mean	Std. Deviation	Minimum	Maximum
Satisfaction Level	100	2.48	.57759	1	4
Kolmogorov-Smirnov Z					1.539
Asymp. Sig. (2-tailed)					.118

Table No 1.9 indicates that customers are dissatisfied with the services of online banking as the p value is greater than 0.05.

8. FINDINGS AND CONCLUSION

Researchers try to find out influence of gender on satisfaction level with the service of online banking from the view point of efficiency, reliability, responsiveness, fulfilment, privacy, communication, personalization and technology up gradation of online banking. It has been found that there is difference between satisfaction level of male and female respondents with respect to login speed of bank account. It has been also derived that there is a significance difference between satisfaction level of male and female respondents with respect to login speed of bank account. There is no difference between satisfaction level of male and female respondents with respect reliability. There is a difference between satisfaction level of male and female respondents from the view point of able to talk to a live person using a telephone number. The satisfactions derived from all the factors of privacy are same for both the gender. Both gender having same level of experience from fulfilment, communication, personalization and technological up gradation. It has been also found that customers are not satisfied with the services of online banking.

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ADMINISTRATIVE REFORMS IN SOCIAL SECTOR: EDUCATION AND PUBLIC HEALTH

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ABSTRACT

Administrative reforms itself is an evaluative concept and not all sorts of changes are administrative reforms. The goals of such reforms? What was the impact of such reforms on the effectiveness and efficiency of the government in social sector particularly in the field of education, and public health? What should be the new directions of administrative reforms to meet the future challenges? These are the questions which would be discussed in this paper. Thus, administration was to be for the people and not vice-versa. Now with the extension of democracy to local level after 73rd and 74th Constitutional amendment Acts of 1992 similar changes were envisaged at the local level also. The 1968 education policy which had sought to relate education more closely to life, improve the quality of education with emphasis on development of science and technology and cultivation of moral social values has, by and large, remain unachieved. The quality of research both in the universities and national laboratories has deteriorated. Universities are busy awarding Ph.D. and other research degrees in the most negligent manner. Unionism provides protection to this lower-middle class segment and thwarts efforts for the achievement of greater efficiency and honesty in administration. Their unity helps them to maintain overstaffing, inefficiency, delay, corruption, and incompetence in organisation. The 1986 Education Policy document also talks of delinking jobs from degrees but makes no reference to the prevailing patronage which makes competence almost irrelevant. Though now due to liberalization many private hospitals have come up with latest medical equipments and five star hotel facilities for the rich people in private sector.

KEYWORDS:Industrialization, Implementation, Modernizing, Extra-Ordinary

INTRODUCTION

The incredible rate of technological progress, the rapid advances in industrialisation, the changes in the status of countries previously subject in whole or in part to the control of other governments and the growth in the number and complexity of governmental activities have imposed extra-ordinary strains on the traditional machinery of government in every part of the world. The result has been a rising concern with ways and means of modernizing public administration and raising its effectiveness to a level capable of meeting current and prospective demands.

Administration has to be clean and efficient. There should be a speedier implementation of the programmes of socio-economic development. The quality of public services should be improved. There should be more efficient management of public sector enterprises. The morale of public services should be improved and in the end there should be more effective programmes of training.

The term 'administrative reform' applies to improvements in executive machinery ranging all the way from fundamental realignments in the structure of the government, to relatively minor changes in the methods of carrying on work within a department or ministry. It is "the artificial inducement of administrative transformation against resistance." ¹ Administrative reform is concerned with the process and the specific devices, techniques, systems and procedures of government which identify, prepare, support or put into effect improvements in administration or the machinery of government. It must promote cleanness, accountability, decentralization, citizen's satisfaction in public administration and public ethics, etc. Administrative reforms itself is an evaluative concept and not all sorts of changes are administrative reforms. It is a conscious and deliberate inducement of administrative transformation against resistance to meet the positive goals of national development. What was the transformation in Indian administration that was contemplated after independence? The goals of such reforms? What was the impact of such reforms on the effectiveness and efficiency of the government in social sector particularly in the field of education, and public health? What should be the new directions of administrative reforms to meet the future challenges? These are the questions which would be discussed in this paper.

(II)

India inherited a colonial administration, which was found advantageous; therefore, it was not scrapped but was reshaped and remolded to meet the needs of secular, independent, democratic Republic of India. The administration of India has to be an instrument of secular democracy based on adult franchise and welfare and development, devoted to rapid economic development and social change for betterment of the lives of the people. Thus, the concepts, democracy and development, indeed required major changes in the administrative system. Democracy necessitated that administration would be accountable to the elected representative of the people who would form the government and that government including administration, would be responsive to the needs of the population. Thus, administration was to be for the people and not vice-versa. Now with the extension of democracy to local level after 73rd and 74th Constitutional amendment Acts of 1992 similar changes were envisaged at the local level also. The emphasis on development led to the establishment of 'welfare State'. The planned economic development meant that state would play a leading role in economic development and social change. Thus, administration had to be made capable to handle planned development in the spheres of economic and social life.

The transition from the colonial administration to the democratic administration was not easy. It faced several problems which have been documented by some retired Civil Servants such as W.C. Bannerji. He, in his memoirs entitled, 'under his Masters', shows that it became impossible for him to function as Chief Secretary in U.P. and ultimately he resigned. There are several instances which depict the strains in the relations between the civil servants and political executive. But over the years, supremacy of political executive has been established and civil servants have accepted the political executive as final decision making body, Civil servants are expected to perform their role of giving advice on policy formulation and implementing these policies and programmes without fear or favour. But it is generally said that civil servants have

virtually stopped giving advice, rather they would like to ascertain and to follow the wishes of political masters. This harms the effectively of administration. It was realized to build up the sense of confidence among the administrators at all levels so that they are able to play their role effectively without any fear.

III

Administrative Reforms and Education

When we talk of education, we are dealing with human beings, society, culture value systems, persons and groups. Our education system was framed during British rule with a view to supplying clerks. After independence various commissions have been set up and national seminars organised, various researches and projects by rule NCERT, the UGC, State Governments and other organisations. A review of these clearly shows that there is no agreement on the basic questions. We are still groping and have failed to evolve a suitable educational system for our country. The 1968 education policy which had sought to relate education more closely to life, improve the quality of education with emphasis on development of science and technology and cultivation of moral social values has, by and large, remain unachieved.

Our education lack social relevance and has produced unemployed youth in large number, one of the goals of education is to inculcate dutifulness, a sense of responsibility, strong personal and national character, comradeship, community feeling and other one personal qualities. These not only add to a person's personal growth but also result in his healthy functioning as a member of the community. Today, our education system has ignored this aspect.

Further, the National Policy on Education 1986 document depicts mainly objectives, wishes and references to some programmers. The statement of objective is mostly in terms of platitudes, without the support of social-scientific knowledge. The document states that, "In the Indian way of thinking, a human being is a positive asset and precious national resource which needs to be cherished, nurtured and develop with tenderness and care, coupled with dynamics."² But according to well-known schools of Indian philosophy, a human being is not a mere means but an end in him. Human beings have been conceptualized as resource by Americans and even right thinking Americans are likely to reject such concepts. The Ramamurti Committee has reviewed the document and observed that the programme of 'Navodaya Schools', as propounded by the above mentioned Policy document may not be justified on the basis that in ordinary course, the teacher does identify and respond to talented children. Therefore, this committee recommended that 'the appropriate course would be to specially train the teachers to enable talented children to learn at a faster pace without segregating them from other children and involve them in group or peer learning processes that encourage non-competitive environment.'³ On the contrary the Central Advisory Board of Education, however, recommended that Navodaya Vidyalia should continue. Further, the committee had suggested for the enlargement of scope of the Article of 45 of the Indian Constitution, (which stipulates for free and compulsory education for all children upto the age of 14 years) by including early childhood care and education but the Board decided to reject this well meaning recommendation. Thus, policies, objectives and programmes get changed under bureaucratic pressures.

Recently, National Knowledge commission and Yashpal Committee report on education have also pinpointed the draw backs and deficiencies of our education system and innovative suggestions have been given for the improvement.

We will try to study our educational system under these five heads: (a) quality (b) content, (c) coverage (d) method and (e) structure.⁴

The Quality of Education

The importance of quality of education is immense and need no elaboration. The economic reforms and globalization of economy requires that our industry and agriculture should also be able to compete in the world market and competitiveness requires development of science and technology, science includes both natural and social science. The role of natural science in industrial development is recognized but role of social science in development should not be overlooked. The formation of nation states, colonialism, capitalism and industrialism created serious social problems like unemployment, rising prices, poverty, population explosion, urban pollution, ill-health, broken homes, drug addiction crime and corruption. Knowledge of social sciences required for dealing with these problems. Further it is needed to improve the quality of management, productivity industrial relations, education and human rights. Therefore, the ability to compete with other nation's .requires high level knowledge and up-to-date growth of both natural and social sciences. For the growth of natural and racial sciences, research has to be done in the colleges and universities, if standard of research and teaching in universities are poor, technology and management cannot advance. The Education Commission in 1966 had commented for standards that "over a large area of education, the content and quality are inadequate for our present needs and future requirements and compare unfavorably with the average standards in other educationally advanced countries. What is worse, the large gap between the standards in our country and those in the advanced countries is widening rapidly."5 further, the Commission noted that "many of our educationists and public men, however, have not fully realised how serious are the actual conditions, academic and physical, that obtain in the colleges and universities."

The quality of research both in the universities and national laboratories has deteriorated. Universities are busy awarding Ph.D. and other research degrees in the most negligent manner. A review' of research work done will show that most of the findings are neither of academic value nor of utility to the nation.

The poor and low facilities for higher education have affected our professional qualities, therefore, those who can afford get education abroad and buy foreign consumer good and in get medical -treatment in a foreign hospital (mostly politicians, bureaucrats, and businessmen), because they have no faith in the capability of our doctors. The poor quality of cur technical personnel is due to low motivation and lack of hard work. What are the causes of these maladies? Is a big question? The nature of education is related with the social aspects. Therefore, the reasons for lack of hard 'or and low motivation have to be found in our social setup. First, is the long rule by a single dominant party created a monopolistic economic system dominated and controlled by nearly about twenty business houses. Second is the governmental bureaucracy which is nursing ministers1 constituencies. Therefore, loyalty of officials to the party and person in power has been of paramount importance. Loyalty of officials is secured through patronage. Hence, a trend obviously secret but potently evident in case of public bureaucracy is in regard to recruitment and promotion based on loyalty, rather than competence. The Third factor which maintains the cult of incompetence is the rise of trade unionism among the lower-middle rungs of public bureaucracy. Unionism provides protection to this lover-middle class segment and thwarts efforts for the achievement of greater efficiency and honesty in administration6. Their unity helps them to maintain overstaffing, inefficiency, delay, corruption, and incompetence in organisation. The widespread perception that competence is of little use, students and teachers lose motivation for higher level achievement and the habit of hard work and standards go down throughout the educational system. The knowledge commission in its report has pointer that "the quality of higher education in most of our universities leaves much to be desired further.

Human resource development Minister has also said that "Shortage of quality faculty is a big problem today. We have to look into this at the national level and take initiative at the state level. Recruitment process should be transparent, quality assurance should be there and teachers condition of service should be improved". (Hindustan Times, New Delhi, Jaipur Aug. 8, 2010.)

Liberalization of the economy is likely to make for greater competitiveness and competition in the economy it self and polity will lead for competition in education. Once competition begins to be sought educational institutions will also begin to aim at quality. Once the degrees are declined from jobs, aspirants will seek not the label but competence. The 1986 Education Policy document also talks of delinking jobs from degrees but makes no reference to the prevailing patronage which makes competence almost irrelevant.

The Content of Education

Our Universities and colleges provide liberal education which leads to general broadening of the mind without making one productive. This system came to us as a legacy of Britishers. In this system, students pass out with M.A. or M.Sc degrees and most of them find themselves unemployed which is hardly surprising since their education was not intended to make them productive. The objective of broadening the mental faculty is also not fulfilled because the students are asked to answer few questions during the three hours of examination. Wide reading, thinking, reading of classics, learning to produce knowledge or appreciation for great art; ability to express lucidity or creativity has no relevance for achievements in examinations. In spite of shortcomings and criticisms, the liberal education system is continued because high level government officers are recruited from among those who have liberal education. But now it is being felt that the bureaucracy plays a crucial role in policy formulation and implementation. Therefore, effectiveness and efficiency demands specialists at high levels. The Administrative Reforms Commission in 1969 recommended that high officers in all departments should come from among the highly trained and experienced Specialists in the department. This recommendation of the Commission was ignored so once generalists having liberal education ran the government departments. This preference for generalist over specialists can only be explained on the basis of greater expectation of loyalty from generalist. Secondly, a generalist can be used as an instrument, for the distribution of patronage in various departments while a specialist cannot be so widely used. Ruling party politicians have, therefore, continued the dependence upon generalists leading, in turn, to attraction for the label of a degree rather than knowledge which can make one productive⁹.

The Coverage of Education

According to the figures provided in Challenges of Education: A Policy Perspective (1985), the growth rate enrolment in primary, middle, secondary and higher education during 1951-81 was respectively 2.5, 5.5, 7.8 and 9.7. Thus, the higher level of education, the greater has been the growth in enrolment. As the cost of education tends to go up with the level, the result is obvious more and more rich are getting higher education and more and more poor remain without education "the back log of illiterate population in absolute terms keeps on increasing with them.¹⁰ Moreover, when drop out rates of school level is 77 per cent enrolment by itself, has little meaning. In other words, our education has been elitist as well as poor in quality. The opportunity for education should be given to every one, since talent is not limited to the rich segment of society.¹¹

The Method of Teaching and Evaluation

Teaching and evaluation go together and nature of evaluation is a barometer of learning. The examination at the end of the year fosters Cramming and reproduction of materials with the

limited objective of passing the examination. The system gives advantage to a selective memory work and not to the depth studies and inculcates Some degree of immorality because the student learns to shirk the duty of hard work on false pretexts throughout the academic session, except for a very short period at the end near the examination. This also leads for use of unfair means such as copying and influencing examiners. Thus, the system should be such in which students studies throughout the session and develop his critical faculty, knowledge and. the ability to express well and develop skills of speaking and writing, 12 Similarly, poor quality of teaching, through lectures in the class-rooms without personal contact with students, apathy in teachers towards their profession and trade unionism among them, has harmed our education system. There should be continuous interaction between teachers and students, and teachers should take keen interest in the personality development of their students.

The Structure of Educational Administration

Our education system is centralized and bureaucratized. For instance, our higher education is controlled by various bodies such as the Governing Body, Senate, Syndicate, Directorate of Higher Education, Education Commissioner, Inter-University Board, Chancellor, the education minister, Vice-Chancellor, U.G.C. All India technical education council, medical Council of India and bar council of India etc, and the Central Government. All these bodies issue various circulars and guidelines and try to increase their areas of influence and operations. The result is chaos, confusion and failures, Instead of centralization; we should decentralize our system and make it more flexible. Our education institutions should have the autonomy to decide upon matters of admission and courses, instead of being controlled by Central agencies and bureaucracies. Teachers should have -autonomy to teach 'what they think will benefit the students, who should also be free to choose their subjects or courses instead of being bound to study courses which lead nowhere. The decentralized system will be less expensive because the expenditure on the bureaucracy would be reduced.

The future direction of reforms should contain four basic contents - ethical, social, academic and vocational. At the ethical level a student must develop a passionate commitment to Truth, Beauty and Goodness (Satyam-Shivam-Sundaram). At the social level, to achieve national integration, he must learn to rise above the prejudice of caste, creed, community, wealth and privilege. To be useful member of the society he must learn to reconcile his personal interests. At the academic level instead of acquiring knowledge merely by memorizing, he should develop a life-long thirst for knowledge, to learn to think, to analyze and to conclude. Vocationally, he must learn to earn, by acquiring a trade for which he has a natural aptitude. The change has to be in the direction of greater autonomy, to be achieved through greater decentralization and de-bureaucratization.

Administrative Reforms and Health Services

Health is the most precious component for the happiness and all round development of man in society. It is a fact that individual's health contributes to higher productivity and economic development. Thus, societal developmental largely depends on the health of its members. The Report of the Census of India 1971 has rightly pointed out that "the expenditure on improving the health of a nation is regarded as a good investment yielding indirect return in increased efficiency and productivity.¹³ At the time of independence, only a small section of urban population had access to Western medical facilities, whereas the majority of the rurdities had to rely on indigenous practitioners of the Ayurveda, Unani and Homeopathic system of medicines. The efforts have been made through the Five Year Plans to improve the health policy, programmes and steps taken by the government to reform health services, for health care under the various Five Year Plans, including suggestions to improve the health care services.

The government had taken several reform measures for the improvement of health services in the country and appointed several committees to suggest suitable measures for improvement. 14 In the words of the Executive Board of the W.H.O., "A national health policy is an expression of goals or improving the health situation, the priorities among these goals, and the main directions for attaining them."15 Since the inception of Planning in India, tremendous efforts have been made to develop a health services infrastructure and provide facilities for medical education. Starting from the First Five Year Plan from 1951 upto Tenth Five Year Plan (2002-07) emphasis was on the development of health facilities. The Plan envisages that the health facilities should reach the entire population of the country by the end of the Plan period. Under the commitment of 'Health for all', health for the underprivileged has to be promoted consciously and consistently mainly through community based systems reflected in the planning of an infrastructure with about 30 thousand persons as the basic unit for Primary Health Care Services. The main programmes pertaining to control of diseases include control of communicable diseases, malaria eradication, and control of Kala Zar. Leprosy eradication, tuberculosis control, blindness control, guinea worm eradication, control of AIDS and diarrhea disease. Under non-communicable diseases - cancer control, iodine deficiency, disorder, control, mental health, etc. But actual budget allocation for health care gives the impression that the state is not interested in providing an efficient, cheap and accessible health care system. It promotes privatization in health services by allowing private hospitals to import medical equipment at a 15 per cent concessional customs duty. The National Health Policy approved by the Parliament with the goal to achieve "Health for All by 2000 A.D." Was laudable. The contents of the health policy include every conceivable item important for health care but such an ambitious plan could not succeed.

The rich people prefer foreign treatment in western developed countries rather than here in India because they consider our medical facilities are poor and doctors are technically weak and not committed to their profession. Though now due to liberalization many private hospitals have come up with latest medical equipments and five star hotel facilities for the rich people in private sector.

The government is yet unable to provide safe potable drinking water to the people, so how we talk of the other health care facilities? Private practice by doctors is increasing day by day and now the government's tilt is towards privatization of health care services, in such a situation, health for all will remain on paper only.16 Even now in 2017 the Indian health system is in severe shortage of doctors specially in the rural sector.17 The facts lead us. To conclude that; due to inadequate funds, poor infrastructure, higher concentration of medical and health facilities in urban areas, lack of monitoring and evaluation of health care services, the goals of our health policies could not be achieved to a desired extent.

To achieve the goal of health for all health services should be paid adequate budgetary attention backed by improving the standard of medical personnel. The technology and drugs for treatment of dangerous diseases should be imported and the knowledge of the concerned staff should be updated through in-service training courses. To keep human beings medically fit, concessional treatment should continue and the prices of life-saving drugs should be kept under strict control. Awareness among the people about dangerous diseases like AIDS should be created and mobile hospitals with laboratory facilities should be made available in the countryside. Regular monitoring and evaluation of the health policy implementation followed by the proper feedback can help in solving the health problem of the country. The present P.M. has directed to reduce the prices of life saving medicines relating to heart diseases and joint/knee operations. The

medicine price control authority (NPPA) has fixed minimum prices of cancer, T.B., Malaria Hypertension B medicines; now medicine producing companies will not be able to charge more.¹⁸
 Directions of Administrative Reforms

In 21st Century for the good governance administration would be required to be efficient, effective, dynamic, objective, fair, honest and forward looking. It should be open, people oriented, accountable and responsive. New technology of information and communication, computer and telecommunication system can enhance the capability and efficiency of administration. The future administrators would be operators of computer rather than clerks. Computer print outs will take place of nothings on files to make administration efficient and effective. Therefore, the future directions of reforms should be to make it responsive for efficient delivery of social services for the betterment of society, provide the grievance redressed machinery at all levels, effective involvement of citizens participation in decision making, judicial reforms for quick and inexpensive justice, minimizing corruption and preparation of a charter of ethics and value system for the civic services.

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RESIDENTS' ATTITUDE TOWARDS THE MINING HERITAGE TOURISM DEVELOPMENT IN DHANBAD (JHARKHAND), INDIA

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ABSTRACT

The study attempts to identify the major factors of the attitude of the residents of Dhanbad, Jharkhand on mining heritage tourism development. Data have been collected from residents of Dhanbad, Jharkhand during December 2012 to January 2013. The empirical analysis has drawn using Factor Analysis and Multiple Regression Analysis as per the objective of the research using SPSS version 16.0. Results of this study indicated that residents have positive perception toward tourism. Regression analysis indicated that 94.7%, 93.7% and 89.3% of variation in residents' attitudes towards tourism development was determined by the ten variables which are depicted into three factors. The study findings provide a glance of residents' attitudes toward mining heritage tourism in the study area i.e. Dhanbad, Jharkhand. It expose that both community attachment and economic dependence have significant effects on positive tourism impact and, in turn, can affect the support for tourism development. Although both impacts have significant effects to sustain for tourism development, the effect from the positive impact is much greater than the negative impact. This research work will help the stakeholders of mining heritage tourism to understand their key areas of strength and accordingly frame their strategies for decision making in order to improve infrastructure and facilities to gain possible benefit for all.

KEYWORDS: Mining heritage tourism, residents' attitudes, Factor Analysis, Multiple Regression Analysis, Jharkhand.

INTRODUCTION

This research study is based on the mining heritage tourism. Mining heritage tourism development deals with the development of open cast mines. The research has gone through field survey and also some quantitative methods were used wherever necessary. The state is enriched in natural resources with uniqueness in the destination potentialities. This attracts both local and international visitors. Tourism industry is stretching itself in Jharkhand.

Some other countries like South Africa (gold & coal), Australia, Germany, UK, and Indonesia, New Zealand and US have discovered many relevant work on this topic. Other than these

countries, nowadays India with the help of Jharkhand is trying to make out a positive way out of earning from mining heritage tourism.

For Jharkhand, the study of mining heritage tourism is a new thought. So the development is slow. And slowly, these destinations are developing into beautiful sites. Relating to this topic we found lots of work or study are in progress, in many other countries. After watching the developments made by their countries, Jharkhand government also took some steps to create a difference in the sites of tourism.

This new concept with some advantages & disadvantages is required to increase some more destinations in this state. Staying beside open cast mines is very dangerous for local people as per their views. Polluted water in open mines where people go for fishing and drinking is not hygienic; children's playing beside open mines is a signal of danger. In the study the researcher wants to knock the government about these vital problems because it's a risky matter for the state. The open mines are to be filled up and it can also be done that after covering the open part it can also be changed to some children parks or some tourism sites also. It can be a positive step for the local people. Also government gets a scope better for employment opportunity and creates a less risky state for the entrepreneurs.

LITERATURE REVIEW

According to Crouch & Ritchie, 1999 "The destination is having a competitive capacity, than the destination can have a great success and is a greatest wellbeing for the residents on a development of sustainable basis".

According to Bhatia (1991), Development is required but development word does not except with all the places, different destination is having different problems mainly the problem of demographic reasons.

Having good infrastructure, good facilities and many different tour destination with great development, but not having a good ranking, not taken interest by the tourism community till date.

According to Dwyer & Kim (2003), destination can only be measured by different objective such as variables like the employment, heritage, culture and quality of tourism in a particular place for destination to stand in its competitive market.

According to Yang and Jun (2002) and Rowley (2006), find out that the technology will create a satisfaction and online services focus on the adoption of e- services and service quality as it was not before.

Nowadays, tourism destination is developing day by day and is becoming emphasized on the market for this analyzing the promotional activities by using different tools of public relation and the media also. Every year there is something different in travel and tourism industries. Thus competitive market is going with the strategies to survive in tourism industry in this increased competition. Destination which is creating a relationship with different destination and management (Jha, 1995)

In terms of marketing of destination, the researcher want to say that there is an interest in understanding of the destination competitiveness which is high and also many models and theories has become known to different ways from tourism by different researcher, it came out from the vast concept, to develop different ways from marketing and heritage tourism.

Mining Tourism

This heritage past is having its own identity of the local community. This particular sign have glorious past that help to strengthen the image of these populations, (Samuel Temkin, 2011).

All tourists are not classified as cultural tourists. Tourists need variations in their tour, so they are fond of having tour not only in the heritage sites. But, also heritage mining areas in many places where experience is wider as mines could not be found in every place (Richard, 1996)

“Regional Development planning is to make long term plans for the countries regional development, which links private sector initiatives in support of coherent and integrated, productive and social infrastructure to enable economic diversification of the region. Mining can create significant economic benefits –the direct benefits come in the form of income and employment as well as the indirect benefits stimulating local economic activity”. (Oxford policy Management Institute, International council of Mining and Metals)

“A lot of people are interested of the mines and they take their children to those places as an educational tour. Mining tourism is more attractive than any other type of tourist’s sites. There could have the displays of the machinery and equipments and could organize a day trip to an operating mine and show the reality of mines in some hours. Both tourism and mining is struggling nowadays so lots of dollars are not possible”. By, Prof. John Rolfe and Susan Kinnear

Nowadays, mining exploring and processing has taken a tremendous pressure to improve the social developmental and environmental performance (MMSD 2003)

But, it’s necessary to incorporate mining activities into developed sustainable future for the benefit of the local people and an alert to minimize the negative impacts like the diseases occur more than it is expected in the environment (Miranda et al, 2003)

According to Ernesto-Pena (2002) in Europe, the mining sites which are exploited are re used as in these sites the mining museums, natural protected areas, other sites etc. And also many mining sites are considered a part of human heritage because there are many historic values. And also it is considered that these sites are having historic values. Also, the old mining sites are included in the world heritage list of UNESCO (UNESCO, 2005a)

According to Stebbins (1997), mining tourists have different expectations from the areas related. So, different cultural attractions are engaged with different mining tourist sites to attract the tourists.

“Mining and tourism co exist in legally protected areas. Nowadays mining tourism co existence and conservation therefore depends on the protected areas. The conservation aims for the area where parallel activities of eco-tourism for ecological values co-exist with large scale industries” by Pippa Howard- Programme Director, Business and Biodiversity.

Many mining sites are converted to cultural sites. Particular target of these developed conversions is working successfully (Pretes, 2002)

Mining have become positive impacts on jobs and incomes as supplement work rather than the principal support to the local economy, (Shen and Gunson 2006).

According to Robert Gibson (2002), “underway path project does not create any adverse effect to the environment. Gibson also argues to show the project by avoiding the serious negative effects, to form it in environmental or social effects”. By Hodge, 2004, “explains that sustainability

proves positivity by decreasing the adverse effect of the environmental, when a mine is been created". By Jacques Francois Thisse,"explains about the economic well being by the employment and income generations by upgrading the cultural values and social implications".

According to Ronald 'Global travel and tourism industry has been facing challenges in every path of work in the modern millennium".

According to Filer, "this new wealth from the mines is creating a magic and power to delete the poverty and the long standing relationships and social stress".

According to Berger," resources which characterize the companies clear moral and impression to create industrial development. Tourism here presents the leading & influential facet of the modernization programme".

OBJECTIVES

The state is planning for new concept i.e. mining heritage tourism in the state. Internationally they accepted the same. Threats are increasing but opportunities also have the existence which is making it the most beautiful state known to all i.e. Jharkhand.

- To identify the major factors of the attitude of the residents in Dhanbad, Jharkhand & measuring the attitude on these.

Hypotheses are utilized to fulfil the objective of the study. These hypotheses are expressed as follows:

H₀: There is a positive attitude of local culture towards the mining heritage tourism development in Jharkhand.

H₁: Complex role of local culture is creating a bad sense on tourists

RESEARCH METHODOLOGY

An in-depth interview was conducted with the help of the questionnaire. Interview was conducted in the mining areas, with the local people, and with domestic and international tourist both. Sites which are visited during the study are the mining area of Dhanbad i.e. Jharia, Kenduadih, Pindrahat, Baliapur and Nirsa. These sites are interpreting the techniques in the heritage properties. Observation and interview was done in mines, tourist spots, government offices & coal mines office. The sample population for this study was composed of complex role of local culture of above mentioned destinations in Jharkhand during December 2012 to January 2013. In this study, we have 118 observations and are analyzed using the Statistical Package for Social Sciences (SPSS).

Gathering and collecting data from the population of Jharkhand was done by the questionnaire which was structured and tested. Quantitative method is used in the study and the software i.e. SPSS is used for data analysis. The calculation of the data is tabulated according to the requirement or need of the study. To justify the perception level, we run factor analysis and formal test like KMO and Bartlett's test of sampling adequacy also are used to ensure that there are some significant correlations among the variables in the input data. Interpretation and understanding of the data, also deals with some diagrams, maps also to locate the need of the study. Some of them are taken from Jharkhand government websites also.

Statistical analyses such as factor analysis, correlation analysis, and multiple regression analysis are used according to the respective objective of the study. The study is based on sample survey

where multi stage random and purposive sampling has been used. Maximum concentrated tribal state of Jharkhand has been selected for the study, 4-5 blocks of different districts selected for the field work. The main concentration was the tribal population. But, randomly chosen study was made and also some officials were the helping hand for guiding this thesis. An in-depth survey of the socio economic conditions with the cultural diversity is also in work.

FINDINGS AND ANALYSIS

Initially, we had 12 variables and we have done multicollinearity test to examine the correlation with each and every variable and found correlation of the variables. Finally, we got 10 variables (Create infrastructure, improve local income, Provides employment opportunities, encourages cultural activities, open cast mines restoration, develop accessibility, develops alcoholism, damages natural environment, leads to overcrowd and increase crime rate), which are depicted into three factors. Then we run factor analysis and formal test like KMO and Bartlett's test of sampling adequacy also are used to ensure that there are some significant correlations among the variables in the input data.

Table 1: KMO and Bartlett's Test

KMO and Bartlett's Test		
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.711
Bartlett's Test of Sphericity	Approx. Chi-Square	612.079
	df	45
	Sig.	.000

Here, KMO and Bartlett's test result is 0.711 and cumulative variance explained 70.49%. It ensures the significant correlations among the variables. The output of factor analysis is obtained through Principal Components Analysis and specifying a rotation.

Table 2: Total Variance Explained

Total Variance Explained

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	4.379	43.789	43.789	4.379	43.789	43.789	2.739	27.388	27.388
2	1.579	15.790	59.580	1.579	15.790	59.580	2.468	24.677	52.065
3	1.091	10.913	70.493	1.091	10.913	70.493	1.843	18.428	70.493
4	.803	8.031	78.524						
5	.621	6.212	84.737						
6	.488	4.878	89.615						
7	.426	4.261	93.876						
8	.283	2.831	96.708						
9	.250	2.495	99.203						
10	.080	.797	100.000						

Extraction Method: Principal Component Analysis.

Factor 1 consists with 4 important variables, factor 2 consists with other 3 important variables and factor 3 consists with another 2 important variables.

The variables of each factor are given below:

Table 3: Rotated Component Matrix**Rotated Component Matrix^a**

	Component		
	1	2	3
Leads to Overcrowdness	.908		
Damages Natural Environment	.880		
Increases Alcoholic	.685		
Increases Crime Rates	.599		
Creates Infrastructure		.871	
Improves Local Income		.860	
Provides Employment Opportunities		.678	
Encourages Cultural Activities			
Open Mine Restoration			.890
Develops Accessibility			.806

Extraction Method: Principal Component Analysis.
Rotation Method: Varimax with Kaiser Normalization.

a. Rotation converged in 5 iterations.

All the variables are very important and may influence to preserve, the complexity of the local culture in mining heritage tourism in Jharkhand. But, applying statistical tool like factor analysis (Principal Component Analysis) of variables that may share the relevant information towards explaining the preserving the attitude of local people towards its complex role in the society. The naming of the factors is given below:

Table 4: Naming the Factors

Factor 1	Named
Leads to overcrowdings	Confirmative
damages natural environment	
increase alcoholism	
increase crime rate	
Factor 2	Acceptable
create infrastructure	
improves local income	
provide employment opportunities	
Factor 3	Sluggish
open cast mine restoration	
develops accessibility	

After factor analysis, we also observed the regression analysis on the factor score and found the R^2 value 0.947, 0.937 and 0.893 which are statistically good. It is done to explain the variation in one variable (resident attitude of mining area of Jharkhand), based on variation in more other variables (independent variables).

Table 5: Model Summary of Multiple Regression of Factor 1

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.973 ^a	.947	.945	.23382402

a. Predictors: (Constant), Increases Crime Rates, Increases Alcoholism, Damages Natural Environment, Leads to Overcrowdness

The measure of strength of association in the regression analysis is given by the coefficient of determination denoted by R^2 . This coefficient varies between 0 and 1 and represent by proportion of total variation in the dependent variable that is accounted for by the variation in the factors. From the above table, the R^2 value is 0.947 which shows that 95% (approx.) of the variation of local culture in mining heritage tourism can be explained by the factor 1 or 4 independent variables.

From the table 1 of annexure, the regression equation can be written as follows: Residentsattitude= -4.352 + 0.476 (leads to over crowdness) +.268 (damages natural environment) + .292 (increases alcoholism) + .144 (increases crime rates).

Table 6: Model Summary of Multiple Regression of Factor 2

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.968 ^a	.937	.936	.25395989

a. Predictors: (Constant), Provides Employment Opportunities, Creates Infrastructure, Improves Local Income

From the above table, the R^2 value is 0.937 which shows that 94% (approx.) of the variation in local culture in mining cultural heritage tourism can be explained by the factor 2 or three independent variables.

From the table 2 of annexure, the regression equation can be written as follows: managing the local culture(y) = -4.680+0.540 (creates infrastructure) +0.464 (improves local income) +0.194 (provides employment opportunities).

Table 7: Model Summary of Multiple Regression of Factor 3

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.945 ^a	.893	.891	.33060754

a. Predictors: (Constant), Develops Accessibility, Open Mine Restoration

From the above table, the R^2 value is 0.893 which shows that 89% of the variation in managing the local culture can be explained by the factor 1 or two independent variables. From the table 3 of annexure, the regression equation it can be written as follows: managing the local culture (Z) = - 4.116 + 0.670 (open cast mine restoration) + 0.419 (develops accessibility)

CONCLUSION

Summarizing the chapter we have a concept of feeling that local culture is always is a very complex segment of the mining heritage tourism industry. Demand and supply is diverse in culture. Heritage mining tourism in the mass tourism will not lose its market positions but the new market or new tourists always have the attraction on different culture and customs of the interior remote places. Its future depends on the different need and wants with difference in segmentation.

It is known that one of the most important development of heritage tourism in the current years lead us with creativity which needs a more sustainability in today's tourism sector. So, based on these view, we can stress that only the planning of tourism and methods used will be able to take into consideration of the steps or objectives of the local culture and also have to go for the carrying capacity in the given tourism region. Government is working for the renovation of mining areas of Jharkhand. The formation of the state in the year 2000 but to boost tourism in the state including mining tourism creates a face. Recent years, Jharkhand has attracted number of

tourists by giving importance to mining. Jharkhand government is developing the closed mines by changing them into tourist spot.

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UNDERPRICING OF INFRASTRUCTURE IPOs: AN INDIAN PERSPECTIVE

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ABSTRACT

IPO has been one of the most popular routes chosen for raising funds by any growing company and more often, they are underpriced. During 2003-2017 about 71 infrastructure IPOs were underpriced. This paper attempts to find out the factors which influence the underpricing decision of IPOs. Earlier researchers had found the influence of factors like ownership retention, size of the issue, age of the firm, Debt-equity ratio, NAV, EPS, Venture capital backing, IPO-grading and underwriters' reputation. An attempt is made to find out if Net-worth to Total Assets, Return on Net-worth, also would influence the degree of underpricing of IPOs in the Indian context. Although Ritchie et al (2013) studied the Indian infrastructure sector IPOs and found that government ownership and issue size and oversubscription were significant variables in explaining the underpricing of Indian IPOs positively, the data pertained to 2004-2010. There are no studies relating to the underpricing of Indian infrastructure IPOs from 2003 to 2017 in the Indian Context. IPO, underpricing, Return on net worth, Net-worth to total assets.

KEYWORDS: *Rapidly, Requirements, Asymmetry, Diversifying*

INTRODUCTION**PRELUDE:**

Going Public is a turning point for any growing company. To keep in tune with the growing capital requirements, companies prefer to raise equity from the public. It was observed that one of the reasons for going public is to assist the company's initial shareholders or promoters in diversifying their holdings. Many companies when they contemplate on going public take the route of initial public offering (IPO). Miccelacci and Suarez (2004) showed that when an industry is growing rapidly more start-up firms try to enter and compete for financing their projects and thus choose to go for IPOs. Due to increasing demand for funding by Venture Capitalists (VC) the entrepreneurs get charged more and this pushes the start-up companies to go for IPOs, so that they can pay off the VCs.

Underpricing of IPOs:

It has been observed that more often than not, when companies go public, they tend to underprice their equity shares; a phenomenon established when the closing share price jumps substantially on the first day of listing. Underpricing of IPOs has been always an interesting area of research, as many theories have been proposed and studied in explaining this phenomenon. Several researchers argue that the underpricing of IPOs is a consequence of the information asymmetry between firm insiders and outside investors Grinblatt and Hwang, (1989). In these models, the extent of underpricing is decreasing as the degree of information asymmetry between firm insiders and outsiders is reducing and therefore, they predicted that the extent of underpricing was a decreasing function. Finding out the IPO underpricing is a simpler calculation, Daily et al (2003).

Calculation of Underpricing of IPOs: $(\text{Listing price} - \text{Offer price}) / \text{Offer price}$ gives the underpricing.

Example: Rural Electrification Corporation Ltd had gone for an IPO during 19 Feb 2010 to 23 Feb 2010; the shares were issued at a price of Rs 203 but on the first day of listing the share closed at Rs 230 thus resulting in underpricing of IPO. $(230-203) / 203$ which is 13.3%

REVIEW OF LITERATURE:

In the process of reviewing the literature in the field of underpricing of IPOs, it has been found that various independent factors were studied both abroad and in India. The review of literature is presented in two parts: (i) studies abroad and (ii) studies in India (see tables 1 and 2).

Table –1
Studies Abroad on the underpricing of IPOs

S.No	Year	Authors	Important findings
1	1988	Johnson and Miller	They found through empirical study that by engaging prestigious underwriters, the issuer can reduce the underpricing which was reflected in the lowered initial first day returns.
2	1993	Kim et al	They observed that factors like ownership retention, size of the issue, age of the firm and underwriter's quality were negatively influencing the underpricing of IPOs, while the leverage influenced positively.

3	1994	Clarkson and Simunic	The ex-ante uncertainty was found to be decreasing with higher auditor's reputation, higher age of the firms, higher sales, large sized issues which resulted in reducing the underpricing of IPOs.
4	1995	How and Monroe	They found that that with more information available on the IPO firms, the underpricing was less. Regarding the quality of information, to the extent it was proxied by the underwriter's reputation it was observed that by engaging highly reputed underwriters, the firms could reduce the underpricing of IPOs.
5	2000	Kutsuna et al	Open auction method vs book-building pricing method was studied to find out which influenced the underpricing more. It was concluded that the book-building method lowered underpricing of IPOs, while open auction method increased the underpricing.
6	2001	Habib and Ljungquist	They found that ownership retention had positive relationship with the underpricing where as size of the issue and age of the firm and debt equity ratio were found to negatively influence the underpricing of IPOs.
7	2001	Draho	He tested if the ex-ante uncertainty, which is the quality and quantity of information about the company, would increase the underpricing of IPOs in the book-built method. The author argued that when this information is insufficient, the investor feels that the underpricing is the premium paid to him for insuring against the market adverse outcome. Thus the underpricing will increase with the increase in the ex-ante uncertainty over the company's value
8	2001	Beatty et al	They tested the effect of media hype on the underpricing of IPOs and found that media coverage was positively influencing the underpricing, as the first day listing price shoots up due to the media hype and thus increases the underpricing. The ownership retention was positively related while the age of the firm and underwriter's reputation were negatively related to the underpricing of IPO.
S.No	Year	Authors	Important findings
9	2002	Zheng et al	They studied share retention along with the lock up period on the underpricing and found a positive relationship between share retention and the underpricing. They studied the impact of lockup along with share retention on the underpricing in the second part. The results showed that the positive relationship between share retention and IPO underpricing is much stronger for IPOs with lock up periods
10	2003	Daily et al	They found that ownership retention, size and VC funding positively influenced while age of the firms influenced negatively the underpricing of IPOs.

11	2004	Robinson	They tested the factors namely ownership retention, lock-up period, VC funding, lead manager's reputation and they did not find a linear but curvilinear relationship between these variables and underpricing. The lock-up period variable was not significant, but VC fund and lead manager's reputation were positively related to the underpricing of the IPOs.
12	2004	Chen and Strange	They studied the ownership retention variable on the underpricing of IPOs and found negative relationship between the two.
13	2004	Wan Nordin	He studied the ownership retention and share lock-up and found that ownership retention negatively influenced the underpricing of IPOs, while share lock-up influenced positively the underpricing.
14	2004	Schenone	She tested if a lending bank acts as an underwriter, will it reduce the underpricing of IPOs; it was found that firms with a pre-IPO banking relationship as underwriter faced a lower underpricing than firms without such banking relationships.
15	2005	Venkatesh and Neupane	They studied the impact of ownership retention, size of the issue, age of the firm, and leverage and found that none of them influenced statistically.
16	2006	Hill	She found that IPO underpricing did not play a significant role in determining the proportion of block holdings in the share ownership structure of a firm, either at the IPO, or over the longer term.
17	2006	Lee and Cai	They observed that if companies had gone for private placement before going public, the underpricing was reduced. They also studied the impact of underwriter's reputation in such companies and found that when they engaged reputed underwriters, the underpricing of the IPOs was more than those which engaged less reputed underwriters.
18	2007	Hsu	He found that a longer incubation period is related with lower underpricing of IPOs and this observation was found to be statistically significant and was attributed to the fact that a longer VC participation reduces the information symmetry in the market.
19	2007	Bonini and Voloshyna	Book building vs competitive pricing was studied and found that competitive pricing method reduced underpricing of the IPOs more than the traditional book built process.
S.No	Year	Authors	Important findings
20	2007	Cheng et al	They proposed that the audit quality and audit compensation would influence the underpricing of IPOs negatively. But the empirical results showed that firms which engaged top quality auditors had to underprice more.
21	2007	Heeley et al	They studied the innovative capabilities and found a curvilinear effect indicating that for a certain level of increase of the R and D expenses, the underpricing was also increasing, but later it started

			declining. They also found that size of the issue was negatively influencing the underpricing, while the age of the firm, VC funding were not found to be significant. The effect of underwriter's reputation was not significant during 1980s but it was positive and significant in the 1990s data.
22	2008	Kim et al	They found negative influence of leverage for low tech IPOs and positive relationship for high tech IPOs with the underpricing of IPO. They also studied and found that age of the firm influenced negatively while the size of the issues, VC backing, and underwriters reputation had shown positive relationship with the underpricing of IPOs.
23	2008	Gajewski and Gresse	Analyzed the impact of post listing liquidity and found that the post-listing liquidity has significant and positive correlation with the IPO underpricing, and that the underpricing had a negative correlation with all measures of information asymmetry.
24	2010	Islam et al	They studied the impact of age of the firm, size of the issue and timing of the offer. None of them was found to influence the underpricing of the IPOs significantly.
25	2010	Boulton et al	They studied the corporate governance issues across countries and its linkage to the underpricing of IPOs. The authors found that investors were willing to pay higher prices for shares in the countries that have sound legal systems which prevent the managers and block holders to expropriate the minority investors' wealth.
26	2011	Fung and Radhakrishnan	They examined the Chinese and Hong Kong IPOs to test if a repeated business opportunity from the issuers expected by underwriter reduced the underpricing. The results showed that the Chinese IPOs were found to be negatively correlated to the underpricing and had an average underpricing more than that of the Hong Kong IPOs.
27	2012	Johnson and Sohl	They examined the difference in the underpricing levels of IPO between firms which were backed by angel investors and by VC funds. From the results they analyzed that underpricing in IPO firms with VC was higher than those with angel investors, confirming the hypothesis made by the authors.
28	2016	Laurie Krigman Wendy Jeffus	Studied the impact Investment banker's loyalty to institutional investors and found that it influenced the underpricing of IPOs positively

TABLE 2
STUDIES IN INDIA ON THE UNDERPRICING OF IPOs.

S.No	Year	Authors	Important findings.
1	1997	Madhusoodanan and Tiripalraju	Studied primarily Size of the issue and found that it was negatively influencing. However as the size increased, the underpricing did not decrease linearly. The listing delays were negatively correlated to the underpricing of the IPOs.
2	2004	Ranjan and Madhusoodanan	Found that small sized issues were more underpriced than the large sized issues They also found that underpricing was more if the firms used book-built issue rather than the fixed price issue. The ownership retention was also found to influence positively the underpricing of the IPOs.
3	2007	Sehgal and Singh	They found that issue size was negatively impacting the underpricing of IPOs
4	2009	Sahoo and Rajib	They investigated whether investment banks prestige is related to the size of the issue, age of the firm and ownership retention and they concluded that high prestige investment bankers would like to associate with higher ownership retention issues, older firms, higher sized issues: such high prestige banks will underprice more than low prestige banks.
5	2010	SS Deb and V Marisetty	Studied the information content of IPO grading and found that higher graded IPOs had underpriced less than those which were not given better IPO-grading.
6	2012	Sahoo and Rajib	Studied the factors ownership retention, age, earnings per share, debt equity ratio, net asset value per share and found that age and debt equity ratio negatively influenced while ownership retention, earnings per share and net asset value influenced positively the underpricing of IPOs.
	2012	Neeta Jain and Padmavathi	Lower leverage firms were found to underprice more and larger issues and older firms also underpriced less.
	2012	Rohit Bansal and Ashu Khanna	It was found that age of the firm, book building pricing mechanism, ownership structure, size of the issue and market capitalization explained about 44% of the pricing of the IPOs. Signaling hypothesis was found to have a little impact on the underpricing.
7	2013	Ritchie et al	They studied the underpricing of Indian IPOs in the <i>infrastructure sector</i> and found that they were underpriced. They found that government ownership and issue size and oversubscription were significant variables in explaining the underpricing of Indian IPOs positively.
8	2014	Rani	She found that ownership retention, age, debt equity ratio did not influence the underpricing of Indian IPOs.
9	2015	Shah and Mehta	Studied the effect of Size of the issue and market index return and found that they did not influence the underpricing of IPOs.

RESEARCH GAP

From the review of literature it has been observed that influence of factors on the underpricing of IPOs such as ownership retention (OR), size of the issue (SIZE), age of the firm (AGE), debt equity ratio (DER), earnings per share (EPS), net asset value per share (NAV), IPO-grading, venture capital funding (VC-FUND) and underwriters' reputation (UWREPU) were studied. There are no studies on the underpricing of IPOs explaining the influence of factors such as return on net-worth (RONW), net-worth to total assets (NWTa), along with the variables already identified earlier, such as ownership retention, size of the issue, age of the firm, debt equity ratio, earnings per share, net asset value per share, IPO-grading, venture capital funding and underwriters' reputation in the Indian context. Although Ritchie et al (2013) studied the Indian infrastructure sector IPOs and found that government ownership and issue size and oversubscription were significant variables in explaining the underpricing of Indian IPOs positively, the data pertained to 2004-2010. There are no studies relating to the underpricing of Indian infrastructure IPOs from 2003 to 2017 in the Indian Context. Hence this study.

Net-worth to Total Assets (NWTa):

This ratio indicates the extent to which the assets are financed from the equity funds and reserves and surpluses. Higher the ratio, higher the soundness of the company. When this ratio is high, from the company's perspective they should quote higher price for their IPO share. From the investor's perspective also they would be acceptable for the offered price (or price band and within the price band most of the investors may quote higher range of price). On the first day of listing, since this is a company with good fundamentals, there will be two groups of investors who would demand this share; firstly new investors, who feel that they had missed the bus at the time of IPO and secondly those who got less number of shares allotted and want to buy some more now. These two groups would increase the demand for the share and the listing price can shoot up much beyond the offer price thus increasing the underpricing. A similar view was taken by Sahoo and Rajib (2012) in respect of the influence of EPS on the pricing of IPOs. This ratio is not tested by other researchers and it is included in this study. This will be statistically tested in paper.

Return on Net-worth

The return on net-worth indicates profit earned by every rupee of the equity holders. Higher RONW indicates better management of capital, which is an attribute of good company. This would make the company offer its IPO share at a higher price. On the first day of listing, the investors would consider this aspect and demand more of such shares, which is likely to result in increased first day listing price. As the difference between the listing price and the offer price increases, the underpricing increases. The effect of this factor is also not tested by other researchers and hence chosen for the current study.

OBJECTIVE:

To study the influence of factors like RONW, NWTa, in addition to the variables already tested earlier on the Indian Infrastructure IPOs.

Hypotheses: The following null-hypotheses have been formulated.

H₀₁ = Ownership Retention (OR) does not influence the underpricing of Infrastructure IPO

H₀₂ = Size of issue does not influence the underpricing

H₀₃= Age of the firm (AGE) does not influence the underpricing

H₀₄ = Debt equity ratio (DER) does not influence the underpricing

H₀₅= Earnings Per Share (EPS) does not influence the underpricing

H₀₆= Net Asset Value per Share (NAV) does not influence the underpricing

H₀₇ = Net-worth to Total Assets (NWTa) does not influence the underpricing

H₀₈= Return on Net-worth (RONW) does not influence the underpricing

Data and Methodology:

- i. Out of 458¹ public issues during 2003-2017, there were 38 Follow-on- Public offers thus leaving 420 IPOs. Out of 420 IPOs, 65 IPOs were not underpriced as per the definition of underpricing as on the first day of listing. Thus 355 underpriced IPOs were identified. Data was not available for 41 issues, which were removed. Thus this study could analyze 314 IPOs relating to 2003-2017. The underpricing of IPOs on an average was found to be 84.52% during 2003-2017.
- ii. The data was segregated into infrastructure / manufacturing / service sector categories. After the introduction of the golden-quadrilateral by the GOI prior to 2001, there was a spurt in the growth of infrastructure sector 7.3% accordingly many infrastructure companies were motivated to go for IPOs. The contribution to the GDP from these sectors is very high; viz., manufacturing sector contributes about 24 % and service contributes about 58%.
- iii. The data has been analyzed using independent sample “t” test. Hence the dummy variables like underwriters’ reputation and venture capital funding have not been tested.

Sector-wise underpricing of IPOs.

On analysis it is found that out of 314 IPOs, 71 IPOs belonging to the Infrastructure the period 2003-2017 were underpriced to an extent of 26.95%.

Table-3 Descriptive Statistics

S. No.	VARIABLE	ABBREVIATION	MEAN	MEDIAN	STD DEV
1	Underpricing in % (Dependent)	UP	26.95	15.17	25.11
2	Ownership Retention (%)	O R	78.99	83.57	11.09
3	Size of the issue in Rs Cr.	SIZE	1124.92	225	2591.86
4	Age of the firm in years	Age	17.72	14.33	12.92
5	Debt Equity Ratio	DER	1.30	0.56	2.23
6	Earnings Per Share in Rs.	EPS	8.24	5.99	7.78
7	Net Asset Value in Rs.	NAV	77.75	33.65	202.78

8	Net-Worth to Total Assets	NWTA	0.38	0.3585	0.19
9	Return on Net-worth	RONW	0.97	0.19	4.59

The results of independent sample 't' test are presented below.

(a) Ownership Retention

Using the median value of Ownership Retention variable 83.57%, it is observed that for values of more than 83.57%, the mean underpricing has been 29.3% and for those values of ownership retention less than 83.57%, the mean underpricing has been 31.94%. That is to say that as ownership retention increases the underpricing decreases, indicating a negative relationship between the independent and dependent variables see table 4. This behavior is in agreement with the view taken by Kim et al (1993); the reason being that higher ownership retention signals that the company will do well in future and hence the investors do not expect more under pricing. But this is not statistically significant as the "t" value has a significance of 11.4% which is more than 10%. Hence we accept the null hypothesis i.e., ownership retention does not influence the underpricing of Infrastructure IPOs.

Table 4
Comparison of means of the underpricing of IPOs with ownership retention as independent variable

Median of ownership retention %	No. of IPOs	Mean of Underpricing %	t-test for Equality of Means		
			T	df	Sig. (2-tailed)
>= 83.57	36	22.43	-1.602	65	0.114
< 83.57	35	31.94			

(b) Size of the issue:

The data relating to size of the issue has been bifurcated into two groups using median value Rs. 225 Cr. For the group of IPOs with values of size of the issue more than Rs 225 Cr, the average underpricing is found to be 22.04%, while for the group of IPOs with less than the median value, the underpricing is found to be 32.34%. This indicates that as the size of the issue increased the underpricing has decreased, thus showing a negative relationship between the two see table 5. When the issue is high, the firms will engage reputed merchant bankers who will create required awareness in the investing public and contribute to reducing the information asymmetry. This results in lowering of the first day listing underpricing. Since the significance is 0.86, the observed influence is statistically significant; the null hypothesis is rejected. Thus the size of the issue does influence underpricing of infrastructure IPOs negatively. A similar observation was made by Madhusoodanan and Thiripalraju (1997) and Sehgal and Singh (2007).

Table 5

Comparison of means of the underpricing of IPOs with size of the issue as independent variable

Median of size of the issue in Rs Cr	No. of IPOs	Mean of Underpricing %	t-test for Equality of Means		
			T	df	Sig. (2-tailed)
>= 225	36	22.04	-1.742	67	0.086
< 225	35	32.34			

(c) Age of the firm:

Using the median value 14.33 years the “t” test is conducted; for the group of IPOs with values of age of the firm more than 14.33 years, the average underpricing is found to be 30.57%, while for the group of IPOs with less than the median value, the mean underpricing is found to be 23.57%. This indicates that as the age of the firm increased the underpricing has increased, thus showing a positive relationship between the two see table 6. Since the significance is 0.245, the observed influence is not statistically significant; the null hypothesis is accepted. Thus the age of the firm does not influence underpricing.

Table 6
Comparison of means of the underpricing of IPOs with Age of the firm as independent variable

Median of Age of the firm in years	No. of IPOs	Mean of Underpricing %	t-test for Equality of Means		
			t	df	Sig. (2-tailed)
>= 14.33	36	30.57	1.177	66	0.243
< 14.33	35	23.57			

(d) Debt Equity Ratio:

Debt equity ratio as another independent variable has been tested using the median value of 0.56. For the IPOs with higher debt equity ratio, i.e those lying above the median value 0.56, the mean of underpricing of such IPOs is 20.96 %, while for the IPOs with lower debt equity ratio below 0.56, the mean of underpricing of such group is 33.45%. This indicates that as the debt equity ratio increased, the underpricing has decreased, see table 7. This is in agreement with the conceptual interpretation. Since higher DER is indicative of higher financial risk, such firms will quote their IPO price at relatively lower levels to woo the investors. On the first day of listing, the investors who like to buy such shares also will factor the financial risk in their decision process and hence the share price closes relatively at lower values, although more than the issue price. Thus this reduces the underpricing. Similar observation was made by Habib and Ljungquist (2001) and Sahoo and Rajib (2012). Further the significance is 0.037; thus indicating that the means of underpricing of the two groups are statistically different. Thus the null hypothesis is rejected and that the debt equity ratio has influenced the underpricing negatively.

Table 7
Comparison of means of the underpricing of IPOs with debt equity ratio as independent variable

Median of debt equity ratio	No. of IPOS	Mean of Underpricing %	t-test for Equality of Means		
			T	df	Sig. (2-tailed)
>= 0.56	36	20.96	-2.129	62	0.037
< 0.56	35	33.45			

(e) Earnings per Share (EPS):

Using the median value of earnings per share variable 5.99, it is observed that for values of EPS more than 5.99, the mean underpricing has been 30.15% and for those IPOs with values of EPS less than 5.99, the mean underpricing has been 24.00%. That is to say that as EPS increases the underpricing also increases, indicating a positive relationship between the independent and dependent variables, see table 8. This behavior is in agreement with the conceptual framework. But this is not statistically significant as the “t” value has a significance of 0.306. Hence we accept the null hypothesis i.e., EPS does not influence the underpricing of IPOs.

Table 8
Comparison of means of the underpricing of IPOs with Earnings Per share as independent variable

Median of Earnings Per Share	No. of IPOS	Mean of Underpricing %	t-test for Equality of Means		
			t	df	Sig. (2-tailed)
>= 5.99	36	30.15	1.033	66	0.306
< 5.99	35	24.00			

(f) Net Asset Value:

The next variable studied is Net Asset Value with a median value of Rs. 34.33 as an independent variable to influence the underpricing of IPOs. For the IPOs with NAV value more than the median Rs.34.33, the mean underpricing is found to be 31.79% and those with lower NAV values, the mean underpricing is found to be 22.57%. This means that as the NAV value increases the underpricing increases, see table 9. Although this is in agreement with the conceptual framework, the difference between the means of these two group is not significant (0.124). Since it is not statistically significant, we accept the null hypothesis that NAV does not influence the underpricing.

Table 9
Comparison of means of the underpricing of IPOs with

Net Asset value as independent variable

Median of Net Asset value in Rs.	No. of IPOS	Mean of Underpricing %	t-test for Equality of Means		
			t	df	Sig. (2-tailed)
>= 34.33	35	31.79	1.548	60	0.127
< 34.33	36	22.57			

(g) Net-worth to Total Assets (NWTa)

Net-worth to Total Assets (NWTa) as an independent variable is tested using its median value 0.3585. It is observed that the IPOs with NWTa values more than the median, have a mean underpricing of 27.21%, while those IPOs with lower NWTa have a mean underpricing of 27.03%. This means as that as the NWTa value increases, underpricing also increases see table 10. This is in agreement with the proposed conceptual framework. However since it is not statistically significant (97.7%) the null hypothesis is accepted and infer that NWTa does not influence the underpricing of IPOs.

Table 10
Comparison of means of the underpricing of IPOs with
net-worth to total assets as independent variable

Median of Net-worth to total assets	No. of IPOS	Mean of Underpricing %	t-test for Equality of Means		
			t	df	Sig. (2-tailed)
>= 0.3585	36	27.21	0.029	68	0.977
< 0.3585	35	27.03			

(h) Return on Net-worth:

Return on net-worth (RONW) is another independent variable to check its influence on the underpricing. IPOs with higher RONW, more than the median value 0.1900 have a mean underpricing of 29.336% while those IPOs with lower RONW values have a mean underpricing of 24.84%. This means as that as the RONW value increases, underpricing also increases see table 11. This is in agreement with the proposed conceptual framework. However since it is not statistically significant (45.8%) the null hypothesis is accepted and infer that NWTa does not influence the underpricing of IPOs.

Table 11

**Comparison of means of the underpricing of IPOs with
Return on Net-worth as independent variable**

Median of Return on Net-worth	No. of IPOS	Mean of Underpricing %	t-test for Equality of Means		
			t	df	Sig. (2-tailed)
>= 0.1900	36	29.33	0.747	69	0.458
< 0.1900	35	24.84			

Findings: Analysis of results of Independent Sample “t” test relating to the Infrastructure Sector IPOs indicates the following:

- a. **Size of the issue** has influenced negatively the underpricing of Infrastructure IPOs
- b. **Debt Equity ratio (DER)** influenced negatively indicating that higher the leverage lower will be the underpricing of Infrastructure IPOs
- c. New variables introduced in this study namely RONW and NWTa showed a positive relationship with the underpricing as proposed, however they were not found to be significant statistically.

Other independent factors like, ownership retention, age of the firm, earnings per share, net asset value, IPO-grading, qualified institutional buyers’ allotment, did not influence the underpricing of Infrastructure IPOs in Indian context.

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“DOES LEADERSHIP STYLES AFFECT THE ORGANIZATIONAL CULTURE IN BANKING SECTOR?”

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ABSTRACT

By effective leadership and strong organizational culture, banks can achieve effective business performance. Although this topic has been studied worldwide but little empirical research has been determined the effect of leadership style on organizational culture among in public and private sector banks. 300 managers have been selected as a statistical population in branches of public and private sector banks of in and around of Ludhiana (district Punjab). Standardized questionnaires such as LEADERSHIP STYLE PROFILE by Peter G. Northouse, 2011 and OCTAPACE by Udai Pareek, (2003) for organizational culture were used to collect the data. The result indicated that the leadership style had a direct effect on organizational culture among the private and public sector banks. The results showed that there was a positive and significant relationship between leadership style and organizational culture among banks. Openness (one of the dimension of organizational culture) has the highest mean score among private sector banks as compared to public sector banks. Also, the results showed that democratic leadership style is more adopted by the bank managers as compared to authoritarian and laissez faire leadership style.

KEYWORDS: Leadership, Organizational culture, Banks

INTRODUCTION

The company's most important asset for its role is human resource as the subject of implementing the policy and operational activities of the company. The source of power possessed by the company such as capital, methods and machines can not provide optimum results if it is not supported by qualified human resources. Companies require employees who have a high working performance. A high working performance will be supported by organizational culture and leadership which are well implemented and accepted by all employees in an organization.

The relationship between leadership and organizational culture is an important topic for both

Academicians and practitioners. The leadership and its effect on organizational culture is an intriguing topic. The leadership studies began with the trait approach and broadened day by day. With the different aspects, many leadership styles such as transactional, supportive, participative, super, servant, entrepreneurial, spiritual leaderships have been emerged. A number of researchers posit that leadership is linked to organizational performance. Each of these leadership styles has received notable attention in management literature and in business world.

Although the relations between leadership and culture have been examined independently, few studies have sought the association between these two concepts. Most of the studies about culture have been conducted in the different countries (Hofstede 2001 & House 2004). In these researches, culture dimensions have been studied. Many analyses of organizational cultures pay only minor attention to leadership (Trice et.al 1991). So there is a need for understanding of how culture and leadership together affect firm performance. The aim of this study is to extend and expand the effects of the relationship between organizational culture, dimensions of organizational culture which are classified as openness, confrontation, trust, autonomy, proaction, authority, collaboration, experimentation and leadership styles which are classified as authoritarian, democratic and Laissez faire. This study also investigates the organizational culture phenomenon and leadership styles in non-western and western countries.

The main questions addressed in this paper are: a) Is there a significant relationship between organizational culture and leadership styles?

b) Does leadership affect organizational culture?

This paper provides a brief overview of culture and its types and dimensions, leadership styles and the relationship among the variables, statistical analyses were done, and findings were compared with recent researches, and finally discussion and limitations were presented.

LITERATURE REVIEW

Leadership style is the main issue in focused when a leader's performance is assessed by others. It is also one of the most popular topics among the researchers in the leadership area. Several studies have tried to explain the different styles of leadership and the extent to which leaders' style can affect the overall success of a team or an organization being led by them. In addition, so many studies have tried to explain the relationship between managers' leadership styles and the different aspects of employees' organizational behaviors. House 2002 et.al. Leadership has been defined as "the ability of an individual to influence, motivate, and enable others to contribute toward the effectiveness and success of an organization of which they are members",

and it is thought that organizational culture affects performance through a complex interplay of leadership style, business strategy, and organizational structure and process (Hult 2007 et.al).

Leadership styles in banks

Since the culture, work practices, environment and policies vary in different types of banks. Hence, there is likelihood that the type of bank will have a bearing on the style of leadership. It is often believed that the public sector banks since they are more traditional in their outlook, the style of leadership may also be traditional with more bureaucratic outlook. Hence, the managers may follow the autocratic style of leadership. As per the literature available, the leadership styles in different banks were mentioned as below:

Mehta and Mahajan (2012) attempted to compare managers' perception about their own leadership style with the perception of subordinates regarding the managers' style of leadership. The results revealed that the managers in public sector banks adopted critical style of leadership as compared to the managers in private sector. It described that in case of private bank managers there was a positive correlation between managers' and subordinates' perception w.r.t benevolent style and developmental of leadership. On the other hand in case of public sector banks no correlation was found between managers' and subordinates' perception w.r.t various styles of leadership. Al-Hazeymeh Ahmad Saleh (2013) the study was conducted in public institutions in Irbid governorate among randomly selected 100 employees that aimed at recognizing and understanding the role of managers they play throughout the difference between leadership styles (Autocratic, Democratic, Participatory, Balanced, And Dictatorial). The results concluded; the first was there is an average level of practicing the five leadership styles (Autocratic, Democratic, Participatory, Balanced, And Dictatorial) in public institutions in IRBID governorate. The second was there is a positive correlation between work functionality and leadership styles (Autocratic, Democratic, Participatory, Balanced, And Dictatorial) in public institutions. The study also recommended the principle of efficiency and equality of opportunities during the distribution of leadership positions for employees in public institutions and supporting the unity of human work in Jordan public institutions.

Organizational culture

Organizational culture refers to the things that are inherent in the actions, procedures and protocols of organizational commerce and discourse. Denison 1996 stated that culture is the extensive form of organizations, which is established in the values, beliefs and assumptions held by organizational members. James et al. 2007 The culture described as the normative beliefs i.e. system values and shared behavioral expectations i.e. system norms in an organization. Beugelsdijk et al. 2006 organizational culture is very specific to an organization (Smirich, 1983), relatively stable (Christensen & Gordon, 1999) and can influence inter-organizational relations. Miron et al. 2004 for these reasons, organizational culture is widely viewed as a source of sustained competitive advantage to businesses.

TYPES OF ORGANIZATIONAL CULTURE:

Researchers on organizational cultures have also proposed different forms and types of cultures.

Bruce M. Tharp 2009 identified four types of organizational culture i.e. Control (hierarchy), Compete (market), Collaborate (clan), and Create (adhocracy). Martin (1992) viewed organizational culture from 3 perspectives i.e. integration, differentiation, fragmentation. Wallach (1983) suggested that there are 3 main types of organizational cultures (i.e. bureaucratic,

supportive and innovative). Harrison (1972 & 1991) categorized organizational culture into 4 types such as power culture, role culture, task culture and personal culture.

Leadership and organizational culture

The literature review highlights that leadership styles have a statistically significant effect on organizational culture.

Yen 2007 Culture is socially learned and transmitted by members; it provides the rules for behavior within organizations. According to Staniland 1985 organizational culture is of the belief that can guide staff in knowing what to do and what not to do, including practices, values, and assumptions about their work. Kane 2006 the core values of an organization begin with its leadership, which will then evolve to a leadership style. Subordinates will be led by these values and the behavior of leaders, such that the behavior of both parties should become increasingly in line. When strong unified behavior, values and beliefs have been developed, a strong organizational culture emerges. Leaders have to appreciate their function in maintaining an organization's culture. This would in return ensure consistent behavior between members of the organization, reducing conflicts and creating a healthy working environment for employees. Smircich (1983) determined two approaches to the study of the cultural phenomenon in organizations: culture as an organizational variable, then culture seen as something which can be

Manipulated. Thus the nature, direction, and impact of such manipulation are dependent on the skills and abilities of the leader. The majority of the literature which acclaimed the dignity of transformational leadership indicated to support this view (for example, Nicholls, 1988; Quick, 1992; Simms, 1997). In contrast, if culture is seen as an integral part of the organization, then the thinking, feeling, and responses of leaders are moulded by the culture (Bass and Avolio, 1993; Schein, 1992).

Schein 2004 determined that the concept of organizational culture consists of two layers: a) Visible characteristics b). Invisible characteristics. The visible layer means external buildings, clothing, behavior modes, regulations, stories, myths, languages and rites. The invisible layer means common values, norms, faith and assumptions of business organization members. Schein (2004). Moreover, Organizational culture is the capability to integrate daily activities of employees to reach the planned goals, can also help organizations adapt well to the external environment for quick and suitable responses.

Numerous aspects of the organizational culture literature allude to the role of leaders in 'creating' and 'maintaining' particular types of culture (for example, Schein, 1992; Siehl, 1985). Equally, the literature on leadership suggests that the ability to understand and work within a culture is a prerequisite to leadership effectiveness (Hennessey, 1998).

(Schein 1985:1992; Trice and Beyer 1993) postulated that there are two opposite schools of thought between leaders and culture. The functionalist school stated that leaders are the architects of culture change either through substantive, visible actions or through the representative roles they play (Meindl, Ehrlich, & Dukerich, 1985). However, the body of facts is heavily weighted in favor of the functionalist view in which leaders are in a position to shape the organization's culture (Denison & Mishra, 1995; Schein, 1992). Schneider, Goldstein, and Smith (1995,) claims that organizational managers and executives make the environment.

RESEARCH METHODOLOGY

The present study has been conducted among public and private sector banks in and around Ludhiana District. The employees from both the public and private sector banks were taken for the study. Different branches of the public banks taken for the study are: State Bank Of India, Punjab National bank, Oriental Bank of Commerce, and Punjab and Sind Bank and the branches of private banks taken for the study are: Axis bank, ICICI Bank, Yes bank, HDFC Bank, etc. a sample size of 300 comprising 150 each from public sector and private sector banks was taken into consideration. The employees who are at managerial level only are taken for the study.

DATA COLLECTION

The data was collected with the help of a structured questionnaire which was divided into two parts. It laid emphasis on various styles of leadership and dimensions of organizational culture.

INSTRUMENTS USED FOR THE STUDY:

The main instruments used to measure the effect of leadership styles on organizational culture among banks are:

(1) OCTAPACE profile: The 4- point scale developed by Udai Pareek (2003) has been used for the present study. The OCTAPACE profile is a 40 item instrument that gives the profile of the organization's ethos in eight values. The eight dimensions are as follows:

- (i) **O-Openness:** Freedom to communicate
- (ii) **C-Confrontation:** Facing the problems
- (iii) **T-Trust:** Maintaining confidentiality of information shared among the company
- (iv) **A-Authenticity:** Doing what is said
- (v) **P-Proaction:** Taking initiative and advanced planning
- (vi) **A-Autonomy:** Freedom of acting and planning at one's own level.
- (vii) **C-Collaboration:** Team work
- (viii) **E-Experimentation:** Trying out new and innovative methods of work.

(2) LEADERSHIP STYLE PROFILE: This instrument has been developed and standardized by Peter G. Northouse, 2011. It measured the three types of leadership styles on 5-point likert scale. The three types are as follows:

- (i) **Authoritarian leadership style:** An autocratic/ authoritative leadership style is an extreme form of transactional leadership, where leaders have complete power over staff. Authoritarian leaders make decisions independently with little or no input from the rest of the group. This style is usually viewed as controlling, bossy and dictatorial.
- (ii) **Democratic leadership style:** a democratic / participative leader involves group members to participate in decision making but retain the final decision with him. The members of the team feel engaged in the process and are motivated and creative.
- (iii) **Laissez- faire:** A laissez-faire/delegative leader offers little or no guidance to group members and leave decision making up to the group members. They provide teams with resources and advice, if needed, but otherwise do not get involved. This leadership style can be effective if the leader monitors performance and gives feedback to team members regularly.

OBJECTIVES OF THE STUDY

1. To study the effect of leadership styles on organizational culture among public and private sector banks.
2. To explore the leadership styles of bank managers in public and private sector banks.
3. To determine the relationship between leadership styles and organizational culture.

ANALYSIS AND INTERPRETATION

Since the data was normal, the reliability of the data for both scales was checked using Cronbach Alpha.

(Table – 1) Reliability of leadership style and organizational culture

Parameter	No. of items	Cronbach's Alpha
Leadership style	18	.898
Organizational culture	40	.880

The cronbach's alpha was found to be .898 for leadership style and .880 for organizational culture which states that the data of both the scales is found to be highly reliable.

(Table-2) Mean scores and T-values of leadership styles of public and private sector banks

Leadership styles	Type of bank	Mean	S.D.	p-value	Significant value	t-value
Authoritarian leadership style	Private	3.08	.663	.000	.05	56.8
	Public	2.91	.577	.000	.05	61.8
Democratic leadership style	Private	4.62	.552	.000	.05	102.5
	Public	4.56	.589	.000	.05	94.8
Laissez-faire leadership style	Private	3.10	.632	.000	.05	60.1
	Public	2.97	.631	.000	.05	57.8

Table -2 presents the leadership styles used in public and private sector banks. The mean scores of democratic leadership style is higher i.e. 4.62 and T-value is 102.5 in private sector banks than in public sector banks the mean score is 4.56 and T-value is 94.8 , followed by authoritarian leadership style and then laissez faire leadership style. So, from the results it is concluded that democratic leadership style is most preferred style in banks as compared to authoritarian and laissez faire.

(Table-3) Mean scores and T-values of dimensions of organizational culture (private and public)

Dimensions of OC	Type of bank	N	Mean	S.D.	T-value	P-value
Openness	Private *	150	16.29	2.21	7.121	.000
	Public	150	14.51	2.11		
Confrontation	Private	150	16.19	2.22	7.613	.000
	Public	150	14.26	2.16		
Trust	Private	150	15.68	2.44	6.217	.000
	Public	150	14.02	2.16		
Authenticity	Private	150	15.25	2.45	6.439	.000
	Public	150	13.51	2.21		
Proaction	Private	150	15.99	2.22	4.084	.000
	Public	150	14.95	2.18		
Autonomy	Private	150	15.68	1.97	6.322	.000
	Public	150	14.13	2.27		
Collaboration	Private	150	15.92	1.90	6.015	.000
	Public	150	14.43	2.37		
Experimentation	Private	150	16.07	2.37	5.179	.000
	Public	150	14.71	2.14		

The above table shows that private banks have more conducive organizational culture as the mean of all the dimensions is high as compared to the mean scores of various dimensions of organizational culture among public sector. Especially, the dimension openness has the highest score in private sector banks which means that freedom to communicate is encouraged in private sector banks. The P-value of all the dimensions is .000 which is less than the significant value that is .05. The private sector banks show higher perception of better organizational culture.

HO: There is no significant effect of leadership styles and organizational culture in private banks

H1: There is significant effect of leadership style and organizational culture in private banks

(Table-4)Effect of leadership style on organizational culture in private sector banks

Model	R	R-square	Adjusted square	Durbin - watson	Significance value
1	.293a	.184	.181	1.243	.014a

a. Predictors: (constant)LS

b. Dependent variable: organizational culture

From the above (table-4) leadership style is taken as dependent variable and organizational culture is taken as independent variable. The regression value that is R square is .184 which

states that there is 1.8% effect of leadership style on organizational culture. The Durbin-Watson value is 1.24 which means that there is no multicollinearity between the variables (the variables are not overlapping with each other). The significance value is .014 which is less than .05. So, the null hypothesis is rejected and alternate hypothesis i.e.(H1) alternate hypothesis is accepted which states that there is some effect of leadership style on organizational culture in private sector banks.

HO: There is no significant effect of leadership styles and organizational culture in public banks.

H1: There is significant effect of leadership style and organizational culture in public banks.

(Table-5)Effect of leadership style on organizational culture in public sector banks

Model	R	R-square	Adjusted square	Durbin watson	Significance value
1	.283a	.080	.074	1.835	.000a

a. Predictors: (constant)LS

b. Dependent variable: organizational culture

From the above (table-5) the regression value that is R square is .080 which states that there is almost 1% effect of leadership style on organizational culture. The Durbin-Watson value is 1.835 which means that there is no multi-collinearity between the variables (the variables are not overlapping with each other). The significance value is .000 which is less than .05. So, the null hypothesis is rejected and alternate hypothesis i.e.(H1) alternate hypothesis is accepted which states that there is significant effect of leadership style on organizational culture in public sector banks.

HO: There is no significant correlation between leadership styles and organizational culture in banks.

H1: There is significant correlation between leadership style and organizational culture in banks.

(Table: 6) correlation between leadership style and organizational culture (overall)
Leadership styleOrganizational culture

1	R=.290** P-value= .000
R=.290** P-value= .000	1

**correlation is significant at the 0.01 level (2-tailed)

Table-6 shows that the R value= .290 which is states that the correlation is significant at 0.01 level. Leadership style is highly correlated with organizational culture irrespective of type of banks. The p-value is .000 which is less than .05 which shows significant positive relationship among the two variables. So, the null hypothesis is rejected and alternate hypothesis which states that there is correlation between leadership style and organizational culture is accepted. The result comes out to be leadership styles are highly correlated with organizational culture among banks.

(Table: 6.1) correlation analysis between organizational

Culture and leadership style among public and private banks

Variable	Type of bank	Organizational Culture	Leadership style
Organizational culture	Private	1	R=.293** P-Value=.014
	Public		R=-.283** P-value=.000
Job satisfaction	Private	R=.293** P-Value=.014	1
	Public	R=-.283** P-value=.000	

**correlation is significant at the 0.01 level (2-tailed)

Table -6.1 shows that the R value of private sector bank is .293 and in the case of public banks R-value is .283 which states that the correlation of leadership style and organizational culture is significant at 0.01 level in private sector banks as well as in public sector banks. The p-value of private sector banks is .014 which is less than .05. Thus, the correlation between leadership style and organizational culture is highly significant in private sector banks. The p-value of public sector banks is .000 which is less than .05. Thus, the correlation is highly significant also in public sector banks.

FINDINGS AND DISCUSSIONS

This research study has revealed a link between leadership styles and organizational culture among public and private sector banks. The results of the study imply that leadership style seems to be the key to have a conducive organizational culture in banking sector.

The present findings seem to be consistent with other research studies which have found a positive relationship between leadership styles and organizational culture. The results of the current study indicate that there is some effect of leadership style and organizational culture as the regression value is .184 in private sector banks and .084 in public sector banks which means that the effect of leadership styles on organizational culture is 1.8% in private sector banks and almost 1% effect of leadership styles on organizational culture on public sector banks. Regression analyses held in order to test the effect of leadership styles on organizational culture have revealed a significant relationship. The findings of the current study are consistent with those of Ogbanna and Harris who found positive and significant effect of participative leadership style and organizational culture with performance. (Schein 1985:1992; Trice and Beyer 1993) The functionalist view stated that leaders are the architects of culture through the representative roles they play (Meindl, Ehrlich, & Dukerich, 1985). Although, the body of facts is heavily weighted in favor of the functionalist view in which leaders are in a position to shape the organization's culture (Denison & Mishra, 1995; Schein, 1992).

The most common leadership style among public and private sector Banks of Ludhiana was the democratic style, followed by the authoritarian leadership style and laissez faire in these Banks. Most of the managers of private sector banks were using democratic leadership style as the mean value comes out to be 4.62 while in the public sector banks the mean value of democratic

leadership is 4.56. the result is consistent with the Al-Hazeymeh Ahmad Saleh (2013) which concluded that democratic/participative style of leadership is mostly in usage in Jordan public institutions.

Using correlation analysis, the leadership styles is positively correlated with organizational culture among banks with R value is .290 and P- value is .000. Separate correlation analyses have been found and practically the leadership style organizational culture is positively correlated with organizational culture in private banks with the R value is .293 and P-value is .014. The correlation is also positive and significant in public sector banks as the R-value is .283 and p-value is .000. As private sector banks are having propitious culture, advanced infrastructural facilities, where freedom to communicate is encouraged that leads to higher job satisfaction as compared to public sector banks.

LIMITATIONS AND FUTURE RESEARCH

This study has its own limitations:

1. This study only examined three leadership styles. In future investigations, it might be possible to use different leadership types such as transformational, servant, spiritual and charismatic leadership. The dimensions of organizational culture has been studied, it might possible to study the culture types that should be investigated to their association with the mentioned leadership styles.
2. This study only focused on the link between leadership and organizational culture. Future research should include individual outcomes such as employee satisfaction, commitment and creativity.
3. The study was conducted in and around of Ludhiana (district Punjab). Future research should focus on exploring this topic in different national states of the nation and across different types of organizations.

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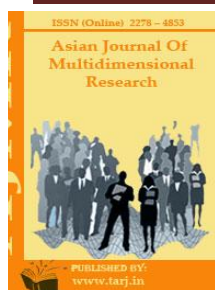
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LEADERSHIP STYLE FOLLOWED BY THE COLLEGE PRINCIPALS AND DIRECTORS AND ITS ROLE IN THE CHOICE OF THE CONFLICT HANDLING STYLE. A CASE STUDY OF GOVERNMENT AND PRIVATE COLLEGES IN THE STATE OF PUNJAB

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ABSTRACT

Two hundred and forty three college principals and Directors were surveyed in the state of Punjab in India. The most common conflict handling style among the college Principals and Directors were compromising and accommodating. Collaborating and Avoiding were almost at par with each other. Least common style of conflict handling was competing. Transformational and Transactional leadership styles found to be the most common among the college Principals and Directors.

KEYWORDS: Conflict Handling, Transformational Leadership, Transactional Leadership, Collaborating, Accommodating, Competing, Avoiding, Compromising, Principals, Directors.

INTRODUCTION

In the late nineties Indian economy started looking up and opened new vistas of employment and growth. The gap between demand and supply of educated and trained work force could not be matched. Government of India invited private sector to invest in the education sector and result was tremendous. Due to growth in economy suddenly there was huge demand for doctor, paramedics, and technocrats in the industry as well as in agriculture as new technology was being adopted. With the establishment of large number of educational institutes, suddenly there was demand for the educational administrators (leaders) in the various government and private sector institutes. People from different backgrounds joined as leaders in the educational sector. Everything happened so fast that newly appointed Principals and Directors had very little time to learn and adapt the finer traits of leadership, conflict handling and self grooming. India witnessed a change in ideology, mixing of culture and unlimited opportunities in the educational sector. All these factors made the job of college principals in the government as well as in the private sector, very tough and challenging. College Principals and Directors were having their own set of personality type, conflict handling style and a distinct leadership style. A college principal is expected to deal with the very demanding, volatile and fragile youth (teachers & students) and at the same time he must act as a torch bearer for the institute. So it became important to understand the ideal combination of personality type, leadership style and conflict management type that can work best for the college Principals and Directors.

DEFINITIONS OF CONFLICT AND LEADERSHIP

CONFLICT

Robbins and Sanghi defined conflict as a process that begins when one party perceives that another party has negatively affected, or is about to negatively affects something that the first party cares about.

As per Debra and James any situation in which incompatible goals, attitudes, emotions or behaviour lead to disagreement or opposition between the two parties is called conflict.

Bradley Dean Vestle (2011) in his dissertation mentioned that conflict management skills are very important for the modern day administrators to be successful. The overflow of the new ideas, infusion of new technology, intermingling of the various cultures across the globe, dilution of the traditional senior - subordinate working relationship has necessitated that the administrators must learn to shift from commanding and competing style to participation, persuasion, delegation along with collaborating, compromising and avoid more than in the previous generation.

There can be two type of conflicts

1. **Functional conflict:** It is disagreement between two parties but in a healthy way. This type of conflict results into growth, creativity, new ideas and learning among the parties. Functional conflict may unleash positive change and motivation in the organisation. It challenges the old way of thinking and generate fresh ideas.
2. **Dysfunctional conflict:** when disagreement occurs between two parties in a unhealthy way it is called dysfunctional conflict. Focus is shifted away from the work and it shifts to the parties itself or the conflict. It eats up the resources of the organisation and spreads negative energy. This type of conflict roots from the behaviour or emotions.

LEADERSHIP

According to **Newstrom and Davis (2005)** Leadership is the catalyst that transforms potential into reality. **Quinn (2004)** stated that leadership is temporary condition. When certain skills and competencies are exhibited one can be said to be showing leadership and when they are not demonstrated leadership is absent. **Robbins and Sanghi (2005)** mentioned that Ohio state studies, Fiedler's model, path goal theory, and leader participation model have concerned transactional leaders. Transformational leaders have profound and extraordinary effect on their followers and they inspire their followers to transcend their self interests for the good of the organisation. **Briane Lee (1997)** Lee stated after a review of modern definitions of leadership is- An intensely human enterprise and does not fit neatly into definitions and boxes. Leaders have all the spontaneity, unpredictability, frailty, vulnerability and potential that is possible in the human race.

REVIEW OF LITERATURE

Vliert and Kabanoff (1990) maintained in their study that Blake and Mouton's managerial grid is best suited to study the conflict management styles. **Rahim et al. (2000)** studied the relationship of the conflict handling styles and the leadership reward powers. They identified five reward powers i.e. referent, expert, legitimate, coercive and expert power. **Greg et.al. (2010)** suggested that one aspect that is important and related with the self leadership is conflict. The effective way to control the conflict is the internal management of the conflict by the team members. Successful teams are able to sense the future conflicts in the early stage and hence are able to resolve it before it becomes a problem. **Carmody, M. and REE, M.J. (2014)** in their research on elementary school teachers found that leadership style and personality that the principal project dies impact the perception of the follower. Neuroticism (emotional stability) was the major predictor of the leadership style. There was relationship of emotional stability of leader with the transformational and transactional leaderships. More the emotional stable leaders were perceived, more they were rated to be transactional and transformational leaders. In general, conflict was negatively related to work-family outcomes, where as facilitation was positively related to the same outcomes. **W. Havenga (2005)** hypothesized that men and women do not differ in terms of usage of the various conflict handling styles. The studies of Havenga support the Rahim's finding that female are more cooperating style user as compared to male. Male use more competitive style of conflict handling. Age also show its choice upon the style of conflict handling. Except dominating style, all other styles were used by all the age groups. But dominating style was lesser used by the subjects as they progressed in their age. **Abas (2010)** in his studies found that integrating and the compromising were the two conflict handling styles which were used by the respondents most commonly. **Hotepo et al. (2010)** identified the major reason for the conflict in the organisations is the scarce resources available with the organisation. **Olu et.al. (2008)** established in their study that conflict may results into the endangering the very existence of the organisations. Successful handling of the conflict results into the domino effect and the employee satisfaction is enhanced. **Nzoka (2015)** in her dissertation emphasized that conflict in the schools is on the rise. The leadership style of the educational leader play major role in the conflict resolution. **Huffman (1998)** cited Azar, who said that deprivation of the human needs results into conflict. Since basic human needs are expressed collectively, so conflict is presented in the form of violence, brutality and irrational. **Anu Singh et.al. (2010)** found in her study that Americans were using competing as the major style of conflict management followed by dominating. Chinese and Koreans had the identical choice of the styles

of conflict management. They preferred compromising style followed by avoiding style of conflict management. Indians followed accommodating and avoiding as number one and number two style of their choice. Japanese had their choices just reverse of India. Australians followed the collaborator followed by accommodating style of conflict management. Choice of conflict handling style rooted in the culture of each country. **Heller et. al. (1993)** revealed in their study that leadership style of the principal was not very important but the behaviour of the principal with his teachers was more important. If the principal was having warmth, friendliness and support and good understanding with the teachers, then they felt more comfortable. **Bass (1985,1998)** provides a more expanded and refined theory of transformational leadership which develops the work of Burns (1978) and House(1977), by giving far more attention to the behaviours and needs of followers than had previously been given. **Simons and Peterson (2000)** sought to understand the relationship between intra-group trust, task conflict, and relationship conflict. According to the authors the misfit between task conflict and relationship conflict, most likely to occur when intra-group trust is low. Thus one could conclude that trust is key to producing positive outcomes from conflict. Lawson K Savery (1993) stated that the absolute difference (dissonance factor) between the preferred and perceived styles of leadership was significantly related to various outcomes. The smaller the difference, the greater was the level of organizational commitment, the higher was job satisfaction and the higher the level of job tenure. **Moberg (2001)** established through his research on personality and conflict strategy that neuroticism positively related to non-confronting (avoiding), and compromising, while neuroticism negatively related to confrontation. **O.P. Akinnubi et. al. (2012)** found in their studies that there exists significant relationship between the conflict handling and the personal characteristics (personality) of the educational administrator. Even the gender, experience and qualification of the principal affects. The smooth functioning of the educational institute is dependent upon the personality of the educational leader at the top. **Barbuto et. al. (2010)** studied the relationships between personality, conflict styles and leadership effectiveness and found that integrating management style gel very well neuroticism and leadership effectiveness and partially fits the relationship between conscientiousness and leadership effectiveness. Above all Conscientiousness was the best predictor of effectiveness among all variables studied in this research.

RESEARCH METHODOLOGY

This was quantitative descriptive study and two type of instruments were used to collect the factual information. Thomas Kilmann Conflict Mode instrument was used to find out the conflict handling styles of the college Principals and Directors. To find out the leadership style of the college Principals and Directors modified MLQ instrument was used. According to **Michael and Isaac (1995)**, the purpose of the descriptive study is to describe systematically the facts and characteristics of a given population or area of interest, factually and accordingly' (p.50). Therefore except hypotheses, no prediction or explanation for relationship are included in the research study. The study was conducted with help of structured questionnaire.

SAMPLE FOR THE STUDY

The whole of the Punjab state can be divided into three regions and i.e. Majha, Malwa and Doaba on the basis of division made by the rivers. The major districts of Punjab are Amritsar, Ludhiana, Jalandhar, Patiala, Bathinda, and Sangrur. Districts like Amritsar, Ferozepur, and Gurdaspur belongs to majha region. Districts Jalandhar, Hoshiarpur, Kapurthala and Ropar fall in doaba region. Bathinda, Faridkot, Sangrur, Mohali, Barnala, Chandigarh and Patiala are the

major cities of Malwa region. Population included all the government and private colleges of Punjab. Random sample was drawn from the population of all the colleges of Punjab affiliated to the state, private and central universities. There were two hundred and forty three respondents who willingly shared the information. At the time of research there were eight government universities and five private universities in Punjab. There were one thousand and forty one colleges in Punjab at the time of research. For analysis of data Correspondence Analysis was applied.

OBJECTIVES OF STUDY:

1. To study the Leadership style and conflict handling styles of the Principals / Directors in the government and private colleges in Punjab.
2. To study the role of Leadership style in the choice of conflict handling style of the college Principals and Directors in the government and private colleges in Punjab.

HYPOTHESIS

H0.1: Leadership Style and Conflict Handling Style of college Principals are independent to each other.

Ha.1: Leadership Style and Conflict Handling Style of college Principals are not independent to each other.

DISCUSSION

1. Leadership Styles of the various College Principals and Directors.

Table No. 1

Sr. No.	Leadership Style	Total	Percentage
1.	Transformational	143	59
2.	Transactional	94	39
3.	Laissez faire	6	2
	Total	243	100

Table no. 1 shows Transformational style of leadership (fifty nine percent) was the most common style of the leadership being practiced by the college principals and directors as reported by the respondents in the survey. Second common style of leadership was transactional leadership style (thirty nine percent). Laissez faire style of leadership was followed by only two and half percent of the respondents.

2. Conflict Handling style of the various college Principals and Directors

Table No. 2

Sr. No	Conflict Handling Styles	Total	Percentage
1	Compromising	68	28
2	Competing	28	11
3	Collaborating	44	18
4	Accommodating	57	24
5.	Avoiding	46	19
	Total	243	100

Table no. 2 shows that Compromising (twenty eight percent) and Accommodating (twenty four) styles of the conflict handling constituted almost half of the respondents in the study. Rest of the

college Principals and Directors followed the other conflict handling styles in the sequence of avoiding (nineteen percent), Collaborating (eighteen percent) and Competing (eleven percent).

3. Conflict handling Styles and their comparison with the Leadership style being used by the Principals and Directors of the various colleges.

Table 3.1

Conflict Handling Styles	Leadership Styles			Total	%age
	Transactional	Transformational	Laissez Faire		
Compromising	29	37	2	68	27.98
Competing	21	8	0	29	10.28
Collaborating	22	21	0	44	18.10
Accommodating	21	33	3	57	23.45
Avoiding	19	27	0	46	18.93
Total	112	126	5	243	100

Table No. 3.1 shows the cross tabulation of Leadership styles of the college Principals and Directors with the Conflict handling style. Transformational leadership style emerged as a major style of leadership and among the practioner of this style of leadership, Compromising and Accommodating type of conflict handling styles were most prevalent. Rest of the conflict handling style for this type of leadership style followed the sequence of Avoiding, Collaborating and Competing styles of conflict handling. In the case of Transactional Style of Leadership the various conflict handling styles were in the descending order as Compromising, Collaborating, Competing, Accommodating, and Avoiding. In case of Transactional leadership the difference among the various Conflict Handling style was meager.

Test of independence between the Conflict Handling Styles and the Leadership Style:

Table 3.2

Chi-square (Observed value)	13.459
Chi-square (Critical value)	15.507
DF	8
p-value	0.097
alpha	0.05

Test Interpretation

H0.2: Leadership Style and Conflict Handling Style of college Principals are independent to each other.

Ha.2: Leadership Style and Conflict Handling Style of college Principals are not independent to each other.

As the computed p-value is greater than the significance level $\alpha=0.05$, one cannot reject the null hypothesis H_0 . Hence Leadership style and Conflict Handling Styles of the college Principals are linked to each other.

Total Inertia = 0.055

Eigen values and percentages of inertia:

Table 3.3

	F1	F2
Eigen value	0.045	0.01
Inertia (%)	81.928	18.072
Cumulative %	81.928	100

Sum of the Eigen values come up to the forty six percent of the inertia.

RESULTS FOR THE ROWS:

Weights, distances and squared distances to the origin, inertias and relative inertias (Conflict Handling Style):

Table 3.4

	Weight (relative)	Distance	Sq-Distance	Inertia	Relative inertia
Compromising	0.259	0.056	0.003	0.00082	0.015
Competing	0.156	0.466	0.217	0.03396	0.613
Collaborating	0.177	0.03	0.001	0.00016	0.003
Accommodating	0.226	0.244	0.059	0.01345	0.243
Avoiding	0.181	0.197	0.039	0.007	0.126

Table No. 3.4 depicts that Compromising and Collaborating styles of Conflict Handling styles are very close to each other. While accommodating and avoiding are closer to each other. Competing style of conflict handling is far off from all other styles.

Chi-square distances (rows):

Table 3.5

	Compromising	Competing	Collaborating	Accommodating	Avoiding
Compromising	0	0.514	0.055	0.187	0.221
Competing	0.514	0	0.490	0.685	0.553

Collaborating	0.055	0.490	0	0.235	0.173
Accommodating	0.187	0.685	0.235	0	0.353
Avoiding	0.221	0.553	0.173	0.353	0

Table 3.5 displays the principal coordinates and standard coordinates of the rows (Conflict Handling styles). The standard coordinates are principal coordinates divided by the square root of the corresponding factor Eigen value. The weighted sum-of-squares of the standard coordinates equals 1 for each factor.

Weights, distances and squared distances to the origin, inertias and relative inertias (columns):

Table 3.6

Leadership Styles	Weight (relative)	Distance	Sq-Distance	Inertia	Relative inertia
Transactional	0.432	0.234	0.055	0.024	0.425
Transformational	0.543	0.165	0.027	0.015	0.267
Laissez Faire	0.025	0.831	0.690	0.017	0.308

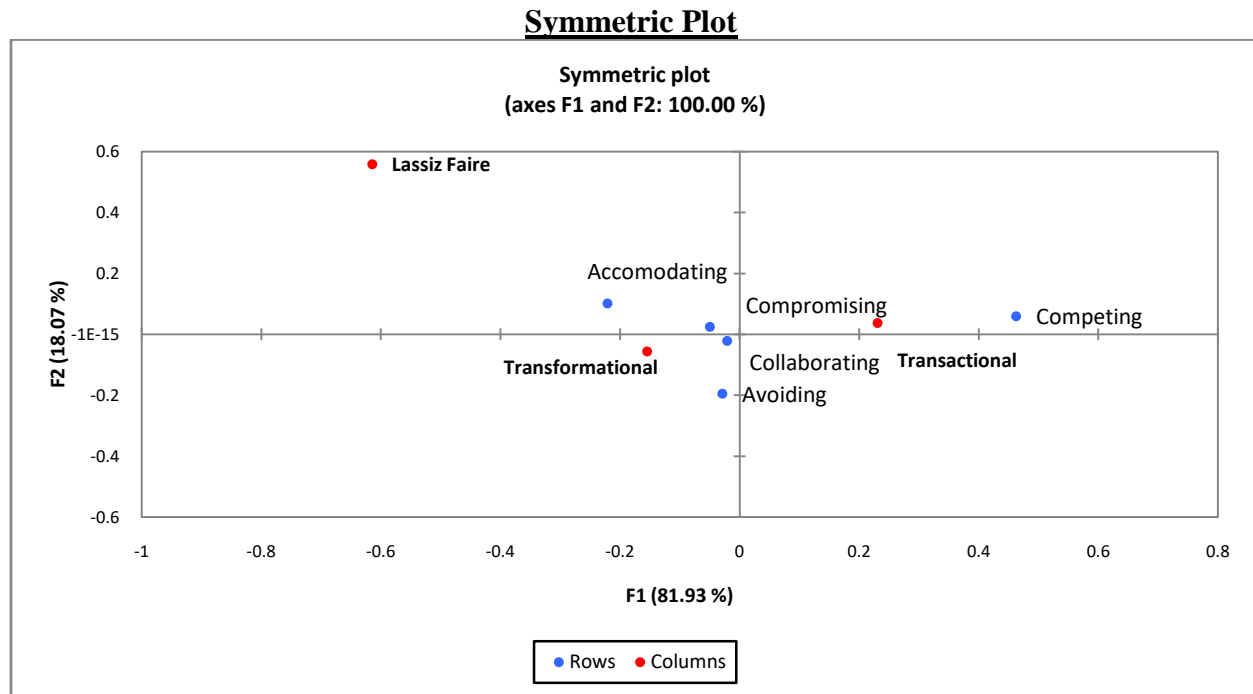
Table 3.6 clearly indicated in the square distance that Transformational and Transactional Style of Leadership were close to each other while Laissez Faire was lesser common.

Chi-square distances (columns):

Table 3.7

	Transactional	Transformational	Laissez Faire
Transactional	0	0.397	0.993
Transformational	0.397	0	0.767
Laissez Faire	0.993	0.767	0

Table 3.7 display the principal coordinates and standard coordinates of the column (Leadership styles). The standard coordinates are principal coordinates divided by the square root of the corresponding factor Eigen value. The weighted sum-of-squares of the standard coordinates equals 1 for each factor.

**Fig. No. 1**

As appeared in the graph it was observed that most of the conflict handling styles i.e. accommodating, compromising, collaborating, avoiding were nearer to transformational leadership. They were also not very far away from the transactional leadership style. Competing conflict management style was farthest of all and the Laissez faire leadership style too appeared too far away from any of the conflict management style on the graph.

FINDINGS

Transformational and Transactional style of leadership were found to be dominant in the study. Hala Sabri (2007) revealed in her study on IATA, that managers preferred transformational rather than transactional leadership style. Garcia, M., Duncan, P., Carmody, M. and REE, M.J. (2014) in their research on elementary school teachers found that leadership style and personality that the principal project dies impact the perception of the follower. David Marsh (1997) predicted that educational leadership will enter into new era where transformational leadership will emerge with the help of collaboration. The performance in the institutes will improve only due to the educational leader's effort to provide substantive and cultural leadership. Gift and Frans in their findings on the higher education institutes, asserted that leaders show all kind of leadership types may be it is laissez- faire, transactional or transformational leadership. Investigations showed that higher educational leaders exhibits transformational leadership quite often and they are quite capable in handling the situations.

Compromising and Accommodating styles of Conflict Handling were most common in the study of college Principals and Directors and it was followed by Avoiding, Collaborating and competing styles. Bureaucratic set up in the government colleges and lack of support from management in the private colleges may be the reason behind the use of the two most common types of conflict handling styles found in the study.

Avoiding the third most common style of conflict handling may be due to larger number of females in the sample as Sanam Mahar et al. in her findings established that male use more dominating and integrating style, while female use more integrating and avoiding style in their conflict management. Due to bureaucratic set up in the government colleges and lack of support from management in the private colleges may be the reason behind the use of these conflict handling styles.

Table 5.1 shows the cross tabulation of Conflict Handling Styles with the leadership Styles. Compromising and accommodating the most common conflict Handling styles had the respondents with majority of them with Transformational and Transactional styles of Leadership. Avoiding and Collaborating conflict handling styles were too having majority of the respondents with Transformational and Transactional styles of Leadership. Competing style was more in conjugation with Transformational than Transactional style of leadership.

CONCLUSION

It can be concluded from the current study that Principals and Directors following Transformational and Transactional Style of leadership style were having Compromising and Accommodating as their preferred conflict handling styles. Collaborating, Avoiding and Competing style of conflict handling styles were also endorsing Transformational and Transactional Style as major leadership style.

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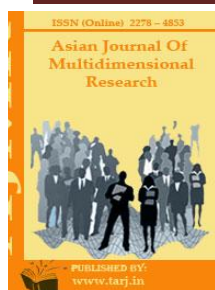
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GENDER DISCRIMINATION IN TARA

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ABSTRACT

Mahesh Dattani is highly praised among the most talented and original playwrights of Indian Drama. His plays are performed and studied almost everywhere in India and abroad. Dattani's plays Tara and Final Solutions are the landmark in the history of Indian Drama in English. Tara is the finest of all the plays and most inclusive as far as its themes are concerned. In the play, The gender discrimination starts right after the birth of the twins, it was decided that Dr. Thakkar would undertake the operation of 'separating' them. This play opens with Chandan changed into Dan in order to absolve himself from the guilt of killing his sister. He has to bear the brunt of his grandfather's and mother's cruelty. He considers himself responsible for his sister's death. In this play Dattani plays with the idea of female infanticide that is prevalent among the Gujratis and also suggests Patel's hegemonic patriarchy when he insists that proper division in the gender roles be made Tara gives us a glimpse into the modern society. Though the term is loaded with connotations, the expression is derived from the Latin word genus which means 'to type' or 'sort'. His plays are performed and studied almost everywhere in India and abroad. Dattani's plays Tara and Final Solutions are the landmark in the history of Indian Drama in English. Overall, 'Tara' play by Mahesh Dattani is a fine example of neat thematic presentation with social relevance and well technically balanced one. Thus, Dattani's Tara delineates the theme of gender discrimination through various character portrayals.

KEYWORDS: Gender, Discuss, Twins, Modern, Medical, Social

INTRODUCTION

GENDER DISCRIMINATION IN TARA:

Gender is an imperative and pervasive force that shapes identities and behavioural dispositions of the individuals, and its existence extends across space and time. It has been at the centre of deliberation ever since questions were raised about the 'doctrine of separate spheres'. Many scholars have tried to define the term 'gender' in diverse ways and have studied this construct, from different perspective, in order to ascertain its meaning. Though the term is loaded with connotations, the expression is derived from the Latin word *genus* which means 'to type' or 'sort'. Although its earliest meaning was based on segregation, with the passage of time, it has congested itself with a great deal of socio-cultural baggage. It has now been established by sociologists, literary critics and anthropologists that the way gender is produced and practised, varies in different cultures, and is subject to socio-cultural re-definition, individual interpretation and expression. It was with the Feminist Movement that the term came within the focus of the academia.

Mahesh Dattani is the first Indian playwright to be honoured with the prestigious Sahitya Academy award for his *Final Solutions* and other plays (1998). Dattani writes plays for BBC Radio and also made his directorial debut with the film *Mango Soufflé*. He has besides authored a film script, *EK Alag Mousam*. The total corpus of his plays includes stage plays, screen plays and radio plays. His significant plays include *Where There's a Will* (1986), *Dance Like a Man* (1989), *Tara* (1990), *Bravely Fought the Queen* (1991), *Final Solutions* (1993), *Do the Needful* (1997), *On a Muggy Night in Mumbai* (1998), *Seven Steps Around the Fire* (1999). His plays have been included in the syllabi of the various universities and are objects of study, research, academic articles and scholarly volumes. The playwrights, with his innovative and experimental work of contemporary relevance, have given new directions to Indian Drama.

Mahesh Dattani's plays discussing the social realities and sensational issues like unusual love relationships, family relationships, same-sex relationships, women's exploration, religion tension, incest and child sex abuse and communicate disharmony has been favorite subjects of study for his critics. A look at the corpus of critical works on him, however, shows the huge response of his plays have evoked. There are certain significant aspects of his mind and art which have not yet been accorded the critical attention and appreciation they deserve. His treatment of the theme of gender discrimination can be cited as one of the examples of this limitation in the scholarship and criticism on him.

Mahesh Dattani is highly praised among the most talented and original playwrights of Indian Drama. His plays are performed and studied almost everywhere in India and abroad. Dattani's plays *Tara* and *Final Solutions* are the landmark in the history of Indian Drama in English. *Tara* is the finest of all the plays and most inclusive as far as its themes are concerned. It presents most powerfully the general human situation of the existentialist vision. *Tara* was first performed as *Twinkle Tara* at the Chowdiah Memorial Hall, Bangalore, on 23 October 1990 by Playpen Performing Arts Group. The play was subsequently performed as *Tara* at Sophia Bhabha Hall by Theatre Group, Bombay, on 9 November 1991. Dattani sees *Tara* as a play about the gendered self, about coming to terms with the feminine side of oneself in a world that always favours what is 'male'; but many people in India see it as a play about the girl child. *Tara* similarly highlights unnecessary suffering of the physically challenged. Incidentally, it also studies the gender issues in India where a male child is given preference over a female child.

Chandhan recalls his childhood memories with his sister, a Siamese twin, attempting to dramatise it all through a series of flashbacks. *Tara* looks at the battles, the victories, and the defeats of an Indian family coping with the trauma of freak children and their survival, whilst the play also exposing the existing patriarchal stereotypes of the Indian mindset, which has always preferred a boy child to a girl child. Patel's family trapped in complications after the birth of their twins, not normal twins but as Siamese twins. For the twins medical treatment is necessary for their separation, however, money is not a problem for Patel's family. They are emotionally tense and troubled. The play also talks about the indispensability of medical science in the lives of the physically challenged people. It shows the marvels of medical science, and also how doctors may use its power for human welfare or abuse it for monetary gain.

The gender discrimination starts right after the birth of the twins, it was decided that Dr. Thakkar would undertake the operation of 'separating' them. Dr. Thakkar is renowned doctor for such surgeries. The operation to separate twins was indeed a risky one. However, modern research in the field of medical science has made the operation possible. In an imaginary interview taken by Dan for "*Marvels in the World of Medicine*", Dr. Thakkar passes on information thus:

The parents were warned of the odds against survival. They were, understandably, totally disheartened in the beginning. But, soon, even the remotest chance for survival was received with hope once they were made aware of the facilities offered by modern technology... The twins did not share any vital organ. There were two hearts clearly indicated by two electrocardiograms. There were two livers, although joined. Each twin would have one kidney- all this meant that there was a very strong possibility of both twins surviving. What we needed to know more about was the pelvic region and the extent of conjoinment there... (Dattani 342)

The main issue was that the twins had three legs. After medical check up, it was revealed that major part of blood supply to the third leg was provided by the girl. Therefore, chances were that the third leg should naturally survive on the girl. The doctor reconfirmed the matter, with the same result. However, Bharati and her father who is a MLA had a private meeting with Dr. Thakkar. They convinced him, out of his professional ethics and Nature's design, to give the third leg to Chandhan. The result was, in the words of Patel, 'The leg was amputated. A piece of dead flesh which could have- might have-been Tara (Dattani 378).' Dan is naturally angry with Dr. Thakkar. He speaks to Dr. Thakkar at the end of the imaginary interview, "Thank you very much, Dr. Thakkar! It has been a real pleasure. Now go, just...go away. (Breaks down.) Get out of my mind, you horrible creature! You are ugly and I don't want ugly people in my memories! (Dattani 379)." The most surprising thing is that this injustice was made by a woman against another woman (girl). This is the tragedy of Indian society where a woman is responsible for such gender discrimination. Eventually, Chandan's two legs could not last long, as he became crippled through- out his life and asked 'forgiveness' to Tara- "Forgive me, Tara, forgive me for making it my tragedy" (p.380).

The most important question: why was the third leg given to the Chandhan when it looked like an organic part of Tara? The obvious answer is that the Hindu parents love their male children more than the female ones. In a way, male children are favoured in Hindu society. But at the same time we cannot be blind to the fact that parents love their daughters more. The sons are also taught to look after their sister's well, and brothers cherish great affection for their sisters.

Gender discrimination can be seen everywhere in India practiced by Indian people in the name of social customs. The following conversation between Chandan and Roopa shows the cruelty of social systems.-

Chandan: What would you do if you had to choose between a boy and a girl? Who would you choose? Roopa: I think it's more civilized to drown her (girl) in milk. (p.365)

It is not only the social customs discriminated female but also the patriarchal society which is filled with bias and prejudiced thoughts. Here I quote some lines from the play which shows the financial discrimination:

Patel: He (grand father) left you a lot of money. Chandan: And Tara? Patel: Nothing. Chandan: Why? Patel: It was his money. He could do what he wanted with it.(p.360)

The worst part of this conversation is that this conversation took place before Tara. Mahesh Dattani mentioned in one of his interview to Lakshmi Subramanyam: "I see 'Tara' as a play about the male self and the female self. The male self being preferred (if one is to subscribe to conventional categories of masculine traits and feminine traits) in all cultures. The play is about the separation of self and the resultant angst." Mahesh Dattani is even more innovative in stagecraft and multi level sets. In the play 'Tara' he used multi level sets and flash backs very impressively. The realistic level is the bed sitter of the older Chandan- Dan- in a suburb of London, where he is writing the story of Tara from his memories. The second level is flash back i.e. Patel's house which occupies major portion of the play. Overall, 'Tara' play by Mahesh Dattani is a fine example of neat thematic presentation with social relevance and well technically balanced one.

Patel is trying to push his male and female children into separate grooves, into the stereotyped gender roles that would help them fit into society. Patel wants that Chandhan should remain busy in his life. We give preference to a boy more than a girl in society and this gender discrimination clearly depicts by Dattani in *Tara*. Patel wishes that Chandhan should join office and this conversation shows gender discrimination:

Patel: I was thinking . . . It may be a good idea for u to come to the office with me. Chandhan: What for? Patel: Just to get a feel of it. Chandhan: You can take Tara. She'll make a great business woman. ...Chandhan: We'll both both come with you. Patel: No! (P.327-328)

Tara wants to join office and she slightly hurts by her father answer to Chandhan. In society preference is given to the boy and Patel makes it clear as he do not want that his daughter join the office. Further, Chandhan is doing knitting and knitting is a kind of act done by ladies. This conversation between Chandhan and Patel shows gender discrimination:

Patel: Hello. Chandhan: Hi, daddy. Patel: What are you two doing? Chandhan: Mummy's knitting and I'm helping her sort out her mistake. Patel: Let Tara do it. (p.350-351)

To cap it all, it can be said that In Dattani's *Tara* dramatic tension is generated through multifaceted examination of gender constructs. It involves security of suppression, victimization,

frustration and marginalization caused by gender boundaries. Dattani experimental work disobeys and re-defines gender norms, which the world ordinarily forces everyone to accept in total conformity. Dattani's play *Tara* describe that the limitation of gender are equally obligatory for men and women , parents and children, and how the traditional society poses threats to individuals who upset predetermined gender norms. Thus, Dattani's *Tara* delineates the theme of gender discrimination through various character portrayals.

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ROBERT BROWNING'S PRAGMATIC PERSPECTIVE

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ABSTRACT

Robert Browning is a Victorian poet in the company of Matthew Arnold and Alfred Tennyson but his poetry is out rightly different from his contemporaries by virtue of his robust optimism and the poetic technique of dramatic monologue employed by the poet himself. Browning is a cheerful optimist; optimism is at the very core of his pragmatic vision of life. Some critics debunk the poet for his cheap optimism as no light was thrown on the prevalent social and political scenario of the age. But it should be clearly borne in mind that human life is a bewildering amalgam of good and evil, of the lovely and the ugly, of despair and hopefulness but he derives hope from this very incompleteness and imperfection of life because it can be enjoyed by dumping down the seeds of sorrows and sufferings not embracing them.

KEYWORDS: *Relation Of Man To The Universe... Industrialization... Urbanization... Scientific Advancements... Dramatic Monologue... Hammer Out A Compromise... Optimistic Philosophy... Healthy Outlook... Final Preparation For Death... Philosophy Of Life... Embracing The Maturity... Psychological Debate.*

INTRODUCTION

In the annals of literature, critics often speak of 'the message of Browning', 'the approach of Browning', 'his faith in God', 'the teachings of Browning', 'the range of Browning', or 'over powering tenderness of Browning', however, Browning has no formal message, no church, no philosophy in the technical sense like Alexander Pope. But, unlike others, he has definite and firm views on human paraphernalia and its relation to God. In his poetry, he offers us a distinct theory of the relation of man to the universe, and exhibits this theory of the relation of man to the universe, by means of imaginary characters and scenes during the Victorian age.

Victorian age was witness to rapid and radical changes in almost all the facts and dimensions of life under the impact of industrialization, urbanization and scientific advancements. Albeit, Robert Browning is a Victorian poet in the company of Matthew Arnold and Alfred Tennyson

but his poetry is out rightly different from his contemporaries by virtue of his robust optimism and the poetic technique of dramatic monologue employed by the poet himself. In the words of Matthew Arnold, “the old world was dying and the new was yet to be born” which left the poet “standing between the two worlds” in search of social anchorage and ethico-spiritual buttresses. When Matthew Arnold was mourning and shedding tears over the death of all established moral and spiritual values and Tennyson was trying to hammer out a compromise between the old decaying world of faith and religion and the new upcoming world of science. Robert Browning was constantly and contentedly sitting in the Ivory Tower of his optimistic philosophy singing songs in prayer of God, religion, human love and healthy human relationships and observing :

God’s in His Heaven

All’s right with the world.

Browning is a cheerful optimist; optimism is at the very core of his pragmatic vision of life. Some critics debunk the poet for his cheap optimism as no light was thrown on the prevalent social and political scenario of the age. But it should be clearly borne in mind that human life is a bewildering amalgam of good and evil, of the lovely and the ugly, of despair and hopefulness but he derives hope from this very incompleteness and imperfection of life because it can be enjoyed by dumping down the seeds of sorrows and sufferings not embracing them.

That is why, the optimistic philosophy of Robert Browning is not facile and superfluous ideology, rather it is based and buttressed by the spiritual candour coupled with a pragmatic awareness of human life. So, the optimism of Robert Browning is the result of deep and wide understanding of human life based on certain vital and indispensable ideas like-the poet’s belief in human salvation, his belief in the persistent struggle with lofty aims, his faith in the divine pattern with a benevolent God, his belief that youth is the phase of doubt and confusion invariably leading to the old age of wisdom and experience and last but not least, the poet’s belief of equal importance of human soul and body where both contribute to the final preparation for death which is nothing but a gateway to heaven. His positive attitude and healthy outlook, towards youth and old age, which is an integral part of human life, are beautifully illustrated in the poem ‘Rabbi Ben Ezra’ where the speaker invites all:

Grow old along with me!

The best is yet to be,

The last of life, for which the first was made:

Our times are in His hand

However, Browning’s attitude towards evil, pain and misery is not merely theoretical and abstract, like that of the eighteenth century thinkers. He does not accept evil merely as a philosophical counter-part of good, rather he regards evil as a practical instrument of human advancement of life. He lays stress on practical experience, and tests every theory on this touchstone. In the same way, the lover of ‘The Last Ride Together’ is put to experimental analysis in the poem where he, after having been jilted, draws consolation from the mere consent of his beloved for a last ride together. But in spite of the frustration of failure the lover enthusiastically declares:

Fail I alone, in words and deeds?

Why, all men strive and who succeeds?

Therefore, in order to justify his failure, he compares his fate and reward to that of a statesman, a soldier, a musician, a poet and a sculptor and finally comes to a conclusion when he says, 'My riding is better, by their leave'. However, the superb expression of optimistic philosophy of Robert Browning comes in this otherwise poem with love theme when the lover says:

Who knows what's fit for us? Had fate
Proposed bliss here should sublimate
My being – had I signed the bond –
Still one must lead some life beyond,
Have a bliss to die with, dim-descried.

In Rabbi Ben Ezra we have the most explicit statement of Browning's philosophy of life. It is an epitome of many poems; it looks on life from the standpoint of age. It is in youth that we gain the experience which helps us later on in our spiritual progress. It is not accomplishment but intention, not the outward result, but the inward aim, that is the real test of worth. The pitcher is now shaped on the wheel, and is thus ready for a future, for a life beyond this life. This life is a preparation for the life to come, and evil and suffering and failure in this life is to be welcomed for it is only through failure that man can enjoy the pleasures of Heaven. The poet invites the youth to enjoy the beauty, wisdom, and spirituality of life by embracing the maturity of life i.e. old age:

So, still within this life,
Though lifted ov'er its strife,
Let me discern, compare, pronounce at last,
This rage was right i' the main,
That acquiescence vain:
The Future I may face now I have proved the Past.

And again the poet terms the first half of life is replete with disputes and upheavels:

Youth ended, I shall try
My gain or loss thereby;
Be the fire ashes, what survives is gold:
And I shall weigh the same,
Give life its praise or blame:
Young, all lay in dispute; I shall know, being old.

Robert Browning not only invented the new format of writing and expressing ideas but also made it the most suitable mode and vehicle of his thoughts, i.e, dramatic monologue. As the genius of Robert Browning was essentially dramatic, so he has made an abundant and successful use of dramatic monologue in his poems. A dramatic monologue is different from soliloquy and interior monologue. While a soliloquy is a speech of single character speaking to himself all alone and interior monologue is a psychological debate going within the mind of the speaker himself. But in a dramatic monologue, there is a presence of listener whose expressions and

reactions are conveyed through the speech of the speaker himself. A monologue becomes dramatic by virtue of its abrupt and headlong plunges into the critical moment in the life of the speaker in the presence of a mute, and silent onlooker. In this way, the poem 'My Last Duchess' is an excellent example of dramatic monologue where the Duke of Ferrara is obviously speaking to some envoy of the neighbouring count when he says:

My favour at her breast,
The dropping of the daylight in the West,
The bough of cherries some officious fool
Broke in the orchard for her.

or in the poem 'The Bishop Orders His Tomb', the Bishop says:

Draw round my bed.

or in the poem 'The Last Ride Together', the lover makes us conscious of his beloved:

With life or death in the balance : right!

The blood replenished me again.

My last thought was at least not vain.

Being a reflective and spiritual lover Browning treats love both as an experience and an ultimate vision of human life. That is why, the poetic works of Robert Browning abound in love experiences ranging from an unsuccessful love of 'The Last Ride Together' through the contented married love of 'One Word More' upto the impulsive love of 'Evelyn Hope' and the psychic love of 'Porphyria's Lover'.

Robert Browning takes love to be the supreme gift of God to man which not only strengthen hopes but also lends a direction and meaning to human life. The lover, in 'The Last Ride Together', after having understood his future, requests his beloved to:

Take back the hope you gave – I claim

Only a memory of the same.

Even though the lover has failed to realize his dream, he tries to extract consolation and relief by asking for the last ride together as well as by commenting on the general human endeavour:

Fail, I alone in words and deeds?

Why all men strive and who succeeds?

In the same way, the theme of love in 'Porphyria's Lover' is exceptionally unique and cynical in which the lover while making love strangulates Porphyria for fear of his inability to reach the same zenith of love-making in future. After strangulating his beloved the lover continues making love throughout the night and concludes.

Even God did not utter a single word.

The theme of love in the poetry of Robert Browning also includes the intellectual love as is evidenced in the love of 'Evelyn Hope'. The aged lover is passionately and philosophically in love with young Evelyn but because of the psychological inhibitions, he fails to confess his love for the girl and unfortunately, when he confesses it, the girl is already dead. But the hope of love

does not die with the death of the girl rather the lover is hopeful of meeting his beloved in heaven. Moreover, the love of the Duke of Ferrara in 'My Last Duchess' is both arrogant, selfish and passive due to which he could not tolerate the innocently sweeping love of the Duchess and that is why he :

gave commands

Then all smiles stopped together. There she stands.

Browning's philosophy of life is characterised by robust optimism. The universe, the beauty of nature, is an expression of the creative joy of God, and so he finds the principal of joy at the very centre of Creation. This does not mean that he is blind to human imperfections; rather he builds hope for the future on these very imperfections. Moreover, Robert Browning is one of the greatest love poets after John Donne who has explored and analysed the various forms and kinds, shades and moods of love as a central emotion of human life. The various feelings of joys and sorrows, dreams and despairs, success and failure, frustration and fulfillment etc. are reflectively reconciled in and with the optimistic philosophy of the poet which in turn illustrates and defines the theme of love cast within a psycho-spiritual framework of dramatic monologue. His is a philosophy of strenuous endeavour; true joy lies in effort, and not in success or achievement. Rather failure here means success in the life to come. Faith in God, faith in the immortality of the soul, faith in earnest endeavour are the cardinal points of Browning's philosophy of human life.

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ROLE OF GOVERNMENT IN ICT

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ABSTRACT

The first component includes creating a WAN to connect the planned 120-plus services centres to a central data centre. The second element is to create a cost-effective, scalable IT infrastructure. E-Governance is the application of Information and Communication Technology (ICT) for delivering Government Services, exchange of information, communication transactions, integration various stand-alone systems and services between Government and Citizens (G2C), Government and Business (G2B) as well as back office processes and interactions within the entire Government frame work. The objective of SUWIDA about taking IT to rural areas is to facilitate citizens by capturing inputs at a single point, defining a specified delivery date depending upon the type of service, accepting cash at the counter itself and delivery of final document.

KEYWORDS: *Cost-Effective, Communication Transactions*

INTRODUCTION

E- Governance stands for Electronic Governance. It is the mechanism for delivering basic government services electronically to the citizens. Government of India has approved National e-Governance Plan (NeGP), comprising of 27 Mission Mode Projects (MMPs). For Implementation of e-Governance in Punjab, Government of Punjab has entrusted DOIT (Department of Information Technology) which formulate policy, give technical advice to all the Government Departments for effective implementation of e-Governance projects in the state. PSEGS (Punjab State e-Governance Society) societies are formed by Government for effective implementation of e-Governance projects. E-Governance aims at providing better, speedy and accurate delivery of services to the citizens.

The role of the government in ICT can be distinguished between the following categories¹:

G1: Laying ICT infrastructure, producing ICT equipment, financing public R&D;

G2: Creating the macroeconomic environment for growth and innovation in ICT, including fiscal policies (cost, innovation, investment, venture capital), legal and regulatory environment (competition, independent regulator, rule of law, intellectual property protection) and channeling and mobilizing resources for ICT;

G3: Education policy for the right amount and quality of manpower resources for a network-ready economy – curricula, ICT training facilities, wiring/networking of educational institutions;

G4: Addressing ‘digital divide’ domestically and internationally, giving signals to markets – articulating a national vision of ICT, according national priority to ICT, undertaking large projects, championing national interests in international forums;

G5: e-government: services online, e-procurement, trade facilitation, civil society participation, accelerating the adoption of ICT by government departments and agencies and establishing credibility. To compete successfully in a network-based global economy, governments need to be both leaders and facilitators.

The leadership and facilitation roles comprise the following elements²:

- Developing national e-strategy, making ICT adoption and network readiness a national priority, bridging “digital divide” and championing an e-readiness framework;
- Undertaking innovative projects that make a difference to lead by example, adopting best practices and pushing for their adoption by others and developing public-private-people partnerships;
- Implementing Right to Information (RTI) and committing to transparency in governmental operations;
- Reforming government processes covering areas such as revenues, expenditures, procurement, service delivery, customer grievances etc.,
- Tracking, storing and managing information, promoting production of national content online and through electronic media;
- According high priority to protection of individual rights, intellectual property, privacy, security, consumer protection etc. and mobilizing the civil society;
- Documenting “best successes” and “worst failures” – benefiting from knowledge;
- Developing a supportive framework for early adoption of ICT and creating a regulatory framework for ICT-related activities, e.g. fixed and mobile communication, e-commerce and Internet services;
- Promoting innovation and risk-taking through fiscal concessions and availability of venture capital; creating an investment climate for domestic and foreign investment in ICT sector;
- Promoting ICT training, education and research;
- Negotiating and influencing the proper adoption of international frameworks, norms and standards by participating actively in the governance of the global information economy³.

E-Governance is the application of Information and Communication Technology (ICT) for delivering Government Services, exchange of information, communication transactions, integration various stand-alone systems and services between Government and Citizens (G2C),

Government and Business (G2B) as well as back office processes and interactions within the entire Government frame work. Through the e-Governance, the Government services will be made available to the citizens in a convenient, efficient and transparent manner⁴. The Government being the service provider, it is important to motivate the employees for delivering the services through ICT. To achieve this, the Government employees are being trained on technology and started realising the advantage of ICT. The aim is to make them thorough with e-Governance applications and responsive to the technology driven administration.

What does E-Governance seek to achieve

- Efficiency
- Transparency
- Citizen's participation

Enabling e-governance through ICT⁵ contributes to

- Good governance
- Trust and Accountability
- Citizen's awareness and empowerment
- Citizen's welfare
- Democracy
- Nation's economic growth

ICT is the biggest enabler of change and process reforms with minimum resistance. Decades of attempts for government and process reforms fade in face of what ICT has achieved in few years. People would not so readily accept process change but in the name of ICT they do. The RFP for selection of Service Centre Agencies is under approval of Government of India.⁶

Sukhmani⁷, the government of Punjab project helps in government functions such as information dissemination, approvals, transactions, and grievance redressal. Sukhmani is the citizen gateway for over 120 services provided by the government. The solution has three main components-⁸

1. A WAN
2. IT infrastructure for service centres
3. Applications to automate various services which can communicate asynchronously to a transaction gateway.

The first component includes creating a WAN to connect the planned 120-plus services centres to a central data centre. The second element is to create a cost-effective, scalable IT infrastructure. The third is to create effective shrink-wrapped applications that can be quickly rolled out across the service centres. Microsoft is the solutions partner for the project.

It is not just a technology project but one that encompasses reengineering of business processes to create innovative solutions that offer integrated citizen services under one roof.⁹

SUWIDHA

SUWIDHA has been conceived to facilitate the citizen by capturing the input at a single point, defining a specified delivery date depending upon the type of service and accepting cash at the

counter itself. SUWIDHA was launched at Fatehgarh Sahib in Punjab in October 2002 and rolled out to all districts of Punjab by January 2004 on the basis of a self-sustaining revenue model. The operational cost of running the centers is recovered from citizens in the form of facilitation charges¹⁰. Single User-friendly Window Disposal Help-line for Applicants (SUWIDHA), the one-stop shop for delivery of more than 150 citizen services offered by the central, state and local governments was ranked Topmost among all the e-governance projects in the country by Skoch¹¹ in 2005-06. Also, SUWIDHA received Excellence award from Microsoft in September 2006.

SUWIDHA¹² is built to provide the convenience to the citizen by capturing the input at a single point, defining a specified delivery date depending upon the type of service, accepting cash at the counter itself and delivering district administration services to the citizens from the same counters. It ensures timely delivery without any need to interact with the concerned branch. SUWIDHA has been implemented in all the districts of Punjab. Online status of the applications submitted on SUWIDHA Counters in the districts is available on SUWIDHA website (<http://suwidha.nic.in>). After the successful pilot launch of SUWIDHA-SDM at SDM Mohali, SUWIDHA Project has been replicated at 56 SDM offices of Punjab and is being expanded to all SDM offices.

Earlier the services provided by manual system now provided by e-Suwidha were expensive and time consuming; middlemen harassed common people and tried to shell money. Moreover, no fixed time frame for the services was there. The objective of SUWIDA about taking IT to rural areas is to facilitate citizens by capturing inputs at a single point, defining a specified delivery date depending upon the type of service, accepting cash at the counter itself and delivery of final document. This project has been able to give fast, convenient and corruption-free delivery of services to citizens. It has been implemented successfully in all the districts and most of the Sub-Divisional offices of Punjab. SUWIDA provides more than 33 services to citizens which includes services such as registration of marriages, arms license, ration card, issuance of passport, driving license, registration of vehicles, collection of application for old age pension, SC / BC / OBC certificates and birth & death certificates.¹³ The objectives of SUWIDA is to provide responsive and transparent services to the citizens of the state by means of friendly and affordable interface between the Government and public. The objective is to offer citizens cost effective service at the same time improving the quality of service. On the technology side implementing technology in such a way to promote transparency, efficiency, objectivity, accountability and speed in government process.

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VALUR OF CSR IN CORPORATE WORLD

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ABSTRACT

Section 135 of the recently implemented Indian Companies Act, 2013 made Corporate Social Responsibility (CSR) mandatory for a certain category of companies in India but a debate on pros and cons of mandatory CSR is still going on. Significant issues in this debate are definition, scope and legitimacy of CSR. The existing definitions of CSR in the literature are congruent to a large extent but there is no universally acceptable definition. This paper attempts to present a conceptual view of CSR in India by tracing its evolution and examining different responsibilities, economic, legal, ethical and philanthropic associated with it, as proposed by Carroll (1991). The paper goes on to give an overview of latest trends in the field of Corporate Social Responsibility and then offers a possible way to measure its impact on Business Performance on the basis of the stakeholder concept. It reflects results from ongoing research and was written for presentation at the Berlin International Economics Congress, 2012.

KEYWORDS: *Corporate Social Responsibility, Implementing, Philanthropy, Demonstrate.*

INTRODUCTION

What is Corporate Social Responsibility

Corporate social responsibility (CSR) refers to business practices involving initiatives that benefit society. A business's CSR can encompass a wide variety of tactics, from giving away a portion of a company's proceeds to charity, to implementing "greener" business operations.

There are a few broad categories of social responsibility that many of today's businesses are practicing:

1. **Environmental Efforts:** One primary focus of corporate social responsibility is the environment.
Businesses regardless of size have a large carbon footprint. Any steps they can take to reduce those

footprints are considered both good for the company and society as a whole.

2. **Philanthropy:** Businesses also practice social responsibility by donating to national and local charities. Businesses have a lot of resources that can benefit charities and local community programs.
3. **Ethical labor practices:** By treating employees fairly and ethically, companies can also demonstrate their corporate social responsibility. This is especially true of businesses that operate in international locations with labor laws that differ from those in the United States.
4. **Volunteering:** Attending volunteer events says a lot about a company's sincerity. By doing good deeds without expecting anything in return, companies are able to express their concern for specific issues and support for certain organizations.

Definition

The term "corporate social responsibility" became popular in the 1960s and has remained a term used indiscriminately by many to cover legal and moral responsibility more narrowly construed.

Business Dictionary defines CSR as "A company's sense of responsibility towards the community and environment (both ecological and social) in which it operates. Companies express this citizenship

- (1) Through their waste and pollution reduction processes
- (2) By contributing educational and social programs
- (3) By earning adequate returns on the employed resources."

Example

Unilever is a multinational corporation, in the food and beverage sector, with a comprehensive CSR strategy. The company has been ranked 'Food Industry leader' in the Dow Jones Sustainability World Indexes for the 11 consecutive years and ranked 7th in the 'Global 100 Most Sustainable Corporations in the World'.

One of the major and unique initiatives is the 'sustainable tea' programme. On a partnership-based model with the Rainforest Alliance (an NGO), Unilever aims to source all of its Lipton and PG Tips tea bags from Rainforest Alliance Certified™ farms by 2015. The Rainforest Alliance Certification offers farms a way to differentiate their products as being socially, economically and environmentally sustainable.

Consumer Perspectives

Most consumers agree that while achieving business targets, companies should do CSR at the same time. Most consumers believe companies doing charity will receive a positive response. Somerville also found that consumers are loyal and willing to spend more on retailers that support charity. Consumers also believe that retailers selling local products will gain loyalty. Smith (2013) shares the belief that marketing local products will gain consumer trust. However, environmental efforts are receiving negative views given the belief that this would affect customer service. Oppewal et al. (2006) found that not all CSR activities are attractive to consumers. They recommended that retailers focus on one activity. Becker-Olsen (2006) found

that if the social initiative done by the company is not aligned with other company goals it will have a negative impact. Mohretal.(2001) and Groza et al. (2011) also emphasise the importance of reaching the consumer.

Different types of CSR

- **Environmental CSR:** focuses on eco-issues such as climate change.
- **Community based CSR:** businesses work with other organizations to improve the quality of life of the people in the local community.
- **HR based CSR:** projects that improve the wellbeing of the staff.
- **Philanthropy:** businesses donate money to a good cause, usually through a charity partner.

The Value of corporate social responsibility

Companies face a trend to be more involved with the communities in which they work—to do good for the world, not just to profit from it. (The new “do good, don’t just do well” mantra.) Need

Proof of the movement? The United States created a new type of corporation in 2012, the B Corporation, which designates a company that pursues business strategies that it believes benefit society over simply maximizing quarterly profits. Prominent retailer Patagonia is one such company—check out its B Corp profile.

Given the new public expectation for companies to do good, not just well, corporate social responsibility has become critical for

- Positive perception and understanding with financial markets, regulatory authorities, communities, shareholders and institutional investors, suppliers/vendors, and business partners;
 - Corporate image and branding;
 - Employee retention and recruitment;
 - Business development; and
 - Crisis communications and reputation management and repair.
5. Toward this end, companies across the globe are developing plans to be good citizens—and to communicate their socially responsible efforts to internal and external audiences.
 6. Think it doesn’t matter to your company because you’re a commodity business (energy, for example), sell to other businesses, or otherwise are less public-facing than other corporations?
Wrong. Positive associations are a boon in times of corporate distress. A study in the peer-reviewed *Graziadio Business Review* found that
 7. “firms in industries that were the target of protest—the allegedly environmentally damaging and labor abusing industries—suffered a decline in market capitalization of over 3 percent if the firms were not known for social responsibility. However, firms in these same industries suffered no statistically significant decline if they were also perceived by investors to be socially responsible firms.”

Building the Plan

So what's in a corporate social responsibility plan? Every company requires slightly different elements, but the basic outline includes

- An overview of the plan and a call to action;
- A strategy/policy that formalizes and articulates the company's commitment, providing an overall direction for the company's CSR initiatives, including outlining specific priority areas;
- Defined volunteering and philanthropic programs that implement the policy in all areas where the company has a physical presence; and
- measurement methods

Of course, the plan is the final compilation of a great deal of effort on the part of the planning team in

- Assessing the company's values and ethics,
- Defining internal and external drivers,
- Identifying key issues around CSR that affect the company,
- Outlining key stakeholders,
- Allocating budgets, and
- Determining priority areas.

Measuring Success

The success of corporate social responsibility plans can be measured in a number of ways:

- To measure improved community perceptions, metrics can compare the number of employee volunteer hours and the amount of donated funds against the number of community complaints received.
- To measure improved employee relations, metrics can compare the number of employee volunteer hours and the amount of donated funds against employee-perception survey results and turnover rates.
- To measure improved employee acquisition, metrics can compare the number of employee volunteer hours and the amount of donated funds against the number of resumes received per opening and anecdotal evidence gathered from recruiting and hiring managers (gathered via survey) about the responses given when people are asked why they want to work with the company.
- To measure negative/positive publicity, metrics can compare the tone of media perception of the company prior to and after plan implementation.

Communicating Efforts

Of course, the best CSR in the world matters less if you don't spread the word.

The Graziadio Business Review study mentioned above noted that the positive effects of CSR on crisis communications is dependent on stakeholders' awareness of CSR activities:

“Firms that are reputed to place a value on being socially responsible and that communicate that value to the public may be better positioned to ride out the storms centering on socially responsible business practices than are firms that do not.”

Even more strongly, a study published in the International Journal of Management Reviews noted that

“stakeholders’ low awareness of and unfavorable attributions towards companies’ CSR activities remain critical impediments in companies’ attempts to maximize business benefits from their CSR activities, highlighting a need for companies to communicate CSR more effectively to stakeholders.”

Ethics and Corporate Social Responsibility

Ethics are, at their essence, moral judgements about what is right and what is wrong. In a business sense, these ethics are decided upon and formed by each company and underpin the decisions that anyone in the business makes. The decision to behave ethically as one individual to another is easy for any decent moral human being, but it is easy to forget the impact a large, faceless business can have on the world. Business Ethics and Corporate Social Responsibility are all about bearing in mind the full weight of any corporate decision.

The Importance of Business Ethics to a Company

Working as an ethical business has many benefits, not least of which is the ability to attract and keep investors, employees and customers. Knowing that the company they deal with has stated their morals and made a promise to work in an ethical and responsible manner allows investors peace of mind that their money is being used in a way that aligns with their own moral standing. When working for a company with strong Business Ethics, employees are comfortable in the knowledge that they are not by their own action or inaction allowing unethical practices to continue. Customers are at ease buying products or services from a company they know to source their materials and labour in an ethical and responsible way.

For example, a coffee company which states all their raw beans are picked from sustainable plants where no deforestation has occurred, by people paid a good living wage, in an area where investments have been made to ensure that producing the coffee for a foreign market has not damaged the local way of life, will find that all these elements of their buying strategy become themselves a selling point for their final product.

A company which sets out to work within its own ethical guidelines is also less at risk of being fined for poor behaviour, and less likely to find themselves in breach of one of the multitude of laws concerning required behaviour – for example, laws around payments to corrupt regimes, or environmental practice policies. The whole company can be fined, the directors can be fined, and individual employees can be fined if the responsibility for an infraction falls on their shoulders.

The Importance of Business Ethics to the Wider World

Businesses not following any kind of ethical code or carrying out their social responsibility leads to wider consequences.

The natural world can be affected by a lack of Business Ethics. For example, a business which does not show due care for where it disposes its waste products, or fails to take a long term view when buying up land for development, or neglects its obligations towards minimizing its carbon footprint and driving progress towards green renewable energy, is damaging the world in which every human being lives, and damaging the future prospects of all companies.

Developing countries can be damaged by poor business ethics. Large companies neglecting to set a good example of Corporate Social Responsibility actively hinder the progression of all business in developing countries. Outside businesses taking advantage of cheap labour or dominating local

markets from an unfair position may make a profit in the short term, however in the long term this is a false economy. The world as a whole is held back by companies operating without business ethics.

This also applies to other companies which may work together. A robust code of Business Ethics should forbid dealing with a company whose commitment to Corporate Social Responsibility is lesser, so as to avoid condoning or appearing to condone poor ethical behaviour. In this manner of boycotting unethical companies, individuals and companies can positively influence the whole business world. When an unethical company finds itself with no customers, no investors and no suppliers, it will be forced to change its ways or go out of business; constant striving for better and more ethical dealings in this way produces a cycle of continuous improvement.

Where individuals, such as fishermen, cannot afford to be ethical about some of their work – for example overfishing or taking due care for coral or other species – and are unable to take into account the bigger picture during their day to day operation, it falls to the government or other

Officials to introduce laws and regulations and enforce them. Without this long view approach, sustainability will fail and future generations will suffer.

Ethical practices can go beyond just making sure your business does not have a negative impact on people and the environment. It can also mean dedicating a portion of your company's time and resources to actively improving these areas – for example investing in building in developing countries, investing in community programs, lobbying for political change, encouraging employees to donate their time and expertise to other projects (at your company's expense) and so on. This level of Business Ethics is the most commendable and should be something all companies strive for in this day and age, so that higher standards can be achieved for all in the future.

Benefits of Corporate Social Responsibility

5 reasons why should you get involved in CSR

In today's digital, fast speed world, each business, small or big, needs to have a CSR program in place. If CSR is not yet part of your daily business practice, you must act fast. Or else you'll lose the trust of the people who are important to your business.

Believe it or not but the expectations of your staff, customers and the wider community have changed. You are no longer in control. They are.

So why CSR?

Satisfied Employees

Employees want to feel proud of the organization they work for. An employee with a positive attitude towards the company is less likely to look for a job elsewhere. It is also likely that you will receive more job applications because people want to work for you. More choice means a better workforce. Because of the high positive impact of CSR on employee wellbeing and motivation, the role of HR in managing CSR projects is significant.

1. Satisfied Customers Research shows that a strong record of CSR improves customers' attitude towards the company. If a customer likes the company, he or she will buy more products or services and will be less willing to change to another brand. Relevant research:

- IBM study 'Attaining Sustainable Growth through Corporate Social Responsibility': The majority of business executives believes that CSR activities are giving their firms competitive advantage, primarily due to favorable responses from consumers.
- Better Business Journey, UK Small Business Consortium: "88% of consumers said they were more likely to buy from a company that supports and engages in activities to improve society."

2. Positive PR

CSR provides the opportunity to share positive stories online and through traditional media. Companies no longer have to waste money on expensive advertising campaigns. Instead they generate free publicity and benefit from word of mouth marketing.

1. Costs Reductions

Yes, you read this correctly. A CSR program doesn't have to cost money. On the contrary. If conducted properly a company can reduce costs through CSR.

Companies reduce costs by:

- More efficient staff hire and retention
- Implementing energy savings programs
- Managing potential risks and liabilities more effectively
- Less investment in traditional advertising

2. More business opportunities

A CSR program requires an open, outside oriented approach. The business must be in a constant dialogue with customers, suppliers and other parties that affect the organization. Because of continuous interaction with other parties, your business will be the first to know about new business opportunities.

3. Long term future for your business

CSR is not something for the short term. It's all about achieving long term results and business continuity. Large businesses refer to: "shaping a more sustainable society" (Vodafone 2010 report):

"Deliver a sustainable society in which business and its stakeholders can prosper in the long term"

CONCLUSION

The concept of corporate social responsibility means that organizations have moral, ethical, and philanthropic responsibilities in addition to their responsibilities to earn a fair return for investors and comply with the law. Corporate social responsibility is related to, but not identical with, business ethics. While CSR encompasses the economic, legal, ethical, and discretionary responsibilities of organizations, business ethics usually focuses on the moral judgments and behavior of individuals and groups within organizations. Thus, the study of business ethics may be regarded as a component of the larger study of corporate social responsibility.

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NEED OF HOUSING FOR PEOPLE IN RURAL AREA

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ABSTRACT

Housing is one of the basic needs for mankind in terms of safety, security, self esteem, social status, identity, satisfaction and achievement. It is an important aspect of social sector which can be achieved by implementing housing policies of the Government. The position of rural housing is far from satisfactory. Indian village houses are just like huts hovels or shacks. Many developing countries in the world including India, unfortunately, have given least priority for housing.

KEYWORDS: *satisfaction and achievement, Housing programme, quantitatively alarming, attributable ignorance.*

INTRODUCTION

Although the problem is very chronic in the developing countries, most of the advanced countries also face this problem though in varying degrees. Thus, Abrams Charles rightly observed:-

Housing programme lags far behind industrial progress in every part of the world. The technical

genius that broke the secrets of speed, sound, space and light cannot build a cheap house enough for the rank and life. While a Soviet cosmonaut can orbit the world, the state that launched him cannot establish a good housing programme on the ground. A Negro labourer's family in New York and a squatter in Caracas may both have television set but neither can afford a decent house.¹

The problem of housing in India is complex one, it is quantitatively alarming and qualitatively depressing. The situation in rural areas is no better. They live in dark, congested areas and overcrowded "Kacha" houses. This situation is largely attributable ignorance, poverty, sense of insecurity and an age old habits.

In developing country like India, the **basic needs of the grtple** are hardly met out due to resource crunch, **over- population** and out dated technology. Housing sector **is also affected by non-housing policy elements in India have not accorded housing the priority** it deserves in the development process despite recognition of the role of housing in raising the quality of life, rural-un-equity and greater regional balance.

In India, the problem of housing is acute. There is a wide gap between the demand and supply of houses. This gap is responsible for growth of slums in cities where crores of people live in most unhygienic and unhealthy conditions.

Meaning of Housing:

Generally speaking, housing may be defined as an architectural unit for accommodation in order to protect the occupants from the forces of nature. But in wider meaning housing covers all the ancillary services and community facilities which are essential to human well being. In addition to the physical structure, it includes water supply, sanitation, and disposal of water, recreation and other basic amenities of life. Thus housing can be defined as a component architectural structure within a total system consisting of various settlement variables.

Distinction between House and Home:

Literally speaking house and home seems to be same in sense and meaning but a distinction between the two is must. House being narrower term, may represent only an architectural structure for accommodation. Home being wider term, includes the family relationships and bonds of affection which are nurtured within this architectural structure.

Role of Housing:

Housing is closely associated to the process of overall socio-economic development. It provides shelter and raises the quality of life. It generates conditions which are congenial to the achievement of social objectives such as health, sanitation and education. It provides employment opportunities to the rural and urban people. Moreover it helps to improve urban rural equality by narrowing down the difference in the standard of living. Thus housing performs multiple functions including many social needs of the household.

Socio-cultural Variables in Housing:

The socio-cultural factors decide the quality and quantity of housing in India. The caste divide in Indian rural society mainly affects the distribution of houses and also the quality of housing. In Indian villages, the division on caste basis has given rise to division of housing.

Generally houses of upper castes are situated in better areas while houses of lower castes especially scheduled castes and some backward classes are situated in periphery of the village. These peripheral regions are mostly low lying areas and unhygienic.

Kinship and family structure are other variables which affect the quality and quantity of housing. For example, there is shift from joint family system to nuclear families. This tendency puts pressure on the available land for housing. In Punjab and Haryana this pressure is visible. In Rajasthan where dispersed settlement pattern exists, this pressure may not be felt so far.

The household size is also important variable of housing quality and quantity. Urban families are small in comparison to rural area. The land is more costly in urban areas. So urban houses are small in size as compared to village houses. The occupational pattern and tradition also affect the housing layout.

Generally, housing structure in rural areas use locally available building material, technology and man power except well to do rural families. In urban areas, building materials used are of industrial origin and durable.

The Indian government had recently announced that nearly one crore households shall be provided support for the development of pucca house from 2016 to 2019. Besides, several housing schemes have been launched over the past few decades, some of which are state-run as well. The rural housing has been linked with the Integrated Rural Development Programme (IRDP) and Jawahar Rozgar Yojana (JRY) as per the government's National Housing Policy. We bring to you a list of prominent rural housing schemes which have been launched by the governments in power till date:

MEANING AND DEFINITION OF HOUSING

Housing has a broader meaning than merely the aggregation of number of dwelling units. Housing in the modern age connotes dwellings and their attendant environment in its totality. In other words, it covers the relationship of one dwelling to another and of each dwelling to its surroundings and the neighbourhood and the community and the community's social political and financial complexes of which it is an integral part².

General Assembly of United Nations Resolution 217 A (iii) on December 10, 1948, Article 25 (1) states, "Everyone has the right to a standard of living adequate for health and well-being of himself and his family including food, clothing, housing and medical care and necessary social service, and the right to security in the event of unemployment, sickness, disability, widowhood, old age or other lack of livelihood in circumstances beyond his control."³

HOUSING IN INDIA

Though the Indian constitution lays down certain principles to provide basic socio-economic necessities like food, clothing and shelter, the conditions of millions are yet to improve. The situation in the rural areas is no better. Unlike urban house, the concept of using in rural India is different. The claim made by the Government every village family has got the benefit of a shelter is misleading. The fact that majority of the rural houses are single roomed, there is no private yard and families live in a very congested place. This means housing shortage. The shortage is on the increase because of the dilapidation of the houses. It is well known that village houses are built with mud and thatch.

In terms of physical standards, the condition of rural housing is most appalling. Both the

dwelling units and their environment suffer from serious inadequacies and are often a health hazard. Rural masses have put up with these conditions for a long time. However they are steadily becoming aware of the need for better housing. Housing is, indeed a global problem.

Although a continuous effort has been made in the country to provide houses, the problem has become even more serious for the rural population. The problem of housing shortage is continuing as it made clear in the successive Five Year Plans.

An astonishing housing shortage has developed in the country. Housing has emerged as one of the most important felt needs of the country, perhaps next only to food. This is a colossal figure and nothing short of a major national programme of housing development can hope to tackle it.⁵

The importance of housing is next to the food. It is a largest item of household expenditure. Housing is a heterogeneous good, producing flow of services to households overtime. Housing is a package of services, land public facilities and access to jobs.

Housing does not begin or end with the provision of dwelling units and the attendants amenities. An ideal housing design is one where these will function as a single and coherent entity conducive to a care free and purposeful co-operative life well within the framework of 'socialistic pattern of society'. Housing for a community, be it urban or rural, will thus, envisage a consideration of such issues as:

1. Conserving land resources by disallowing 'Plotted' development, to achieve appropriate and proper densities.
2. Ceiling on covered area per unit, to disburse benefits of development more equitably
3. Restrictions on ostentatious use and conspicuous consumption of materials.
4. Regulation of planning design and construction through building codes and building bye laws, to conserve space, materials, labour and energy.
5. Controlling profiteering in building materials and house building components.⁶

THE MAGNITUDE OF THE PROBLEM

The National Building Organisation has estimated that the housing shortage in 1981 was around 21 million dwelling units-16 million in rural areas and 5 million in urban areas. The shortage of houses at the beginning of the Seventh Five Year Plan has been placed at 24.7 million units-18.8 million in rural areas and 5.9 million in urban areas.

Apart from the existing backlog in housing shortage, the forecasted increase in population between 1985 and 1990 would generate an additional requirement of roughly 16.2 million housing units, of which 12.4 million will be in rural areas and 3.8 million in urban areas. This would mean that even if the aim is only to prevent an increase in the backlog of housing shortage, it would be necessary to build around 16.2 million dwelling units, during the Seventh Plan period. This fact, emphasizes the gigantic magnitude of the housing problem. The problem is more serious in our villages where population is growing at an average annual rate of 2.06 per cent whereas the overall increase is at the rate of 2.15 per cent. The housing problem assumes graver proportions when it is seen that the present estimated rate of construction is only 3-4 units per 1000 population per annum, as against the suggestion of the United Nations that on an average there should be a construction rate of at least 10 dwelling units per 1000 population per annum for the coming 20 years in the developing countries to solve their housing problem.

The launching in 1957 of the Rural Housing Scheme by the Government of India. The Government also set-up six rural housing wings in engineering institutions located on a regional basis.

The scheme for rural house-site-cum-hut construction for the landless workers was started in 1972. The Minimum Needs Programme and the 20 Point Programme gave a high priority of the rural house-site-cum-house construction scheme. It was estimated that there were 12.2 million landless families as on March 1985. The basic objective of the scheme was to provide free house site of 100 square yards to the eligible landless and also an assistance of Rs. 150 per site for the development of the land. When this scheme was extended to cover small municipalities the number of beneficiaries exceeded the estimated landless families by 1.05 million.

The National Building Organisation has evolved a typical design of house for the landless agricultural workers based on the concept of basic needs and also keeping in view the constraints of cost. Some innovative construction techniques and use improved local materials for building houses at cheap cost have been demonstrated in their projects, which have somehow motivated rural people in adopting the improved designs of houses, use of local materials and also self-help. Efforts are also being made to take care of the environmental improvement which includes orderly development of the village so that the future growth can be accommodated.⁷

Problems of rural housing are inextricably tied up with the problems of village economy and rural development. Both the dwelling units and their environment suffer from serious inadequacies.

NEED FOR PUBLIC POLICY

In view of various problems faced in relation to housing in independent India, it became necessary for the government to come out with a comprehensive policy which clearly spelt out priorities for promoting a sustained development of housing. The National Housing

Policy and Habitat Policy (1988) emphasised in its preamble that housing is not a “commodity good but also a productive investment. It promotes economic activities as well as creates the base for attaining several National Policy goals.”⁸

In every country where housing conditions in general are unsatisfactory the need for public intervention in alleviating the conditions has been recognised for the following reasons:-

- i. A national housing programme can be an instrument in raising the standards of living and improving living conditions;
- ii. Better houses and environment secure better health, promote harmonious community life and improve efficiency;
- iii. Housing activity undertaken on a large scale can provide employment;
- iv. Unsatisfactory housing conditions often lead to maladjustment and social disorganisation and this has a serious impact on the political stability of the community;
- v. When the magnitude of the task involved is large the problem cannot be tackled without active and large scale public intervention.⁹

Some of basic objectives of the Policy are as follows:-

- i. To motivate and help all the people and in particular the homeless and the inadequately

housed, to secure for themselves affordable shelter through access to land, material, technology and finance.

- ii. To improve the environment of human settlement with a view to raise the quality of life through the provision of drinking water, sanitation and other basic services. The policy envisages priority for promoting access to shelter for the homeless and disadvantaged groups such as Scheduled Castes (SCs),

Scheduled Tribes and freed bonded labourers, rural landless labourers and economically weaker sections. The policy has laid emphasis on rural housing recognising the complexities and intricacies of the situation.

National Housing Policy has the following features:

1. Providing the necessary back up to support construction of new and additional units and up gradation of the existing one.
2. Ensuring availability of land and confer homestead rights.
3. Minimise displacement of rural households for development projects.
4. Undertaking adequate rehabilitation measures for those affected by natural calamities.
5. Offering protective discrimination to the weaker sections of society and the disadvantaged persons.
6. Providing basic infrastructure services including water, sanitation and road.¹⁰

INDIRA AWAAS YO JANA

To meet the shortage of housing in rural areas, the Indira Awaas Yojana (Indira Awaas Yojana) was launched in May 1985 as a subscheme of Jawahar Rozgar Yojana (JRY). Indira Awaas Yojana targets rural families below poverty line who are either totally houseless or live in unserviceable kacha houses. It is an effort to provide adequate housing and sense of security to the rural poor households. It is being implemented as an independent scheme since January 1, 1996.

From the year 1993-94, its scope has been extended to cover non-scheduled castes and scheduled tribes rural poor subject to the conditions that the benefits of the scheme have also been extended to families of servicemen of the armed and paramilitary forces killed in action.¹¹

Indira Awaas Yojana is aimed at providing housing facilities to the poorer sections of society. The objectives of the scheme was to construct houses for the poorest people of Schedule Castes (SCs) Schedule Tribes (STs) communities and the free bonded labourers.

OBJECTIVES OF INDIRA AWAAS YOJANA:-

1. The primary objective of the Indira Awaas Yojana is construction of low cost houses for the poorest of the poor who are living in pathetic and unhygienic conditions and who can not afford to build houses on their own.
2. The second objective of Indira Awaas Yojana is construction of houses for the house holds below the poverty line headed by the women, particularly, those who are widows, unmarried disabled and victims of harassment.¹²
3. A minimum of 60 per cent of funds are to be utilized for construction of houses for

Sechedule Castes/Sechedule Tribes people.

4. 3 per cent of funds are reserved for the disabled persons living below the poverty line
5. Sanitary latrine and smokeless chulha are integral to an Indira Awaas Yojana house.
6. Assistance for constructions of new houses is provided at the rate of Rs. 20,000 and Rs. 22,000 per unit in the plains and hilly/difficult areas respectively.¹³

FEATURES OF INDIRA AWAAS YOJANA

The important features of Indira Awaas Yojana can be discussed under the following head. Full Subsidy Infrastructures: Initially unit cost of Indira Awaas Yojana, was fixed at Rs. 6,000 for construction of a house, with Rs. 1,200 for construction of sanitary latrine and a smokeless chullah, Rs 3,000 for infrastructure and common facilities. This unit cost was revised from 6,000 in 1990-91 to Rs. 8,000 in 1993-94 with Rs. 1,400 for construction of sanitary latrine and smokeless chullah and with Rs. 3,300 for providing infrastructure and common facilities. From the year 1994-96, the unit cost has been enhanced from Rs. 12,700 to Rs. 14,000 in plain areas and Rs. 15,800 in hilly/ difficult areas, and cost of construction of house was Rs. 9,000 and construction of sanitary latrine and for smokeless chullah, Rs. 1,500 and Rs. 3,500 for providing infrastructure and common facilities. Further the Indira Awaas Yojana unit cost has been enhanced from 1996 onwards from Rs. 14,000 to Rs. 20,000 and for hilly areas the amount is increased up to Rs. 22,300.

Type Design:-The layout, size and type design of the house depends upon the local conditions. As per the design prescribed by Indira Awaas Yojana, except that of plinth area the houses should be around 20 sq. mts., the houses should be designed in accordance with the choice of the beneficiary, keeping in view of the climatic conditions and the need to provide proper space, kitchen, ventilation, sanitary facilities, smokeless chullahs, etc., and keeping in view the community perceptions, preferences, and cultural attitudes. No type design should be imposed on the beneficiary. The allotment of the houses under Indira Awaas Yojana is made in the name of the female members of the beneficiary household. Alternatively, it can be allotted in the joint names of both husband and wife.

Appropriate construction technology and local materials:-

Effort should be made to utilize, to the maximum possible extent, local materials and cost effective technologies developed by various institutions. The implementing agency should contact various organisations and institutions for seeking expertise and information on innovative technology, materials, designs and methods to help beneficiaries in the construction of durable and cost effective houses. The state governments may also arrange to make available information on cost effective and environment friendly technologies, materials, designs, etc., at block or district level. Technologies using bricks, cement and steel on large scale should be discouraged. As far as possible, cement should be substituted by lime and lime should be manufactured locally. Bricks manufactured by beneficiaries themselves instead of its purchase may also be undertaken to reduce cost and increase opportunities for wage employment.

Location of INDIRA AWAAS YOJANA houses:-The houses under Indira Awaas Yojana, as far as practicable, should be built on micro habitat approach (individual house) or in a cluster so as to facilitate the development of infrastructure such as internal roads, drains, drinking water supply etc., and other common facilities. Care should also be taken to see that the house under

Indira Awaas Yojana are located close to the village as not far away so as to ensure safety and security, nearness to work place and social communication. House sites or house plots have been distributed over a period of time to the rural poor, particularly to Schedule Castes (SCs) and Schedule Tribes (STs) and it should be possible for Indira Awaas Yojana houses to be constructed on these house sites adopting micro-habitat approach.

Involvement of beneficiaries:-For the success of any scheme, the participation of beneficiaries is essential. In this respect, the Indira Awaas Yojana programme also made it a component of the programme. Beneficiary acceptance is an important aspect for the success of the scheme. This cannot be achieved without

their active participation in the implementation. Beneficiaries are to make their own arrangements for house construction and may engage skilled workmen on their own or may also contribute family labour. The beneficiaries will have complete choice with regard to the manner of construction of the house, which is their own.

if) Ban on contractors or Departmental construction:- No

contractor is allowed to construct Indira Awaas Yojana houses. If any case of construction through contractor comes to the notice of the Union Government, it will recover the finances made to the stat for Indira Awaas Yojana. The houses also should not be constructed by the Government departments. The spirit of the Indira Awaas Yojana is that the house is not constructed and delivered by any external agency but the house is constructed by the beneficiary who is the ultimate occupier of the house.

Fuel efficient chullahs:- It should be ensured that all Indira Awaas Yojana dwelling units are provided with a smokeless chullahs which are fuel efficient and smoke free and more healthy and convenient to use.

Drinking water supply:-The availability of the drinking water supply should be ensured by the agencies responsible for the implementation of the Indira Awaas Yojana. Wherever necessary, a hand pump should be installed before the construction is started from the funds available under rural water supply or other similar programmes.

Sanitation and Sanitary Latrines:-Construction of sanitary latrines form an integral part of Indira Awaas Yojana houses, for which a sum of Rs. 1,500 has been specifically earmarked. The Government attaches considerable importance to the construction of sanitary latrines. They should be invariably taken up as part of the Indira Awaas Yojana house. The motivation of beneficiaries regarding its proper use and change in their habits will be an important part of the Indira Awaas Yojana.

(j) Environmental improvement and social forestry:-The programme envisages planting of trees in the entire habitat or around the individual house. Both should be taken up simultaneously. Trees may be planted near the housing clusters so that in the due course, enough trees are available nearby to enable the beneficiaries to get fuel, fodder and timber. Such plantations may be taken up under the social forestry programme of Jawahar Rogar Yojana (JRY)¹⁴.

ACHIEVEMENTS OF INDIRA AWAAS YOJANA

- 1) Allocation for Indira Awaas Yojana (Indira Awaas Yojana) has increased from Rs.2750 crore (2005-06) to Rs.2920 crore (2006-06)
- 2) About 9.6 lakh houses have been constructed so far in current year (2005-06)

- 3) About 139 lakh houses have been constructed under Indira Awaas Yojana all over the country since inception of the scheme upto January 2006.
- 4) An amount of Rs. 25,500 crores have been invested so far in Indira Awaas Yojana.¹⁵

ROLE OF PANCHAYATI RAJ INSTITUTIONS IN RURAL HOUSING

In the context of the process of liberalisation, privatisation and globalisation, it was thought necessary to re-articulate the National Housing Policy for establishing partnership with various stakeholders including the private sector, the community, the voluntary sector, etc. In more concrete sense, emphasis was given to widening the meaning of shelter which, inter alia, includes provision of adequate sites and services for houses, availability of local sources of energy and a healthy environment around the sites.

As per the provisional estimates made available by the 2001 Census, the housing shortage in the rural areas is about 149 lakhs units as compared to 137 lakh units as per the 1991 Census. Under the Indira Awaas Yojana (Indira Awaas Yojana), for the last three years, on an average, about 14-15 lakh houses are being constructed every year against the annual requirement of about 30 lakh houses. It implies that only 50 per cent of the requirement is being met. In addition to this, it is estimated that about 10 lakh shelterless households are added every year. Thus, out of the total requirement of 40 lakh units annually, only 15 lakh houses are being constructed, leaving a gap of about 25 lakh houses every year in the rural areas.

In the context of the exposition of this housing policy and the nature and extent of the problem of shelter in rural areas, it is proposed to examine the implementation of the rural housing scheme particularly Indira Awaas Yojana and to ascertain as to what extent the Panchayati Raj Institutions (PRIs) have played their role in proper and effective implementation of the Scheme. It is also significant to examine as to how these institutions themselves can mitigate the problems of shelter by mobilising their own financial and non-financial resources in this regard. This has become more important in the context of the National Common Minimum Programme Agenda of the UPA government which says that Housing for the weaker sections in rural areas will be expanded on a large scale.

The National Housing and Habitat Policy has given special emphasis to the involvement and participation of the PRIs and the women in providing shelter to the shelterless. The Seventy-Third Amendment to the Constitution says that the PRIs shall prepare plans for economic development and social justice at their levels including 29 subjects listed in the Eleventh Schedule of the Constitution. As per this list, the Rural Housing subject has been given to the PRIs. In other words, while preparing plans for economic development and social justice, Panchayats shall also keep in view the status of shelter as well as the status of the entire habitat of the village. As far as the requirement of decision-making by the women is concerned, it may be noted that already one-third seats for the members and the chairpersons have been reserved for women at all the three tiers of the PRIs. In the wake of this provision, more than 1 million women have become members and chairpersons of these bodies across the country.

As per the Guidelines of the Indira Awaas Yojana, the District Panchayats/ Zilla Panchayats/District Rural Development Agencies (DRDAs) shall, on the basis of the allocations made and targets fixed, decide the number of houses to be constructed/up-graded Panchayat-wise under the Scheme during a particular financial year. The same shall be intimated to the

Gram Panchayat concerned. Thereafter, the Gram Sabha (GS) which consists of all voters of the Gram Panchayat, will select the beneficiaries from the list of the eligible below poverty line (BPL) households, restricting this number to the target allocated as per the Programme Guidelines. Selection by the GS is final. No approval by the higher body is required. Zilla Parishads/District Rural Development Agencies (DRDAs) and Block Development Offices should, however, be sent a list of the selected beneficiaries for their information. The priority in the selection of beneficiaries will be. as Allows:

- Freed bonded labourers;
- SC/ST households;
- SC/ST households who are victims of atrocity;

SC/ST households headed by widows and unmarried women;

- ❖ SC/ST households affected by floods, natural calamities like earthquake, cyclone and manmade calamities like riots;
- ❖ Others SC/ST households;
- ❖ Families/widows of personnel from defence services/paramilitary forces, killed in action;
- ❖ Non-Schedule Caste/Schedule Tribes below poverty line households;
- ❖ Physically and mentally challenged persons;
- ❖ Ex-servicemen and retired members of the paramilitary forces; and
- ❖ Displaced persons on account of development projects, nomadic/semi-nomadic, and de-notified tribals, families with physically/mentally challenged members.

The selection of the beneficiaries will be subject to the condition that the households of all the above categories except those families/widows of personnel from defence services/paramilitary forces killed in action are in the BPL category. Another important feature of the scheme is that the beneficiaries should be involved in the construction of their houses. In other words, the beneficiaries may make their own arrangements for procurement of construction material, engage skilled workmen and also contribute family labour. The beneficiaries will have complete freedom as to the manner of construction of the houses. The allotment of dwelling units should be in the name of female member of the beneficiary household. Alternatively, it can be allotted in the name of both husband and wife. The Unit cost for construction of Indira Awaas Yojana houses and upgradation is given in the table:

TABLE-I THE UNIT-COST FOR CONSTRUCTION OF INDIRA AWAAS YOJANA HOUSES

Construction of House including Sanitary Latrine and Smokeless Chulha	Rs. 25,000	Rs. 27500
Upgradation of Un-Serviceable Houses	Rs. 12, 500	Rs. 12, 500

An evaluation of the Indira Awas Yojana has been conducted by the Ministry of Rural

Development besides other institutions.¹⁶

Rajiv Awas Yojana

Launched in June 2009, the programme aims to provide quality housing opportunities and social amenities for the slum dwellers. The programme also involves addressing the factors leading to creation of slums. [Property](#) rights to slum dwellers, upgradation or redevelopment of slums and relocation would be the major focus under this initiative.

Pradhan Mantri Gramodaya Yojana (Gramin Awaas)

This programme was launched by the Ministry of Rural Development in 2000-2001. The groups that would benefit from this programme include SCs, STs and below poverty line (BPL) population. This programme, in fact, is a revamped version of the Indira Awas Yojana.

Pradhan Mantri Awaas Yojana

This is one of the recent initiatives undertaken by the Indian government, wherein financial assistance will be offered to the homeless for the development of *pucca* houses. Proper technical supervision, at the micro level (district and block levels) through a National Technical Support Agency would be given to ensure the smooth implementation of the scheme. Approximately two crore dwelling units are planned to be built and is expected to be completed by 2022.

State-run housing schemes

Around 15 states and union territories (UTs) have jointly launched rural housing schemes and successfully constructed 27 lakh houses during the period 2001 to 2005. States which have their own schemes include Gujarat, Jammu & Kashmir, Himachal Pradesh, [Daman & Diu](#), [Pondicherry](#), Punjab, Sikkim, Jharkhand.

REVIEW OF LITERATURE

Review of the existing literature has been done. Peter Dickens, Simon Duncan, Mark Goodwin, Fred Grey¹⁷ expressed the view that a continual problem in modern society is how housing of a good standard can be provided for all those who need it. They showed how and why success and failure in housing provision come about. They stressed that success and failure in housing can only be understood in the context of wider social conflicts and social order. They examined the strength and weaknesses of comparative methodology.

C. Parvathamma Satyanarayana¹⁸ viewed house as a place of safety and an important determinant of personal and family satisfaction. He viewed that its nature and value are determined by the facilities like neighborhood, security and health amenities. Only very few societies have been successful in providing adequate housing for their citizens. His research is based on shortage of housing among the lower income groups and poor, beside, those without a house in rural areas. He viewed that with pragmatic planning it would go a long way in meeting the challenge of housing need in village India.

U. Gurumurthy¹⁹ viewed that housing is one of the primary human needs and it is the duty of a welfare state to meet it. People without adequate houses in rural areas are generally the scheduled castes, scheduled tribes, small farmers and marginal farmers. He analysed the multidimensional approach adopted by both the governments at the central and state levels to tackle the growing housing shortage. The first five year plan has dealt with the problems of rural housing and emphasized the need to improve the rural living standard. The second five-year plan proposed to

take up various programs for rural housing in which the village panchayat had an agency role to play. These programmes have benefited the weaker sections to considerable extent.

G. Sudarshanam and M. Ajantha Kumar²⁰ held the opinion that housing is one of the basic needs for mankind in terms of safety, security, self-esteem, social status, identity, satisfaction, and achievement. They regarded Indira Awaas Yojna as a mile stone in the housing programs. They examined the impact of Indira Awaas Yojna programs in its actual implementation and the hurdles encountered in the implementation. They viewed that one can go without for few days without clothing but one needs a shelter to survive. It is this need for shelter that a house fulfills.

Pradeep K. Saxena²¹ expressed his views that in developing countries like India, the role of the state in providing housing to the poor has been controversial due to inefficient government organizations, cost quality and market variation. He emphasized on the criteria of “affordability” of poor people in the context of poverty eradication and housing settlement. He concluded that the government policies suffered serious drawbacks in the project planning and affordable costing. He stressed for drastic reform measures to reorient the government policies.

Gopal Bhargav²² studied that the shortage of housing accommodation in India has become further accentuated due to fast growth of population. The shortage of housing and absence of definite using policy had led to the continuous rise and expansion of slums, “the situation has further worsened due to low paying capacity of poor people. He observed that the community facilities are grossly inadequate. He defined that there is a general scarcity of land in India due to low land man ratio. Housing settlement seemed to be stressing and overcrowded. The condition of poor people is very poor and standard of living is very low. He summarised that housing programmes should focus more on problems such as acquisition and allocation of land.

K. Someshwar²³ expressed the view that every man wants to satisfy his physical, biological, social and ethnic needs, civilized man in the so called modern world has aspired for a comfortable living in given environment and pull all his efforts for better food, clothing and shelter. He observed that today most of the people in rural areas are living below poverty line and they are unable to meet their basic needs like food, clothing and shelter. He gave stress on housing because it is an essential and indispensable component in development of mankind. He visualized the role of housing in economic development both as “an end and a mean”. As an end, housing is an essential part in the basic requirement of civilized living. As a means, besides, adding to the national income, it is a strong motivation for savings and employment generation. He emphasised that the fourth five year plan had accorded low priority to the problem of rural housing.

Bhaskara Rao²⁴ unfolded new approaches with regard to housing for poor people. He viewed that the management of human settlements has become more complex in recent times. The pressures on existing houses have mounted several fold. He observed that most of inhabitants live in temporary makeshift structures, ill built overcrowded and without sentry facilities. Many of the dwellings in the rural areas are deprived of basic amenities. He observed the overall deficit in housing, the flimsy structures in which the weaker segment of the rural communities live.

G.N. Karalay²⁵ mentioned that there are quote a number of landless labourers in rural areas who are still without housing facilities. Further in older times, houses were built in half hazard manner and these require proper gradation. In this sense, he visualized that Indira Awaas Yojana has been the main instrument to provide housing to schedule castes and scheduled tribes as well as the non-schedule castes and schedule tribes rural poor. He stressed that there is need to

strengthen the present institutional set-up and monitor closely the utilization of funds. He viewed that there is a great need to set the target of housing unit to clear the huge backlog. For this, he described that there is a need to reduce the rate of interest on the loans and enhance the allocation of the funds.

R. P. Mishra and B.S. Bhooshan²⁶ assessed the improvement in the quality of life of the people necessarily underlying the action at those million of rural and urban settlements where they live. They tried to assess the habitat policies of various governments during the past few years in the light of individual socio-economic and political aspects. These settlements should form the core around which various national, regional, and local development plans and programs should be built. They recognized that all the nations of the world have to change their policies with respect to settlement planning, housing, infrastructure and social services.

S.N. Mishra²⁷ visualized that Indira Awas Yojana has been added as an important component to rural development in the seventh five year plan. The Seventh Five Year Plan envisaged construction of one million houses under Indira Awas Yojana in the plan period. He mentioned the features of the program that encouraged the construction of micro habitats on a cluster basis and provide funds for cluster. He felt that this scheme is beneficial for the scheduled castes and the scheduled tribes.

Joseph Melling²⁸ held the view that there exists an extensive and comprehensive literature on the history of housing and housing policies. In every field, there has been some recognition of the importance of the role of local government particularly in the context of housing provision. This resulted in changing approaches to the efficacy and scope of government and administration. These approaches are the real dimensions of the various problems that the society is facing. He emphasized the important role of different schools of housing experts in shaping interwar housing policies. He concluded that the root cause of the housing problem stemmed not so much from fundamental social and economical conditions but on not having the correct principles of administration. He suggested that the state should play an important role in solving the housing problem by getting proper expert advice.

Rajendra Kumar Sharma²⁹ surveyed that the problem of housing is found not only in big cities and towns but it exists more in villages also. He found that the facilities of housing and accommodation are much worse in villages than in towns. In villages, houses are unhygienic and constructed in haphazard manner. It is natural that they have no reserve or spare funds to build good houses. He observed that the rural people have mostly the kaccha houses and the facilities of good drainage system is missing. He studied that bad rural housing is due to both illiteracy and poverty among the rural people.

Durgesh Nandini³⁰ focused on different strategies of the rural development programs. He took a critical look at all the developmental plans covering the rural masses. He paid attention to the development of poor rural people. He mentioned that housing provisions is a serious problem for the landless families. He revealed that these landless families in the rural areas are in deteriorated conditions. He asked for the betterment of these poor people. He suggested some necessary steps to be taken by both the central and the state governments. The panchayats should help the beneficiaries. The utilization of the available resources should be maximum. He advised for the proper awareness among the poor houseless people.

Glen H Beyer³¹ observed that the planning of human shelter is a relatively simple matter in the days of cave man. The complexity of our society and the tremendous advances in science,

not only permit, but also require man's shelter to be much more than protection against the elements. He viewed that the housing of the rapidly attending number of individuals and families in our ageing population has emerged as one of the major new housing problem in the area. He mentioned that every one has some interest in housing whether that interest is motivated by personal, business or civic reason. He indicated that housing is the unexplored area of research and suggested that the search should be promoted in this particular area.

OBJECTIVES OF THE STUDY

1. The study has the following objective
2. To make assessment of the quantitative and qualitative dimensions of the rural housing programmes.
3. To identify the poor in rural areas;
4. To examine the views of the beneficiaries of the governmental schemes regarding distribution of the house sites among the rural poor people.
5. To evaluate the main contents of Indira Awaas Yojana in rural areas which has been implemented.

The scope of present study is confined to analysing the problem of rural housing for the weaker sections of the society. The study also analysed the various schemes in general and Indira Awaas Yojna in particular, adopted by Union Government as well as the Government of Punjab for solving rural housing problem for the weaker sections of the society. The study made an effort to examine the objectives, genesis and features of Indira Awaas Yojana. Endeavour has also been made to examine how the Panchayats identified and selected the beneficiaries and what kind of priorities, the Panchayats had kept in mind while selecting the beneficiaries. The study also analysed the funding pattern of Indira Awaas Yojana. Efforts had also been made to examine the performance of the Union Government as well as the Government of Punjab in implementing the Indira Awaas Yojana. The study also examined the impact of Indira Awaas Yojana on the weaker sections of the society. The study also examined the various schemes adopted for solving the housing problems for the weaker sections under successive Five Years Plans. Lastly, the study gave concrete suggestions for solving the problem of rural housing for weaker sections of society.

METHODOLOGY

For the completion of this research work, primary as well as secondary sources of information were taped. Primary sources include reports of Five Year Plans, annual reports of the Ministry of Panchayats and Ministry of Poverty Allevation. The secondary sources include books, journals magazines and newspapers. Parliamentary debate that took place while adopting Indira Awaas Yojana in 1985 were also examined with a view to understand the intention of the Union Government in implementing Indira Awaas Yojana. The annual reports of the Ministry of Rural Development, Ministry of Panchayats and the annual reports of the Department of Rural Development and Panchayat in Punjab were also consulted to examine the role of Union Government as well as the role of Government of Punjab in implementing the scheme. Information was also collected through interview method from a sample of beneficiaries and officials chosen on random basis.

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"TRANSFORMING EDUCATION IN INDIA: A COMPREHENSIVE ANALYSIS OF SARVA SHIKSHA ABHIYAAN"

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ABSTRACT

The SSA program is based on the principle of providing free and compulsory education to all children. It is a joint initiative of the central and state governments, with the central government providing the majority of funding. The program focuses on improving access to education, reducing disparities in enrolment and retention, and enhancing the quality of education through a range of interventions. India faced numerous challenges in the field of school education. Despite efforts to improve access to education, there were still significant barriers to enrolment and retention, particularly in rural and remote areas.

KEYWORDS: *Transforming, Analysis, Sarva Shiksha Abhiyaan, Education, Interventions.*

INTRODUCTION

Sarva Shiksha Abhiyaan (SSA) is a flagship program of the Indian government aimed at providing universal elementary education to all children between the ages of 6 and 14 years. The program was launched in 2001 and has been in operation for over two decades. The goal of SSA is to ensure that every child in India receives a quality education that equips them with the skills and knowledge necessary to lead successful lives. The SSA program is based on the principle of providing free and compulsory education to all children. It is a joint initiative of the central and state governments, with the central government providing the majority of funding. The program focuses on improving access to education, reducing disparities in enrolment and retention, and enhancing the quality of education through a range of interventions.

One of the key features of the SSA program is its emphasis on community participation in education. The program seeks to involve parents, teachers, and community members in the planning, implementation, and monitoring of education initiatives. This approach is designed to ensure that education programs are tailored to the specific needs and circumstances of each community, and that they are sustained over the long term. Over the years, the SSA program has achieved significant success in improving access to education and reducing disparities in

enrolment and retention. The program has helped to increase the number of children enrolled in primary schools, and has also improved the quality of education through teacher training and curriculum reforms. However, there are still challenges that need to be addressed, including improving the quality of education, reducing drop-out rates, and addressing issues of equity and access in education for marginalized groups. Despite these challenges, the SSA program remains a vital tool for ensuring that every child in India has access to a quality education.

India faced numerous challenges in the field of school education. Despite efforts to improve access to education, there were still significant barriers to enrolment and retention, particularly in rural and remote areas. Here are some of the major challenges faced by school education in India before 2018:

- 1. Access to education:** One of the biggest challenges in school education was ensuring that all children had access to education. Many children, particularly those from marginalized communities, did not have access to schools that were within a reasonable distance of their homes. This led to low enrolment rates, particularly in rural areas.

Access to school education was a major challenge in India before 2018. Although the government had made efforts to improve access to education, there were still significant barriers to enrolment and retention, particularly in rural and remote areas. Some of the major challenges faced by school education in terms of access before 2018:

Distance: Many children, particularly those from marginalized communities, did not have access to schools that were within a reasonable distance of their homes. This led to low enrolment rates, particularly in rural areas. Children had to walk long distances to reach schools, which made it difficult for them to attend classes regularly.

Affordability: Education was not affordable for many families, particularly those living in poverty. Even if schools were located nearby, families were unable to afford the costs of uniforms, books, and other school supplies.

Social and cultural barriers: There were also social and cultural barriers that prevented certain groups of children, particularly girls, from attending school. In many cases, families did not see the value in educating their daughters and preferred to keep them at home to help with household chores.

Lack of infrastructure: Another challenge was the poor state of infrastructure in many schools. Many schools lacked basic facilities such as clean water, sanitation, and electricity, making it difficult for children to attend classes regularly.

Lack of awareness: Finally, many families were simply unaware of the importance of education. They did not understand the long-term benefits of education and did not prioritize it for their children. This lack of awareness was particularly prevalent in marginalized communities where education was not seen as a pathway to success.

- 2. Poor infrastructure:** Another challenge was the poor state of infrastructure in many schools. Many schools lacked basic facilities such as clean water, sanitation, and electricity, making it difficult for children to attend classes regularly.

Poor infrastructure was a major challenge faced by school education in India before 2018. The state of infrastructure in many schools was substandard, which made it difficult for students to

learn and for teachers to provide quality education. Some of the key issues related to poor infrastructure in school education are

Lack of proper facilities: Many schools lacked basic facilities such as clean drinking water, functioning toilets, and proper sanitation. This made it difficult for students to attend school regularly and for teachers to maintain a healthy and safe learning environment.

Overcrowding: Another issue was overcrowding, particularly in urban areas. Many schools were unable to accommodate the large number of students who wished to attend, leading to overcrowded classrooms and poor student-teacher ratios.

Inadequate resources: Schools also lacked the resources necessary to provide quality education. Many did not have access to modern teaching aids such as computers or the internet, making it difficult for students to keep up with the latest technological advancements.

Poor maintenance: In addition, many schools suffered from poor maintenance. Buildings and equipment were not regularly maintained or repaired, which led to further deterioration of the school's infrastructure.

Safety concerns: Finally, poor infrastructure also raised safety concerns for students. Many schools were located in unsafe areas, and lacked proper security measures, which made it difficult for students to feel safe and secure while attending school.

Overall, the poor state of infrastructure in schools was a major challenge to providing quality education to students in India before 2018. The government had taken steps to address this issue, but progress was slow and the problem persisted in many parts of the country.

3. Teacher shortage and quality: There was also a shortage of trained teachers, particularly in remote areas. Even in areas where teachers were present, there were concerns about their quality of training and their ability to teach effectively. The issue of teacher shortage and quality in school education in India was a significant challenge before 2018. There were several issues related to teacher shortage and quality that impacted the overall quality of education in the country.

Inadequate number of teachers: There were insufficient numbers of teachers in many schools, particularly in rural areas. This led to high student-teacher ratios and compromised the quality of education being provided.

Lack of trained teachers: Many teachers lacked the necessary training and qualifications to teach effectively. This impacted their ability to impart knowledge and skills to students.

Unequal distribution of teachers: There was also an unequal distribution of teachers across the country. Many qualified teachers preferred to teach in urban areas, leaving rural schools with a shortage of qualified teachers.

Low motivation and job satisfaction: Many teachers in India also faced low levels of job satisfaction and motivation. This was due to low salaries, poor working conditions, and a lack of opportunities for professional development.

Lack of accountability: Another challenge was the lack of accountability among teachers. Many were not held responsible for their performance, leading to a lack of motivation and a decline in the quality of education provided.

Overall, the shortage of qualified and motivated teachers was a major challenge for school education in India before 2018. The government had taken steps to address this issue by improving teacher training and recruitment, but progress was slow and the problem persisted in many parts of the country.

4. High dropout rates: Many children dropped out of school before completing their education. This was often due to economic reasons, as children from poor families were needed to work to support their families. High dropout rates were a significant issue in school education in India before 2018. There were several factors contributing to the high rates of dropouts, particularly among girls and marginalized communities.

Poverty and economic factors: Poverty and economic factors were major contributors to high dropout rates, particularly among marginalized communities. Children from low-income families often had to drop out of school to support their families, while girls were frequently forced to leave school due to early marriage or other familial obligations.

Poor infrastructure: Poor infrastructure, including inadequate classrooms, sanitation facilities, and transportation, made it difficult for children to attend school regularly, particularly in rural areas.

Inadequate teaching and learning resources: Many schools lacked adequate teaching and learning resources, which impacted the quality of education being provided. This, in turn, led to a lack of interest among students and increased dropout rates.

Lack of access to quality education: Many children in India did not have access to quality education due to geographical, social, and economic barriers. This meant that even if they did manage to attend school, they often did not receive an education that would equip them with the skills and knowledge needed to succeed.

Cultural and social factors: Cultural and social factors, such as early marriage and gender discrimination, also contributed to high dropout rates among girls and marginalized communities. Overall, high dropout rates were a significant challenge in school education in India before 2018.

5. Gender disparities: Girls, in particular, faced significant barriers to education. Many families did not see the value in educating their daughters and preferred to keep them at home to help with household chores. Gender disparities in school education were a significant challenge in India before 2018, particularly in rural and marginalized communities. Here are some of the factors contributing to gender disparities in school education:

Social norms and attitudes: Deep-rooted social norms and attitudes often dictated that girls should prioritize domestic duties over education. This belief system led to girls being discouraged from attending school or being forced to drop out early.

Poverty and economic factors: Girls from low-income families were more likely to drop out of school early, as their families could not afford to send them to school or believed that their labor was needed to contribute to household income.

Infrastructure and safety concerns: Many schools lacked adequate infrastructure and safety measures, making it difficult for girls to attend school. In some cases, parents were hesitant to send their daughters to school due to safety concerns.

Lack of female teachers: The lack of female teachers in schools contributed to the under-representation of girls in school education. Without female role models, girls were less likely to feel motivated to attend school or pursue education.

Early marriage: Early marriage was a significant issue in many parts of India, with girls being forced to leave school to get married. This often meant that their education was cut short, limiting their opportunities and potential.

Despite these challenges, there were efforts being made to address gender disparities in school education in India. For example, the government had implemented policies such as the Sarva Shiksha Abhiyan, which aimed to improve access to education for marginalized communities, including girls. NGOs and other organizations were also working to address the issue by providing scholarships, building schools, and advocating for policies that promote gender equality in education.

- 6. Poor learning outcomes:** Even for those children who did complete their education, there were concerns about the quality of education they received. Many children were unable to read or write at their grade level, indicating poor learning outcomes.
- 7. Inadequate funding:** Despite the government's efforts to increase funding for education, there were still concerns about inadequate funding for schools and education programs.
- 8. Outdated curriculum:** Another challenge was the outdated curriculum that many schools used. The curriculum was often not relevant to the needs of students and did not adequately prepare them for the workforce or higher education.
- 9. Lack of technology:** Technology was not widely available in schools, particularly in rural areas. This meant that many children did not have access to the tools and resources needed to learn and succeed in the 21st century.
- 10. Corruption:** Finally, corruption was a major challenge in school education in India. There were concerns about the mismanagement of funds and resources, as well as the influence of money and politics on education policy.

CONCLUSION

The Sarva Shiksha Abhiyan was a significant initiative in the education sector in India. It was launched with the aim of providing universal access to quality education to all children, regardless of their socio-economic background. Through this program, the government made significant progress in addressing some of the challenges faced in school education, such as low enrolment rates, poor infrastructure, and gender disparities.

Despite its successes, there were still several challenges that remained, such as teacher shortage, quality of education, and low retention rates. These challenges needed to be addressed to ensure that the benefits of the Sarva Shiksha Abhiyan were sustained in the long run.

Overall, the Sarva Shiksha Abhiyan was an essential step towards achieving universal education in India. However, sustained efforts and continued investments were needed to address the remaining challenges and ensure that all children in India have access to quality education.

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