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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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## THE ROLE OF INFORMATION TECHNOLOGY SECTOR IN INDIAN ECONOMY – AN OVERVIEW

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### ABSTRACT

*India is considered as the world's largest sourcing destination for the IT industry. It employs millions of workforces in our country thereby developing our economy. Thus the IT industry has enabled the economic transformation of the country and changed the perception of India in the global economy. This article gives a detailed view on Information Technology - its meaning and definitions, the growth of IT sector in India and its impact on Indian economy. Besides, the importance of IT sector in the global arena as well as in the Indian perspective was also reviewed. The revenue generated by the IT sector in Indian economy highlights the importance of this sector in our country. While booking air or railway tickets, one can choose from the best deals available and book tickets online thereby avoiding the crowd and lengthy procedures of booking at counters. As a result, the Indian companies were able to convince their customers in abroad that the satellite link was as reliable as a team of programmers working in their clients' office (Taranjit Singh Vij, 2014). Thus IT sector had played a significant role in transforming India from a rural and agriculture based economy to a knowledge based economy. Most of these talents migrate to the developed countries and form an integral part of the workforce there, thus arising as the India's most beloved export. Thus it is evident that the IT sector has tremendously promoted the growth of Indian economy and is supposed to be in its growth stage in India.*

**KEYWORDS:** Tremendous, Telecommunications Retrieve, Transmi, Tremendously



## **INFORMATION TECHNOLOGY – MEANING AND DEFINITION**

In the last decade, the Information Technology (IT) has marked a tremendous growth in the global scenario. It has become one of the most robust industries in the world and is considered as fundamental for the global economic growth. The simplest form of IT, being Internet, has become the backbone of every organization and households. For doing the simplest day to day tasks, we have to rely on the information technology. Besides, it can be viewed as a major source for employment opportunities worldwide.

Information Technology is the technology (both hardware and software) needed for processing the data or information. In the context of business or an enterprise, information technology refers to the application of computer or computer related networks to store, retrieve, transmit and manipulate data or information. Information Technology (IT) can be viewed as the acquisition, processing, storage and dissemination of vocal, textual and numerical information by a micro-electronics- based combination of computing and telecommunications (Stuart P Meyer).

Information Technology (IT) can be treated as an industry that helps to spread the knowledge using the computers and other supporting equipments. Information technology was generally understood as a synonym of computers. But with the advancement of information delivery system, information technology is now referred to as the entire gamut of media and devices used to broadcast and process information for use by the targets groups in the society. It comprehends several other sectors like computer hardware, software, electronics, health care, e-commerce and computer services and hence termed as information and communication revolution.

The Information Technology Associate of America (ITAM) defines information technology as: “the study design, development, information, support or management of computer based information systems, particularly software applications and computer hardware” (Stuart P Meyer) (Carver, 2000). Information technology helps to convert, store, protect, process and safely transmit the information in its various forms (business data, voice conversations, still images, motion pictures, multimedia presentations etc.) using the computers and computer software. Both the technologies of computer and telephone can be included under the broad term of Information Technology.

The international foundation for information technology defines the information technology in the following three ways (Vijayasri, 2013) (Stuart P Meyer)

1. The information technology is identified as the technology used for the study, planning, designing, construction, testing, distribution, support and operations of software, computers and computer related systems for the processing of data, information and knowledge.
2. The information technology is considered as an industry that has emerged to include the study, science and solutions for all aspects of processing of data, information and knowledge management.
3. The information technology as an organization or business that is responsible and accountable for the technology used for planning, design, construction, testing, distribution, support and operations of software, computers and computer related systems that remain for the processing of data, information and knowledge management.

Almost all the sectors in our country like railways, airways, banking, health care, travel and tourism etc depends on the information technology. Information technology has made complicated and time consuming works simpler and faster along with sufficient security.

Today many organizations, for performing their daily tasks, depend on the IT that makes the complex tasks easier and faster and avoid the redundancy of the data along with maintaining safety of the confidential ones. E-commerce has enabled a common man to do online banking, online purchasing and selling of goods and services with much easiness and faster. While booking air or railway tickets, one can choose from the best deals available and book tickets online thereby avoiding the crowd and lengthy procedures of booking at counters. The application of information technology extends to the field of education by enabling online application to institutions, checking the results online, online fee payment, online classes from experts employed abroad etc. Thus the services of information technology can be identified from almost all sectors in the world.

### **IT INDUSTRY IN INDIA**

Indian IT industry is recognized as a pioneer in the software development and is identified as a favorite destination for the IT- enabled services. It has created invaluable brand equity in the global markets. In the early 1970s the development of the IT industry in India was led by the Electronics Commission. India's most esteemed scientific and technology policy leader M.G.K. Menon was the driving force behind this initiative. The Electronics Commission with the support of United Nations Development Programme (UNDP) under project IND/73/001, formulated a strategy and master plan for regional computing centers, each centers to have specific purposes to serve as a hub for manpower development and to propagate informatics in local economies. The strategy was intended to focus on intellectual capital and knowledge development rather than on large scale production of hardware. The National Center for Software Development and Computing Techniques which formed in 1973 was focused on software development and was at the Tata Institute of Fundamental Research in Mumbai. The origin of IT industry in India can be traced back to the year 1974 when the mainframe manufacturer, Burroughs asked its Indian sales agent, Tata Consultancy Services (TCS) to export programmers for installing system software for a US client (Shodhganga).

During 1970's, the Indian economy was state-controlled and was very uncongenial towards the software industry. The local markets were not present and the government policies towards the private enterprises were hostile during that period. The Bombay- based conglomerates undertook the business of supplying the programmers to global IT firms located abroad thus enabling the emergence of the Indian IT industry. The bank finance was not provided to the exporters and the IT sector had to face very hostile conditions during that period. The import duty levied was 135% on hardware and 100% on software. The major IT companies Tata Infotech, ProcSys, Patni Computer Systems and Wipro became visible during the period 1977 – 1980. The microchip revolution in 1980s convinced the government about the importance of this sector for India's growth and development but the government was reluctant to promote its growth. The government policy towards IT sector changed in 1984 when Rajiv Gandhi became the Prime Minister of India (Shodhganga). The New Computer Policy (NCP- 1984) was introduced at that time which consisted of a package that reduced the import duties on hardware and software to 60%.

The Indian government initiated the creation of three wide- area computer networking schemes: INDONET (intended to serve the IBM mainframes in India), NICNET (the network for India's National Informatics Centre) and the academic research oriented Education and Research Network (ERNET) during the year 1986 – 1987. The Department of Electronics created a

corporation called Software Technology Parks of India (STPI) in 1991 that could provide VSAT communications without breaking its monopoly. STPI had set up software technology parks in different cities which provided satellite links for the firms using a wireless radio link. The individual companies were allowed to use their own dedicated links for transmitting their work done to abroad directly in 1993. As a result, the Indian companies were able to convince their customers in abroad that the satellite link was as reliable as a team of programmers working in their clients' office (Taranjit Singh Vij, 2014).

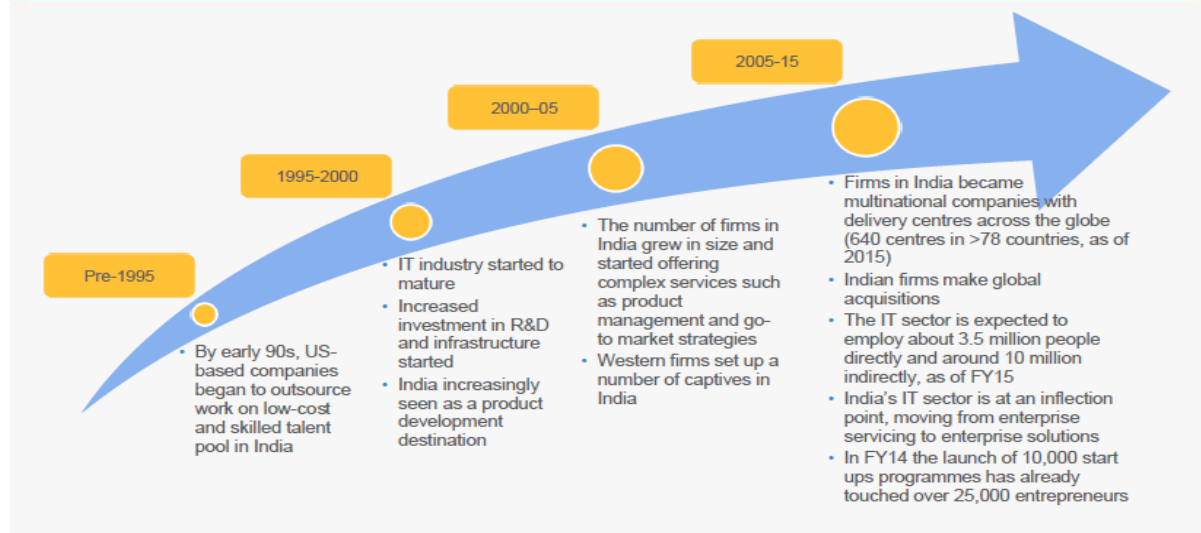
The economic reforms in 1991 led to a new era of globalization and international economic integration. An annual economic growth of 6% was reported during the years 1993 – 2002. The development of IT sector was placed among the top five priorities when Atal Bihari Vajpayee became the Prime Minister of India in 1999. As a result, The Indian National Task Force on Information Technology and Software Development was formed to boost the development of IT sector. The New Telecom Policy (NTP) was introduced by this government in 1999 for promoting the IT sector in India. This new policy broke down the government's monopoly on international long distance communications traffic and brought down their prices thereby unlocking the cost barriers for the wider usage of cross border IT services. The NTP 99 issued the first license in 2002 however a five year phase was considered for opening international long-distance (Russow, 2014).

In 2015, the Government of India led by our Prime Minister Narendra Modi launched the **Digital India program** which enabled the public to utilize the several government services using the information technology and thereby integrating the government departments and the people of India. The main objective behind this program is to connect rural areas with high speed internet networks and improving the digital literacy (India Brand Equity Foundation, 2016). Besides, the government is planning to develop five incubation centers for 'Internet of Things' start-ups, as a part of Digital India and Startup India campaign, with at least two centers to be set up in rural areas to develop solutions for smart agriculture. The clear policies and the economic growth agendas of the central government particularly – Digital India and Make in India, have helped in creating a vision of technology enabled India (Nihilent Technologies Ltd, 2015). The adoption of key technologies across sectors spurred by the 'Digital India Initiative' is expected to boost India's Gross Domestic Product (GDP) by US\$ 550 billion to US\$ 1 trillion by 2025 (India Brand Equity Foundation, 2016).

The figure 1.1 exhibits the evolution of IT sector in India. It can be understood that by 1990's US based companies began to outsource their work in India. The IT industry began to mature during the period 1995- 2000 with the increased investment in research and development and infrastructure facilities. The period 2000-'05 marked the increase in the number of IT firms and the firms began offering complex services such as product management and go to market strategies. Finally the period 2005-'15 saw the Indian firms becoming multinational companies with delivery centers across the globe in more than 78 countries and making global acquisition.



Thus the evolution of the IT industry can be marked over four different periods.



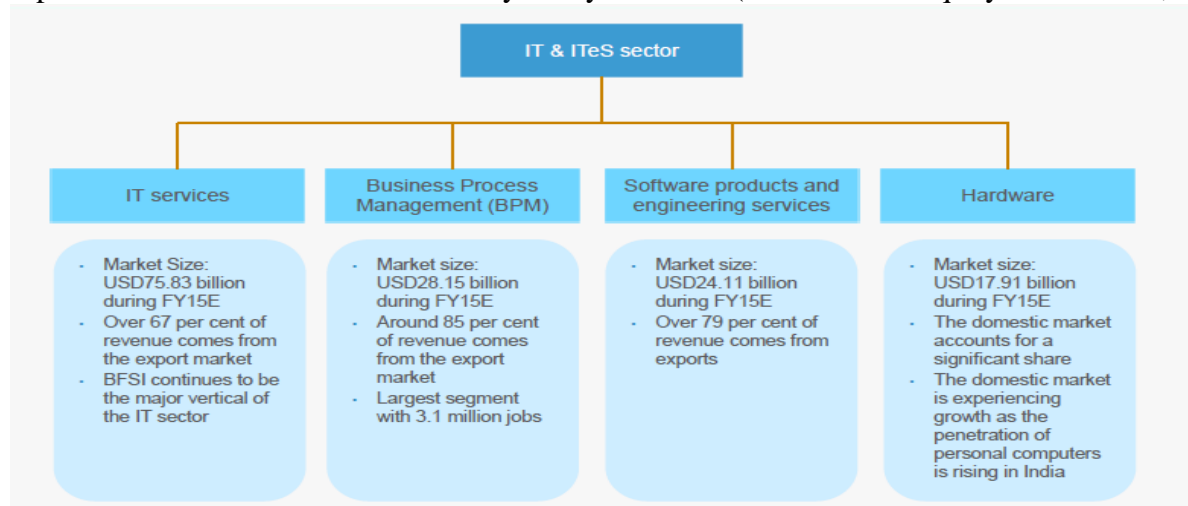
**Fig 1.1: Evolution of Indian IT Sector**

Source: (India Brand Equity Foundation, 2016)

The IT sector in India comprises of Software sector and IT- enabled sector (ITES). The work that was earlier done in the developed countries, mainly US, has been outsourced or contracted out in both these sectors, to locations in India. The IT sector of India has created an invaluable position in the global economy while the IT enabled services of India is emerging as the most important destination for the business process outsourcing (BPO). The activities outsourced in the IT enabled services include call centers, medical transcription, ticket reservation, credit card administration, data entry and such other office works that can be performed even at remote locations. Internet, the backbone of IT, has made revolutionary changes in the lives of millions of people worldwide. Besides, the IT sector had brought about changes with possibilities of e-government initiatives like e-commerce, e-tourism, e-governance, e-education, e-agriculture, e-health etc. Thus IT sector had played a significant role in transforming India from a rural and agriculture based economy to a knowledge based economy.

India is the world's largest outsourcing destination of information technology industry that account for approximately 67% of the US\$ 124-130 billion markets. About 10 million workforces are employed in this sector. It has created jobs for 2.8 million IT professionals and has indirectly employed an additional 8.9 million workforce. The cost of providing IT services in India is 3 - 4 times cheaper than America and hence it remains to be the keystone of its Unique Selling Proposition (USP) in the outsourcing global market. The annual revenues of IT sector from outsourcing operations in India during the financial year 2009 was up to US\$ 60 billion and is

expected to reach US\$ 225 billion by the year 2020 (India Brand Equity Foundation, 2016).



**Fig 1.2: Segments of Indian IT Sector**

Source: (India Brand Equity Foundation, 2016)

The figure 1.2 depicts the segments of Indian IT sector. The Indian IT and ITES industry is categorized into four major segments – IT services, Business Process Management (BPM), software products and engineering services and hardware. The IT services and software is the key contributor to the India's IT sector revenue while BPM is emerging as the fastest growing segment of the IT industry. India's IT-BPM sector (including hardware) is estimated to have generated US\$ 146 billion in revenue during the financial year 2015 compared to US\$ 118 billion in the financial year 2014, which implies a growth rate of 23.72 percent. The contribution of IT sector to India's GDP has increased to approximately 9.5% in financial year 2015 from 1.2% in financial year 1998 (India Brand Equity Foundation, 2016).

### **GROWTH OF IT SECTOR IN INDIA**

India's IT sector is moving ahead in its growth path. The contribution of IT industry in total services exports now exceeds greater than 38 percent. The exports record a growth of 12.3 percent to extend over US\$ 98 billion, an increase of US\$ 11 billion over last year. Domestic IT-BPM market is growing faster at US\$ 48 billion than the exports market with a growth rate of 14 percent due to the addition of e-commerce services. Among the IT industry, IT services share 47 percent of the domestic market and hence identified as the largest segment. It is followed by BPM with a share of 18 percent. Software products, engineering and research and development, and product development segments totally share 16 percent which is followed by e-commerce (9.5 percent) and hardware (9 percent).

India occupies the third largest start-up in the world having more than 4200 technology start-ups in 2015- 2016. The most prominent IT hub in India is the IT capital Bangalore and the other major IT destinations are Chennai, Hyderabad, Mumbai, Pune, Kolkata, Trivandrum, Pune, Delhi etc. The Indian IT industry provides employment opportunities to a significant number of workforces besides contributing to the India's GDP. The major IT hubs in India are briefly explained in the table 1.1.

**TABLE 1.1 MAJOR IT HUBS IN INDIA**

Ranking	City	Description
1.	Bangalore	Popularly known as the Silicon Valley of India. It is the leading software exporter in India and considered to be a global IT hub of India.
2.	Chennai	The second largest IT and ITeS exporter of India and is the BPO hub of India. The largest operation centers of TCS and Cognizant is situated in Chennai.
3.	Hyderabad	Hyderabad also known as Cyberabad is a major IT hub in India. Multinational corporation companies like Google, Facebook, Microsoft, Amazon, Oracle etc are located at Hyderabad.
4.	Mumbai	Mumbai is the financial capital of India where many companies have established offices.
5.	Delhi	The National capital region comprising of Delhi, Gurgaon and Noida are clusters of software development.
6.	Pune	Pune is C-DAC headquarter. Major Indian and International firms are operating in Pune.
7.	Kolkata	Kolkata is a major back- end operational hub for IBM, Texas Instruments, Intel, Deloitte, Sun micro systems (Oracle) etc.
8.	Bhubaneswar	Bhubaneswar, the capital city of Odisha, is an emerging IT and education hub. It is one of the fastest developing cities in India.
9.	Thiruvananthapuram	Capital of Kerala, now contributes in the IT export of India. It houses all major IT companies including Oracle, Infosys, TCS, Wipro etc.

Source: (Taranjit Singh Vij, 2014)

The IT- BPM is anticipated to reach US\$ 143 billion for the financial year 2015 -2016 achieving a Compound Annual Growth Rate (CAGR) of 8.3 percent year by year and more than 45 percent in total exports in 2015 - 2016. The IT sector is expected to triple its current annual revenue to attain US\$ 350 billion by the financial year 2025 at a growth rate of 12 – 14 percent in constant currency terms (India Brand Equity Foundation, 2016).

The increased usage of internet (including rural areas) and rapid growth of e-commerce marked the continued growth of data centre co-location and hosting market in India. The public cloud services market in the country is expected to reach US\$ 1.9 billion by the year 2018 from US\$ 638 million in 2014. The revenue from the public cloud services is anticipated to reach US\$ 1.26 billion in 2016, marking a growth of 30.4% year on year. India's internet economy is expected to reach Rs 10 trillion (US\$ 146.72 billion) by the year 2018 which account for 5% of the country's GDP. Currently it has reached over 400 million by May 2016 (third largest in the world) and the social media users grew to 143 million by April 2015 and the smart phones market has reached to 160 million. The Indian healthcare information technology market is currently valued at US\$ 1 billion and is expected to grow 1.5 times by the year 2020. India's business to business (B2B) e-commerce market is expected to reach US\$ 700 billion by the year 2020 while the business to consumer (B2C) e-commerce market is anticipated to reach US\$ 102 billion by the year 2020 (India Brand Equity Foundation, 2016).

One of the important reasons for the success of IT industry in India is the large supply of IT skilled workforce. The availability and adequate supply of knowledgeable and skilled work force and infrastructure facilities can be estimated as the promoters of the IT sector in India. The talent pool of IT professionals in India has tremendously increased from the financial year 2010 to 2015.

**Table 1.2 Graduates Addition to Talent Pool in the Indian IT Industry**

Financial Year	FY 2010	FY 2011	FY 2012	FY 2013	FY 2014	FY 2015
Talents (in millions)	3.7	4	4.4	4.7	5.3	5.8

Source: (India Brand Equity Foundation, 2016)

The table 1.2 reveals that the talents of the IT sector have increased to 5.8 million in the financial year (FY) 2015 from the 3.7 million in the FY 2010 which marks a tremendous increase in the talent pool. The talent pool includes both graduates and post graduates. The IT sector is the largest private sector employer in India. The industry currently employs more than 5.3 million workforces with women employees exceeding 34 percent, 170000 foreign nationals and employees from non-tier 1 Indian cities and thus promotes diversity within the industry.

India continues to maintain its first mover advantage and retained its leadership position in the global outsourcing scenario with a share of 55 percent in the financial year 2015. India continues to reinforce its position as the only country in the world where one can do anything and everything.

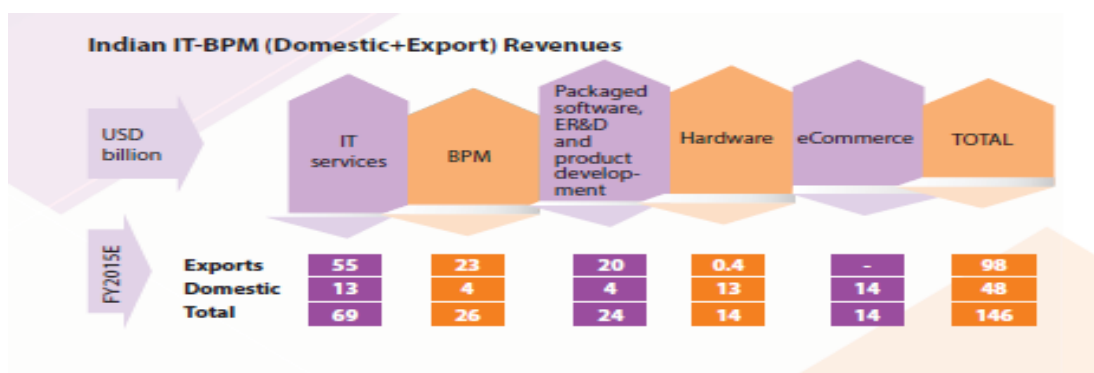
### **IMPACT OF IT SECTOR ON INDIAN ECONOMY**

The IT industry has promoted the growth of modern Indian economy. The IT sector accounts for 9.5% of the GDP of India and provides employment directly or indirectly for people. India is expected to be a talent pool of 5.8 million graduates and post graduates in the financial year 2015 and out of this, 1.5 million people form an industry suitable, ready to hire pool. Most of these talents migrate to the developed countries and form an integral part of the workforce there, thus arising as the India's most beloved export. The country hosts more than 7000 digital focused firms with start-ups fueling innovation by investing further in futuristic technologies. India is now capable with a future- ready digital workforce with more than 1, 50,000 employees with SMAC (Social, Mobility, Analytics and Cloud) skills. Around 50,000 employees are skilled in analytics, 30,000 people engaged in enterprise mobility and more than 50,000 people in cloud and social media & collaboration (NASSCOM, 2015).

The exports market is expected to reach over US\$ 98 billion in the financial year 2015, recording a growth of 12.3% over the last year. Engineering research and development and product development segment is growing at 13.2% and hence considered as the fastest growing segment. IT services export is expected to grow at industry rate of 12.6% (Ghosh, 2015). Value-added services around SMAC – upgrading legacy systems to be SMAC enabled, greater demand for ERP (Enterprise Resource Planning), CRM (Customer Relationship Management), mobility from manufacturing segment and user experience technologies in retail segment is driving forces behind the growth in IT services. The growth in the BPM sector is driven by greater automation, expanding omni-channel presence, application of analytics across entire value chain etc (Ghosh, 2015).

India, now, a well established digital economy is jumping ahead the technology maturity curve – a trend largely driven by the consumers. Over 75 percent of the country's population is mobile

enabled, 278 million internet users (exceeding the US) and a rapidly increasing online population and a US\$ 14 billion e-commerce market which is growing at an average of greater than 30 percent. The government's Digital India campaign conceives a US\$ 20 billion investment extending the mobile connectivity throughout the country, re-engineering of government process using technology and undertaking e-delivery of citizen services (Ghosh, 2015) (Nihilent Technologies Ltd, 2015). The domestic IT-BPM market is rapidly growing to the US\$ 50 billion mark. The market is anticipated to reach over US\$ 48 billion in the financial year 2015 marking an annual growth of 14 percent. The IT services is expected to reach over US\$ 13 billion and software products over US\$ 4 billion in the financial year 2015 which marks a growth of 10 percent and 12 percent respectively. The BPM segment is expected to grow at 8 percent to reach the US\$ 4 billion in the financial year 2015 (NASSCOM, 2015). The following diagram 1.3 details the revenue from Indian IT-BPM sectors.



**Fig 1.3: Revenues from the Indian IT Sector**

Source: (NASSCOM, 2015)

The Figure 1.3 reveals the estimated revenues to be generated by the IT sector in India in the FY 2015. In the financial year 2015, the total revenue (both export and domestic markets) from the IT services is estimated to be 69 billion US\$, 26 billion US\$ from BPM sector, 24 billion US\$ from the software sector, 14 billion US\$ from the hardware sector and 14 billion US\$ from the e-commerce sector thus a total of 146 billion US\$ from both export and domestic sector.

According to the data released by the Department of Industrial Policy and Promotion (DIPP), the computer software and hardware sector in India attracted cumulative Foreign Direct Investment (FDI) inflows worth US\$ 21.02 billion between April 2000 and March 2016 (India Brand Equity Foundation, 2016). The Indian start-ups are expected to raise US\$ 1.4 billion across 307 deals in the quarter ending March 2016. Based on the report published by the market research firm Zinnov, India has nearly 51 million small and medium businesses of which 12 million have a high degree of technology influence and are looking to adopt newer IT products.

The IT industry in India has witnessed massive changes, growth and development over the years. This industry is expected to grow more as many financial analysts has predicted. The growth in the IT sector is likely to create corresponding growth in various other sectors like employment, exports and Foreign Direct Investments. Besides it is closely associated to other sectors like biomedical technology, defense and infrastructure. Thus IT sector can directly impact the growth of the nation (Vijayasri, 2013).



## GOVERNMENT INITIATIVES

The government of India has taken various initiatives to promote the growth and development of the IT industry in our country. It includes formulation of National e-Governance Plan, State Wide Area Networks (SWANs), State Data Centers (SDCs), Common Service Centers (CSCs) and Open Technology Center (OTC). Some of the major initiatives taken by the government are as follows (India Brand Equity Foundation, 2016).

- The Indian and US government have jointly agreed to explore opportunities for collaboration on implementing US\$ 16.58 billion on India's 'Digital India Initiative'. Besides, they agreed to hold the US-India Information and Communication Technology (ICT) Working Group in India by the end of this year.
- Through public- private partnership (PPP), the Human Resource Development (HRD) Ministry has come upon a partnership with private companies, including Tata Motors Ltd, Tata Consultancy Services Ltd and real estate firm Hubtown Ltd, to begin three Indian Institute of Information Technology (IITs) at Nagpur, Ranchi and Pune.
- The Department of Electronics and Information Technology (DeitY) is planning to begin a digital literacy program intended to train over six crore Indians within the following three years and thereby empowering them for digital inclusion.
- The Government of Telangana with the aim of repositioning the city of Hyderabad as a technology destination has initiated the construction of a technology incubator there. The state government has initially invested US\$ 5.14 million to set up a 60,000 sq ft space at the campus of International Institute of Information Technology- Hyderabad (IIT-H) and is considered as the largest start-up incubator in the country and the project when completed, is proposed to be the world's biggest start-up incubator hosting 1000 start-ups.
- The Department of Electronics and Information Technology and M/s Canbank Venture Capital Ltd is intending to launch an Electronics Development Fund (EDF) which will be a 'fund of funds' to invest in the 'Daughters Fund' that would cover risk capital to companies developing new technologies in the areas of electronics, nano-electronics and information technology (IT).
- The Minister of Communication and Information Technology, Mr Ravi Shankar Prasad, recently announced a plan to increase the number of common service centers or e-Seva centers from 1,50,000 to 2,50,000 thereby enabling the village level entrepreneurs to interact with the national level experts for guidance and serving as a e-services distribution point.
- By introducing bar coded tickets, global positioning system (GPS) based information system inside coaches, integration of all facilities related to ticketing issues, Wi-Fi facilities at the stations, and super fast long route train service for unreserved passengers among other developments, the Railway Ministry is planning to give a digital push to the Indian Railways that will help to increase the passenger traffic.
- The e-Tourist visa (e-TV) scheme has been extended to 37 more countries and thus increasing the total number of countries to 150 under this scheme.

## FUTURE OF INDIAN IT INDUSTRY

The future of the IT industry largely depends on the economic forces and the adoption of new technologies. The IT enabled digital transformation is a must to survive in this globally connected competitive world. The Indian IT-BPM industry is expected to continue handhold and

partner clients to enable business success in this digital era and is expected to reach revenues of US\$ 300 billion by the year 2020 (Ghosh, 2015). The IT sector now capable of delivering both on-shore and off-shore services to global clients offers lots of opportunities for top IT firms in India. Social, Mobility, Analytics and Cloud (SMAC) are together expected to offer a US\$ 1 trillion opportunity. Cloud represents the largest opportunity under SMAC expected to raise US\$ 650 – 700 billion by the year 2020 which is followed by the social media offering a US\$ 250 billion market opportunity by the year 2020 (India Brand Equity Foundation, 2016). The Indian e-commerce market is US\$ 12 billion in size and offers opportunities for IT companies to develop products and services that relate to the higher growth of the consumer segment.



**Fig 1.4: Advantages of Indian IT Sector**

Source: (India Brand Equity Foundation, 2016)

The figure 1.4 explains the advantages of India's IT sector. The IT sector marked by the growth in demand for its exports and rapid growth of infrastructure have attained competitive advantage and is moving ahead to mark an estimated industry value of US\$ 300 billion in the financial year 2020. The advantages of Indian IT industry is its growing demand, the global level achievements, competitive advantage and the support of the policy makers. The Indian IT industry amounts to 12.3% of the global market mainly due to its exports market. The competitive advantage of our IT sector is its cost savings of 60-70% over other outsourcing countries. Moreover, the government had liberalized systems for raising global capital for promoting the growth of IT sector. These all add to the advantages for the growth of Indian IT industry.

The scope of IT sector is changing with the convergence of computing, communications and electronics. The key industries such as transportation, financial services, hospitality, automotive and aerospace, core industries like oil, gas, steel etc; services like education, banking, healthcare etc; and retail sector are utilizing the opportunities offered by the information technology and information technology enabled services. With the improvements in the global economy and increase in the consumer confidence, investing in the new technologies such as smart computing products, internet of things, product and platforms, cloud computing etc will enable vendors to gain efficiency, access to consumers and innovation, which when effectively managed, will facilitate in the delivery of real competitive value to the clients (Ghosh, 2015).

## CONCLUSION

The importance of IT sector in Indian economy is pointed out from the above explanations. IT sector has played a significant role in changing India's image from a sluggish economy to a global leader in technology on whom many countries are depending for world class technology solutions. The IT sector is considered as one of the fastest growing sectors in India. Both the central and state government are bound to provide various incentives for promoting the IT sector since the growth of IT sector in India has brought about major positive changes in the Indian economy. The IT sector has created employment opportunities for over 2.3 millions of people in India both directly and indirectly. As a result, the purchasing power of a large section of Indian population increased rapidly and thereby increasing the average standard of living of the majority of the population in India. These changes made by the IT sector have contributed to the growth rate of other sectors of the Indian economy. Thus it is evident that the IT sector has tremendously promoted the growth of Indian economy and is supposed to be in its growth stage in India.

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## SHAREHOLDERS' VALUE IN IFCI LTD.

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### ABSTRACT

*Finance is the life blood of any business which is needed not only to establish the business but also to ensure its survival and growth. Traditionally profit maximization was accepted criterion for making efficient economic decisions. In the post 1990 liberalization era maximizing the value of a company is emerging as the prime goal of corporate financial management. It is also known as maximization of wealth of the owners which is simply modified form of profit maximization. Financial management should consider the interest of stakeholders as well as shareholders. The main objective of this study is to measure the shareholders value in IFCI Ltd. A descriptive-analytical research methodology is applied. Various statistical techniques are used in this study. Among the different method to measure the shareholders value, Economic Value Added Method is used. The study concludes that IFCI Ltd neither protected nor maintained the shareholders interest during the study period due to poor financial positions. Some concrete suggestion has also been given to improve the financial position and increase the shareholders value so that IFCI Ltd can prove its dignity being the first financial institution of independent India.*

**KEYWORDS:** Profit Maximization, Wealth Maximization, stakeholders, shareholders, economic value, Net Operating Profit, Cost of Capital.



## INTRODUCTION

Finance is the life blood of any business. It is needed not only to establish the business but also to ensure its survival and growth and herein lays the importance of finances and financial management. Financial management is concerned mainly with procuring funds in the most economical and prudent manner, deploying these funds in most profitable way in a given risk situation, planning future operations and controlling current and future performances. It is not a totally independent area but an integral part of overall management. It draws heavily on related disciplines and fields of study, such as economics, accounting, marketing, production and quantitative methods. These disciplines are inter-related but there are key differences among them. Sometimes it is argued that there should be a broader approach in financial management to include the interest of the stakeholders as well as shareholders. The stakeholders include-employees, customers, suppliers, creditors and others who have a direct link to the firm. The focus on the stakeholders does not alter the shareholders' wealth maximization goal. It tends to limit the firm's actions to preserve the wealth of stakeholders. The stakeholders view is considered part of its 'social responsibility' and is expected to provide maximum long-term benefit to the shareholders by maintaining positive stakeholder's relationship which would minimize stakeholder's turnover, conflict and litigation. Thus a firm can better achieve its goal of shareholders' wealth maximization with the cooperation of, rather than conflict with, its other stakeholders.

## OBJECTIVE OF STUDY

- To study the method of measuring shareholders' value
- To study the Economic Value Added Approach.
- To study the genesis of IFCI Ltd
- To study shareholders value in IFCI Ltd.
- To study the factors affecting shareholders values in IFCI Ltd..

## REVIEW OF LITERATURE

Review of literature helps a researcher to be familiar with the emerging trends on the one hand and start some mental thinking on the other. It helps in finding fertile theoretical background, clear concepts, an idea of developing trends in research methodology, data processing, reporting pattern. Besides answering many a 'what' 'when' 'why' and 'how' these are helpful in distilling worthwhile result.

**Prof. Chandra, Prasanna**<sup>2</sup> erstwhile director of IFCI Ltd, is acknowledges authority on the subject Financial Management. His book on Financial Management (Theory and Practice) which was first, published in 1984 and since revised severally is a landmark in this field. Thanks to his practical experience of the working of IFCI Ltd and other financial institutions. He is well equipped to deal authoritatively with the key and emerging financial management and financial institution in India. Section five of this book is the special interest. It relates to term loan procedure and project evaluation technique adopted by development financial institutions in India.

**Prof. Pandey, I. M.**,<sup>11</sup> former director of IFCI Ltd. is another acknowledges authority on financial management. His book is a welcome edition to the literature available. It is divided into eight sections. Besides a scholarly introduction, it offers a masterly critical discussion of the financial and profit analysis, valuation, investment, decision, financing and dividend decision,

working capital management, long term sources of finance and special issues in finance. These chapters provide the researcher valuable guidelines to examine his study material in a new light.

**Reddy, Sudarsana, G.**<sup>16</sup> in his book 'Financial Management-Principles and Practice' focuses on the challenges of managing finance in different contexts. It stated that management of finance of individual and of business organizations has become too complex and challenging so one should understand and implement set principles and practices of managing finance. It is divided into nine parts and comprising 22 chapters, the text essentially revolves around three fundamental issues of managing finance: raising funds, investing them judiciously and dispersal of profits, including dividends to shareholders. Chapter 26 deals with corporate value based management system where the author describes the shareholders value approach.

**A Tiyet, Amor Ben.**<sup>15</sup> stated in his article that a company creates value for the shareholders when the shareholder return exceeds the share cost or it outperforms expectations. Using a sample of French firms introduced on the stock exchange and belonging to SBF 250 index over a period from 1999 to 2005. The study concludes that the estimation of both empirical models explaining the shareholder value, that the self financing explains positively and significant the shareholder value creation for both measure i.e EVA and MVA. The equity issue supply's to explain negatively and significantly the shareholder value for both measure.

**Sayed Sahar Najmus & Sayed Gazia,**<sup>17</sup> stated in his study that the banking industry in India has a huge canvas of history, which covers the traditional banking practices right from nationalization to privatization of bank and now to multinational banks in India. This study focuses on the measurement and analysis of market value added in selected Indian banks. The study reveals that to grow and gain the faith of shareholders, organizations should try to improve the long term financial performance and create wealth for shareholders.

## SIGNIFICANCE OF THE STUDY

Traditionally the corporate industrial sector in India was dominated by group companies with close links to the promoter groups. Their funding was primarily depended on public financial institutions like IFCI, IDBI, and ICICI etc. At that time shareholders equity played a rather marginal role so the corporate India paid scant attention to shareholders wealth maximization. At that time profit maximization was the generally accepted criterion for making efficient economic decisions, using profit as an economic concept and defining profit maximization as a criterion for economic efficiency. This concept in fact has several weakness such as (a) it is vague i.e. definition of the term of profit either short term or long term (b) it ignore the time value of money (c) it doesn't take account of uncertainty of risk (d) it overlooks quality aspects of future activities.

In the post 1990 liberalization era and gradual decline in the significance of public financial institution, tax incentives to shareholders, foreign exposure and greater dependence on capital market, maximize the value of a company is emerging as the prime goal of corporate financial management. It is also known as maximization of the wealth of the owners which means maximization of the value of the firm on the long term basis. In fact maximization of shareholders' wealth is simply modified form of profit maximization. This approach is an extension form of profit maximization to a world that is uncertain and multiperiod in nature. Where the time period is short and degree of uncertainty is not great, value maximization and profit maximization amount to essentially the same thing. So it has concluded that maximization of wealth is more useful then maximization of profit as it balances profit with related goals such

as growth, stability, risk, avoidance and the market price of the firm's stock. To achieve this, the finance manager has to take carefully decision in respect of financing, investment, dividend and current assets management.

What is the justification for this goal (wealth maximization)? Savings are allocated primarily on the basis of expected return and risk and the market value of a firm's equity stock reflects the risk return trade-off of investors in the market place. Hence, if a firm makes decisions aimed at maximizing the market value of its equity, it will raise capital only, when its investments warrant the use of capital from the overall point of view of the economy. If a firm does not pursue the goal of shareholder wealth maximization, it implies that its actions result in a suboptimal allocation of resources. This in turn leads to inadequate capital formation and lower rate of economic growth. Another justification is that equity shareholders provide the venture capital required to start a business firm and appoint the management of the firm indirectly through the board of directors. But in case of a public sector firm whose equity stock, being fully owned by the government, the goal of financial management should be to maximize the present value of the stream of equity returns. Of course, in determining the present value of the stream of equity returns an appropriate discount rate has to be applied. A similar observation may be made with respect to other companies whose equity shares are either not traded or very thinly traded. So in this context this study is significant in the present era.

## RESEARCH METHODOLOGY

The research methodology of the proposed study is secondary data based descriptive-analytical research methodology. The major portion of the secondary data is extracted from annual reports of IFCI Ltd (2010-11 to 2015-16). Secondary data is also collected from annual reports of other financial institutions, RBI circulars, various books, journals and websites.

## STATISTICAL TOOLS USED

1-Cost of equity capital is calculated as under:

### Earning Yield Method

$$\frac{\text{Earning Per Share}}{\text{Market Price Per share}} \times 100$$

For market price per share national stock exchange data is used. Market price is calculated as under:

$$\frac{\text{Highest price of equity shares} + \text{Lowest Price of equity sare in the year}}{2}$$

2- Total cost of equity capital of the year is calculated as under:

$$\text{Total equity share capital in the yea} \times \% \text{ of cost of capital}$$

3- Shareholders value is calculated through Economic Value Added Approach, which is calculated as under:

$$\text{EVA} = \text{Net Operating Profit After Tax} - \text{Total Cost of Equity Capital.}$$

## **ANALYSIS AND INTERPRETATION OF THE STUDY**

### **Value Based Management**

Basically Value Based Management is a philosophy enabling and supporting maximum value creation in organization. In fact, management history shows that creating value started by the end of 18th Century, when mechanization of industries (industrial revolution) started. But the actual value creation started at the end of 19<sup>th</sup> Century, when Alfred Marshall seen profit as the residual income accruing to a firm's owner. Value Based Management is a management approach which puts shareholder value creation at the centre of the company philosophy. The maximization of shareholder value direct company's strategies, structure and processes; it governs executive remuneration and dictates what measures are used to monitor performance. It is a system for transforming the corporate culture, i.e. moving from man based to system base.

### **SHAREHOLDERS' VALUE**

Shareholder value is the value enjoyed by a shareholder by possessing shares of a company. It is the value delivered by the company to the shareholder. Increasing the shareholder value is of prime importance for the management of a company. So the management must have the interests of shareholders in mind while making decisions. The higher the shareholder value, the better it is for the company and management. For this management must exercise efficient decision making so as to earn/increase profits, thereby increasing shareholder value. On the other hand, faulty decision making using unfair tactics might damage shareholder value. Modern view of shareholders value is entirely different from traditional view. In traditional view shareholders value was determined without including equity capital charge, but in modern view shareholders' value deducts equity capital charge when determining equity earning.

### **METHODS OF MEASURING SHAREHOLDERS VALUE**

With the increasing global competition, companies are focusing their efforts on creating shareholder value in order to survive the intense competition. In view of this, it is becoming important for companies to measure the value they create for their shareholders. The most common methods for measuring shareholder value are (a) Customer satisfaction and customer value-added (b) Total cost analysis (c) Profitability analysis (d) Strategic profit model and (e) Economic value-added.

Among the above **Economic Value Added (EVA)** is a popular measure currently being used by the firms to determine whether an existing/proposed investment positively contributes to the shareholders' wealth? Stern Stewart & Company (a New York Consulting firm in 1982) has created this method to aid managers in their decision making by incorporating two basic concepts of finance. The first is that the objective of any business is to maximize the value created for the company's shareholders. Second, the value of a company is dependent on the extent to which shareholders expect earnings to be greater or less than the cost of capital. A continuous increase in EVA will result in an increase in the market value of the company. Therefore, only investments with positive EVA would be desirable from the viewpoint of maximizing shareholders' wealth. However, activities that do not increase shareholders value might be critical to customer's satisfaction or social responsibility. For example, acquiring expensive technology to ensure that the environment is not polluted might not be of high value from a shareholder's perspective. Focusing solely on shareholder's wealth might jeopardize a firm reputation and profitability in the long run.

EVA is based on the concept that a successful firm should earn at least its cost of capital. Firms that earn higher returns than financing costs benefit shareholders and account for increased shareholder value. In its simplest form, EVA can be expressed as the following equation:

$$\text{EVA} = \text{Net Operating Profit after Tax} - (\text{Capital Employed} \times \text{Cost of Capital})$$

Or

$$\text{EVA} = \text{Net Operating Profit after Tax (NOPAT)} - \text{Cost of Equity Capital}$$

NOPAT= Net Profit after tax but before depreciation and amortization.

NOPAT is calculated as net operating income after depreciation, adjusted for items that move the profit measure closer to an economic measure of profitability. Adjustments include such items as: additions for interest expense after-taxes (including any implied interest expense on operating leases); increases in net capitalized R&D expenses; increases in the LIFO reserve; and goodwill amortization. Adjustments made to operating earnings for these items reflect the investments made by the firm or capital employed to achieve those profits. The capital charge is an appropriate charge for the opportunity cost of all capital invested in a company.

### **IFCI LTD.**

In 1948, just after independence Industrial Finance Corporation of India (IFCI) was established with the objective to provide long and medium term finance to eligible industrial concerns on easy terms and conditions. The Bill was passed and became an Act on 27<sup>th</sup> March 1948. It was on the 1<sup>st</sup> July 1948 that IFCI opened its doors for business. For the first time IFCI Act was amended in 1960 to widen the scope of its activities by including the definition of industrial concerns, those engaged or to be engaged in the preservation of goods. Public sector and proprietary and partnership concerns were, therefore outside the ambit of the business of the Corporation. This Act was further amended in 1973 to authorize IFCI to finance private limited companies in the public sector. Again this act was amended in 1986 which has made possible for the IFCI to provide assistance, inter alia for medical, health or other allied services.

For ensuring greater flexibility and an ability to IFCI to respond to the needs of the changing financial system, an enactment called the Industrial Finance Corporation (Transfer of Undertaking and Repeal) Act, 1993 was passed on the 2<sup>nd</sup> April 1993. Pursuant thereto, the Industrial Finance Corporation of India was incorporated as a company under the Companies Act, 1956 on 21<sup>st</sup> May, 1993 and the Certificate for commencement of business was issued on the 24<sup>th</sup> June, 1993. As per the notification issued by the Government of India on the 7<sup>th</sup> June 1993, the undertaking of IFCI under IFC Act, 1948 stands transferred to and vests in the aforesaid company w.e.f. 1<sup>st</sup> July, 1993. Every shareholder of IFCI under IFC Act, 1948, has become the shareholder of the company with effect from the same date. It is the first institution in the financial sectors in India to be converted from a statutory corporation into a company. Subsequently, the name of Industrial Finance Corporation of India was also changed to "IFCI Ltd" w.e.f. October 1999.

IFCI Ltd. has two subsidiaries namely IFCI Venture Capital Funds Ltd (IVCF) and IFCI Finance Service Ltd. (I-FIN). Apart from the other activities IFCI Ltd also promoted various companies i.e. Institute of Labor Development (ILD), Tourism Finance Corporation of India Ltd (TFCI



Ltd), Assets Care Enterprises Ltd (ACE Ltd), Rashtriya Gramin Vikas Nidhi (RGVN), Management Development Institute (MDI), Technical Consultancy Organization (TCO), Foremost Factors Ltd, ICRA Ltd. which are actively involved in the development of the society

### FINANCIAL POSITION OF IFCI LTD.

The following table shows the financial position of IFCI Ltd. during 2010 – 2016.

Particulars	2010-11	2011-12	2012-13	2013-14	2014-15	2015-16
Gross NPA (Crore)	2644	2608	3661	3451	2617	3545
Net NPA (Crore)	156	327	1454	2123	1758	2466
N.P. After Tax but before Depreciation (crore)#	706	664	451	508	522	337
Capital Adeq. Ratio (%)	16.4	21.3	23.9	21.3	18.8	16.9
Earning Per Share (Rs)	9.6	9.0	4.1	3.1	3.1	2.0
Dividend Per Share (Rs)	1	1	1	1	1	1
*MPS (NSE) Low (Rs)	47	19.65	24.00	17.80	24.50	18.00
*MPS (NSE) High (Rs)	80.50	57.80	43.90	32.05	44.70	37.15
Average MPS (Rs)#	63.75	38.73	33.95	24.93	34.60	27.58
Equity Share Capital (Crore)	737.84	737.84	1660.84	1661.12	1661.53	1661.59
Cost of Equity Capital (%)#	15.06	23.24	12.08	12.43	8.96	7.25
Cost of Equity capital (Cr)#	111.1	171.47	200.63	206.48	148.87	120.47

EVA (Crore)#	605.1 6	504.2 0	260.70	314.56	382.84	231.01
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**Source:** - Annual Reports of IFCI Ltd published by IFCI Ltd. (various issue) .

\* Net NPAs as % of net loans and advances.

# The data has been calculated by the researcher through the statistics given in research methodology.

The above table shows the dismal financial position of IFCI Ltd during 2010-11 to 2015-16. Net profit shows a decreasing trend except in the year of 2013-14 and 2014-15 where it increases slightly over the previous years. Earning per share needs special attention as it decreases continuously with sharp rate during the study period. It decreases Rs 9.0 per share to Rs.2.0 per share i.e reduced by 80% during the study period. One of the main causes for his sorry state of affairs is Non Performing Assets (NPA). NPA is like blood-pressure for any financial institution, if blood pressure is not under control it may generate multiple diseases in human body. In IFCI Ltd. NPA shows an increasing trend during this period which is not a good sign for the health of IFCI Ltd. It multitudes different types of financial diseases to IFCI Ltd like decrease in net profit, decrease in earning per share, low level of dividend per share, low market price of equity shares etc. Capital Adequacy Ratio shows some sort of satisfaction to IFCI Ltd. as it almost remained to near standard ratio i.e 15%. The above table depicts all these signs which are self explanatory. Considering the importance of NPA in any financial institution, IFCI Ltd also focused on management of NPA to reduce the amount of NPAs in coming years. IFCI Ltd. continued to take aggressive approach through continuous monitoring by Committee of Executives and Committee of Directors, Strategies adopted for recovery of NPAs included hard measures like sale of mortgage assets through Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002 (SRFA&ESI ), prompt sale of shares pledged by the promoters, attachment of properties of borrowers/guarantors, filing of criminal complaint against borrower, arrest of borrowers/guarantors and other legal measures like filing of recovery application before Debt Recovery Tribunals (DRT), Complaints under Negotiable Instruments Act, etc. wherever possible, One Time Settlements (OTS) were entered into or loans were assigned to Assets Reconstruction Companies to realize blocked funds in NPAs. In respect of sick but viable NPAs, measures were also taken through Joint Lending Forums for revival of such cases for possible up gradation in future. As far as shareholders value is concerned IFCI Ltd can take a little bit sound breath as shareholders value is higher than its cost of capital. Apart this positive sign the main focus point regarding shareholders value is that it also shows a decreasing trend except in the year of 2013-14 and 2014-15 where it increases slightly during the previous year. One of the main causes of increasing shareholders value in these two years was increase in net profit in the relevant years. Shareholders value decreases from Rs.605.16 crore to Rs 231.01 crore i.e almost 62%, which is the alarming situation for IFCI Ltd and also point of worry for equity shareholders too.

## CONCLUSION & SUGGESTIONS

Maximizing shareholder value has long been a key goal for a typical for-profit business. The idea behind this approach is that all decisions and company activities should align with the objective of making maximum profit and generating optimum growth in company share price. Despite some criticisms from social and environmental groups, maximizing shareholder value provides

some key benefits to a business. IFCI Ltd neither protected nor maintained the shareholders interest during the study period due to poor financial positions. The following suggestions merit serious attentions for the improvement of financial position of IFCI Ltd so that it can protect and increase the shareholders' value:-

- Increase Net Operating Profit after tax (NOPAT) by increasing operational income and reducing cost of capital.
- Existing credit appraisal system is not yielding desired results, so it should be renovated and tightened.
- Big projects involving huge amounts or under the protective wings of big names receive preferential treatment augmenting the risk factor. This aspect should also be addressed and attended to.
- Liquidate capital or curtail further investment in sub-standard operations where inadequate returns are being earned.
- Invest in new projects that have a return greater than the cost of capital.

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## AGRICULTURAL MARKETING AS AN ENABLER FOR RURAL DEVELOPMENT IN INDIA

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### ABSTRACT

*India is an agrarian country and ever since the independence, India has taken the responsibility to feed the people and the objective has been efficaciously achieved. Having considered the enormous population of the country, there is a need to develop contemporary agricultural practices and marketing. The majority of the Indian population lives in rural areas or villages. According to the census, nearly 70% of the population lives in 6, 40,867. The size of the Indian rural market clearly indicates its potential. The Indian rural market was the only market that was insulated from the impact of the global economic downturn. The “rural” mantra evidently drove the socio-economic development in villages. Rural India depends on agriculture and the need of the hour is to proliferate the marketing of agricultural produce for farmers to get the maximum benefit. For the development of the country, rural marketing is the right approach and to realise the potential of rural marketing, agricultural marketing is the key. Rural India is whirling under severe strain with sequential droughts ensuing the slowdown in demand. Focusing on agricultural development and the welfare of the farmers are critical for rural development. The purpose of this paper is to highlight the significance of agricultural marketing for the growth of the rural India and deliberates the various problems faced by farmers. This paper also highlights various measures to improve the marketing environment that aims to put Indian rural economy on the growth trajectory by recommending various development approaches that would create demand in the economy thereby giving a decisive push to an overall growth, development, and transformation of rural India.*

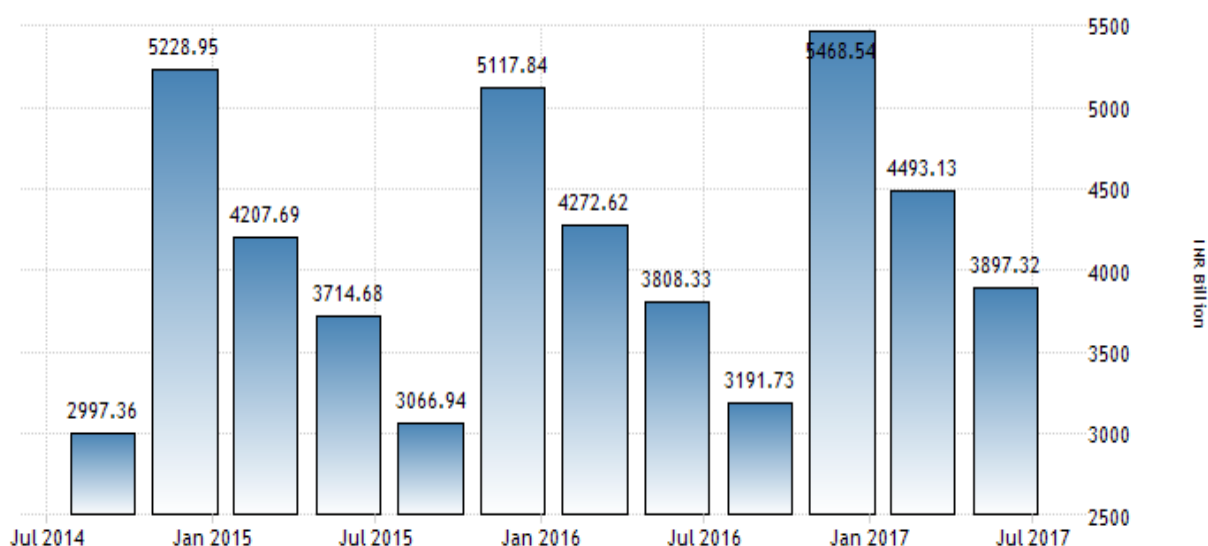


**KEYWORDS:** *Agricultural Marketing, Agritainment, Base of Pyramid, Farm Mechanisation, Knowledge Transfer, Rural Infrastructure, Rural Inflation*

## I. INTRODUCTION

The volatile monsoon in the recent years has undoubtedly increased the farmers' plight, prompting a decrease in consumption of products and services. India has conventionally been an agrarian nation with over 50 percent of the population unswervingly depending on agriculture which accounts for 17.32 percent of the GDP (*Ministry of Statistics and Programme Implementation*). Agriculture also contributes to the GDP by creating demand in other sectors. Concentrating on the agricultural output is crucial for faster growth and improve the income level of those solely dependent on agriculture ensuring an inclusive and sustainable growth. Agriculture in India is stressed by anomalies like inept water management and excessive use of fertilizers. Many new-age companies have come up with solutions to these perennial problems. The system is also impending to back these innovations. Lately, the Centre for Innovation Incubation and Entrepreneurship launched an agriculture and food business incubator to invest in agro-based technology start-ups. These start-ups also focus on providing solutions for the grassroots, like organic fertilizers and pesticides, as well as efficient water management technology. These subsidy-driven price system, torpid solutions have been over-used which leads to compromised crop-input efficiency, the soil health, and the environment. There is an urgency for alternative organic products and is one of the growing agricultural input sectors. Currently, the growing demand is attained by local operators allotting products with defective quality and derisory applicability across crop categories and regions. Few assert that the products are distributed are organic and can be used transversely on various soil types. These innovative technologies for producing inexpensive organic enrichers and pesticides to unravel irrigation problems are at once required to stem the declining state is worth an investment.

### EXHIBIT 1: INDIA GDP FROM AGRICULTURE



SOURCE: *TRADINGECONOMICS.COM, Central Statistical Organisation, India*

## **II. RURAL ECONOMY AND THE UNCERTAINTIES**

The rural economy has been volatile for the last two to three years. Although the area under rabi cultivation is 7 percent (*Economic Survey*) higher than normal, the use of fertilisers has decreased significantly, representing a slowdown in the input use and possible reduction in the output. According to the Economic Survey, the growth of the agricultural sector may accelerate to 4 percent in the current fiscal. According to the McKinsey Global Institute report, the non-farm sector is contributing about two-third of the rural economy. However, its growth is stagnant with supply side logjams in terms of higher production cost, logistical issues, recurrent power cuts and lack of skilled workforce. About 95% of the rural economy is still unorganised. The impact of demonetisation on the rural and unorganised sectors were far more than the urban and the organised sector. The unorganised sector is distraught from underemployment and technological out datedness. With the urban expansion, there is a more of aftermath effect with skilled resources and capital poignantly moving to urban than the rural areas. On the other hand, the capital budget is the only prospect to kick-start production, demand, and consumption with a further allocation of funds to rural India that can support income and employment generation.

### **A. GROWTH OF AGRICULTURAL IS THE KEY**

Although agriculture contribution to India's GDP is only 17 percent, it is an important source of income for about 50 percent of the population. It cannot be ignored that agriculture plays an important role and in increasing the incomes of the poorest of the poor. Therefore, government programmes like Rashtriya Krishi Vikas Yojana(RKVVY), Prime Ministers' Krishi Sinchayi Yojana(PMKSY) and Prime Ministers' Fasal Bhima Yojana(PMFBY) will help marginal farmers to increase their incomes, the area under irrigation and get proper coverage of crop insurance and accessibility of e-National Agricultural Markets (NAM) so as to increase the market efficiency. Therefore, it is the need of the hour to give high priority to these schemes and allocate more funds with proper monitoring mechanisms in order to channelise the benefits to small and marginal farmers.

### **B. GUARANTEED EMPLOYMENT, PUBLIC DISTRIBUTION SYSTEM AND HOUSING BENEFITS**

The role of Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) and Public Distribution System (PDS) is remarkable in eliminating poverty. Studies show that if MGNREGA and PDS are executed well in the rural areas, the income levels can be lifted on an average by 12 percent. There is a need to increase rural consumption by transferring money directly to the end consumers. The budget for employment programmes, Public Distribution Systems, and infrastructure projects like rural road construction, rural housing must be prioritised.

### **C. IMPROVE THE TERMS OF TRADE FOR AGRICULTURE AND THE RURAL SECTOR**

Recently, the terms of trade are against the farming sector with a higher cost of cultivation mostly in terms of higher labour charges, seed and pesticide prices. The prices of inputs are swelling, however, the prices of outputs are declining in the agricultural sector. Consequently, farming is becoming economically unfeasible. This is relatively true for the most of the khadi and cottage industries. Migration from rural to urban is high due to the unfavourable landscape of agriculture and rural industries. Therefore, it is imperative to focus on the price or the income support not merely for agricultural sector but also to khadi and other cottage industries.

#### **D. PLIGHT OF CONTRACT FARMERS**

The land lease rates have significantly increased in the recent years. Consequently, the economic feasibility of contract farmers is uncertain. This leads to an increased distress among contract farmers. Contract farmers have to recompense about 30 to 40 percent of the average production value of sales value to landholders for getting the lease. This becomes unviable if the crop fails, and the fact of the matter is, it occurs once in every two to three years. Furthermore, contract farmers are not entitled to benefit from government schemes like a bank loan, subsidies on drip irrigation, subsidised seed etc. There is a clear need for a transparent policy on the lease markets in agreement with the current NITI Aayog report to decrease the load on the contract farmers in unison to safeguard the possession rights of landlords.

#### **E. THE POINT OF AMBIGUITY ABOUT FUTURE**

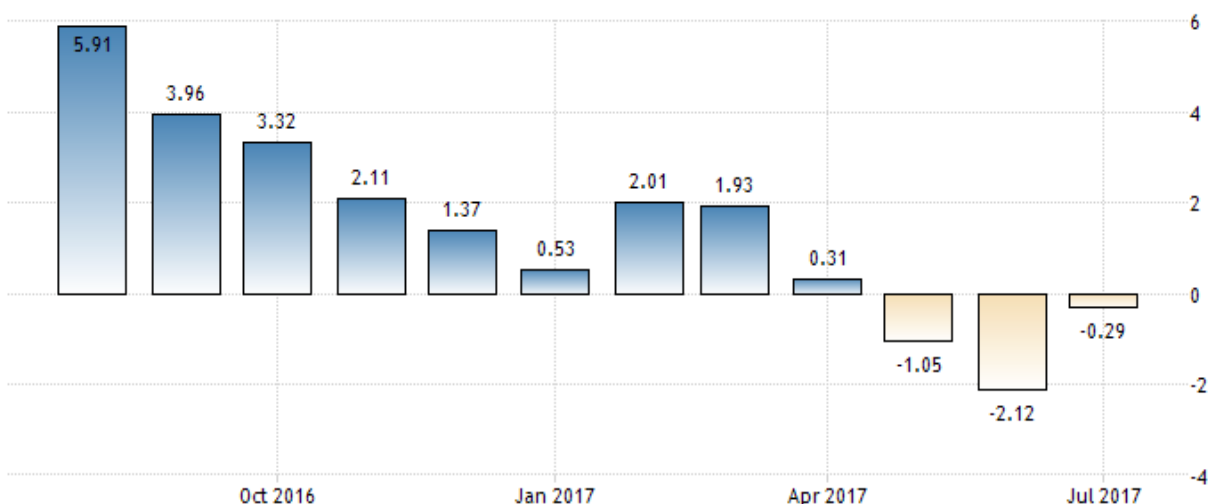
The ambiguity of agriculture has not reduced but relatively amplified over the years owing to instability in prices, a higher share of commercial crops, added use of procured inputs and the climate change. The income of the farmers is unpredictable now more than a decade or so. To condense this ambiguity there is no clear programme or policy from the government. Even though there is a fund for price stabilisation, fund allocation, and authority of the executing agencies are inadequate to efficiently implement such a programme. Therefore, there is a need for intensive efforts to condense the level of ambiguity not only among the farming community but also the rural skilled workers.

#### **E. ADDEDAIDEFOR THE FARMING AND RURAL SECTOR**

There is a need to allocate a clear budget and a medium term goal to provide aide to the farmers, the rural skilled workforce, and rural industries to proliferate and increase their incomes, thereby secure their future by doubling the farmer's income by 2022.

### **III. RURAL INFLATION**

Rural inflation continues to outpace urban inflation. Successive drought is affecting food production, which leads to rural inflation. Rural India faces a spike in food prices and the cost of essential commodities like milk and sugar. In addition, poor infrastructure, transportation, and connectivity have meant restricted passage of lower commodity prices to rural areas. The last five years' data show that rural consumers which contribute 69 percent to the population of India have been through steep inflation, as compared with the urban consumers. According to Crisil, the report on urban and rural inflation indicates that rural consumers have been facing higher inflation than the urban folks.

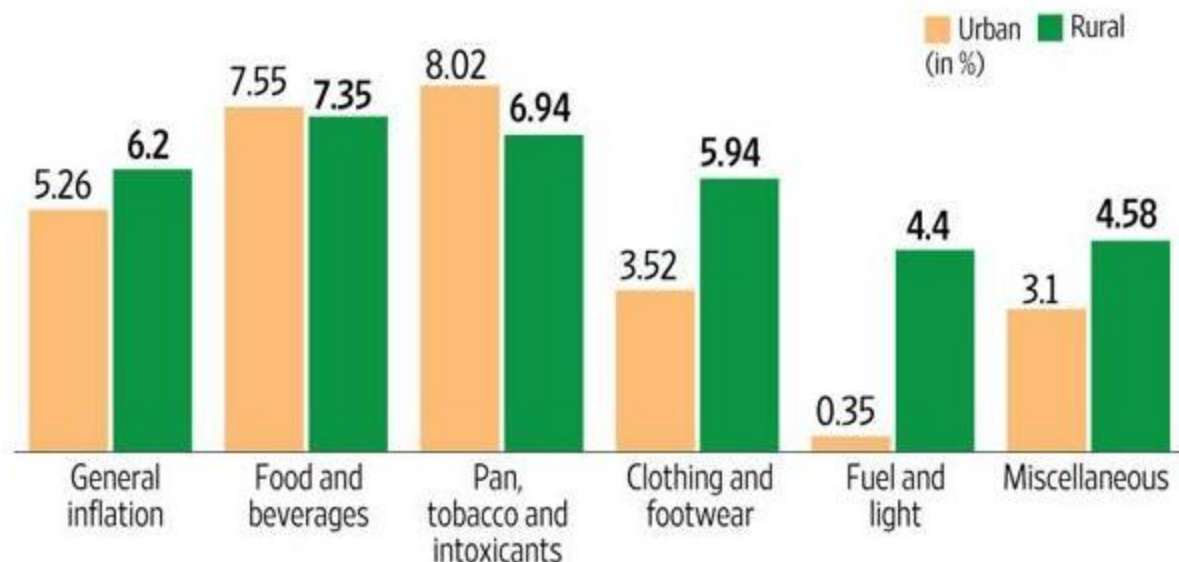
**EXHIBIT 2: INDIA FOOD INFLATION**

*SOURCE: TRADINGECONOMICS.COM, Central Statistical Organisation, India*

**A. RURAL INDIA IS HIT THE HARDEST**

Rural inflation was about 6.7 percent in fiscal 2016 as compared with the 4.8 percent in urban India. Rural India had to bear the brunt of higher food inflation as well. According to the report from Crisil, food inflation in rural India averaged at about 5.1 percent as compared with 4.5 percent in urban India in the financial year 2015-16.

Categories like education, health, household goods, and services, logged in higher inflation rates in the rural hinterland. Fuel inflation in rural India was about 6.8 percent as compared with the 2.7 percent in urban India. The foremost reasons for the elevated levels of inflation are the swelling prices of cooking fuel such as firewood and dung cakes, which are primarily used in rural India. According to the National Sample Survey Organisations on the consumption expenditure, the Inflation levels of firewood and dung cakes were about 7.4 percent as it is widely used by 80 percent of the rural population as compared with 20 percent in urban areas. While urban India was aided from the breakdown in commodity prices; petrol prices fell 7.6 percent and diesel prices fell 11.7 percent. However, rural India was not benefitted from this occurrence. The key reason is that 35 percent of the urban households use petrol, and about 2 percent of the urban households use diesel for their automobiles. When compared this with rural India, only 15 percent of the rural households use petrol, and less than 1 percent use diesel. Petrol and diesel account for about 5 percent of the monthly expenditure in urban India, and only 2 percent in rural India. The decline in crude prices globally offered very little advantage to the households in rural India.

**EXHIBIT 3: URBAN-RURAL DIVIDE**

*SOURCE: Centre for Monitoring Indian Economy*

**B. BOURGEONED INFLATION**

Poor infrastructure, transportation, and connectivity have meant restricted passage of lower commodity prices to rural areas. This, in line, leads to inflation. Though the government of India is successfully improving access through schemes like the Pradhan Mantri Gram Sadak Yojana (PMGSY), there is a long way to go. Lack of recreation choices like television and other supportive infrastructure such as electricity also stoke up inflation in rural India.

To lower the inflation level sustainably and to bridge the gap between rural and urban prices, the government of India needs to develop road connectivity and basic health care infrastructure in rural India, and persistently implement the Pradhan Mantri Ujjwala Yojana (PMUY), which aims to deliver cooking gas to five crores below the poverty line (BPL) recipients by 2018.

**IV. KEY REASONS FOR THE INFLATION GAP**

Urban India is profiting from lesser global prices while rural India is not progressing because of its infrastructure problems. The inflation levels have been falling, yet the gains are not congruent. Inflation in urban India is less than rural India and the trend is in fact directly above the RBI's target. This excessive inflation is quite visible for food, fuel, and transport. Tunnelling further, we will find that the structural logjams are not allowing rural consumers to profit entirely from disinflation. Let's look at a few reasons as mentioned below:

- Due to the fall of crude, the fuel and transportation prices have come down. Yet, rural India did not profit from the pass-through. The fuel mix of rural India is powered more towards wood and biogas which are locally produced and are not a part of the deflation cycle. On the other hand, fuel products are expansively used in urban India, i.e. diesel and LPG, have been profited by the lower prices.
- In spite of the lesser diesel prices, the fares through bus, taxi and auto rickshaws have been obstinately rising. In reverse, the operational bottlenecks like inefficient transport networks

are obstructing rural India from obtaining the broadwelfares of recurrent developments with the falling oil prices.

In contradiction, let's consider the case of food; regardless of the fact that majority of India's food comes from rural India, they seem to be under stress with higher food price. Fundamentally, inflation in India has been constantly lukewarm, due to lower global prices which in line makes it conceivable to import food commodities that are supply short. On the contrary, therural consumers have not profited much from imports parallel to their urban folks.

## **V. INFERENCES AND FINDINGS**

- Rural India has structural bottlenecksas compared with urban India.
- Severe infrastructural bottlenecks, sparer transportation networks and inefficient distribution channels.
- These structural bottlenecks with sequential droughts, are undeniably bringing down future growth, keeping the rural inflation to amplify further.
- If climate patterns are gradually becoming unpredictable, the future growth prospects could become even more vulnerable.

## **VI. SOLUTIONS AND RECOMMENDATIONS**

### **A. HIGHER INVESTMENTS IN MECHANISATION**

The agrarian landscape of India is multifarious. Laterally, we have a base of pyramid economy on one side where the bulk of the farmers own less than 5 hectares of land holdings. On the other side, there is a need to implement mechanisation for the development of farm output and that requires adequate resources. To serve the growing population we must have a higher output; nonetheless, our farm output is stagnant. Various factors like inadequate farm mechanisation, together with lower yield seed variety, lower fertility, and insufficient irrigation are the main reasons for lower levels of productivity. We are at the edge when it comes to high yield varieties of seeds in addition to the use of fertilisers. Farm mechanisation with powered by efficient irrigation system will potentially be the right choice. It is noteworthy that the agriculture sector is undergoing a change and is steadily transforming into efficient ways of farming. The element of reality is that our farmers are receptive to new technologies and are prepared to implement innovative ways of farm practices. This will obviously create ways for mechanisation. Tractors play an important role in farm mechanisation which is critical for improving the agricultural output. Despite India being the world's largest tractor market in terms of volumes compared to other developed nations, the per ha kw power of tractors are far lower. Only one-third of the farmers in India own tractors; the rest hire tractors on a rental basis. The usage of tractors is mainly narrowed towards ploughing and transportation. Tractor manufacturers in India are investing in innovative technologies and one must agree to the fact that the size and the prominent features of modern tractors are experiencing a revolution and a new breed of tractors are taking shape.

### **B. CHALLENGES FACED DUE TO MECHANISATION**

- Rural farmers think that adapting to new technology is complex, and higher in cost thereby requires a higher investment.
- Building resources are critical as farmers tend to expect inexpensive and easy accessibility.



- Transfer of knowledge will be one of the biggest challenges in terms of manufacturing and usage in India. It is very expensive to import innovative technology and to skill the farmers for the use them will require higher investments.
- It is estimated that more than 50 percent of rural farmers depend solely on rain for agriculture which brings ambiguity in agribusiness. Proper irrigation mechanisms and concentrating on crops that require minimal water.
- Irrigation management system and crop insurance are vital inputs that will improve farm output. By utilising water resources at optimum levels and creating enhanced structural infrastructure for irrigation, a balanced use of fertilisers, soil fertility conservation and providing road connectivity from farmlands to the marketplace is the need of the hour.

## **VII. AGRICULTURE AND ENTERTAINMENT**

The primitive agricultural methods are obsolescent; farm machinery is the contemporary practice in this new-age of farming. Imagine collaborating agriculture and entertainment. It may sound strange. However, to inspire rural farmers, countries in the west have made the combination possible by labelling it as agritainment. The utmost remarkability is that few well-known multinational companies dealing with farm equipment have been closely watching the agricultural markets of India and are now prepared to set up manufacturing units here in India which will definitely inspire farmers and the farming profession to grow. It is evident that agriculture has been evolving instinctively in India, thereby improving the efficiency that relied mainly on low-cost and excess labour. However, people are migrating to towns and cities from rural areas for employment and increase the level of income. In order to encourage farmers to continue farming, there is a need to introduce innovative mechanisation practices to increase the output, which will certainly be the key farm revolution.

## **VIII. RECENT DEVELOPMENTS**

It is a practice that large farmland holders hire labourers for a specific season to harvest and get the required yield. Introduction of technology and farm machinery are all permeating the farmlands. Consequently, farmers are using combined harvester substituting primeval agricultural practices. A blend of manpower and machine helps to complete the desired work at a fast pace. There is a huge opportunity for manufacturers of farm equipment to transform the old means of cultivation. As a result, manufacturers of farm equipment are closely watching the Indian market. The rural economy is booming to grow in spite of the use of technology is limited. With the growing acceptance of farm technology, growth in the agricultural sector is not far away. In contrast, many Indian manufacturers of farm equipment are competing with the overseas players who are planning to set up manufacturing units in India.

## **IX. FINANCIAL INCLUSIONS**

In the coming years, there will be a considerable increase in the population and the income levels. There will be a need for extensive farming to feed the country. This will pave way for technology adoption and various other mechanised ways of farming. Therefore, it is imperative to have an access to financial support. Farm equipment manufacturers in India are supporting farmers to buy farm equipment through various financial aid. The livelihood of farmers has to turn out to be far more comfortable with the advancement of technology & mechanisation. Such revolutionary agricultural advancement has created job opportunities chiefly in manufacturing units and other services industries.

## X. CONCLUSION

Effective execution of technology initiatives will place the rural economy towards the course of growth. We can create demand in the economy by focusing more on progressive measures that in line will provide a decisive push to the overall development of the country and transform rural India. The government of India has created a much needed forward looking structure in the best interest of the farmers in India. This will guarantee that none is left behind. Focusing on farm mechanisation can potentially rise the agricultural output and create employment in rural India. Rural economy will experience growth if government schemes and other various schemes are executed resourcefully in the best interest of the farmers. There are many more challenges, but by providing financial backing through various government schemes to the farmers in the event of crop failure due to natural calamities, crop diseases and pests will certainly encourage rural farmers to contribute more towards agriculture. However, these government schemes must be made available to all farmers regardless of the size of their land holdings including small and other marginal farmers. Such initiatives will definitely face few challenges. But, through proper ground level training, infrastructural support like better transportation, uninterrupted electricity, access to mobile services including the availability of mobile phones and internet services in the rural hinterland can make a difference in lives of rural farmers.

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## FACTORS AFFECTING SUCCESS OF ENTREPRENEURIAL VENTURES

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### ABSTRACT

*The purpose of this research is to analyse some important factors which affect the success of an entrepreneurial venture. This study has been conducted with 250 first generation entrepreneurs of Southern Rajasthan whose ventures are operational. The survey instrument is a structured questionnaire and data analysis has been performed using SPSS 20. The results of this study indicate that there is a significant change in the perception about factors which affect the success of entrepreneurial ventures. They are becoming a judicious mix of financial as well as social perspectives. Sense of social responsibility, along with growth of venture, steadily growing profit and tendency to expand the horizon, can also be included as factors which impact the success of entrepreneurial ventures. However, the researcher must accept these challenges for the welfare of the society; therefore, exploration of entrepreneurial success factors in a developing economy becomes very important and worthwhile. The success should bear some social responsibility too; therefore growth, profit and expansion of the empire must and should go hand in hand with societal development.*

**KEYWORDS:** Entrepreneurship, Entrepreneurial Venture, Factors, Success. Southern Rajasthan,

### 1. INTRODUCTION

Economic growth, productivity, innovation and resources employment associated with entrepreneurship have continued to be attached with its success. International agencies, governments, research outfits and Non-Governmental Organizations also advocate the same. But the multifaceted concept of the entrepreneurship domain ensures difficulty in establishing universally acceptable and realistic entrepreneurship success factors. Personal wealth creation however remains the commonest index of measuring entrepreneurial success. Others are tangible elements such as venture's growth and sustainability, wealth creation, profitability and turnover. Certainly, these factors are easily identifiable in developed economies where data are available, reliable and retrievable and the society is affluent; but with the societal conditions in developing and underdeveloped countries, only financial perspectives are not enough. The success should bear some social responsibility too; therefore growth, profit and expansion of the empire must and should go hand in hand with societal development.

As it is a well-established fact that success has a multidimensional nature and, therefore, it becomes essential to include the different dimensions and factors of performance in the empirical research undertaken in the field. Presumably, when research is associated with developing economies, assessment of these factors becomes a major issue and a hard nut to crack. Small businesses are fond of poor records-keeping with rigorous and dark consequences. Information to outsiders is incessantly restricted and routinely considered very harmful especially when financial issues are concerned. This is further compounded by the fact that a large percentage of the businessmen prefer to operate in the underground economy. However, the researcher must accept these challenges for the welfare of the society; therefore, exploration of entrepreneurial success factors in a developing economy becomes very important and worthwhile. This will encourage greater economic inclusion, give more humane face to business and generate more information for planning purposes.

Wider Factors proposed in this study for the measurement of the success of the entrepreneurial ventures are enlisted below:

- ❖ Entrepreneurial attributes
- ❖ Participation in Entrepreneurship Development Programmes
- ❖ Indicators of Success

## **2. REVIEW OF LITERATURE**

Establishing and running entrepreneurial ventures successfully is becoming a very relevant instrument to promote economic growth and development in different regional and national economies. However, experts have various views on the determinants and factors of success of entrepreneurial ventures.

Baum and Locke (2004) examined economic factors affecting entrepreneurship at two levels of structural and personal positions. In their study, structural position implies barriers and opportunities, and personal position depicts potentials and limitations. Structural positions include goods and services, access to credit and loans, competitive market and tax rates. Personal positions cover skilled and trained staffs, human capital and income level.

Taking the Timmons model (1994) - which can be regarded as the standard and Baum and Locke (2004) - as a basic, one can summarize the critical factors in three main groups:

- The people (the founders, including the management team as well)

- The idea (as developed and refined concept in order to exploit market opportunities)
- The resources (which are important for the setting up of the business and making it grow)

Of the various dimensions of the industrial economic environment, state regulation and lack of training and guidance facilities pose the major problems to the debutante entrepreneurs, while the general economic conditions of the society and the inadequacy of infrastructural facilities are not so significant.

### **3. LOCATION OF THE STUDY**

The proposed study covers the seven districts of Southern Rajasthan, viz.

1. Banswara 2. Chittorgarh 3. Dungarpur 4. Pratapgarh 5. Rajsamand 6. Sirohi 7. Udaipur

All these districts are very rich in terms of natural resources. This wealth of nature is waiting to be utilized by entrepreneurial ventures. Business associated with minerals, cottage industry and tourism have every reason to be prosperous and multifaceted. RIICO, RFC and DICs have made available plethora of opportunities to entrepreneurs to establish and run ventures.

### **4. STATEMENT OF THE PROBLEM**

All these districts of the Southern Rajasthan have specialised industrial areas where entrepreneurs are invited to establish ventures. The present paper makes an effort to explore and analyse some of the factors which affect success of these first generation entrepreneurial ventures. In a developing country like India, these factors have financial as well as social perspectives.

### **5. OBJECTIVES OF THE STUDY**

- ❖ To understand the various factors affecting the success of entrepreneurial ventures.
- ❖ To study the various perspectives of these factors affecting the success of entrepreneurial ventures.
- ❖ To offer suggestions based on findings of the study.

### **6. SCOPE OF THE STUDY**

The present study is confined to entrepreneurial ventures established by the first generation entrepreneurs in Southern Rajasthan. The study is aimed to analyse some factors affecting success of entrepreneurial ventures but the study has a tremendous scope for further extension.

### **7. SAMPLE SIZE**

The total sample size used for the study is 250 respondents (first generation entrepreneurs) belonging to Southern Rajasthan. All the respondents are first generation entrepreneurs having attended an EDP and with their entrepreneurial ventures operational.

### **8. RESEARCH METHODOLOGY**

The Researcher has adopted convenience sampling method for the study. Primary data and secondary data are used to collect facts and figures. Primary data is collected through questionnaire meant for the entrepreneurs. Secondary data was collected through journals, books, websites, newspapers, internet and various possible sources. The complete data was checked, classified, and tabulated. SPSS 20 has been used to analyse the data. Cronbach Alpha is used to check the consistency of the data and z-test has been used to analyse the data.

$$z = \frac{x - \mu}{\sigma}$$



$\bar{x}$  (the sample mean)

$\mu$  (the population mean)

$\sigma$  (the population standard deviation)

## **9. HYPOTHESIS**

H<sub>01</sub>: There is no relation between success of a venture and hard work and dedication.

H<sub>a1</sub>: There is significant relationship between success of a venture and hard work and dedication.

H<sub>02</sub>: There is no relation between success of a venture and innovations.

H<sub>a2</sub>: There is significant relationship between success of a venture and innovations.

H<sub>03</sub>: There is no relationship between success of venture and knowledge and skills.

H<sub>a3</sub>: There is significant relationship between success of venture and knowledge and skills.

H<sub>04</sub>: There is no relationship between success of venture and use of new technology.

H<sub>a4</sub>: There is significant relationship between success of venture and use of new technology.

H<sub>05</sub>: There is no relationship between success of venture and participation in EDPs.

H<sub>a5</sub>: There is significant relationship between success of venture and participation in EDPs.

## **10. DATA ANALYSIS**

- ❖ The demographic data depicts that out of total respondents, 77% (196/250) respondents are males and 23% (54/250) respondents are females.
- ❖ 100% of the respondents attended entrepreneurship development programs (EDPs) conducted by various organisations in Southern Rajasthan.
- ❖ One-third (33%) of the sampled entrepreneurs fall into the group of 20 to 30 years of age, while two-thirds (67%) of the entrepreneurs are in the age group of 30 to 40 years.
- ❖ Out of 250 respondents, 169 (67%) are graduates, 34 (14%) are senior secondary, 29 (12%) are below Senior Secondary, 10 (4%) are post graduates and 8 (3%) hold professional degree. Surprisingly and happily enough, none of the respondents is illiterate. Majority of the entrepreneurs are graduates and have certain level of understanding of success formulas about a successful entrepreneurial venture after attending an EDP.
- ❖ Out of 250 respondents, families of 165 (66%) are involved in various kinds of business based activities, 47 (19%) are from families whose earning depends upon jobs in private firms (both organised and unorganised sectors). Remaining 38 (15%) belong to families where breadwinner is an employee of the central or state government. None of the sampled respondents belongs to a family with professional or consultancy background. Family background of majority of the entrepreneurs has definitely helped them to establish a successful entrepreneurial venture.
- ❖ The overall Cronbach Alpha is 0.906 which shows the data is highly reliable and consistent.

**TABLE 1.1: MEASUREMENT OF CENTRAL TENDENCIES: ENTREPRENEURIAL ATTRIBUTES**

S.No.	Statement	Mean	Std. Dev.	Var.	Rank
a.	My knowledge and skills help me to develop new ideas for entrepreneurship	4.1200	0.48429	0.235	5
b.	I am regularly exploring new opportunities as they are keys to entrepreneurial success.	4.1240	0.52701	0.278	4
c.	I am ready to undertake new initiatives in my business.	3.9200	.68957	0.476	11
d.	I like to try new innovations.	3.9640	0.69616	0.485	10
e.	I have the capability and enough resources to face any challenges.	3.6520	0.89336	0.798	19
f.	I always prepare and implement the business plans.	3.6560	1.00284	1.006	18
g.	I manage my time judiciously to ensure completion of all the necessary business activities.	3.760	0.90309	0.816	16
h.	I am prepared to take calculated risks.	3.8320	0.88482	0.783	14
i.	I can tolerate all the uncertainties in my business.	3.3640	1.13342	1.282	20
j.	I believe passion is the key quality of a successful entrepreneur.	3.7160	0.95866	0.919	17
k.	I believe hard work and dedication is necessary for entrepreneurial success.	4.1400	0.58116	0.338	3
l.	I believe team work is necessary	4.1720	3.29025	10.826	1

	for entrepreneurial success.				
m.	I believe relationship management is necessary for running business smoothly.	4.1600	0.80060	0.641	2
n.	I believe open communication is important for entrepreneurial success.	4.0840	0.81462	0.664	6
o.	I believe in producing and supplying quality products.	3.9840	0.73887	0.546	9
p.	I continuously strive to increase my productivity and market share.	3.8960	0.66856	0.447	12
q.	My education has helped me in my business success.	4.0440	0.70145	0.492	8
r.	My leadership qualities help in ensuring entrepreneurial success.	3.8560	0.96696	0.935	13
s.	My Management skills ensure smooth working and increased profitability.	3.7960	0.96650	0.934	15
t.	I feel new technology is necessary for successful entrepreneurship.	4.0600	0.86542	0.747	7

**TABLE 1.2: CENTRAL TENDENCIES OF PARTICIPATION IN EDPS**

Statement/Question	Mean	Std.Dev.	Var.	Rank
a. Did you understand the goals of EDP?	3.6185	0.73713	0.543	5
b. Was content of EDP suitable/ relevant to you?	3.4760	0.91913	0.845	10
c. Facilitation skills of the trainers in EDP	3.5720	0.98421	0.969	7
d. The training material was	3.5720	0.96777	0.937	8

suitable, relevant and precise				
e. Did you feel motivated after attending EDP?	3.8000	0.75517	0.570	1
f. Did you feel necessity for development of business plan after attending EDP?	3.6120	0.97635	0.953	6
g. Has business record keeping improved after attending EDP?	3.5400	0.98197	0.964	9
h. Have you been able to better manage your business after attending EDP?	3.6800	0.86056	0.741	2
i. Have you been able to access line of credit through money lenders, financial institutions or commercial banks after attending EDP?	3.6640	0.83058	0.690	3
j. Rate the overall learning & training in EDP	3.6560	0.76157	0.580	4

**TABLE 1.3 CENTRAL TENDENCIES OF THE SUCCESS INDICATORS**

	<b>Attributes</b>	<b>Mean</b>	<b>Std. Dev.</b>	<b>Var.</b>	<b>Rank</b>
a.	My business has been consistently growing.	3.7160	0.95866	0.919	2
b.	My profits are steadily increasing.	3.5280	1.03027	1.061	4
c.	I am looking forward for an expansion in coming years.	3.6880	0.99731	0.995	3
d.	I strongly believe that my business is having a significant contribution to society.	3.8920	0.78152	0.611	1

**11. HYPOTHESES TESTING**Null hypothesis:  $H_0: \mu = 3$

**Alternative hypothesis:**  $H_a: \mu > 3$

At significance level  $p=.05$

$H_{01}$ : there is no relation between success of a venture and the hard work and dedication.

$H_{a1}$ : there is a significant relationship between success of a venture and the hard work and dedication.

Mean	Std.dev
4.1400	0.58116

$$Z=(4.1400-3)/0.58116=1.96$$

$p(Z < 1.96) + p(Z > 1.96) = 1$ . Therefore,  $p(Z > 1.96) = 1 - p(Z < 1.96)$  which equals  $1 - 0.9750$  which equals 0.0250

$P=.0250 < .05$ . Null hypothesis rejected, there is a significant relationship between success of a venture and the hard work and dedication.

$H_{02}$ : there is no relation between success of a venture and innovations.

$H_{a2}$ : there is a significant relationship between success of a venture and innovations.

3.9640	0.49616
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$$Z=(3.9640-3)/0.49616=1.97$$

Therefore  $p(Z < 1.97) = 0.9756$

Hence  $p(Z > 1.97) = 1 - p(Z < 1.97) = 1 - 0.9756 = .0244$

$P=.0244 < .05$  hence null hypothesis is rejected; there is a significant relationship between success of a venture and innovations.

$H_{03}$ : there is no relationship between success of venture and knowledge and skills.

$H_{a3}$ : there is significant relationship between success of venture and knowledge and skills.

4.1200	0.48429
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$$Z=(4.1200-3)/0.48429=2.31$$

Therefore  $p(Z < 2.31) = 0.9896$

Hence  $p(Z > 2.31) = 1 - p(Z < 2.31) = 1 - 0.9896 = 0.0104$

$P=.0104 < .05$ , hence null hypothesis rejected, there is significant relationship between success of venture and knowledge and skills.

$H_{04}$ : there is no relationship between success of venture and exploring new opportunities.

$H_{a4}$ : there is significant relationship between success of venture and exploring new opportunities.

4.1240	0.52701
--------	---------

$$Z = (4.1240 - 3) / 0.52701 = 2.13$$

$$p(Z < 2.13) = 0.9834.$$

Noting that the total area under any normal curve (including the standardized normal curve) is 1, it follows that  $p(Z < 2.13) + p(Z > 2.13) = 1$ . Therefore,  $p(Z > 2.13) = 1 - p(Z < 2.13)$  which equals  $1 - 0.9834$  which equals 0.0166.

$P=.0166 < .05$  hence null hypothesis rejected, there is significant relationship between success of venture and exploring new opportunities.

$H_{05}$ : there is no relationship between success of venture and participation in EDPs.

$H_{a5}$ : there is significant relationship between success of venture and participation in EDPs.

3.9560	0.56157
--------	---------

$$Z = (3.9560 - 3) / 0.56157 = 1.71$$

$$\text{Therefore } p(Z < 1.71) = 0.9564$$

$$\text{Hence } p(Z > 1.71) = 1 - p(Z < 1.71) = 1 - 0.9564 = 0.0436$$

$P=.0436 < .05$ , hence null hypothesis rejected; there is significant relationship between success of venture and participation in EDPs.

## **12. FINDINGS OF THE STUDY**

This study was undertaken with the objective of identifying and discussing some important factors that impact entrepreneurial ventures. Exploration of data shows

- (a) As the table 1.1 shows very clearly, the role of psychological and sociological factors is equally important for start-ups at par with the economic factors;
- (b) Table 1.3 indicates that sense of social responsibility, along with growth of venture, steadily growing profit and tendency to expand the horizon, can also be included as factors which impact the success of entrepreneurial ventures.



- (c) As it is clear from the table 1.2 that the EDPs enhance levels of various competencies in the participants, therefore they are essentially required to encourage entrepreneurship and ensure success of entrepreneurial ventures.

### **13. SUGGESTIONS**

- ❖ Effective and adequate entrepreneurship policies such as price stabilization policy(the price stabilisation policy means prices of input and output should be rationalised so that price fluctuation is towards positive direction) should be developed while addressing factors that hinder its growth and development.
- ❖ In terms of the difficulties encountered in entrepreneurial start-ups, it is time for the policy makers to realize that a supportive business environment is a fundamental prerequisite of entrepreneurial growth which would get a boost if only the state took steps in that direction.
- ❖ More training programmes on entrepreneurship development should be planned and organised catering to the specific requirements of entrepreneurial ventures in the region.

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## IMPACT OF AGREEMENT ON AGRICULTURE ON EXPORT PERFORMANCE OF INDIAN OILSEEDS

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### ABSTRACT

*This research examines export performance of oilseeds and its determinants in India using macroeconomic time series data from annual reports of WTO (World Trade Organisation) over the period 2005 to 2016. About 70 percent population of India lives in rural areas and their main source of income is agriculture. Agriculture accounts for 45 percent of the Gross Domestic Product (GDP) and employs 85 percent of the labour force. Export of agricultural products constitutes 86 percent of the total foreign exchange earnings. The country has taken different measures to diversify and increase the contribution of the export sector to economic growth such as; export trade duty incentive scheme, export credit guarantee scheme and foreign exchange retention scheme to those wholly engaged in supplying their products to foreign markets. Analyses of oilseeds export performance through time divulges that the country has not yet diversified commodity composition and structure of its export, in that its export earnings depend on only few agriculture products. The findings of the study reveal that the country needs to break away from its heavily depends on traditional export commodities for which it is a marginal exporter, thus a price taker. The results also show that the estimated coefficients of real output ( $R_y$ ) and nominal exchange rate ( $e$ ) are statistically significant. This discloses that real output and nominal exchange rate have positive brunt on the export performance of oilseeds in India. After over seven years of negotiations, the Uruguay Round multilateral trade negotiations were concluded on December 15, 1993 and were formally ratified in April 1994 at Marrakesh, Morocco. The WTO Agreement on Agriculture was one of the many agreements which were negotiated during the Uruguay Round. The implementation of the Agreement on Agriculture started with effect from 1.1.1995. As per the provisions of the Agreement, developed countries would complete their reduction commitments within six years, i.e., by the year 2000,*

*whereas the commitments of the developing countries would be completed within 10 years, i.e., by the year 2004. The least developed countries are not required to make any reductions.*

**KEYWORDS:** *Oilseeds, Export, WTO Agreement, GDP, AOA*

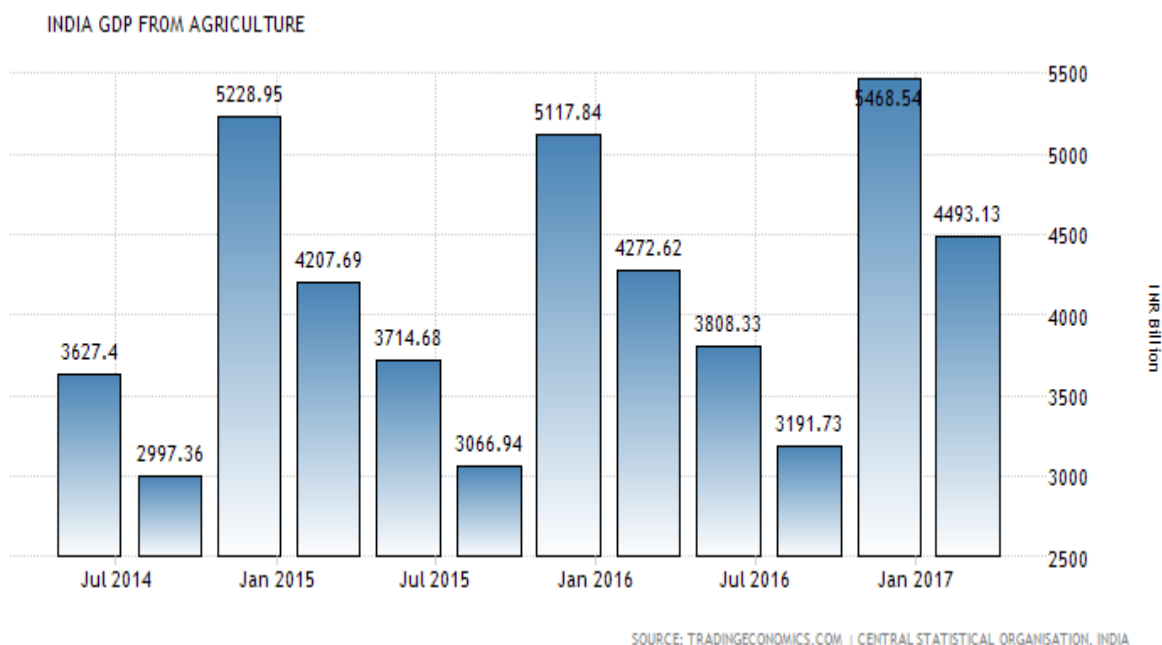
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## **INTRODUCTION**

About 70 percent of the population in India lives in rural areas and their main source of income is agriculture. Indian farming is largely characterised by peasant holders who grow food mainly for family consumption thus leaving little for commercial purposes. This inadequate volume of production is mainly due to the tardy progress in farming methods and scattered pieces of land holdings. Most of the farm land is cultivated by small scale farmers with traditional agricultural practise. However, the rural and agricultural sector is the foundation of Indian development. Due to this, the sector gets priority in government policies and in the twelve-year (2005-2017) development and transformation programme, among others, the rural and agricultural development policy encourages the expansion of large-scale farms, which would have a relative advantage to introduce modern technology and farm management to raise production. The new economic policy resulted in fast economic growth which grew at about 11 percent per annum on average over the last twelve years between 2005/06 and 2016/17. India is following agricultural led industrialisation economic policy. In the 2011/12 fiscal year the agricultural sector, service sector and industrial sector contributed 44 percent, 45 percent and 11 percent to real GDP of the country respectively. The share of the agricultural sector to the whole economy is decreasing from time to time whereas the growth in service sectors increasing at high rate while the industrial sector is increasing at a low rate. However, even though the agricultural sector has been showing a decreasing contribution to the country's GDP, it still contributes 85 percent of employment and 70 percent of raw materials for local industries.

## **INDIA GDP FROM AGRICULTURE**

GDP From Agriculture in India decreased to 4493.13 INR Billion in the first quarter of 2017 from 5468.54 INR Billion in the fourth quarter of 2016. GDP From Agriculture in India averaged 3981.16 INR Billion from 2011 until 2017, reaching an all time high of 5468.54 INR Billion in the fourth quarter of 2016 and a record low of 2690.55 INR Billion in the third quarter of 2011.



This page provides - India Gdp From Agriculture- actual values, historical data, forecast, chart, statistics, economic calendar and news. India GDP From Agriculture - actual data, historical chart and calendar of releases - was last updated on August of 2017.

Actual	Previous	Highest	Lowest	Dates	Unit	Frequency	
4493.13	5468.54	5468.54	2690.55	2011 – 2017	INR Billion	Quarterly	Constant 2011-2012 Prices, NSA

The economy of the country is mainly dependant on the agricultural sector thus the export sector is also highly dependant on agricultural productivity. Since the export sector is characterised by dependence on primary commodities, the country faces different problems. For instance, in 2005 the provisional government of socialist India noted that the basic constraints for Indian exports included: the low volume of exportable products, the limited degree of diversification of exports, frequent economic crises and artificial trade barriers by trading partners among others. oil seed is the major export earner of India. The country produces different types of oilseed varieties such as sesame seed, linseed, niger seed, three sunflower seed, soybeans, cottonseed, and rapeseed. From these sesame seed, linseed and niger seed are the major export crops.

**AGRICULTURAL EXPORT:** Agricultural export means shipping any agricultural commodity or product whether raw or processed out of the port of a country or selling of agricultural goods produced in the home country to other markets.

**OILSEEDS:** Oil Seeds refer to all class of seeds from which oil is derived. Oil Seeds that are grown and traded as commodities include: soybeans, cottonseed, rapeseed, niger seed, sesame

and sunflower seeds. After the oil seed extraction process, the residue can be used as a source of protein for animal feed, creating products such as oil-seed cake and press cake.

### **SALIENT FEATURES**

The WTO Agreement on Agriculture contains provisions in three broad areas of agriculture and trade policy: market access, domestic support and export subsidies.

### **MARKET ACCESS**

This includes tariffication, tariff reduction and access opportunities. Tariffication means that all non-tariff barriers such as quotas, variable levies, minimum import prices, discretionary licensing, state trading measures, voluntary restraint agreements etc. need to be abolished and converted into an equivalent tariff. Ordinary tariffs including those resulting from their tariffication are to be reduced by an average of 36per cent with minimum rate of reduction of 15per cent for each tariff item over a six year period. Developing countries are required to reduce tariffs by 24per cent in 10 years. Developing countries, as were maintaining Quantitative Restrictions due to balance of payment problems, were allowed to offer ceiling bindings instead of tariffication.

### **DOMESTIC SUPPORT**

For domestic support policies, subject to reduction commitments, the total support given in 1986-88, measured by the Total Aggregate Measure of Support (total AMS), should be reduced by 20per cent in developed countries (13.3per cent in developing countries). Reduction commitments refer to total levels of support and not to individual commodities. Policies which amount to domestic support both under the product specific and non-product specific categories at less than fiveper cent of the value of production for developed countries and less than 10per cent for developing countries are also excluded from any reduction commitments. Policies which have no or at most minimal trade distorting effects on production are excluded from any reduction commitments ('Green Box'-Annex two of the Agreement on Agriculture). The list of exempted green box policies includes such policies which provide services or benefits to agriculture or the rural community, public stock-holding for food security purposes, domestic food aid and certain de-coupled payments to producers, including direct payments to production limiting programme, provided certain conditions are met.

### **EXPORT SUBSIDIES**

The Agreement contains provisions regarding members' commitment to reduce Export Subsidies. Developed countries are required to reduce their export subsidy expenditure by 36 per cent and volume by 21per cent in six years, in equal installments (from 1986 –1990 levels). For developing countries, the per centage cuts are 24per cent and 14per cent respectively in equal annual installments over 10 years. The Agreement also specifies that for products not subject to export subsidy reduction commitments, no such subsidies can be granted in the future.

### **INDIA'S COMMITMENTS**

#### **MARKET ACCESS**

As India was maintaining Quantitative Restrictions due to balance of payments reasons (which is a GATT consistent measure), it did not have to undertake any commitments in regard to market access. The only commitment India has undertaken is to bind its primary agricultural products at

100per cent; processed foods at 150per cent and edible oils at 300per cent. Of course, for some agricultural products like skimmed milk powder, maize, rice, wheat, millets etc. which had been bound at zero or at low bound rates, negotiations under Article XXVIII of GATT were successfully completed in December, 1999, and the bound rates have been raised substantially.

### **DOMESTIC SUPPORT**

India does not provide any product specific support other than market price support. During the reference period (1986-88), India had market price support programme for 22 products, out of which 19 are included in our list of commitments filed under GATT. The products are - rice, wheat, bajra, jowar, maize, barley, gram, groundnut, rapeseed, toria, cotton, Soyabean (yellow), Soyabean (black), urad, moong, tur, tobacco, jute and sugarcane. The total product specific AMS was (-) Rs.24,442crores during the base period. The negative figure arises from the fact that during the base period, except for tobacco and sugarcane, international prices of all products was higher than domestic prices, and the product specific AMS is to be calculated by subtracting the domestic price from the international price and then multiplying the resultant figure by the quantity of production.

### **EXPORT SUBSIDIES**

In India, exporters of agricultural commodities do not get any direct subsidy. The only subsidies available to them are in the form of (a) exemption of export profit from income tax under section 80-HHC of the Income Tax Act and this is also not one of the listed subsidies as the entire income from Agriculture is exempt from Income Tax per se. (b) subsidies on cost of freight on export shipments of certain products like fruits, vegetables and floricultural products. We have in fact indicated in our schedule of commitments that India reserves the right to take recourse to subsidies (such as, cash compensatory support) during the implementation period.

### **MANDATED NEGOTIATIONS**

Article 20 of the Agreement on Agriculture (AoA) mandates that negotiations for continuing the reform process in agriculture will be initiated one year before the end of the implementation period. As the implementation period for developed countries culminated at the end of the year 2000, the negotiations on the Agreement on Agriculture have begun in January 2000.

These negotiations are being conducted in special sessions of the WTO Committee on Agriculture (COA) at Geneva. The following are the broad parameters for carrying out negotiations:

- a) Experience of member countries in implementation of reduction commitments till date;
- b) The effects of reduction commitments on World Trade in Agriculture;
- c) Non-trade concerns, special and differential treatment to developing country members and the objective of establishing a fair and market oriented agricultural trading system; and
- d) Identifying further commitments necessary to achieve the long-term objectives of the Agreement.

During extensive deliberations in the WTO Committee on Agriculture and in the General Council, member countries had agreed to broadly adhere to the mandate of Article 20 of the Agreement. In pursuance of the same, in the first phase of the negotiations, members have submitted 47 negotiating proposals, which were discussed in Seven Special Sessions of the CoA. With the approval of the Cabinet Committee on WTO Matters, India also submitted its



negotiating proposals to the WTO on 15th January 2001, in the areas of market access, domestic support, export competition and food security. These proposals were drawn up and drafted based on the inputs received from wide ranging consultations with various stakeholders and keeping in view India's objectives in the negotiations, which are to protect its food and livelihood security concerns and to protect all domestic policy measures taken for poverty alleviation, rural development and rural employment as also to create opportunities for expansion of agricultural exports by securing meaningful market access in developed countries. India also co-sponsored two papers, one on "Market Access" along with 11 other developing countries and another on "Export Credits for Agricultural Products" along with nine other countries/group of countries.

## **OBJECTIVES**

- 1) The primary objective of the study is to analyse the export performance of Indian oil seeds and its impact.
- 2) To find out the various silent features used by the agreement on agriculture on export performance of Indian oil seeds.
- 3) To study the India's commitments on agriculture of export market and mandated negotiations.
- 4) To evaluate the impact of oilseed exports on economic growth.

## **LITERATURE REVIEW**

To go to the depth of the problem, I started to expand various studies related to this subject "impact " and I got that the studies have done in different areas of agriculture sector.

Going through the number of studies have been undertaken to assess the impact of WTO on Indian agriculture but there is no systematic theory has been made to examine the full implications of new trade regime on Indian agriculture exports. The present study is a humble attempt to fill this gap in the literature. The main objective of the present study is to assess the implications of WTO for Indian agriculture exports. This chapter reviews the existing relevant literature and discusses the methods of analysis used in the present study. The review of the existing relevant literature on the implications of WTO for Indian agriculture has been made.

The oilseeds sector is at the different position or can say occupies a distinct position in the Indian agriculture sector. This position of oilseeds occupied after cereals, sharing 13 percent of country's gross cropped area, accounting for three percent of GTP(Gross National Product) and 10 percent of the value of the agriculture product like oilseeds etc.

Indian vegetable oil economy is world's fourth largest after US, China and Brazil. India is very diverse because of growing different types of oilseeds crops or variety of crops of which nine important crops include groundnut, rapeseed-mustard, sunflower, sesame, soybean, safflower, castor, linseed and Niger. Beside these, there are two perennial oilseed crops (coconut and palm oil) and secondary oil crops such as maize and cotton. In addition, more than 100 tree species of forest origin that have the potential to yield about one million tons of vegetable oil are grown in India.

India ranks first in the world in production of groundnut, sesamum, castor and linseed and safflower, second in rapeseed production and fourth in the production of sunflower and soybean. In India, during the last 10 years there has been a considerable increase in oilseed productivity from 1002 kg/ha in 2001-02 to 1179 kg/h in 2010-11. The production has also increased to 7.87

million tons. These crops on an average contributed 23.22per cent and 25.22per cent to the total oilseed acreage and production respectively during the last five years and 24.79per cent and 24.66per cent in the year 2011-12 Of the other oilseeds, rapeseed-mustard is of high importance and is the second most important oilseed after groundnut. It is primarily cultivated as an oilseed but also used as vegetable, spice and fodder. It has an important place in the Indian culture since time immemorial. There are two types of Brassica juncea (Indian mustard) grown in India brown sarson and yellow sarson (Mustard is called as sarson in Hindi). Yellow mustard is believed as sacred and used in various religious ceremonies. Apart from the religious importance, mustard also has its importance in Indian economy.

**Anderson and Tyre (1993)** forecasted the likely impact of complete liberalisation of oilseeds markets in industrial and developing countries by employing the general equilibrium computable model. Their estimates reflect that reforms in industrial countries alone would lead to US\$ 51 billion gain in foreign exchange in developing countries and a \$ 78.5 billion loss to developed countries. However, if reforms were undertaken in both the developing and industrial countries, the gain to developing countries shall further increase to \$ 97.5 billion where losses of industrial countries would go up to \$ 134.2billion. The beneficiaries from liberalisation measures in both the developing and industrialised countries would be the farmers (\$ 69.9 billion) in developing countries and consumers, traders, stockholder etc. (\$ 73.3 billion) in industrial countries.

#### **BHATIA (1994)**

**In 1994 Bhatia** researched a theory on seeds where he compared the domestic and international prices of agricultural commodities and than he calculated the aggregate measurement of support to study the issues related to agricultural marketing, prices and international trade under the changed economic environment and the new GATT. He finds that (i) India is at an advantageous position to export the mustard seeds, soya bean seeds, castor seeds, peanut seeds, sunflower seeds, linseeds, rapeseeds, sesame seeds, palm oil seeds and horticultural products like potato, mango and banana, while India is comparatively at a disadvantageous position in international trade of edible oils, (ii) the Indian agriculture is being taxed rather than being subsidised.

#### **HIRASHIMA (2000)**

**In 2000 Hirashima** researched a theory on agriculture where he applied the rental value and land price ratio measures for analysing the role of public investment in agriculture and land market development in the context of economic reforms and globalisation. He finds: it is necessary to shift the direction of public investment to underdeveloped regions with high potential for enhancing productive capacity and labour absorption, and reducing regional disparities.

#### **MATHUR AND KASHYAP (2000)**

**In 2000 Mathur and Kashyap** researched a theory on the behalf of way of cropping, land and labour productivity how much land and labour required for cropping and explained by giving the example of Gujarat so here in this theory hediscussed the changes in cropping pattern, land and labour productivity and input use over pre and post-green revolution agriculture in Gujarat by applying the log linear regression model and tabular analysis. They find that cropping pattern has been shifting in favour of non-traditional non-food crops. Gujarat needs investment in infrastructure and strategies for sustainable resource use to improve productivity in agriculture.

### **SINGH AND ASOKAN (2001)**

**In 2001 Singh and Asokan** researched a theory by applying agriculture tools in oilseeds sector here in this theory he studied the impact of AOA on edible oilseeds sector by applying various standard tools, namely NPC, EPC, ESC and DRC. They find that signing on AOA is unfavourable for Indian oilseeds sector and there is a need for renegotiation at WTO.

**Jha (2001)** assessed the revealed Comparative Advantage of Indian agriculture by using the Balassa index and also estimated DRC and NPC indexes to assess the competitiveness of selected crops. He finds that India has no advantage in producing coarse cereals like maize and sorghum. In wheat, rice and in commercial crops like cotton and jute the competitiveness is also at the margin and in most of horticulture items the India has lost its revealed comparative advantage but he found that India has major advantage on exporting of oilseeds like the mustard seeds, soya bean seeds, castor seeds, peanut seeds, sunflower seeds, linseeds, rapeseeds, sesame seeds, palm oil seeds in different countries.

### **PATIBANDLA (2002)**

**In 2002 Patibandha** researched a theory of high tariff rates on various important oilseeds here he got the idea how high tariffs are useful for converting or changing the developed countries into agriculture subsidies. He assessed the implications of high tariff rates on the import of oilseeds products by using the geometrical analysis. He finds that high tariffs can be used to convert the developed countries agricultural subsidies into tariff revenue of the Indian government without disturbing the domestic consumer surplus.

### **WTO (2002)**

Government of India in her proposal submitted to the WTO, has also calculated the Aggregate Measurement of Support for Indian agriculture by following the AOA methodology. Its main findings are: (i) during the base period, i.e., 1986-89 product specific AMS was -21.60 percent of value of total agricultural output and non-product specific support was 4.05 percent of value of total agricultural output. During 1995-96 these had become -29.84 per cent and 6.56 percent respectively, (ii) the total AMS was negative, i.e., -17.56 percent in base period and -24.02 per cent of value of agricultural output during 1995-96, (iii) the products specific support was positive for two crops, namely tobacco and sugar.

### **KISHOR (2004)**

**In 2004 Kishore** examined a theory on agriculture there he examined the trends on India's agricultural exports by calculating the annual average growth rate. He finds that the contribution of India's agricultural export to the world agricultural export is increased in the WTO period.

### **AMIT ARADHEY (2016)**

**Amit Aradhey** assumed the normal 2016 southwest monsoon. India's total oilseed production in Marketing Year MY 2016/2017 is forecast to reach 35.4 million metric tons (MMT) a ten per cent increase over last year in oilseed production. It means in 2016/2017 oilseeds forecasting reached to 35.4MMT according to research this growth was ten percent increased in comparison over the previous years. In last two years the oilseeds crops were destroyed so farmers will likely reclaim planted area lost due to abnormal weather conditions and yield will rebounds as a result. Consequently, oilmeal and vegetable oil production will advance to more conventional levels (based on a five-year average) of 15.4 MMT and 6.8 MMT, respectively.

Indian oilmeal exports will double from 1.3 MMT in MY 2015/16 to 2.6 MMT in MY 2016/17, Indian oilmeal exports will be checked by rising domestic consumption and with the competition from international oilmeal suppliers. Also during last two years, the Indian oilseed industry operated at very low capacity with minimum profits because there is availability lack of consistent oilseed supply and high production costs (which are not competitive with cheaper imports), and weak oil meal sales so this made oilmeal sales weak in comparison of other previous years.

Edible oil from oilseeds imports in MY 2016/17 will rise from 15MMT to 15.5MMT. Tightening palm oil supplies will be limited import to 9.8MMT while soft oil rising to fill the gap. During the last four years palm oil imports falls by 18 percent and now account for 62 percent of India's edible oil imports. India edible oil consumption is currently estimated at 17.18kg which represents that there is an increase in consumption of oilseeds for making edible oil. Indian vegetable oil consumption remains well under the world average of 24.86kg.

#### COMMODITIES:

Oilseed, Copra  
Oilseed, Cottonseed  
Oilseed, Peanut  
Oilseed, Rapeseed  
Oilseed, Soybean  
Oilseed, Sunflower seed

#### PRODUCTION:

**TABLE 1.INDIA: TOTAL OILSEED PRODUCTION PSD**

OILSEEDS ('000 metric tons (MT))	MY 2014/15	MY 2015/16	MY 2016/17
	Revised	Estimate	Forecast
Beginning Stocks	2,056	1,981	1,386
Production	33,615	32,140	35,440
MY Imports	12	10	15
Total Supply	35,683	34,131	36,841
MY Exports	884	685	760
Crush	24,778	24,330	26,290
Food Use Dom. Cons.	2,510	2,380	2,500
Feed Waste Dom. Cons.	5,530	5,350	5,370
Total Dom. Cons.	32,818	32,060	34,160
Ending Stocks	1,981	1,386	1,921
Total Distribution	35,683	34,131	36,841

Assuming a normal 2016 southwest monsoon, oilseed production in MY 2016/17 is forecast to reach 35.4 MMT, a ten per cent increase over last year (Table 1). Indian farmers are likely to return some acreage which was lost during the last two years due to dry weather to oilseed production. Because of destroying crops last two years to full fill this gap farmers increase land

planting area that will essentially return oilseed acres and production levels to more conventional levels (five-year average). Prevailing strong market prices (Table 2) for soybeans, peanuts, rapeseed, and mustard should also support higher planting and production. Deficit precipitation during the last two monsoon seasons resulted in lower than anticipated oilseed production (refer governments second advance estimate for crop year 2015/16 (July-June). Note: The forecast covers soybeans, rapeseed and mustard, peanut, sunflower seed, cottonseed and copra.

## SECOND ADVANCE ESTIMATES OF PRODUCTION OF OIL SEEDS AND OTHER COMMERCIAL CROPS FOR 2015-2016

Lakh Tonnes

Crop	Season	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15		2015-16	
													2nd Advance Estimates	2014-15 (Final)	Targets	2nd Advance Estimates
Groundnut	Kharif	68.60	52.62	62.98	32.94	73.62	56.17	38.52	66.43	51.27	31.87	80.58	56.45	59.30	62.53	57.29
	Rabi	12.67	15.12	16.95	15.69	18.20	15.51	15.76	16.22	18.37	15.08	16.56	18.22	14.71	18.99	14.52
	Total	81.27	67.74	79.93	48.64	91.83	71.68	54.28	82.65	69.64	46.95	97.14	74.68	74.02	81.52	71.81
Castorseed	Kharif	7.97	7.93	9.91	7.62	10.54	11.71	10.09	13.50	22.95	19.64	17.27	19.11	18.70	20.34	17.27
Sesamum	Kharif	7.82	6.74	6.41	6.18	7.57	6.40	5.88	8.93	8.10	6.85	7.15	7.01	8.28	7.61	8.32
Nigerseed	Kharif	1.09	1.12	1.08	1.21	1.10	1.17	1.00	1.08	0.98	1.02	0.98	0.99	0.76	1.19	0.79
Rapeseed & Mustard	Rabi	62.91	75.93	81.31	74.38	58.34	72.01	66.08	81.79	66.04	80.29	78.77	73.63	62.82	81.09	68.35
Linseed	Rabi	1.97	1.70	1.73	1.68	1.63	1.69	1.54	1.47	1.52	1.49	1.41	1.49	1.55	1.90	1.38
Safflower	Rabi	1.35	1.74	2.29	2.40	2.25	1.89	1.79	1.50	1.45	1.09	1.13	0.78	0.90	1.83	0.78
Sunflower	Kharif	3.06	4.31	4.56	3.66	4.63	3.57	2.14	1.92	1.47	1.87	1.54	1.01	1.11	1.91	0.67
	Rabi	6.24	7.56	9.83	8.62	10.00	8.01	6.36	4.59	3.69	3.57	3.50	3.22	3.23	6.18	2.68
	Total	9.30	11.87	14.39	12.28	14.63	11.58	8.51	6.51	5.17	5.44	5.04	4.22	4.34	8.09	3.35
Soyabean	Kharif	78.18	68.76	82.74	88.51	109.68	99.05	99.64	127.36	122.14	146.66	118.61	116.41	103.74	126.43	91.34
Total Nine Oilseeds	Kharif	166.72	141.49	167.67	140.12	207.13	178.08	157.28	219.22	206.91	207.91	226.12	200.98	191.89	220.01	175.68
	Rabi	85.14	102.04	112.11	102.77	90.42	99.11	91.53	105.57	91.08	101.52	101.37	97.34	83.21	109.99	87.70
	Total	251.86	243.54	279.78	242.89	297.55	277.19	248.82	324.79	297.99	309.43	327.49	298.32	275.11	330.00	263.39
Cotton #	Total	137.29	164.29	184.99	226.32	258.84	222.76	240.22	330.00	352.00	342.20	359.02	351.52	348.05	351.50	306.92
Jute # #	Total	102.52	93.99	99.70	103.17	102.20	96.34	112.30	100.09	107.36	103.40	110.83	109.83	106.18	110.00	98.92
Mesta # #	Total	9.21	8.73	8.70	9.56	9.90	7.31	5.87	6.11	6.63	5.90	6.07	4.86	5.08	7.00	5.10
Jute & Mesta # #	Total	111.73	102.72	108.40	112.73	112.11	103.65	118.17	106.20	113.99	109.30	116.90	114.68	111.26	117.00	104.02
Sugarcane	Total	2338.62	2370.88	2811.72	3555.20	3481.88	2850.29	2923.02	3423.82	3610.37	3412.00	3521.42	3549.52	3623.33	3550.00	3463.85

# Lakh bales of 170 kgs. each

# # Lakh bales of 180 kgs. each



**Table 2. India: Open Market Prices versus MSP**

Commodity	MSP <sup>#</sup> (INR/100 kg)			Market Price* in 2015/16
	2015-16	2014-15	2013-14	
Soybean	2,600 (black and yellow)	2,500 (black) 2,560 (yellow)	2,500 (black)	3,100–3,500 [13%]
Rapeseed/mustard	3,350	3,100	3,050	3,700-4,400 [21%]
Peanut (in shell)	4,300	4,000	4,000	4,300-5,100 [9%]
Sunflower seed	3,800	3,750	3,700	3,300-3,700 [11%]

\*Average wholesale market price (INR/quintal) across major centers during 2015/16

#: [Minimum Support Price](#)

Figure in square brackets indicate appreciation/depreciation in prevailing market prices in relation to corresponding period last year.

Source: Directorate of Economics and Statistics and Directorate of Agricultural Marketing, GOI.

### **NATIONAL MISSION ON OILSEEDS AND OIL PALM (NMOOP)**

India is one of the major oilseeds grower and importer of edible oils. India's vegetable oil economy is world's fourth largest after USA, China & Brazil. The oilseed accounts for 13per cent of the Gross Cropped Area, threeper cent of the Gross National Product and 10per cent value of all agricultural commodities. This sector has recorded annual growth rate of area, production and yield @ 2.44per cent, 5.47per cent and 2.96per cent respectively during last decade (1999-2009).

The diverse agro-ecological conditions in the country are favourable for growing nine annual oilseed crops, which include seven edible oilseeds (groundnut, rapeseed & mustard, soybean, sunflower, sesame, safflower and niger) and two non-edible oilseeds (castor and linseed). Oilseeds cultivation is undertaken across the country in about 27 million hectares mainly on marginal lands, of which 72per cent is confined to rainfed farming.

During the last few years, the domestic consumption of edible oils has increased substantially and has touched the level of 18.90 million tonnes in 2011-12 and is likely to increase further. With per capita consumption of vegetable oils at the rate of 16 kg/year/person for a projected population of 1276 million, the total vegetable oils demand is likely to touch 20.4 million tonnes by 2017.

A substantial portion of our requirement of edible oil is met through import of palm oil from Indonesia and Malaysia.

The National Mission on Oilseeds and Palm's (NMOOP) latest action plan for Indian fiscal year (IFY) 2016/17 (April-March) proposes to allocate a sum of INR nine billion as a means to boost oilseed production. For IFY2015/16, the Ministry of Agriculture proposed INR 5.3 billion which covered all three missions (MM-I, MM-II and MM-III, see below). The target proposed for new area to be brought under MM-II and MM-III was 30,000 hectares and 3,236 hectares, respectively. The NMOOP announced in its Twelfth Five-Year Plan (IFY 2012/13 to 2016/17) its intent to increase vegetable oil production by 35 per cent over the previous Five-Year Plan's average (of 7.06 MMT) to 9.51 MMT. NMOOP intends that more edible oils be sourced from oilseeds, oil palm, and tree borne oilseeds (TBOs). NMOOP is implemented from Indian fiscal 2014/15 through three Mini Missions with specific target as detailed below:



Mini Mission (MM)	Target of XII <sup>th</sup> Plan
MM I (for Oilseeds)	Achieve production of 35.51 MMT, with average yields of 1.328 MT/hectare. Current rates are 28.93 MMT and 1.081 MT/hectare during the Eleventh Plan period respectively.
MM II (for Oil Palm)	Bring additional 125,000 hectares area under oil palm cultivation, including utilization of wastelands. Increase yields of fresh fruit bunches (FFB) from 4,927 kg per hectares to 15,000 kg per hectares.
MM III (for TBO)	Enhance seed collection of TBOs from 0.9 MMT to 1.4 MMT and to augment elite planting materials for area expansion under waste land.

Source: [www.nmoop.gov.in](http://www.nmoop.gov.in)

Additionally, with an aim to boost agricultural growth, the Government of India (GOI) introduced the Rashtriya Krishi Vikas Yojana (RKVY) to subsidise states to bridge gaps in their State Plans above their baseline expenditures. The Union budget for IFY 2016/17 provisionally allocated INR 54 billion for RKVY. Last fiscal year, the GOI allocated INR 39 billion for the same. As agriculture is a state subject, the GOI programme is also supplemented by state governments' efforts to enhance oilseed production and productivity.

## CONSUMPTION

Food use of oilseeds in MY 2016/17 will increase by five per cent to 2.5 MMT, driven by steady demand for value-added food products made from oilseeds, particularly nuggets, snacks, curries, and sauces made from soy, rapeseed, mustard, sesamum, peanuts, and other oilseeds. Additionally, oilseed feedwaste consumption is expected to remain marginally above last year's level of 5.3 MMT, driven by cottonseed and soybean waste, which are forecast at 3.3 and 1.3 MMT, respectively. "Waste" broadly also includes seeds retained for sowing/re-sowing operations, feed and industrial use.

## THE METHOD

The study was persistence on secondary data sources. When a close look was made at the time-series estimates of India's major macroeconomic variables, it shows that different sources report different values for the same variables. In order to avert this problem and ensure the consistency as well as comparatively of results annually published time-series data were extracted from the published annual reports of the NBI (National Bank of Ethiopia). Annual data were favoured to the purpose of precision for most of the variables. Long term data are not available for the variable considered in the study in the case of India. The ideal national account data available to undertake time series based studies is from 2003 onwards which still lack accuracy.

## DATA COVERAGE

The study covers 13 years, from 2003 to 2016. Review of the different publications of the NBE (Annual Reports and Quarterly Bulletins) reveals that data are available on the export earnings, price (unit values), and quantities of major export commodities since 2003. As the latest available data on the external trade of the country are 2016, the last year of study period.

## DEFINITIONS OF EXPORT PERFORMANCE

Export performance of a firm reflects a firm-specific behaviour in leveraging its resources and capabilities in an international context at a given point of time. Firm export performance is regarded as one of the key indicators of the success of a firm's export operations, and as such, it has been an extensively studied phenomenon. Numerous studies have been conducted pertaining to provide better understanding of the factors (firm- or environment-specific) and behaviours (e.g., export strategy) that make exporting a successful venture.

The current state of the export performance literature could be summarised as (i) methodologically fragmented in that there is a variety of analytical and methodological approaches, (ii) conceptually diverse, a large number of determinants have been identified as having direct or indirect influence on the firm's export performance, and a large number of indicators have been used to conceptualise and operationalise the export performance measures, and (iii) inconclusive, the studies have produced inconsistent results of the impact of different determinants on export performance.

Two main constructs have been of particular interest for academic researchers: export performance determinants and export performance measures.

## MODEL SPECIFICATION

The study signifies export performance of oilseeds in India as a function of domestic price, world price, real output and nominal exchange rate. The analysis is expressed with the adopted Goldstein and Khan (2003) imperfect substitution model expressed as follows:

(1)

Where,  $OlsXP$  refers oilseeds export performance;  $pd$ , domestic price;  $pw$ , world price;  $Ry$ , real out put and  $e$ , nominal exchange rate. At estimation stage taking logs of the variables in equation (1) and differentiating with respect to time gives the trend of exports as:

$$\log OlsXP_t = \beta_0 + \beta_1 \log p_t^d + \beta_2 \log p_t^w + \beta_3 \log Ry_t + \beta_4 \log e_t + \varepsilon_t \quad (2)$$

where,  $\beta$ 's are unknown parameters to be estimated,  $t$  is time in years (2003-2016) and  $\varepsilon$  is random terms that are independantly and identically distributed with mean zero and variance2 ( $\delta^2$ ). To estimate equation (2) the time-series approach was applied. The empirical results were tested using Eviews three and SPSS 15.

## RESULTS AND DISCUSSION

The classical linear regression model (CLRM) and ECM (error correction model) are used to estimate the data. Prior to running the estimation, model diagnostic tests and corrections are made. These include heteroscedasticity, autocorrelation, multi collinearity and non stationary in the data. In order to detect heteroscedasticity, a plot of OLS residuals against the dependant variable ( $\log OlsXP$ ) is made. Although the model passes ANOVA test, plot of OLS residuals against time and formal test to detect autocorrelation using partial autocorrelation function (PACF) are done (Annex Figure 1-4). The estimation begins with the testing of variables for unit roots to determine whether they can be considered as a stationary or non-stationary process. Table 1 presents the Augmented Dickey Fuller (ADF) tests of variables. The tests showed that all

the variables were non-stationary at level. The variables were stationary at second difference. Critical values for tests were found to be -2.63 and -2.75 at five per cent and 10 per cent respectively. Annex Table 1(a-e) gives details of unit root test outputs of variables.

To examine whether the integrated variables are cointegrated, it was modelled using variables to achieve stationarity which leads to loss of long-run information. The concept of cointegration implies that if there is a long-run relationship between two or more non-stationary variables, deviations from this long-run path are stationary. Johansen's cointegration multivariate procedure is used to establish whether the variables are cointegrated in the long run. As result, the likelihood ratio indicates one co-integrating equations at five per cent significance level. In other words, it accepts alternative hypothesis of having one co-integrating vector. Since the test statistic (80.60) is greater than the 95 per cent critical value (62.75) of the likelihood ratio test, it is possible to reject the null of more than one co-integrating vector (Annex Table 2). The maximum Eigen value test starts with the null hypothesis of at most  $r$  co-integrating vector against the alternative of  $r+1$ . The result for maximum Eigen value test confirms the rejection of the null hypothesis; i.e., no co-integrated vectors. Therefore, both maximum Eigen value and likelihood ratio indicate that there is one co-integrating equations at five per cent significance levels (Table 2).

**TABLE 1. ADF UNIT**

<b>Variables</b>	<b>ADF test statistics</b>	<b>Order Of integration</b>	<b>Critical values at 5per cent</b>	<b>Critical values at 10per cent</b>
log ptd	-8.725136	I(2)	2.63	2.75
log ptw	-8.231489	I(2)	2.63	2.75
log Ryt	-6.954361	I(2)	2.63	2.75
log et	-6.173653	I(2)	2.63	2.75

**TABLE 2.CO-INTEGRATION TESTS FOR LOGRXT, LOGPDT, LOGPWT, LOGRYT, AND LOGET**

<b>Hypothesised No. of (CE)</b>	<b>Eigen value</b>	<b>Likelihood ratio</b>	<b>5per cent critical Value</b>	<b>1per cent critical value</b>
$r=0$	0.80	80.60	62.75	78.24
$r \leq 1$	0.63	69.40	55.23	67.36
$r \leq 2$	0.56	52.75	40.33	43.76
$r \leq 3$	0.30	19.15	22.67	24.65
$r \leq 4$	0.15	2.76	4.67	8.56

After identifying the co-integrating equation, unit root test carried for the equation indicates that the equation is integrated of order AR I (2). Furthermore, unit root test with intercept shows that the equations pass's ADF test (Annex Table 3). Then equation entered into the final ECM estimation model (Annex Table 4). The equation is:

$$ECT = \log pdt - 0.997538 * \log pwt - 0.000323 * \log ryt - 1.003508 * \log et + 0.004729$$

Estimation is done for the equation using ECM. The results indicate that  $\log Ry_t$  and  $\log e_t$  are significant and positive while others were insignificant. The significance of real output and nominal exchange rate highlight that these variables as the imperative factors of oilseeds export performance. Thus, 0.2678 and 2.004 of  $\log Ry_t$  and  $\log e_t$  respectively indicate the short run impact of real output and nominal exchange rate which implies that in the short run real output and nominal exchange rate cause export growth of oilseeds. Although, other variables are insignificant that can't explain explicitly the short run impact on export performance. The long runs estimates suggest that  $\log pwt$ ,  $\log ryt$  and  $\log et$  are positively related to  $\log OlsXP_t$ , while  $\log pdt$  negatively. The insignificance of error correction term (ECT) shows that this variable is exogenous in the given model. Since all the variables are in their logarithmic form, it is possible to attach a suppleness meaning to the coefficients. Consequently, a percentage change in  $\log p_t^w$ ,  $\log Ry_t$  and  $\log e_t$  are associated with 0.7811, 0.2678 and 2.004 in the same direction with  $\log OlsXP_t$ , while  $\log p_t^d$  is associated with 0.0051 in different direction with. The result of R<sup>2</sup> is 0.76 (76per cent) which reveals that 76per cent of Indian oilseeds export performance is caused by real output and nominal exchange rate, while 44per cent is by other variables which were not included in the model. Furthermore, F-statistic is significant which implies that the model:

$$\log OlsXP_t = \beta_0 + \beta_1 \log p_t^d + \beta_2 \log p_t^w + \beta_3 \log Ry_t + \beta_4 \log e_t + \varepsilon_t$$

TABLE 3. ESTIMATIONS RESULTS USING ECM

Variables	Coefficient	t-statistic	Sign.
Constant	-0.0034(0.4)	-0.135372	0.65
Logpdt	-0.3154(0.54)	-0.642014	0.35
Logptw	0.8034(0.43)	2.044556	0.25
logRyt	0.3465(0.14)**	3.432563	0.5
Loget	3.003(0.45)*	2.456534	0.02
ECT	1.4536(4.64)	0.633324	0.32

**R<sup>2</sup> = 0.43; F=6.34 (0.00)\*\***

**\*\*(\*\*)showx significance at 1per cent(5per cent) significance level and the number in the brackets refers standard error.**

The constant ( $\beta_0 = 4.041$ ) states that there are others variables that were not comprised in the model to explain export performance. The estimators of  $\log p_t^d$  ( $\beta_1 = -0.803$ ),  $\log p_t^w$  ( $\beta_2 = 1.205$ ),  $\log Ry_t$  ( $\beta_3 = 0.350$ ) and  $\log e_t$  ( $\beta_4 = 1.899$ ) signify that  $\log p_t^w$ ,  $\log Ry_t$  and  $\log e_t$  positively and significantly explain oilseeds export performance of Indian.

## CONCLUSION

This paper has evaluated the magnitude of trends of oilseeds export performance in India over the period 2003 to 2016.

In 2003 the oilseeds production was less and export duty was high in comparison to 2017. On the behalf of these following testes of data from 2003 from 2017 we found that Indian oilseeds exports are increasing and the production has increased in compare of 2003 and day by day Indian oilseeds production increasing and this is good for a developing country. Here in this research we filled the missing gaps of previous theories. This theory also describe the performance of exports of oilseeds. This research analyse the export subsidies, domestic supports Indian GDP report from agriculture export and market access of oilseeds. This study investigates empirically the trends of export performance by analysing prices (domestic and world), real output and nominal exchange rate. The evidence from this study suggests that real output and nominal exchange rate significantly influence oilseeds export performance. It was also revealed that during the reform period oilseeds export has shown improvement. It was inferred that oilseeds export performance demands an appropriate macroeconomic incentive environment and complementary structural policies. Thus, India's oilseeds export performance will be determined primarily by its domestic policies. It was scrutinised that despite the generally open trade regime, industrial countries tend to have restrictions on imports of agricultural products, where much of India's export potential is concentrated. Further, it is argued that a country's oilseeds export may fail to grow as rapidly as the world average for three reasons. First, exports may be concentrated in commodity groups for which demand tends to grow relatively at a low rate. Second, export may be going mainly to relatively stagnant regions/blocs. Third, the country in question may have been unwilling or unable to compete effectively with other sources of supply in the international market. For this purpose, exports from rest of the world are treated as competitor to India. Therefore; regional trading arrangements (within other countries) should be set to put in economic efficiency, trade, investment, and growth in the region.

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## EFFECTIVENESS OF PRODUCT RELATED STRATEGIES OF PUBLIC AND PRIVATE LIFE INSURANCE PLAYERS WITH REFERENCE TO PERAMBALUR DISTRICT

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### ABSTRACT

*Success of insurers in present scenario is largely depends on their ability to design innovative products and adopt an effective multi distribution channels. In this context, public insurer with strategic emphasis on traditional products and private insurer with strategic emphasis on ULIP products make industry competition unique. This article is about analyzing effectiveness of product related strategies of public and private life insurance players with reference to perambalur district, by investigating various attributes of products. Researcher employs descriptive research design. 140 samples are collected through simple random sampling method and analyzed with the help of t-test and two way Anova. In product attributes except for loan facility, there is significance difference between public and private life insurance companies in product attributes like; liquidity, Bonus, Maturity benefit, Death benefit, surrender value, safety and risk cover. In majority of case, public life insurance's product attributes is doing better than that of private life insurance.*

**KEYWORDS:** *Life Insurance Product Strategy, Unit Linked Policy, Life Insurance Product Customization, Life Insurance Product innovation, Life Insurance Product Safety.*

## 1. INTRODUCTION

LIC of India has been providing traditional products with guaranteed return, further many policies like unit linked policies and term insurance policies were not been a focus of LIC. On the other hand Private life insurer tries to promote more of Unit Linked Insurance policies which fetch attractive maturity benefits at the end of the policy term and lack in risk cover, which is the basic principle of life insurance and further ULIP has been witnessing a stagnant growth, ever since the massive two fold growth in the year 2010 with Rs.3, 37,540. ULIP's investment in the year 2015-16 is Rs.3, 40,412 with the growth rate of 1 percent when compare with 2010. ULIP which were once consider as promising feature of private life insurance product. It is evident that customers demand is shifting away from complex, unit-linked products towards basic and more transparent products with guaranteed risk cover. With customers asking for increased levels of customization, product innovation with customization is one of the areas of focus.

## 2. REVIEW OF LITERATURE

Sudarshana Reddy (2008) in his study has explored the reception of private insurers' product. As alternatives of private insurance companies' policies for public insurance companies', majority of the respondents felt that very few policies are better alternatives for public insurance company. The customers' expectations from life insurance policies has tax saving, till now, is now slowly are turning towards value added policies.

Alok Mittal and Akash Kumar (2003) conducted the study, "An Exploratory Study of Factors Affecting Selection of Life Insurance Products", According to the findings of the study, the consumers take into consideration product attributes, customer delight, payment mode, product flexibility, risk coverage, grace period, professional advisor, and maturity period as important factors before selecting a life insurance product. The factor which was considered most important was product attributes, and maturity period was considered least important.

Basavanthappa, C. and Rajanalkar Laxman (2009), in their article on "Performance of Life Insurance Companies: A Comparative Study" emphasis that the companies have to bring out innovative products to suit the different requirements of the public. A healthy competition in the sector would be beneficial to both the players and the public.

Senthil, M.V and Narayanan, A.G.V (2004), in their article, "Insurance marketing-a paradigm Shift", explain strategies adopted by the players in the market. They pinpoint that a great shift is visible as to products where the entire industry was earlier revolving around investment and savings-oriented plans, whereas now innovative products are being offered.

Richard Holloway and Rajagopalan Krishnamurthy (2006) are of the opinion that the success of rural insurance business in India centers around innovative product design, increasing penetration, finding effective and lower cost distribution channels, education, access and affordability.

Murthy, T.N. et.al. (2009), in their article on "Performance Evaluation of LIC: Ways of Winning Confidence", conclude that several changes have taken place since opening up of the insurance sector. After liberalization, insurance industry's outlook has changed significantly. The number of private players and their innovative products have also been made attractive for every social

segment. The healthier competition has intensified insurance density and penetration levels in order to fulfil customer needs.

Richa Sethi et al, In the article “The Changing Face of Insurance Industry in India” emphasis how ULIP would be the game changer as the flexibility, transparency, high returns and other benefits have made the ULIPs a preferred option among the investors. They have changed the face of insurance industry in India. ULIPs provide the benefits of Mutual Funds and traditional insurance plans. Therefore, they are growing in doing business.

Ravi Akula et al In the article “Growth Of ULIP Policies In Life Insurance Sector - A Comparative Study Of Traditional And Ulip Policies” author admitted that ULIPs’ risk factor “Comparing to traditional policies, the ULIP policies have risk factors. The policyholders can expect good returns from the ULIP over traditional policies but the market performance is highly influencing the ULIP performance”.

Financial Express on Aug 24th 2005, pointed out that, In a ULIP, the investment is in a mix of instruments / securities and returns are completely market-linked. Besides, only a small part of the premium goes towards risk cover for the life insured. As such, the investment risk is on the policyholder and not on the insurer unlike in a traditional participating plan in which the policyholder gets an annual reversionary or non-reversionary bonus depending on the investment performance of the insurer.

### 3. SIGNIFICANCE OF THE STUDY

The private life insurance players, who brought ULIP as a trump card against giant LIC, have been facing declining growth trend of ULIP. It's due to policy holder lost their trust on ULIP, non-reception from policy holders and they deviate from ULIP to traditional policy. Irrespective of this trend private players have introduced 42 ULIP policies in 2016-17 as against 29 ULIPs in 2015-16. On the other hand LIC which largely employ traditional policies lost almost 27 percent of its market share to private life insurance players from private players’ entry. Two different product oriented strategies of public and private insurance players make product oriented strategy an interesting area of study.

### 4. OBJECTIVES AND HYPOTHESIS:

#### OBJECTIVES:

- ❖ To analyze the product attractiveness feature of public and private life insurance companies.
- ❖ To analyze the safety and risk cover of ULIP and traditional products of public and private life insurance companies.
- ❖ To analyze the other product features of public and private life insurance companies

#### HYPOTHESIS

H<sub>01</sub>: There is no significance difference between mean score of public and private life insurance companies on the basis of product Liquidity

H<sub>02</sub>: There is no significance difference between mean score of public and private life insurance companies on the basis of Tax Benefit

H<sub>03</sub>: There is no significance difference between mean score of public and private life insurance companies on the basis of Bonus

H<sub>04</sub>: There is no significance difference between mean score of public and private life insurance companies on the basis of Loan

H<sub>05</sub>: There is no significance difference between mean score of public and private life insurance companies on the basis of Maturity Benefit

H<sub>06</sub>: There is no significance difference between mean score of public and private life insurance companies on the basis of Death Benefit

H<sub>07</sub>: There is no significance difference between mean score of public and private life insurance companies on the basis of Surrender Value

H<sub>08</sub>: There is no significance difference in mean score between two groups – ULIP Holder and traditional policy holder on Risk Cover

H<sub>09</sub> = Type of company will have no significant effect on product safety

H<sub>10</sub> = ULIP will have no significant effect on product safety

H<sub>11</sub> = Type of company and ULIP's interaction will have no significant effect on t product safety

H<sub>12</sub>: There is no significance difference between mean score of public and private life insurance companies on safety of product

H<sub>13</sub>: There is no significance difference between mean score of public and private life insurance companies on the basis of Risk cover

H<sub>14</sub>: There is no significance difference between mean score of public and private life insurance companies on the basis of Risk cover

H<sub>15</sub>: There is no significance difference between mean score of public and private life insurance companies on the basis of Risk cover

H<sub>16</sub>: There is no significance difference between mean score of public and private life insurance companies on the basis of Risk cover

## 5. RESEARCH METHODOLOGY

This research titled “Effectiveness of Product Related Strategies of Public and Private Life Insurance Players with Reference to Perambalur District” is descriptive research. Structured questionnaire is used as a data collection tool. Researcher employs simple random sampling method to collect data from 140 policyholders of public life insurance company and 140 policyholders of private life insurance company. This research uses both primary and secondary data; Primary data is collected by survey with the help of structured questionnaire. And secondary data is collected in the form of literature review to get deep insight into theoretical aspects of research. The collected data in the study has been presented and analyzed using independent t-test and two way Anova

## 6. RESULTS AND DISCUSSION:

**Table shows t-test result for comparison of mean score between two groups – public and private life insurance companies on attributes of product attractiveness.**

TABLE NO: 6.1

Attributes of product attractiveness.	Hypothesis	t-test for equality of means			Mean Score		Mean Diff	Result
		t	df	Sig. (2-tailed)	Public Life Ins Comp	Private Life Ins Comp		
Liquidity	<b>H<sub>01</sub></b> :There is no significance difference between mean score of public and private life insurance companies on the basis of product Liquidity	16.511	279	.000	4.2786	2.600	1.67857	H <sub>01</sub> is rejected
Tax Benefit	<b>H<sub>02</sub></b> :There is no significance difference between mean score of public and private life insurance companies on the basis of Tax Benefit	2.455	279	0.01	3.8214	3.6429	0.17857	H <sub>02</sub> is rejected
Bonus	<b>H<sub>03</sub></b> :There is no significance difference between mean score of public and private life insurance companies on the basis of Bonus	6.114	279	.000	3.7929	3.2929	0.5000	H <sub>03</sub> is rejected
Loan	<b>H<sub>04</sub></b> :There is no significance difference between mean score of public and private life insurance companies on the basis of Loan	0.543	279	0.588	3.6286	3.5786	0.5000	H <sub>04</sub> is accepted
Maturity Benefit	<b>H<sub>05</sub></b> :There is no significance difference between mean score of public and private life insurance companies on the basis of Maturity Benefit	13.164	279	.000	4.1071	2.4714	1.63571	H <sub>05</sub> is rejected
Death Benefit	<b>H<sub>06</sub></b> :There is no significance difference between mean score of public and private life insurance companies on the basis of Death	11.642	279	.000	3.8286	2.6643	1.16429	H <sub>06</sub> is rejected

	Benefit							
Surrender Value	<b>H<sub>07</sub>:</b> There is no significance difference between mean score of public and private life insurance companies on the basis of Surrender Value	9.858	279	.000	3.95	2.8429	1.1071 4	H <sub>07</sub> is rejected

**INFERENCE:**

An independent samples t-test was conducted to compare the product attractiveness mean score for public and private life insurance companies. The independent variable has two levels, public insurance company and private insurance company, the dependent variable was the attributes of product attractiveness.

From table no: 6.1, it is inferred that, loan with sig value .588 is above the significance value of .05, so null hypothesis H<sub>04</sub> is accepted, thus there is no significance difference between mean score of public and private life insurance companies on the basis of Loan. And other attributes of product attractiveness like; Liquidity with sig value .000, Tax benefit with sig value .01, Bonus with sig value .000, Maturity benefit with sig value .000, Death benefit with sig value .000, Surrender value with sig value .000, are below the significance value of .05, so null hypotheses H<sub>01</sub>, H<sub>02</sub>, H<sub>03</sub>, H<sub>05</sub>, H<sub>06</sub> and H<sub>07</sub> are rejected. Thus there are significance difference between mean score of public and private life insurance companies on attributes of product awareness like; Liquidity, Tax benefit, Bonus, Maturity benefit, Death benefit and Surrender value. In all attribute public life insurance company's mean are higher than that of private life insurance company.

**Table shows t-test result for comparison of mean score between two groups – ULIP Holder and traditional policy holder on Risk Cover**

**HYPOTHESIS:**

**Null hypothesis H<sub>08</sub>:** There is no significance difference in mean score between two groups – ULIP Holder and traditional policy holder on Risk Cover

**TABLE NO: 6.2**

	ULIP / Non-ULIP	N	Mean	Std. Deviation	Std. Error Mean
RiskCover	ULIP Holder	84	2.9881	1.19733	.13064
	Traditional Policyholder	196	3.6276	.92212	.06587

From table no: 6.2 it is inferred that, the average mean score of ULIP holder (N=84) is 2.9881 with SD of 1.197 on risk cover and average mean score of Traditional Policyholder (N=196) is 3.6276 with SD of .922 on risk cover



**TABLE NO: 6.3**

	t-test for Equality of Means				
	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference
RiskCover	-4.845	278	.000	-0.63946	0.132
	-4.371	127.066	.000	-0.63946	0.1463

**INFERENCE:**

From table 6.3 it is inferred that, an independent samples t-test was conducted for comparison of mean score between two groups – ULIP Holder and traditional policy holder on Risk Cover. The independent variable has two levels, ULIP-Holder and traditional policy holder on Risk Cover. The dependent variable is Risk Cover.

Risk Cover with sig value .000 is below the significance value of .05, so null hypothesis  $H_{08}$  is rejected, thus there is significance difference between mean score of two groups ULIP Holder and traditional policy holder on Risk Cover. Traditional policyholder with mean value of (3.6276) feels their products provide risk cover than that of ULIP holders with mean value of (2.9881).

**Two – Way Anova table shows the Effect of Type of Company, ULIP and their interaction on product safety**

**Null Hypothesis:**

$H_{09}$ = Type of company will have no significant effect on product safety

$H_{10}$ = ULIP will have no significant effect on product safety

$H_{11}$ = Type of company and ULIP's interaction will have no significant effect on product safety

**TABLE NO: 6.4****DEPENDENT VARIABLE: PRODUCT SAFETY**

Source	Type III Sum of Squares	df	Mean Square	F	Sig.
Corrected Model	40.782 <sup>a</sup>	3	13.594	16.197	.000
Intercept	2382.437	1	2382.437	2838.646	.000
<b>Type of Company</b>	<b>21.255</b>	<b>1</b>	<b>21.255</b>	<b>25.325</b>	<b>.000</b>
<b>ULIP</b>	<b>13.849</b>	<b>1</b>	<b>13.849</b>	<b>16.501</b>	<b>.000</b>
<b>Type of Company * ULIP</b>	<b>.870</b>	<b>1</b>	<b>.870</b>	<b>1.037</b>	<b>.309</b>
Error	231.643	276	.839		
Total	3557.000	280			
Corrected Total	272.425	279			

**INFERENCE:**

From Table No: 6.4 it is inferred that Type of company (Public and Private Life Insurance Companies) with sig value .000 is below the significance level of 0.05 so null hypothesis

H<sub>09</sub>rejected. Thus type of company will have significant effect on product safety. ULIP (Policyholders with ULIP & without ULIP) with sig value .000 is below the significance level of 0.05 so H<sub>10</sub>is rejected, thus ULIP will have significant effect on product safety. The interaction between Type of company and ULIP with sig value.309 is above the significance level of 0.05 so H<sub>11</sub>is accepted, thus type of company and ULIP's interaction will have no significant effect on product safety.

**Table shows t-test result for comparison of mean score between two groups – public and private life insurance companies on other product attributes**

**TABLE NO: 6.5**

Attributes of product safety	Hypothesis	t-test for equality of means			Mean Score		Mean Diff	Result
		t	df	Sig.	Public Comp	Private Comp		
Product Modification	<b>H<sub>12</sub>:</b> There is no significance difference between mean score of public and private life insurance companies on safety of product	4.134	278	.000	3.6214	3.1286	.49286	H <sub>08</sub> is rejected
Types Of Insurance Policy	<b>H<sub>13</sub>:</b> There is no significance difference between mean score of public and private life insurance companies on the basis of Risk cover	7.298	278	.000	3.5429	2.7714	.77143	H <sub>09</sub> is rejected
Innovative Product	<b>H<sub>14</sub>:</b> There is no significance difference between mean score of public and private life insurance companies on the basis of Risk cover	5.197	278	.000	3.5071	2.9000	.60714	H <sub>10</sub> is rejected
Period of Policy	<b>H<sub>15</sub>:</b> There is no significance difference between mean score of public and private life insurance companies on the basis of Risk cover	9.501	278	.000	4.0929	3.0929	1.0000	H <sub>11</sub> is rejected
Transfer / Assignment	<b>H<sub>16</sub>:</b> There is no significance difference between mean score of public and private life	12.53	278	.000	3.8500	2.6000	1.2500	H <sub>12</sub> is

	insurance companies on the basis of Risk cover							rejecte d
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**INFERENCE:**

An independent samples t-test was conducted to compare the other product features mean score for public and private life insurance companies. The independent variable has two levels, public insurance company and private insurance company, the dependent variable was the other product features.

From table no: 6.5, it is inferred that, all other product features like, Product Modification, Types of Insurance Policy, Innovative Products, Option on Period of Policy, Transfer/ Assignment with sig value is below the significance value of .05, so null hypotheses  $H_{12}$ ,  $H_{13}$ ,  $H_{14}$ ,  $H_{15}$ ,  $H_{16}$  is rejected, thus there is no significance difference in mean score for public and private life insurance companies on other product features.

**7. FINDINGS AND RECOMMENDATIONS**

In features related to product attractiveness, for loan facility, there is no significance difference between public and private life insurance companies. There is significance difference between public and private life insurance companies in following product attributes like; liquidity, Bonus, Maturity benefit, Death benefit and surrender value. In majority of case, public life insurance's product attributes is doing better than that of private life insurance. In product's safety aspects of life insurance, ULIP is given statistically lesser significance compared to traditional product. In product's risk cover aspects of life insurance, ULIP is given statistically lesser significance compared to traditional product.

**8. CONCLUSION:**

India's insurable population is anticipated to touch 750 million in 2020, and life insurance is projected to comprise 35 per cent of total savings by the end of this decade. With great potential to grow both public and private life insurance companies strive hard to design innovative and at the same time product that suits various sector of population. In this research it is concluded that in product attributes except for loan facility, there is significance difference between public and private life insurance companies in product attributes like; liquidity, Bonus, Maturity benefit, Death benefit, surrender value, safety and risk cover. In majority of case, public life insurance's product attributes is doing better than that of private life insurance.

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## AGRICULTURAL PRODUCTIVITY IN INDIA: UNDER FIVE YEAR PLANS

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### ABSTRACT

*India is the second largest producer of food in the world: more than 200 million tons of food grains, 150 million tonnes of fruits and vegetables, 91 million tonnes of milk, 1.6 million tonnes of poultry meat, 417 million livestock, and 6.05 million tonnes of fish and fish products. The Indian agriculture has made great strides over the years. The food grain production has increased more than fourfold - from 51 million tonnes in 1950-51 to 212 million tonnes during 2003-04 growing at an annual average rate of more than 2.4 percent per annum. India accounts for only about 2.4 % of the world's geographical area and 4 % of its water resources, but has to support about 17 % of the world's human population and 15 % of the livestock. Agriculture is an important sector of the Indian economy, accounting for 14% of the nation's GDP, about 11% of its exports, about half of the population still relies on agriculture as its principal source of income and it is a source of raw material for a large number of industries. The present paper examines the performance of Trends of Agriculture growth and production in India. And also The paper has shown the growth and production has significantly increased from during the last three decades and also highlight the performance of the Indian agriculture growth is also increased over the period of time the present paper mainly focused on the secondary sources with help of the statistical tools such as mean, standard deviation, covariance, CGR, regression methods has been used for study purpose. From the above evidence we can conclude that overall performance of the Indian agriculture growth and production has shown the significant change in the last three decades. It reveals that the agriculture major crop has increase over the period of time.*

**KEYWORDS:** Productivity, major crops, yield per hectare, Agriculture, food production

### INTRODUCTION:

India Agricultural has made impressive strides on the agricultural front during the past three decades. Much of the credit for this success should go to the several million small farming families that form the backbone of Indian agriculture and Indian economy. Policy support, production strategies, public investment in infrastructure, research and extension for crop, livestock and fisheries have significantly helped in increasing the agricultural productivity, food production and its availability. Notwithstanding these achievements, producing additional food with limited land, and providing economic access to food at the household level for ensuring food security would continue to be a major challenge for the nation. India has experienced considerable changes in the crop mix, yield and production since the inception of the Green Revolution. The Green Revolution phase displayed a high yield growth per unit of input. The first post-Green Revolution phase (from late-1960s to mid-1980s) was marked by the continued growth in returns from land through the intensification in use of chemical inputs and machine labor. The second post Green Revolution phase (beginning the mid-1980s) was characterized by high input-use and decelerating productivity growth. It calls for an examination of the issues related to the trends in agricultural productivity, particularly with reference to individual crops in recent years.

**Objectives:** In this present study is to analyze the trends and pattern of agriculture growth and Production in India in specific the objectives are:

1. To understand the concept of agricultural productivity in India.
2. To study the significance of agricultural productivity.
2. To study of the direction of agricultural productivity trends in five year plan.

## METHODOLOGY

This Paper is based on secondary sources. Secondary data is collected from various Government of India Reports, RBI reports, Ministry of Agriculture reports, books, articles, and Economic Survey of India

### Indian Agriculture: Performance and Challenges

India is the second largest producer of food in the world: more than 200 million tons of food grains, 150 million tonnes of fruits and vegetables, 91 million tonnes of milk, 1.6 million tonnes of poultry meat, 417 million livestock, and 6.05 million tonnes of fish and fish products. The Indian agriculture has made great strides over the years. The food grain production has increased more than fourfold - from 51 million tonnes in 1950-51 to 212 million tonnes during 2013-14 growing at an annual average rate of more than 2.8 percent per annum.

India accounts for only about 2.4 % of the world's geographical area and 4 % of its water resources, but has to support about 17 % of the world's human population and 15 % of the livestock. Agriculture is an important sector of the Indian economy, accounting for 14% of the nation's GDP, about 11% of its exports, about half of the population still relies on agriculture as its principal source of income and it is a source of raw material for a large number of industries. Accelerating the growth of agriculture production is therefore necessary not only to achieve an overall GDP target of 8 per cent during the 12th Plan and meet the rising demand for food, but also to increase incomes of those dependent on agriculture to ensure inclusiveness.

**TABLE 1.1**



**TRENDS IN AGRICULTURAL PRODUCTION DURING FIVE YEAR PLANS  
(AVERAGE PRODUCTION IN MILLION UNITS)**

<i>Crop</i>	<i>Firs t</i>	<i>Secon d</i>	<i>Thir d</i>	<i>Fourt h</i>	<i>Fifth</i>	<i>Sixth</i>	<i>Sevent h</i>	<i>Eight h</i>	<i>Nint h</i>	<i>Tent h</i>	<i>Elevent h</i>
<i>Rice</i>	25.0	30.3	35.1	41.8	47.3	54.5	65.1	78.7	87.3	85.6	97.3
<i>Wheat</i>	7.9	9.7	11.1	25.4	29.8	41.2	48.3	62.9	71.3	70.2	84.4
<i>Jowar</i>	7.5	8.7	8.8	8.3	10.8	11.3	10.90	10.7	7.9	7.2	7.0
<i>Bajra</i>	3.4	3.4	3.9	6.0	5.0	6.0	5.2	6.7	7.1	8.2	9.2
<i>Maize</i>	2.7	3.6	4.6	6.1	6.3	7.3	7.6	9.8	11.6	14.0	19.8
<i>Other</i>	6.6	6.5	6.3	6.4	7.1	6.0	5.4	4.9	4.5	3.6	4.0
<i>Pulses</i>	10.1	11.7	11.1	10.9	11.7	7.3	12.5	13.3	13.1	13.3	15.9
<i>Total</i>	63.2	74.0	81.0	103.0	118.1	6.0	155.0	189.0	202.9	202.2	237.4
<i>Oilseeds</i>	5.5	6.7	7.3	8.3	8.9	11.4	13.9	21.9	21.2	23.2	28.9
<i>Sugarcane</i>	55.3	80.3	109.2	128.1	153.3	174.9	196.4	258.4	292.2	277.0	325.8
<i>Cotton</i>	3.9	4.8	5.4	5.9	6.8	7.5	8.4	12.2	10.8	16.0	28.1
<i>Jute</i>	3.9	4.4	5.7	5.5	5.2	6.4	8.9	8.1	9.6	10.1	10.3

Source: Survey M M (2013): Five Year Plans of India, New Century Publications, New Delhi

Agricultural production has two components food grains and non-food grains. The former contributes approximately two-thirds of total agricultural production. In the Index Number of agricultural Production (triennium ending 1981-82 =100), the weights assigned to food grains and non food grains are 62.9 and 37.1 respectively. The most important component in the food grains category is rice (weight 29.7) followed by wheat (weight 14.5). In non- food grains category, oilseeds constitute the most important group (weight 12.6). Sugarcane carries a weight of 8.1 while cotton carries a weight of 4.4 As far as food grains output in concerned, the total production increased from 50.8 million tonnes in 1950-51 to 187.0 million tonnes in the Eighth plan and further to 202.9 million tonnes in the Ninth Plan. However, because of drought conditions in the first year of the Tenth Plan 2002-03, the food grains output declined to 174.8 million tones but again rose to 213.2 million tones in 2003-04. Production of wheat which averaged only 9.7 million tonnes per annum in the Second Plan and 11.1 million tonnes per annum in the Third Plan rose to 25 million tonner per annum in the Fourth plan.

The momentum has been consistently maintained with wheat production averaging 84.4 million tonnes per annum in the Eleventh Plan. Wheat production is expected to touch the record level of 84.4 million tonnes in 2007-2012. Rice production has also picked up considerably since 1980s although there have been setbacks in some years. Rice production increased from 35.1 million tonnes in Third Plan to 97.03 million tonnes in Eleventh Plan. Rice production in 2007-12 estimated at a record level of 106.02 million tonnes. As is clear from Table 1.1 jowar and bajra have shown erratic trends over the planning period as a whole with production remaining almost stagnant for most of the time. Maize also exhibited stagnant production levels for a considerable period of planning. However, the introduction of hybrid maize seeds in recent years has suddenly pushed up production. Maize production which was 15.1 million tonnes in 2002-07 rose to as high as 22.3 million tonnes in 2007-12 and is expected to be 23.2 million tonnes in 2007-12. It is

only in 2010-11 that this level was breached and the actual production of pulses rose to 18.2 million tonnes. It is estimated to touch the record level of 19.8 million tonnes in 2007-12.

As far as the non-food grains group is concerned, the production of oilseeds rose

considerably in the latter half of the 1980s, in certain years of 199-s and the first decade of the present century. For instance, oilseeds production increased from 12.7 million tonnes in 1987-88 to 18.6 million tonnes in 1990-91 and further to a level of 24.7 million tonnes in 1998-99. However, it fell thereafter and stood at only 14.8 million tonnes in 2002-03 but rose subsequently. It was 24.9 million tonnes in 2009-10 and touched the record level of 32.5 million tonnes in 2002-2007. In 2007-12, the production of oilseeds declined to 30.9 million tonnes and is estimated at 33.0 million tonnes in 2013-14. However, just like pulses, *there is a large gap between demand and supply forcing the country to import large quantities of edible oils*. Production of cotton which averaged 12.2 million tonnes per annum in the Eight Plan and 10.1 million tonnes per annum in the Ninth Plan rose significantly in later years due to the widespread adoption of Bt cotton in 2002. From an average annual production of 16.0 million tonnes in the Tenth Plan period, the production rose to 34.2 million tonnes in 2002-07 and is estimated at 35.6 million tonnes in 2007-12. *Now almost 90% of cotton area is covered under Btcotton*.

In the non food grains group, jute has shown a slow and halting progress during the

Entire period of planning. As far as sugarcane production is concerned, it registered a more or less steady growth during the four decades period 1952-53 to 2002-03, but fell sharply in 2003-04 and 2004-05. In 2006-07, sugarcane production attained a high level of 355.5 million tonnes but declined in subsequent years. In 2009-10, it was a only 292.2 million tonnes but rose to the record level of 361.0 million tonnes in 2002-07. The production of sugarcane is estimated at 345.9 million tonnes in 2007-12.

**TABLE 1.2**  
**YIELD PER HECTARE OF MAJOR CROPS (KGS PER HECTARE)**

<i>Crop</i>	<i>1950-51</i>	<i>1960-61</i>	<i>1980-81</i>	<i>1990-91</i>	<i>2000-01</i>	<i>2011-12</i>	<i>2012-13</i>
<i>1</i>	<i>2</i>	<i>3</i>	<i>4</i>	<i>5</i>	<i>6</i>	<i>7</i>	<i>8</i>
<i>Rice</i>	<i>668</i>	<i>1013</i>	<i>1336</i>	<i>1740</i>	<i>1901</i>	<i>2372</i>	<i>2462</i>
<i>Wheat</i>	<i>655</i>	<i>851</i>	<i>1630</i>	<i>2281</i>	<i>2708</i>	<i>3140</i>	<i>3118</i>
<i>Jowar</i>	<i>353</i>	<i>533</i>	<i>660</i>	<i>814</i>	<i>764</i>	<i>962</i>	<i>862</i>
<i>Bajra</i>	<i>288</i>	<i>286</i>	<i>458</i>	<i>658</i>	<i>688</i>	<i>1771</i>	<i>1214</i>
<i>Maize</i>	<i>547</i>	<i>926</i>	<i>1159</i>	<i>1518</i>	<i>1822</i>	<i>2478</i>	<i>2552</i>
<i>Pulses</i>	<i>441</i>	<i>539</i>	<i>473</i>	<i>578</i>	<i>544</i>	<i>694</i>	<i>786</i>
<i>Total</i>	<i>552</i>	<i>710</i>	<i>1023</i>	<i>1380</i>	<i>1626</i>	<i>2059</i>	<i>2125</i>
<i>oilseeds</i>	<i>481</i>	<i>507</i>	<i>532</i>	<i>771</i>	<i>810</i>	<i>1135</i>	<i>1169</i>
<i>Cotten</i>	<i>88</i>	<i>125</i>	<i>152</i>	<i>225</i>	<i>190</i>	<i>491</i>	<i>482</i>
<i>Jute</i>	<i>1043</i>	<i>1049</i>	<i>1245</i>	<i>1833</i>	<i>2026</i>	<i>2389</i>	<i>2350</i>

Table reveals increases in yield per hectare. This table shows that over the period 1950-51 to 2012-13, *yield per hectare of all food grains has increased by more than three-and-a-half times from 552 kgs per hectare in 1950-51 to 2, 125 kgs per hectare in 2012-13*. If we focus on the entire period of planning, the most significant increase has been recorded by wheat with its yield increasing from 655 kgs per hectare in 1950-51 to as high as 3,118 kgs per hectare in 2012-13. Jowar and Bajra recorded much slower rates of growth in productivity. Most disappointing has been the performance of pulses. In fact, productivity of pulses in 2000-01 was at the same level

as 1960-61. However, the productivity rose somewhat to 694 kgs per hectare in 2011-12 and further to 786 kgs per hectare in 2012-13.

As noted earlier, due to the adoption of hybrid maize varieties and Bt cotton in recent years, the productivity of maize and cotton has increased substantially. As is clear from Table 1.2, the productivity of maize rose from 1,822 kgs per hectare in 2000-01 to 2,478 kgs per hectare in 2011-12. Over the same period, the productivity of cotton rose from 190 kgs per hectare to as high as 488 kgs per hectare. The most disappointing has been the performance of pulses. If we consider the entire period planning, we find that the average yield per hectare of pulses has grown by less than one per cent annually, on average, since the 1950s. The productivity of oilseeds rose from 481 kgs per hectare in 1950-51 to 810 kgs per hectare in 2000-01 and 1,169 kgs per hectare in the year 2012-13.

### International Comparisons of India's Agricultural Productivity

Despite the substantial improvements in the productivity in case of major crops the productivity trends in India is far below those obtained in many developed nations. Table 1.3 gives the productivity of some crops in India and other countries.

**TABLE 1.3 PRODUCTIVITY OF LAND IN SOME COUNTRIES, 2012**

Rice/ Paddy	Kgs/ hec	Wheat	Kgs/ hec	Maize	Kgs/ hec	Groundnut (in Shell)	Kgs/ hec	Sugar cane	Kgs/ hec
Egypt	970 2	China	499 5	USA	774 4	China	357 5	Argentina	71429
India	359 1	France	759 9	France	908 5	USA	469 9	Brazil	71304
Japan	539 1	India	317 5	India	205 7	Vietnam	213 4	China	68811
Myanmar	404 9	Iran	197 1	Argentina	734 3	India	117 9	India	87200
China	674 4	Pakistan	271 4	Philippines	285 6	Brazil	308 9	Guatemala	12516 4
Thailand	300 0	UK	665 7	China	595 6	Japan	241 0	Colombia	11498 3
USA	834 9	Egypt	561 6	-	-	-	-	Egypt	-
World	439 5	World	311 5	World	449 4	World	167 6	World	68845

### Causes of Low Productivity in Agriculture in India

There is no single reason for low productivity in agriculture in India. The causes of low productivity are as given below:

#### I. GENERAL CAUSES

##### (i) Excessive Pressure of Population on Land

The heavy pressure of population on land is caused by the limited growth of employment opportunities in the non-agricultural sector for rural people and rapid growth of rural population. The increasing population is largely responsible for subdivision, fragmentation

of land holdings that results into low productivity of land.

**(ii) Social Environment**

The social environment in terms of illiteracy, superstitious attitude and unresponsive behaviour towards the new technology is also a major limiting factor to the improvement in the agricultural productivity. Further, the human factor engaged in the agriculture sector is most unsatisfactory due to poor health and hygiene conditions.

**(iii) Land Degradation**

The increased land degradation is mainly due to the increased use of chemical fertilizers, and low quality of canal water. This has resulted into loss of nutrients in the land and fall in the productivity levels.

**(iv) Lack of General Infrastructural Facilities**

The economic rural infrastructural facilities are inadequate in terms of availability of road, transportation facilities, electricity and power.

**(v) Inadequate Agricultural Capital Formation:**

Agriculture sector cannot make substantial contribution to the economic development of the country. The capital formation in the agriculture sector particularly the public capital formation in the agriculture sector is declining. The depressed capital formation has resulted into low agriculture productivity.

**II) Institutional Causes**

**(i) Defective Land Tenure System**

The exploitative character of land tenure system in the form of Zamindari system has reduced the capacity, incentive and motivation of the cultivators to improve productivity. The exploitative practices in terms of excessive rent, insecurity of land tenure and no land ownership rights causes cultivators to share large portion of output with land owners. This has resulted in lack of resources and interest of farmers to introduce technological improvements and thus increase productivity.

**(ii) Uneconomic Land Holdings**

The average land-holding in India is not only small in size but split into pieces and scattered due to sub-division and fragmentation of land. The average land-holding is just 2.3 hectares according to the latest agriculture census in India. This has resulted into the uneconomic land holding making investments in improved technology and inputs unviable.

**(iii) Inadequate Credit and Marketing Facilities**

There has been a drastic reduction of institutional credit for agriculture. It is evident from the fact that the percentage share of agricultural credit, in the total credit of all scheduled commercial banks since the early 1990s has fallen compared to the levels, reached in the 1980s. Banks and financial institution are reluctant to provide financial assistance at fair rate of interest to farmers. The share of direct financing of farmers has declined tremendously. Thus, a large section of farmers has to depend upon non-institutional credit system (like moneylenders, and traders) that charge exorbitant rate of interest.

**III) Technical Causes**

**1) Increasing Input Cost**

The increase in the input cost due to reduction in subsidies for fertilizers and better seeds and increase in cost of power are responsible for the deceleration in the agriculture growth in

the recent years.

### **1) Inadequate Irrigation Facilities**

The vast proportion of cultivable land in India is rain-fed. Further, the infrastructure for irrigation is highly underdeveloped due to defective management as revealed by the fact that only 52.4 percent of the land was irrigated in the year 2003. As rainfall is often insufficient, uncertain and irregular, it leads to low productivity. Further, the Government's expenditure on irrigation coverage and flood control has witnessed a declining trend during the reform period.

### **2) Technological Backwardness**

Most of farmers use traditional agriculture methods mainly due to paucity of finance. The use of high-yield variety seeds and fertilizers is very limited. Government has withdrawn from provisioning of HYV seeds developed in laboratory to the farms. Farmers have to pay exorbitant prices to the private suppliers for the low quality seed variety which has adverse consequences on the agricultural productivity.

### **Measures to Improvement of Agricultural Productivity in India**

Government has initiated various measures to overcome the problem of low agriculture productivity but the following measures are required to strengthen the agriculture development:

#### **▪ Providing good Credit Facilities**

The timely and sufficient financial assistance is the precondition to improve usage of better technology. Government had launched various schemes and institutions to improve agricultural credit such as establishment of cooperative banks, rural branches of nationalized banks, grameen banks etc. However, there is a lack of coordination under the multi-agency credit system.

#### **▪ Providing of Modern Technology**

The components of modern technology in terms of improved seeds, fertilizers and pesticides have to be made available easily to the farmers at fair prices. Farmers are required to be given training about the usage of these components especially fertilizers and chemical pesticides. The services of constant expertise, guidance and counseling about seeds sowing, time of sowing etc needs to be developed.

#### **▪ Effective Implementation of Land Reforms**

The land reforms in terms of Zamindari abolition, ceiling and redistribution of land tenurial relations, consolidation of small and scattered holdings, minimum wages of landless labor etc needs to be effectively implemented. This will help to provide incentives and motivation to farmers to improve productivity and investment in agriculture sector.

#### **▪ Development of Good Irrigation Facilities**

The main obstacle in the exploitation and use of modern technology is the water shortage. The inter-linking of river projects needs to be implemented speedily to reduce the ill effects of floods and droughts. The greater use of dry and commercial cropping that requires lesser use of water should be encouraged. The surface-irrigation and water-pumping arrangements should be increased.

▪ **Restructuring Cropping Pattern**

The scientific research has mainly focused upon two major crops viz, wheat and rice. The breakthrough in terms of improved varieties of seeds has to be explored for other crops.

▪ **Betterment of Warehousing and Distribution Services**

The warehousing facilities are so under-developed that it renders the stored goods unsuitable for consumption. It is paradoxical that the country suffers from deficient food supplies in many regions and the food grains are rotten in warehouses.

▪ **Population Control**

The continuous growth in the population especially in the rural areas is the major cause of uneconomic land-holding which limits the usage of modern technology. Thus the family planning and population control remain national priority.

▪ **Introduction of Co-Operative Farming and Marketing**

The co-operatives in India are suffering due to strict Government controls and legislations. The co-operative should be given greater operational freedom and allowed to enlarge their activities including banking and marketing of agro products.

▪ **Development of Research Institutes**

The research labs and agricultural universities have to be established, upgraded and sustained. The problems such as lack of resources, equipments and experts in these institutes need to be addressed immediately. The weakening of link between laboratory research and application on farm has to be minimized

**CONCLUSION:**

Agriculture is an important sector of the Indian economy, accounting for 14% of the nation's GDP, about 11% of its exports, about half of the population still relies on agriculture as its principal source of income and it is a source of raw material for a large number of industries. From the above evidence we can conclude that overall performance of the Indian agriculture growth and production has shown the significant change in the last three decades. It reveals that the agriculture major crop has increase over the period of time. An average of 94.49 million tones of rice is produced annually which is higher than production of wheat, coarse cereals and pulses taken individually. However, it is less than annually average production of all food grain (227.48million tonnes). Nonetheless, the variation in annual production of all food grains is significant standard Deviation value obtained of rice, cereals, wheat and pulses have increased comparatively over the last few years. This paper is mainly depends on the secondary sources of the different agriculture departments and planning commission.

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## EVALUATION OF SARVA SHIKSHA MISSION AT THE ELEMENTARY LEVEL THROUGH STUDENTS' PERFORMANCE OF HOOGHLY DISTRICT OF WEST BENGAL

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### ABSTRACT

*In recognizing the effects, we use structured schedule containing twenty five (25) independent variables viz. Age ( $X_1$ ), Calorie intake value ( $X_2$ ), Food intake value ( $X_3$ ), Body mass index ( $X_4$ ), Mother Education ( $X_5$ ), Use of teaching learning material at school ( $X_6$ ), Communication to School ( $X_7$ ), Communication to reaching school ( $X_8$ ), Attitude of teacher on student ( $X_9$ ), Adequate Dress during school hour ( $X_{10}$ ), Role of School teacher in understanding text books ( $X_{11}$ ), Role of parents in understanding text books ( $X_{12}$ ), Access to text ( $X_{13}$ ), Availability of text book ( $X_{14}$ ), Home environment ( $X_{15}$ ), Financial Condition ( $X_{16}$ ), Encouragement by the social leaders toward education ( $X_{17}$ ), Encouragement by mother toward Education ( $X_{18}$ ), Encouragement by the siblings towards Education ( $X_{19}$ ), Whether your mother is helping in understanding text book ( $X_{20}$ ), Assistance of mother during study ( $X_{21}$ ), Mother level of income ( $X_{22}$ ), Mother's commitment towards continuing education ( $X_{23}$ ), Attitude of mother towards children ( $X_{24}$ ), and Engagement in essential household activities ( $X_{25}$ ) correlated with the*

*depended variable (Y). The study indicates that almost all variables showed their strong contribution in finding the role of elementary school students towards the level of their performance through Sarva Shiksha Mission of Hooghly district of the state of West Bengal. The findings are use of teaching learning material at school*

**KEYWORDS:** *Continuing Education, Regressional Effect, BMI, SSM, UEE.*

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## INTRODUCTION

Education is an act of imparting knowledge & developing the powers of reasoning and judgment of an individual. In today's world, it has become quite an important determinant of a person's economic or social empowerment. To be successful in the 21st century, we need a system of education that is robust, accessible and equitable. While numbers and quantity will always be a challenge for a country like India, the role that quality plays in any scenario cannot be undermined. According to Jalan, Jyotsna (2010), the quality of primary education in West Bengal is looked into in detail. The study considers a total of 7 districts in West Bengal as opposed to the 17 districts considered in the ASER survey. The study confirms that learning levels and attendance rates in primary schools remain low in rural West Bengal. Regarding student's performance in reading and arithmetic, the study shows a direct relationship between language and numeracy test scores i.e if a child has performed well in one subject she is also likely to have performed well in the other subject. However, because of the differences in sampling methodology, survey design and test administration, the results of the paper cannot be easily compared with ours.<sup>1</sup>

Mukhopadhyay and Chatterjee (2014) found that, this paper investigates how far the promise has been kept from the quality perspective. An overview of elementary education in rural West Bengal is provided in this context. This exercise is based on cross-district secondary data from the ASER on ability to read (vernacular) and simple calculation. Simple statistical tools have been used for data analysis. The exercise identifies the high and low performing districts and studies their performance over the years. The trend analysis unveils retrogression of the quality parameter over the years. Policies have all along been stressed on steady expansion in enrollment without paying much attention to the learning outcome. Quality has thus been compromised in the process.<sup>2</sup>

Bhunia, Shit and Duary (2012) conducted the study of the thematic layers considered in this study are infrastructure accessibility, type and condition of classroom and number of classroom allocated for the educational system at primary and upper primary level. Moran's I statistics was used to estimate the spatial distribution of elementary infrastructure across the district. All these themes and their individual features were then as-signed weights according to their relative importance in educational development and corresponding normalized weights were obtained based on the Saaty's analytical hierarchy process. The thematic layers were finally integrated in GIS software based on multi-criteria approach to yield educational development infrastructure index.<sup>3</sup>

Behera and Jena (2015), the findings showed that after the implementation of Sarva Shiksha Abhiyan, students' enrolment in the schools have increased and the dropout rate has declined but the schools are running with acute infrastructure problem and the student-teacher ratio is too low. Due to various reasons and constraints the SSA programme is not being effective enough in achieving its goal. There is an urgent need to draw serious attention from the government in

solving the problems especially infrastructure, recruitment of trained teachers and optimum utilization of the grants for the smooth and successful running of the SSA programme in the Jeypore Block for achieving the target of universal elementary education in the study area.<sup>4</sup>

Noor-Ul-Amin and Basitthis (2013) showed that, an attempt has been made to analyze the status of education at elementary level in block Keller of District Pulwama (J and K) and at the same time, develop a comparative profile of two educational zones (Shadimarg and Keegam) of Block Keller in of District Pulwama (J and K) with regard to the status of number of primary schools opened under SSA, number of up-graded schools under SSA, enrollment in the SSA schools, enrollment of girls in the SSA schools, increase in enrollment of the SSA schools, number of teachers appointed in the SSA schools, number of female teachers appointed in the SSA schools, and pupil-teacher-ratio in the SSA schools of the two educational zones (Shadimarg and Keegam) of block Keller in District Pulwama (J and K). The study also reveals that SSA have upgraded 52 schools in block Keller district Pulwama from 2003 to 2011. A total of 145 male teachers have been appointed in primary schools opened under SSA from 2003 to 2011 in block Keller of Pulwama. A total of 85 male teachers have been appointed in upgraded schools under SSA from 2003 to 2011 in block Keller of Pulwama. 43 female teachers have been appointed in primary schools opened under SSA from 2003 to 2011 in block Keller of district Pulwama. 28 female teachers have been appointed in upgraded schools under SSA from 2003 to 2011 in block Keller of district Pulwama. The study also revealed fluctuations in enrolment of SSA schools from 2003 to 2011 in block Keller of district Pulwama. Enrolment of female students also showed fluctuations in enrolment of SSA schools of block Keller of district Pulwama from 2003 to 2011. The overall pupil-teacher ratio in SSA schools of block Keller of district Pulwama from 2003 to 2011 is 1:20.<sup>5</sup>

### OBJECTIVE OF THE STUDY

The objectives of the study are mainly related with the qualitative dimensions of education and can be enumerated in the following points:

1. To look at the current state of affairs along with quality parameters related to elementary education.
2. To focus on Hooghly district achievements levels and categorize them according to their performance.
3. To find the elementary school students towards the level of their performance through Sarva Shiksha Mission (Y) from different educational, social, economic, environmental and academic variables viz. Age ( $X_1$ ), Calorie intake value ( $X_2$ ), Food intake value ( $X_3$ ), Body mass index ( $X_4$ ), Mother Education ( $X_5$ ), Use of teaching learning material at school ( $X_6$ ), Communication to School ( $X_7$ ), Communication to reaching school ( $X_8$ ), Attitude of teacher on student ( $X_9$ ), Adequate Dress during school hour ( $X_{10}$ ), Role of School teacher in understanding text books ( $X_{11}$ ), Role of parents in understanding text books ( $X_{12}$ ), Access to text ( $X_{13}$ ), Availability of text book ( $X_{14}$ ), Home environment ( $X_{15}$ ), Financial Condition ( $X_{16}$ ), Encouragement by the social leaders toward education ( $X_{17}$ ), Encouragement by mother toward Education ( $X_{18}$ ), Encouragement by the siblings towards Education ( $X_{19}$ ), Role of mother in understanding text book ( $X_{20}$ ), Assistance of mother during study ( $X_{21}$ ), Mother level of income ( $X_{22}$ ), Mother's commitment towards continuing education ( $X_{23}$ ), Attitude of mother towards children ( $X_{24}$ ), and Engagement in essential household activities ( $X_{25}$ )

## METHODOLOGY

The present study is based on intensive house hold survey conducted during August, 2016 – December, 2016 in two blocks of the district of Hooghly of the State of West Bengal. The blocks namely, Pursurah and Khanakul-II were selected at random, out of 31 blocks in the district. With the help of random sampling method 200 students of elementary school level. A structure schedule containing 53 different questions / statements / views were placed before each respondent student separately to measure educational activity, health status, etc. Here, in order to explore the problem, different statistical methods like correlation, regression, and step down regression have been adopted. The term body mass index (BMI) is a measure of relative weight based on an individual's mass and height. The BMI is used in a wide variety of contexts as a simple method to assess how much an individual's body weight departs from what is normal or desirable for a person of his or her height. BMI is used differently for children. It is calculated the same way as for adults, but then compared to typical values for other children of the same age. Therefore,  $B.M.I. = \text{Mass (in Kg)} / \text{height}^2 \text{ (in m}^2\text{)}$ .

## RESULT AND DISCUSSION

**TABLE1:** Coefficient of correlation between the role of elementary school students towards the level of their performance through Sarva Shiksha Mission (Y) and other Twenty five (25) casual variables.

Sl. No.	Variable	'r' value
1	Age ( $X_1$ )	0.0713
2	Calorie intake value ( $X_2$ )	-.0359
3	Food intake value ( $X_3$ )	-.0989
4	Body mass index ( $X_4$ )	0.0278
5	Mother Education ( $X_5$ )	0.0340
6	<b>Use of teaching learning material at school (<math>X_6</math>)</b>	<b>0.2197**</b>
7	Communication to School ( $X_7$ )	0.0866
8	Communication to reaching school ( $X_8$ )	0.1301
9	Attitude of teacher on student ( $X_9$ )	-.0067
10	Adequate Dress during school hour ( $X_{10}$ )	-.0211
11	Role of School teacher in understanding text books ( $X_{11}$ )	-.0223
12	<b>Role of parents in understanding text books (<math>X_{12}</math>)</b>	-
13	<b>Access to text (<math>X_{13}</math>)</b>	<b>-.3586**</b>
14	Availability of text book ( $X_{14}$ )	0.0300
15	Home environment ( $X_{15}$ )	0.0593
16	<b>Financial Condition (<math>X_{16}</math>)</b>	<b>0.2327**</b>
17	Encouragement by the social leaders toward education ( $X_{17}$ )	-.1071
18	Encouragement by mother toward Education ( $X_{18}$ )	0.0274
19	Encouragement by the siblings towards Education ( $X_{19}$ )	0.0165
20	Whether your mother is helping in understanding text book ( $X_{20}$ )	-.0260
21	Assistance of mother during study ( $X_{21}$ )	-.0280
22	Mother level of income ( $X_{22}$ )	0.1098
23	Mother's commitment towards continuing education ( $X_{23}$ )	0.0284

24	Attitude of mother towards children ( $X_{24}$ )	-.0406
25	Engagement in essential household activities ( $X_{25}$ )	0.0278

Critical value (2-Tail, 0.05) = +or- 0.140  
5% level

\*Significant at

Critical value (2-Tail, 0.01) = +or- 0.183  
at 1% level

\*\* Significant

Table 1 presents the correlation studies between the dependent variable i.e. role of elementary school students towards the level of their performance through Sarva Shiksha Mission (Y) and other Twenty five (25) casual factors viz. Age ( $X_1$ ), Calorie intake value ( $X_2$ ), Food intake value ( $X_3$ ), Body mass index ( $X_4$ ), Mother Education ( $X_5$ ), Use of teaching learning material at school ( $X_6$ ), Communication to School ( $X_7$ ), Communication to reaching school ( $X_8$ ), Attitude of teacher on student ( $X_9$ ), Adequate Dress during school hour ( $X_{10}$ ), Role of School teacher in understanding text books ( $X_{11}$ ), Role of parents in understanding text books ( $X_{12}$ ), Access to text ( $X_{13}$ ), Availability of text book ( $X_{14}$ ), Home environment ( $X_{15}$ ), Financial Condition ( $X_{16}$ ), Encouragement by the social leaders toward education ( $X_{17}$ ), Encouragement by mother toward Education ( $X_{18}$ ), Encouragement by the siblings towards Education ( $X_{19}$ ), Whether your mother is helping in understanding text book ( $X_{20}$ ), Assistance of mother during study ( $X_{21}$ ), Mother level of income ( $X_{22}$ ), Mother's commitment towards continuing education ( $X_{23}$ ), Attitude of mother towards children ( $X_{24}$ ), and Engagement in essential household activities ( $X_{25}$ ) had wielded a substantial influence on the dependent variable that is, the role of elementary school students towards the level of their performance through Sarva Shiksha Mission.

In the field of Education, TLM is a commonly used acronym that stands for "teaching/learning materials." Broadly, the term refers to a spectrum of educational materials that teachers use in the classroom to support specific learning objectives, as set out in lesson plans "Teaching materials" is a generic term used to describe the resources teachers use to deliver instruction. Teaching materials can support student learning and increase student success. Ideally, the teaching materials will be tailored to the content in which they're being used, to the students in whose class they are being used, and the teacher. Teaching materials come in many shapes and sizes, but they all have in common the ability to support student learning. So, the variable like Teaching Learning Material has its enormous dependability for upgrading the whole educations environment. It is the teacher who ultimately invented and use of **TL Materials ( $X_6$ )** during class room teaching which ultimately influenced learning Efficacy index and impart quality of education.

In these region where the male and female literacy is marginal, there the **role of parents in understanding text books( $X_{12}$ )** plays a prominent responsibility. As the parents of the child is the key person of the family in terms of earning, hence the child did not get support from home in understanding text books and the role of parents had shown the negative impact on the SSM. Most of the children in the villages are the first generation learners when a child gets access to his/her text books then s/he will be more interested in learning. In that sense, **access to text ( $X_{13}$ )** has had a strong negative impact on the level of SSM.

**Financial Condition ( $X_{16}$ )** will affect the whole family. Better financial condition means the family is not suffered with the problems of bread and butter. It helps in providing additional



financial support towards educations of the children. Here, the variable like  $X_{16}$  has positive bearing on the retentivity level of the children.

The correlation as found significant for certain variables did suggest that they had wielded substantive influences on role of elementary school students towards the level of their performance through Sarva Shiksha Mission while making interaction with other variables concurrently.

**TABLE II: Multiple Regression Analysis**

Variables	'B' Value	'r' value
Age ( $X_1$ )	-.093440	-.954
Calorie intake value ( $X_2$ )	-.016473	-.222
Food intake value ( $X_3$ )	-.145346	-1.710
Body mass index ( $X_4$ )	0.051691	0.663
Mother Education ( $X_5$ )	0.065663	0.799
Use of teaching learning material at school ( $X_6$ )	0.070275	0.783
Communication to School ( $X_7$ )	0.126781	1.664
Communication to reaching school ( $X_8$ )	0.042219	0.584
Attitude of teacher on student ( $X_9$ )	-.029164	-.392
Adequate Dress during school hour ( $X_{10}$ )	-.128441	-1.661
Role of School teacher in understanding text books ( $X_{11}$ )	0.121627	1.040
Role of parents in understanding text books ( $X_{12}$ )	-.120332	-1.235
<b>Access to text (<math>X_{13}</math>)</b>	<b>-.328660</b>	<b>-3.182**</b>
Availability of text book ( $X_{14}$ )	0.146463	0.951
Home environment ( $X_{15}$ )	0.187722	1.656
Financial Condition ( $X_{16}$ )	0.164657	1.513
Encouragement by the social leaders toward education ( $X_{17}$ )		-.132079
-1.868		
Encouragement by mother toward Education ( $X_{18}$ )	0.053570	0.765
Encouragement by the siblings towards Education ( $X_{19}$ )	-8.252E-04	-.011
Whether your mother is helping in understanding text book ( $X_{20}$ )	-.100361	-.883
Assistance of mother during study ( $X_{21}$ )	0.037166	0.263
<b>Mother level of income (<math>X_{22}</math>)</b>	<b>0.185724</b>	<b>2.527*</b>
Mother's commitment towards continuing education ( $X_{23}$ )	-.006050	-.079
Attitude of mother towards children ( $X_{24}$ )	-.073715	-.923
Engagement in essential household activities ( $X_{25}$ )	-.011622	-.168

Critical value (2-Tail, 0.05) = +or- 1.979 level

\*Significant at 5%

Critical value (2-Tail, 0.01) = +or- 2.617 level

\*\* Significant at 1%

Multiple R = 0.54855

R Square = 0.30091

Adjusted  $R^2$  = 0.19810

Standard Error = 2.89244

## Analysis of Variance

	DF	Sum of Squares	Mean Square
Regression	25	612.16871	24.48675
Residual	170	1422.25476	8.36620

F = 2.92686 Signif F = 0.0000

From table 2, it is found that all these 25 variables had shown together their regression effect on the role of elementary school students towards the level of their performance through Sarva Shiksha Mission (Y) and they explain 30.09 per cent of the total agglomerated effect. The three variables such as Access to text ( $X_{13}$ ), and Mother's level of income ( $X_{22}$ ) are identified as the most significant variables in order to explain the total regression effect on the predictor variable.

**TABLE 3: Step down regression Analysis****1.  $X_{13}$** 

Multiple R = 0.36171  
 R Square = 0.13083  
 Adjusted  $R^2$  = 0.12635  
 Standard Error = 3.01906

## Analysis of Variance

	DF	Sum of Squares	Mean Square
Regression	1	266.16522	266.16522
Residual	194	1768.25824	9.11473

F = 29.20165 Signif F = .0000

**2.  $X_{15}$** 

Multiple R = 0.41140  
 R Square = 0.16925  
 Adjusted  $R^2$  = 0.16064  
 Standard Error = 2.95922

## Analysis of Variance

	DF	Sum of Squares	Mean Square
Regression	2	344.32667	172.16333
Residual	193	1690.09680	8.75698

F = 19.66013 Signif F = 0.0000

**3.  $X_6$** 

Multiple R = 0.43876  
 R Square = 0.19251  
 Adjusted R<sup>2</sup> = 0.17990  
 Standard Error = 2.92508

**Analysis of Variance**

	DF	Sum of Squares	Mean Square
Regression	3	391.65139	130.55046
Residual	192	1642.77208	8.55610

F = 15.25817      Signif F = 0.0000

From placing the variables into a step down model of regression analysis, it is found that after step 3, three variables Viz. of Access to text ( $X_{13}$ ), Home environment ( $X_{15}$ ) and Use of teaching learning material at school ( $X_6$ ) summated had explained 19.25% of the total effect. Thus, rest 22 variables were explaining only about 10.84 per cent of total effect. It is interesting to note that in the step down model, role of parents in understanding text books had come up innovatively to characterize the agglomerated effect of these four variables on the role of elementary school students towards the level of their performance through Sarva Shiksha Mission.

**CONCLUSION**

State report card of different States and DISE data during the year 2003-04 (at the entry level of Class I) to 2010-11 (at the pass out level of Class VIII) as collected by NUEPA, it is being calculated that the above mentioned cohort period, the Wastage in terms of dropout at the elementary level was 45.62 per cent in the year 2011. Efforts have been given from the part of Sarva Shiksha Avijaan, but despite significant progress in every sphere of elementary education, the goal to achieve universal elementary enrolment is still a far distant dream. Findings from this study suggest that sample size should be large in order to explore more number of variables towards the identification of reasons of Wastage of human resources among the children of elementary classes of Pursurah and Khanakul-II Blocks of the District of Hooghly of the state of West Bengal.

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## EFFICACY OF CITIZEN'S CHARTER IN INDIAN RAILWAYS

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### ABSTRACT

*In the present global society, increased literacy rate has generated awareness among citizens. They are aware of their rights and the role of administration. In a democratic country like India, people are free to express their views and have the right to choose their representatives. High poverty rate among citizens has resulted in the failure many a times to choose the right candidates. There by, diminishing the efficacy of the role of citizens in the decision-making and Policy formulation process. This leads to widening of the gap between the common man and the government. To ensure smooth working of the government and revive the trust of citizens on administration, the government has started taking several steps. Citizen's Charter (CC) is one such initiative in this direction. Citizen's Charter was formulated with the aim to bring in transparency, responsiveness and accountability in administration and promote Good Governance. It also gives information about the services provided by various Public Organisations/departments and the time-period within which the services will be provided. In the Department of IR, passenger amenities is one of the high priority area as Railway Administration directly comes in contact with people and has a great impact their lives.*

**KEYWORDS:** Citizen's Charter, Digital India, Good Governance, Indian Railways

## **INTRODUCTION**

In the present times, when we talk about digital India, it will not be out of way to follow the path of Good Governance. The concept of Good Governance emerged in **1989** in a World Bank Publication. It has many key requirements such as transparency, accountability, responsiveness, proper grievance redressal mechanism, people's participation in the decision-making and Problem-solving process. It encourages the public/private organizations to work effectively and efficiently by utilizing the available resources in a planned and systematic manner for sustainable development. Good Governance is mandatory as well as the guiding principle for the success of administration at any level (Centre/State/District/ local).

No nation can progress if the government does not care for the overall well-being of its citizens. The people pay to the government in the form of taxes/fees directly or indirectly. They expect from the government some basic and qualitative services in return. Generally, the government has failed to meet the expectations of the citizens. Lack of commitment on part of the administration to deliver qualitative services, its conventional and lengthy working procedures and the experiences has shaken the trust of citizen's on administration. This has paved way for the introduction of various measures to improve the existing situation. One such prominent measure is Citizen's Charter.

Citizen's Charter plays a crucial role for both service users and service providers. The Department of Indian Railways (**IR**) too has its **CC** available on its official website and published in the Time Table "**Trains at a Glance**". It gives information regarding various services provided by **IR**. Since the formulation of **CC** of Indian Railways, it has shown progress but still long to go to make it more effective and powerful in the true sense.

## **REVIEW OF LITERATURE**

The Citizen's Charter was a British political initiative launched by the then Prime Minister, John Major, on 22 July 1991. It aimed to improve public services in the UK. The then Prime Minister, John Major, explained the intention of the Citizen's Charter in the following way:

*"It will work for quality across the whole range of public services. It will give support to those who use services in seeking better standards. People who depend on public services—patients, passengers, parents, pupils, benefit claimants—all must know where they stand and what service they have a right to expect."*<sup>1</sup>

The Adam Smith Institute published a long study "**Blueprint for a revolution**" on the charter in **1992**:

*"The Charter revolutionizes the relationship between the citizen and the state by turning it into one of explicit and enforceable contract"*

In **1998** the Government introduced '**Service First: The New Charter Programme**':

*"We want public services that respond to the needs and wishes of people who use them on a daily basis, which gives public servants the chance to show their dedication, enthusiasm and initiative, and which work together to improve the communities they serve."*



*...We think it right that all public services—nationally and locally—should set out clear standards of service, and report on their performance; should consult and involve their users in carrying out these tasks; and should provide effective remedies when things go wrong.”<sup>2</sup>*

Narendra Modi in his address during “*Digital India and Digital Technology*” dinner quoted:

*“In this digital age, we have an opportunity to transform lives of people in ways that was hard to imagine a couple of decades ago”<sup>3</sup>*

Mr Modi also said that the Indian Railways will become the growth engine of the nation’s “*Vikas Yatra*”. Further, laying focus on the importance and development of *IR*, he quoted :

*“Railways, perhaps along with post offices, are the only two institutions in India with a deep network which if tapped judiciously can create substantial improvements in the hinterland. Railways was always considered only as a mode of transport in our country, we want to see Railways as the backbone of India's economic development.”<sup>4</sup>*

## **BACKGROUND OF THE STUDY**

The traditional role of public sector has allegedly led to the detachment of public sector activities from citizens, needs and demands resulting in decreasing the trust of citizens in the administration. This put considerable pressure on government organizations to show more responsiveness to their citizens in terms of service delivery, quality, accessibility and accountability towards its service users.

The role of Indian Railways cannot be ignored in the life of a common man. *IR* is regarded as the lifeline to the nation as it is the most common, cheapest and popular mode of transportation especially suitable over long distances. Major population of all age groups/classes (students, patients, teachers, rich, poor, doctors, young, old etc.) uses this mode of transportation for various purposes to carry on their day-to-day activities. But due to inadequacy in the quality of services of *IR*, the people as the users of those services are not happy with the working and the services provided by Railway Administration.

With changes in the administrative system in which it is embedded, the relationship between the citizens and administration is also varying continuously. So, it becomes imperative to study the concerned dimensions that adversely affect the relationship between citizens and administration in terms of their satisfaction, dissatisfaction and awareness about the services as per the *Charter document* of *IR*.

The research study was conducted in the Northern region, taking into consideration the Northern Zone of Indian Railways.

## **OBJECTIVES OF THE STUDY**

1. To analyze the efficacy of *CC* in the department of *IR*
2. To evaluate the degrees of awareness of the services provided by *NR*
3. The level of satisfaction of the passengers with the services of *NR* has been evaluated in the study.

## **RESEARCH METHODOLOGY**

The present research study is undertaken to evaluate the efficacy of Citizen's Charter of **IR**. The study has been carried out with the help of Primary and secondary data. Stratified Random Sampling is used for the research study.

## **DATA COLLECTION**

The Research involves primary and secondary data. The primary data involves information from the passengers of Northern Railways. A Questionnaire consisting of some open-ended and some close-ended questions was prepared to seek information from the passengers. The secondary data consists of information collected with the help of official website of Indian Railways, books and journals.

## **DATA ANALYSIS**

Distribution free methods both descriptive and statistical (frequency, percentage, tables, graphs etc) and inferential statistical method (Chi-square) depending upon the type of data obtained was used. The reference value of Chi-Square at **0.01** level is Chi-Square  $X^2 = 6.635$

## **SAMPLE POPULATION**

The area for undertaking the research study of Indian Railways in general and Northern Railways in particular covers population from North India mainly Ambala, Panchkula, Chandigarh, Mohali, Patiala, Kurukshetra, Karnal, Delhi, Kaithal, Shahabad and Yamunanagar.

## **SAMPLE SIZE**

**Railway service users (RSU):** Railway passengers (**N=400**),

**Educated** (**12** plus years of schooling)

**Adults** (**18** plus years: male and female)

## **RESULTS-THE FINDINGS**

The study was based on the data collected from service users. The observations revealed the following:

### **OBSERVATION 1**

The data was collected from **400** passengers of **IR**. Less than half the populations (about **40.75** %) of service users were aware of the Citizen's Charter and its concept directly or indirectly. The passengers who were aware of **CC** of **IR** have heard about it through various sources such as **TV**, newspaper, Journals, internet, from someone, Time Table of **IR** etc. They have heard about **CC** in English (**50.31**%), Hindi (**20.86**%) and both languages (**28.83**%).

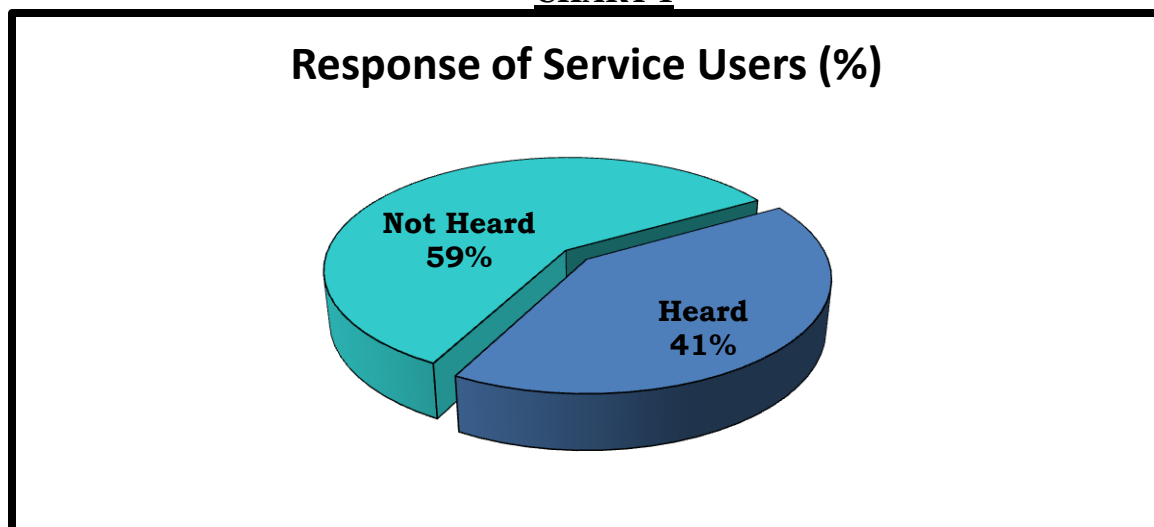
Many of them though have heard of **CC** and were aware of many of the services of **IR** as availed by them, but could not correlate them with **CC** of Indian Railways. Only a limited number of passengers purchase the Time-Table of **IR**. They are concerned with only that information which they require. The users who use online mode too are restricted with the services/information required by them.

**TABLE 1**  
**AWARENESS OF CITIZEN'S CHARTER**

Response	Service Users (N=400)					
	$f_{o1}$ (%)	$f_{e1}$	$f_{d1}$	$(f_{d1})^2$	d f	$X^2$
<b>Heard</b>	163 (40.75%)	200	-37	1369	1	<b>6.845</b> * <b>Significant</b> <b>at 0.01</b>
<b>Not heard</b>	235 (58.75%)	200	35	1225	1	<b>6.125</b> * <b>Significant</b> <b>at 0.05</b>

**Table 1** shows the degrees of awareness of *CC* among the Service Users. The value obtained Chi-square ( $X^2 = 6.845$ ) is statistically significant at level of significance (**0.01 with Chi-Square  $X^2 = 6.635$** ). This shows that significantly less number of service users have awareness about the Citizen's Charter of Indian Railways. Also, **0.5%** of passengers are not sure of the term and the concep of *CC*.

**CHART 1**



### **OBSERVATION 2**

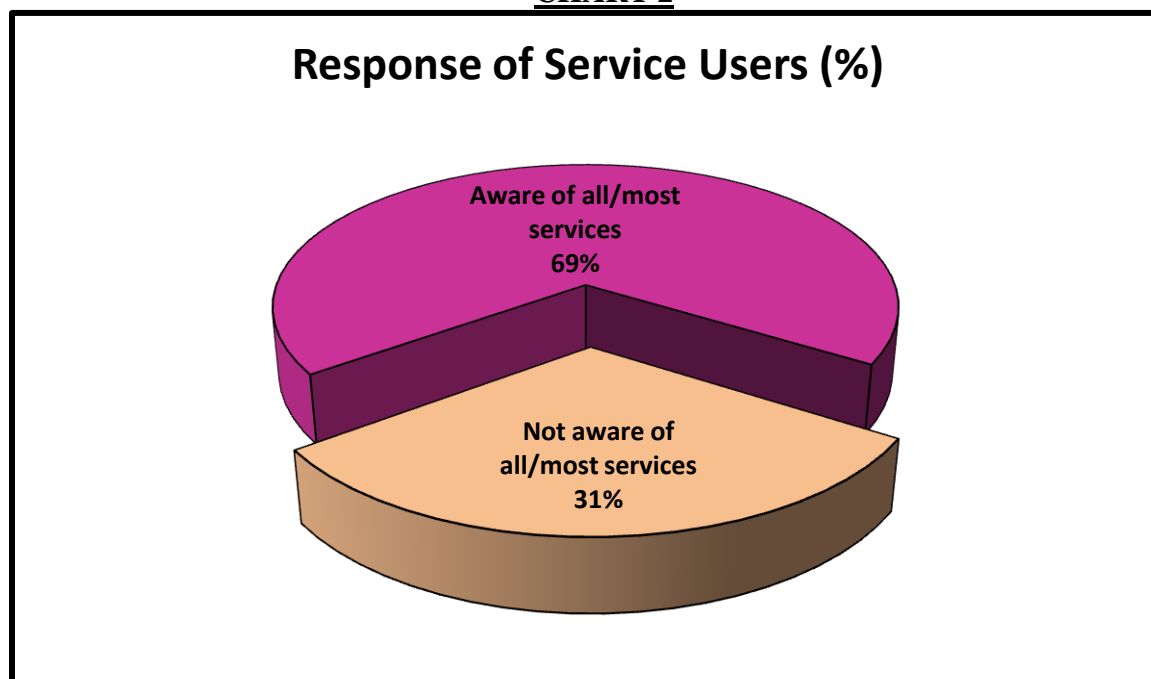
*IR* plays a major role in the lives of the people. This mode of transportation is used by a large population. During the course of their journey, people use various types of services. The commonly used Passenger services (On-Board and Off-Board) are Reservation, Refunding, Catering Services, Drinking Water, Cleanliness, Toilets, Platforms, Waiting Halls, Use of Fans and Lighting, Booking, Public Grievance Redressal etc. It was assumed that passengers are aware of most of the services provided by Indian Railways.

**TABLE 2**  
**AWARENESS OF SERVICES OF NR W.R.T CITIZEN'S CHARTER**

Response	Service Users (N=400)					
	$f_{o1}$ (%)	$f_{e1}$	$f_{d1}$	$(f_{d1})^2$	d f	$X^2$
Aware	263 (65.75 %)	200	63	3969	1	19.84 * Highly significant at 0.05
Not Aware of all	119 (29.75 %)	200	81	6561	1	32.8 * Highly Significant at 0.01

Referring to **Table 2**, from among the sample population, about **65.75% (263/400)** of users are aware of most of the services of **NR** whereas **29.75% (119/400)** are not aware of all the services. Also, **4.5 % (18/400)** of the passengers were not sure of all or most services except the one they have availed during the course of their journey. The value of  $X^2 = 19.84$  at level of significance **0.01** (Reference value 0.01 with Chi-Square  $X^2 = 6.635$ ) signifies that comparatively large passengers among sample population is aware of most of the services of Indian Railways in general and Northern Railways in particular.

**CHART 2**



### **OBSERVATION 3**

The data collected from the service users regarding the satisfaction level for the

Services provided by **IR** and as used by them reveal that nearly **57%** of the passengers are happy with its services. They face less problems in comparison during their journey. Overall, they are comfortable with the services they utilize.

About **39.5%** of the passenger's have faced problems in one way or the other. They are not satisfied with the services provided by **NR**. The problems are faced by them in many areas as follows:

- Availability of unhygienic, uncovered and limited variety of foodstuff
- Irresponsible behaviour of Railway Officials
- Cleanliness Problem on platforms and at the Railway Stations
- Platforms/stations used by passengers among rural/semi-urban population for bathing/living/washing
- Parking Problem. The parking charges taken by the concerned persons are higher than the nominal charges
- Poor maintenance of existing services provided **IR**
- Reservation of Seats and occupancy of reserved seats by unreserved passengers
- Lack of patience in service users and service providers
- Security and Safety
- Lack of Social Responsibility among service users and service providers
- Enquiry Services
- Problem of unauthorized vendors
- Shortage of benches which restrict the movement of passengers along the stairs as the stairs are occupied by the passengers for sitting
- More number of beggars roaming on the platforms and stations demanding money/ food stuffs from the passengers causing irritation
- Unbranded drinking water with unsealed caps
- Torn curtains, dirty linen, pillows and blankets with smell coming from them
- Stinking toilets with no water in the toilets
- Foul smell coming from the railway tracks and nearby surroundings. It is experienced the moment one enters the stations/platforms
- Theft of luggage
- No dustbins installed at the railway stations/platforms
- Rats and cockroaches in the pantry
- Smell of cigtattes and similar to that of less clean hospitals coming from inside the some trains
- Over-crowded platforms with luggage spread all over and people sleeping on the platforms
- Water collected at various places at the railway stations and on the platforms with mosquitoes flying over it
- Less duration between train arrival and departure which is a serious concern especially for senior citizen's and small children
- Non-availability of wheel chairs for the patients at the platforms

- Poor quality and less variety of food/services by vendors at the railway stations and on platforms
- Fruit juices available on the platforms and at the stations is not fit for consumption as many have already exceeded the expiry date
- Poor Grievance Redressal System etc

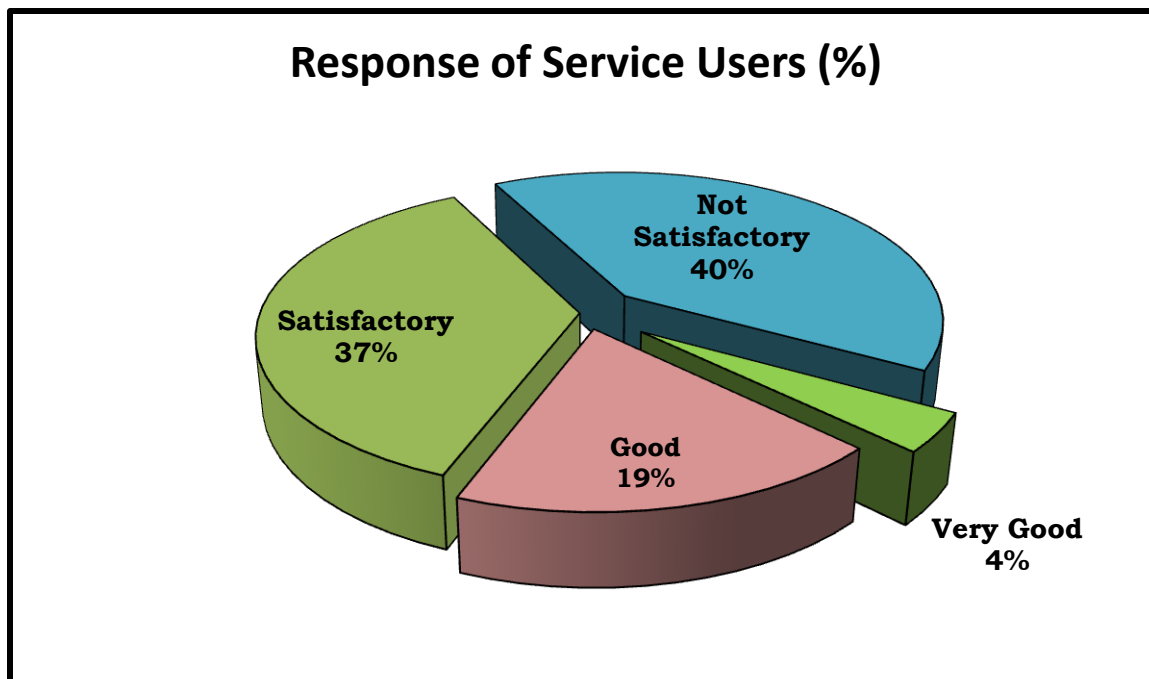
**TABLE 3** explains the satisfaction level of the service users with the services of *NR*. The value of Chi-square is highly significant at both levels of significance **0.01** and **0.05** for different degrees of satisfaction i.e Satisfactory ( $X^2 = 16.24$ ), Good ( $X^2 = 80.64$ ) and Very Good ( $X^2 = 8.82$ ) respectively.

Hence, by taking few steps in the right direction followed by the coordinating efforts of the users as well as the providers can lead to the desired goals.

**TABLE 3**  
**SATISFACTION LEVEL OF PASSENGER'S W.R.T SERVICES OF NR**

Degree of Satisfaction	Service Users (N=400)					
	$f_{o1}$ (%)	$f_{e1}$	$f_{d1}$	$(f_{d1})^2$	d f	$X^2$
<b>Very Good</b>	16 (4 %)	200	184	33,856	3	<b>169.28</b> <b>* (0.01 )</b> <b>Highly Significant</b>
<b>Good</b>	73 (18.2%)	200	127	16,129	3	<b>80.64</b> <b>* *</b> <b>(0.01)</b> <b>Highly Significant</b>
<b>Satisfactory</b>	143 (35.7%)	200	57	3,249	3	<b>16.24</b> <b>* *</b> <b>(0.01)</b> <b>Highly Significant</b>
<b>Not Satisfactory</b>	158 (39.5%)	200	42	1,764	3	<b>8.82</b> <b>* (0.01)</b> <b>Highly Significant</b>



**CHART 3****CITIZEN'S CHARTER: A MERE DOCUMENT**

**CC** as an effective tool ensures the qualitative services to its users and bring in the responsive behavior and attitude among the service providers. **CC** is one of the important strategies of Good Governance. Yet, it has not been taken seriously in various Public Organizations but as formality. It is more on papers than in practice.

Due to lack of publicity and less awareness among the service users, the efficacy of **CC** is still behind the curtains. The observations from the study reveals that its application is confined to the limited boundaries of the Department of **IR**. No efforts have been taken to publicize the Charter document. Neither it is displayed at prominent places at the railway stations. Only a few basic services are mentioned on the display boards and that too at the limited stations.

**CC** of Indian Railways is available on the official website ([www.indianrailways.gov.in](http://www.indianrailways.gov.in)) and Time Table "**Trains at a Glance**". But the people who use online services such as reservation, booking etc pay attention to only those services which are used by them. In addition, only less people purchase the Time Table. They refer it mainly for the schedule of trains and information related to their journey. A less number of people have seen **CC** in the Time Table.

**CONCLUSIONS**

The present Government has been making efforts to make by taking new initiatives to enhance the quality of passenger amenities using latest technology, thereby introducing **IR** in the world of digitalization. In spite of the easy availability of online services, the people still face many problems practically.

e.g Reservation: The people are not sure about the availability of the reserved seats as the web portal of **IR** displays the status as "non-available", whereas the agents are able to arrange the reserved seats for you at a premium.

Also, even after availing the confirmed seats, unreserved passengers are able to get into the reserved compartments, making the experience of the legitimate passengers unhealthy leading to discomfort. There is no proper check and control. As per the information from the passengers, only 40% of the passenger's buy tickets. Many times, this results into serious situations ending with conflicts and injuries. "In just 6 months, Four Men have died over seat disputes".

Recently, as a result of a fallout of an argument over a seat, 16 year old man Junaid Khan was murdered in the train last month. It was with the help of CCTV footage that the accused 'Naresh', a regular commuter to Delhi, was identified. Due to national coverage of the incident on the social media (TV and internet, the accused has been arrested "The main accused in the lynching of 15 year-old Junaid was tracked by a piece of evidence that many felt was almost of no use: a blurry CCTV footage that made it impossible to discern faces".<sup>5</sup>

Refunding: After cancellation of seats even after receiving a message of 'waiting' through sms facility, the refunds are not delivered properly to the bank accounts without stating any reason.

The problem of cleanliness is also very common in the trains, all over the platforms and at the Railway Stations. The platforms are uneven at various places leading to stagnant water and flies all around. The wrappers and peels of bananas are also found on the ground and platforms. Moreover, the stinking smell from the toilets/blocked toilets and foul smell from the tracks and surroundings make uneasy for the passengers to breathe and wait for their trains. The biggest challenge for cleanliness at the railway stations/platforms is visitors and the passengers. A large number of visitors use the toilets who are not even the Railway travelers. However, Indian Railways have moved forward in this direction.

Shri Narendra Modi launched the ambitious 'Swachh Bharat Abhiyan' (Clean India Mission) on 2nd October, 2014 at the 145th birth anniversary celebration of Shri Mahatma Gandhi. The five year campaign aims to accomplish the vision of a clean India. In compliance to this, 'Swachh Rail, Swachh Bharat' campaign has been initiated by Railway Minister [Suresh Prabhu](#). Several stations all over India were rated on the basis of cleanliness and passenger feedback to identify unclean spots or gaps.

Indian Railways started third party Cleanliness Index of Stations since last year. Railways have accomplished a significant improvement in cleanliness at station. This index instills competitive spirit among the stations.

Swachhta Saptah: "Swachhta Saptah" was a nine-day long initiative by Suresh Prabhu. This led Indian Railways to track various aspects of maintaining cleanliness at stations, tracks and in trains. Each day was earmarked with specific focus areas, such as Swachh Rail Gaadi (Clean Train), Swachh Stations (Clean Stations), Swachh Neer (Clean Water), Swachh Aahar (Clean Food), Swachh Parisar (Clean Complex), Swachh Sahyog (Cleanliness Participation).

Indian Railways too makes an effort to bring in new technologies from various global operators so that passengers can experience comfortable and shorter train journeys in the coming years. Lucknow Division of NR has created 25 Whatsapp groups to monitor cleanliness at 25 odd stations. "Having created Whatsapp Group has helped. Number of complaints have been reduced", said Divisional Railway Manager (DRM), NR, Lucknow, Satish Kumar. The trains pantry, toilets, coaches and passages are monitored through this group by clicking and posting the photos of the areas at the Railway Stations and train compartments in the group. These are scanned by senior officials and DRM. In case of laxity, the explanation is sought. The senior

officials of various departments such as Engineering, Commercial, operations etc are a part of the Whatsapp groups. Ticket checking drive is also conducted by Commercial department. Choked toilets and overflowing sewage has also been taken care of. Lucknow Division Railway station, New Delhi, Kurukshetra and Chandigarh Railway stations of Northern Railways were considered better by passengers in terms of cleanliness in comparison to its other stations. First survey conducted by IRCTC in 2016 by conducting interviews of passengers at the stations on various parameters of cleanliness and rating them under rank A<sub>1</sub> and A category. The second survey has been conducted by Quality Council of India (QCI) who with the help of their partners have conducted the survey of 407 major railway stations (75 A<sub>1</sub> category and 332 A category stations) of Indian Railways. In a survey report, Lucknow Division Railway station is ranked as A<sub>1</sub> railway station.

In a Northern Railway launches cleanliness drive, “Officials said the cleaning operation on railway properties, including on the sides of railway tracks, has been started across the 33 stations in Delhi Area. “On 29 stations, the work has been given on contracts while the rest of the stations are being cleaned on a regular basis by the department,” a senior Northern Railway official said.”<sup>6</sup>

Catering Services and safe drinking water also find its place in the category of poor quality services. The foodstuff/Pantry services/drinking water is mostly provided by unauthorised vendors. The drinking water bottles are also not available from their own brand “Rail Neer” but from other local brands. Sometimes they are not even sealed properly.

Safety and security is another challenging concern of IR. In India, the rising frequency of train accidents has shaken the collective consciousness of the people at large. Neither any strict action is taken nor are the safety measures adopted seriously. The dead/injured are neither given any compensation from the government. Most of the tracks are outdated. Also, a big number of minor accidents involving the railways occur every year, taking lives and leaving many more injured. “It is no comfort that the derailment of the Indore-Patna Express near Kanpur in the wee hours of Sunday was the first major accident in six years”.<sup>7</sup>

According to the National Crime Records Bureau<sup>8</sup>, there have been about 30,000 railway accidents a year in recent times and over 25,000 lives have been lost in such accidents. The number of serious accidents involving derailments and collisions remains high at about a 100 a year, while accidents per million train kilometres — given the size of India’s railway operations, this may be a fairer metric — was about double that of Europe as a whole as of 2012-13.

The infrastructure of **IR** is very poor and need an upgradation with top priority. Unfortunately, since a long time, less priority has been fixed on its safety. More focus has been targeted to announcing new projects and new trains by successive Railway ministers. As a result, the projects like track renewals, safety works at level crossings, signalling etc have been facing delays. This puts the Railway Administration to prioritise their “*To do List*” and overcome its safety challenges.

The deficiencies in the proper implementation of **CC** have led to various problems. Not only the service users face difficulties but the service providers too face numerous challenges in delivering prompt and qualitative services. The common problem areas from the user’s point of view are as follows:

There are several deficiencies in the implementation of the Charter since its formulation. Some of the common problems faced by Service Users are as follows:

- Lack of People's Participation
- Absence of timely upgradation of CC
- Lack of efficient control on monitoring mechanism specified by the Ministry of Railways at Regional/Zonal level
- Shortage of benches on platforms in comparison to the increased population with time. This restricts the movement of the passengers along the stairs as the major part of the stairs gets occupied by the passengers for sitting
- Ineffective Redressal Mechanism
- Unwashed and dirty linen/blankets/pillows; torn curtains
- Refunding Problems
- Less Importance to Passenger's satisfaction
- Poor Participation of passengers
- Inadequate Measures taken by the department of Indian Railways to create awareness among the service users in terms of utilization of the available amenities at stations and in trains.
- Lack of Coordination among the officials
- Poor Monitoring System and lack of coordination at various levels of Railway Administration
- Communication Gap between Higher Authorities and Railway officials
- Communication Gap between Service Users and Service Providers
- Lack of Motivation among officials
- Overcrowded platforms
- Use of platforms for washing/bathing/living by passengers among sample population from rural/semi-urban areas
- Absence of Proper Supervision and feedback system
- Increased number of beggars on the platforms/railway stations
- Lack of Training and Expertise
- Overburdened with complexity of functions and the conventional boundaries of organizational working
- Lack of Professional Attitude among employees
- Reduction of financial resources and Profits
- Lack of Patience among Service users and Service Providers etc.

Indian Railways has a monopoly in rail transportation and as such it should not take passengers for granted and risk their lives. The present government under the leadership of Railway Minister Shri Suresh Prabhu has started working in this direction. The Railways need to work professionally to provide superior passenger services better both on-board and at the stations. Recently, there has been a change in the card of Ministry of Railways. Mr Piyush Goel is the new Minister of the department of Railways and has taken over the charge from Shri Suresh Prabhakar on *3<sup>rd</sup> September, 2017*.

We still have miles to go. It will take time but we can reach the expected goals with the coordinated efforts of passengers and Railway officials.



## COMPARATIVE STUDY OF INCOME AND COST EFFICIENCY OF ISLAMIC AND CONVENTIONAL BANKS OF BAHRAIN

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### ABSTRACT

*The development of service sector is crucial in contributing to the GDP of any nation. The banking system plays an important role in the development of a country. The commercial banking system dominates the financial sector by dealing with the majority of financial transactions of a country. The existence of Islamic and non-Islamic banks has contributed for the development of the economy. Commercial banks in Bahrain consist of interest-based conventional banks and interest-free Islamic banks (based on Islamic sariah). The performance*

*of conventional and non-conventional banks is satisfactory in Bahrain. The present study focuses on the comparative analysis of financial performance of Islamic and non-Islamic banks in terms of cost and income in Bahrain. The study uses financial tools like profitability, liquidity and solvency, commitment to economy and community efficiency and productivity of both streams of banks.*

**KEYWORDS:** *Islamic and Non-Islamic Banking, performance and analysis.*

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## INTRODUCTION

Banking system occupies a key place in a nation's economy. The banking institution is indispensable in modern society. It plays a pivotal role in the economic development of a country and forms the core of the money marketing in advanced country. Banking systems are important aspects of any economic system, providing financial resources for industry, employment creation and overall development. Banks also play a significant role in the economy and for the development of the industry.

Financial performance of banks guides to assess the results of a firm's policies, performance, efficiency and effectiveness in monetary terms. These results are shown in the firms return on investment, return on assets, and profit earning. It also guides us to assess how a bank is using its financial and other resources to earn profit. Financial performance evaluation includes net operating income, earnings before interest and taxes, profit after taxes and net asset value. Rather, a thorough assessment of a company's performance should take into account many different measures. Financial performance is a measure of how efficiently a bank use assets and other resources to generate revenues. This is also used as a general measure of a firm's overall financial condition for a given period, and can be used to compare similar firms in the same industry or to compare industries with each other's.

Finance and its function play a very key role in determining the profitability and stability of the business. Most of the studies in financial performance analysis of the banks have more stress in comparing financial results of Islamic and non-Islamic banking sector undertaking. The present study is undertaken to find out and evaluate financial performance of commercial banks in Bahrain.

## RESEARCH METHODOLOGY

The study of analysis of financial performance of selected commercial banks in Bahrain is descriptive in nature. The study mainly uses secondary data sources like annual reports of various banks and their websites. Eight banks are selected for the study. These sample banks are selected on the basis of their financial performance and judgment. Convenience sampling method is used to select the banks. Only commercial banks are selected for the study. It includes both Islamic and conventional banks. The study is conducted for the period of period of 2001 to 2011.

As research topic is financial analysis, a lot of information and data are required to form the substances for the analysis. Hence, the financial data from the companies under the study are required to compute, calculate and interpret the financial ratios. This study entails the development of conceptual and theoretical structure prior to its testing through empirical observation.



## REVIEW OF LITERATURE

**Wheelen (1998)** believes that right measurement of performance of organizations depends on their objectives like profitability, market share and cost reduction. **Bashir (2000)** in his study on the determinants of eighteen Islamic banks performance in eight Middle Eastern countries such as Egypt, Bahrain, Jordan, Kuwait, Qatar, Sudan, Turkey and United Arab Emirates- from 1993 through 1998 used four parameters to measure the performance of banks. They are net non-interest margin (NIM), profit before tax to total assets (PBT/TA), Return on Equity, and Return on assets. **Rashid (2003)** used financial indicators like return on assets, return on investments and current ratios to measure the financial performance of an organization. However, to weigh the financial health of the organization, it can use financial measurements in terms of profitability, liquidity, leverage, asset utilization and growth ratios. **Alkassim (2005)** found that, bank's size reacts negatively with non-Islamic banks' profitability, but positively with Islamic banks. The Islamic banks performance is positively associated with total equity there is negative relationship with non-Islamic banks. **Saleh (2006)** found that the efficiency and ability of the selected Islamic banks have increased and there is growth of the Islamic banks in Jordan. Banks in Jordan also played an important role in the development of the economy. The study also reveals that there is lot of growth potential for Islamic banks in Jordan. **Jouini (2008)** found that the Islamic banks have shown remarkable progress in spite of the recessionary trends in the world economy. It is clearly evident in respect of the growth rate of assets owned by Islamic banks, which increased from 15% in 2000 to 23% in 2008, is much higher than the growth rate of assets owned by Non-Islamic banks. The countries like the United Kingdom, the Islamic assets have shown growth rate in the clouds of subprime crisis and economic downturn. **Sufian (2009)** found that pure technical inefficiency was greater than scale inefficiency in the Islamic banks. This implies that Islamic banks have been managerially inefficient in utilizing the resources. **Ahmad (2010)** points out the qualitative measurement of performance of banks. They found that, qualitative measurements indicate that quality of products, profitability and productivity are highly ranked by the employees as compared to other indicators. **Srairi (2010)** opined that the efficiency of banks at Gulf countries in par with the development of banks. It is also revealed that the efficiency level of non-Islamic banks is more in comparison with Islamic banks. **Iqbal et al. (2011 a)** Selected a sample of 100 samples (50 each from conventional and interactive banks) and compared the performance of banks based on service quality. The results of the study reveal that among the factors affecting selection of the banks, people give top most priority to reliability, human element at the second position, responsiveness at the third position, accessibility at the fourth position, and tangibility in the fifth position respectively in a comparable way, **Iqbal et al. (2011 b)** conducted gap analysis between conventional and interactive banks related to services provided by the banks. Them. They concluded that the principal factor leading to service gap is systemization or technological advancement among interactive and conventional banks. **Hawaldar et al. (2016 a)** Evaluated the financial performance of retail and wholesale Islamic banks in Bahrain from 2009 to 2013 and found that operating efficiency of wholesale Islamic banks was better than retail Islamic banks for the period of 2009-2013 which was evident from asset utilization ratio. Using the result of correlation analysis of wholesale Islamic banks between various performance indicators, their study showed the existence of significant positive correlation of cost to income ratio with operational efficiency ratio and staff cost to income ratio. **Hawaldar et al. (2016 c)** Analyses the impact of leadership and factors affecting leadership on the performance of banks in Bahrain. The results of the study revealed that team orientation and development is the crucial

aspect in enhancing employees' performance. They study concluded that the leadership affect the performance of the banks in Bahrain. A similar study by **Hawalдар et al. (2016 b)** on the evaluation of financial performance level of retail and wholesale conventional banks in Bahrain from 2009 to 2013 confirmed that the operating efficiency of wholesale banks was superior to the retail conventional banks. The empirical results suggested no significant difference between the performance of retail and wholesale conventional banks operating in Bahrain. **Hawalдар et al. (2017a)** examined the performance of commercial retail banks (conventional and Islamic) in Bahrain and financial ratios were used for the period of 15 years 2001-2015 on parameters such as profitability, liquidity, operating efficiency, capital adequacy and leverage. The empirical results revealed that conventional retail banks, except for Bahrain development bank, have consistent performance in return on assets and return on equity. While among the Islamic retail banks, the performance of Kuwait finance house is satisfactory in terms of profitability. **Hawalдар et al. (2017b)** Found none of the companies selected for the study exhibited significant monthly returns for the study period except Bahrain Maritime and Mercantile International and study suggested that the absence of said calendar anomaly may be due to thin trading practiced in the Bahrain stock exchange. **Hawalдар et al. (2017)** found that the staff cost to income ratio, cost to income ratio, asset utilization and operating efficiency is higher in wholesale Islamic and conventional banks compared to retail banks. They also found that there is no significant difference between performance of conventional and Islamic retail and wholesale banks in respect to staff cost to income ratio, cost to income ratio, asset utilization ratio and operating efficiency ratio during the study period. The study found that there is a positive relationship between Staff Cost to Income Ratio, Operational Efficiency Ratio and Cost to Income Ratio among retail and wholesale Islamic and conventional banks.

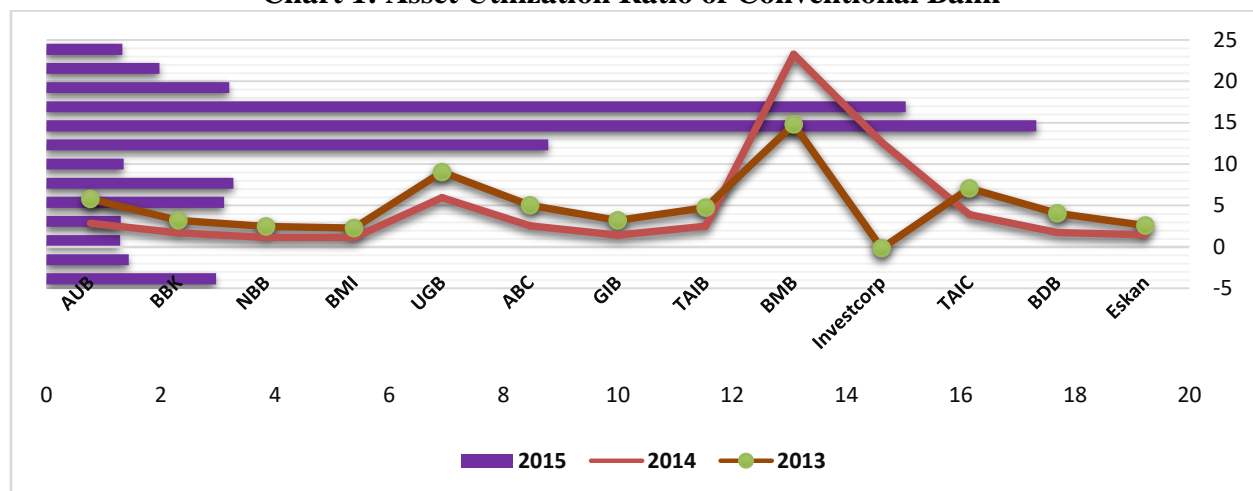
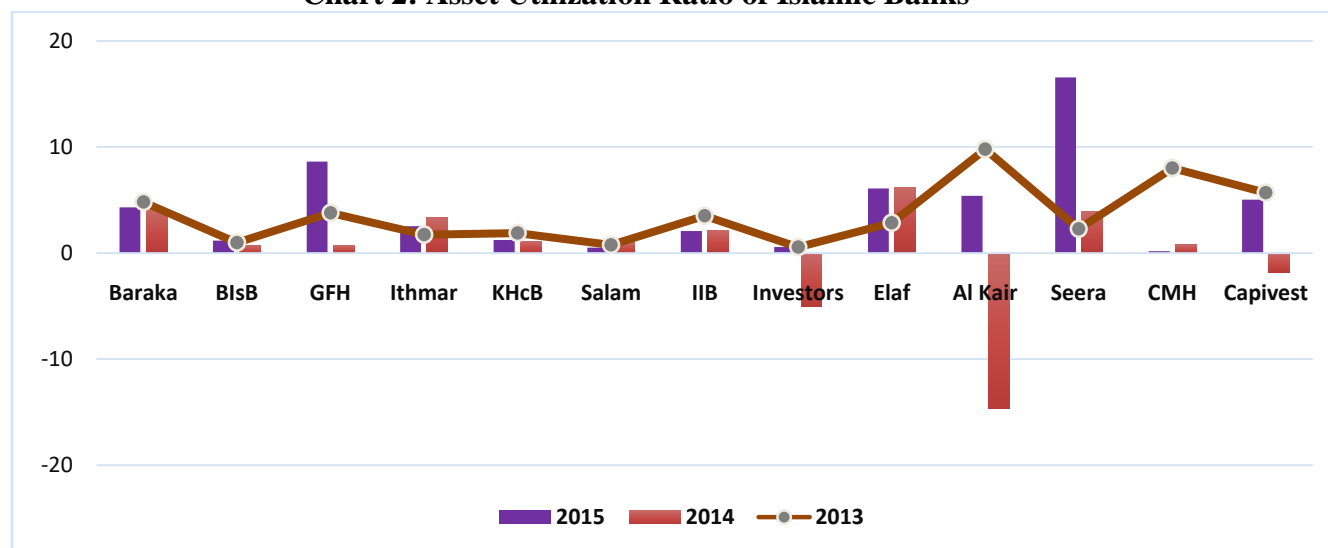
## RESULT ANALYSIS

Asset utilization ratio is measurement of the extent to which the assets are utilized by relating the profits to the total assets used by the banks. The parameters used here are Operating income and total assets. It is calculated for Islamic as well as conventional banks.

**Table 1 Asset Utilization Ratio of Conventional Banks**

Conventional Banks	Asset Utilization Ratio			Islamic Banks	Asset Utilization Ratio		
	2015	2014	2013		2015	2014	2013
<b>AUB</b>	2.97	2.85	2.95	<b>Baraka</b>	4.32	4.15	4.82
<b>BBK</b>	1.44	1.68	1.53	<b>BIsB</b>	1.19	0.7	0.99
<b>NBB</b>	1.29	1.19	1.29	<b>GFH</b>	8.64	0.75	3.79
<b>BMI</b>	1.3	1.14	1.15	<b>Ithmar</b>	2.53	3.34	1.74
<b>UGB</b>	3.11	5.95	3.08	<b>KHcB</b>	1.24	1.12	1.9
<b>ABC</b>	3.27	2.56	2.47	<b>Salam</b>	0.52	0.99	0.76
<b>GIB</b>	1.35	1.44	1.76	<b>IIB</b>	2.09	2.18	3.51
<b>TAIB</b>	8.78	2.49	2.24	<b>Investors</b>	0.58	-4.99	0.56
<b>BMB</b>	17.32	23.24	-8.44	<b>Elaf</b>	6.08	6.16	2.84
<b>Investcorp</b>	15.04	12.62	-12.79	<b>Al Kair</b>	5.4	-14.6	9.79
<b>TAIC</b>	3.2	3.88	3.18	<b>Seera</b>	16.55	3.95	2.28
<b>BDB</b>	1.98	1.74	2.3	<b>CMH</b>	0.19	0.79	8
<b>Eskan</b>	1.33	1.45	1.15	<b>Capivest</b>	5.05	-1.78	5.68

Data source: Authors' Calculations

**Chart 1: Asset Utilization Ratio of Conventional Bank****Chart 2: Asset Utilization Ratio of Islamic Banks****Operating Efficiency Ratio of Conventional Banks**

Operating efficiency ratio takes two parameters into account, which is operating expense and operating income.

**Table 3: Operating Efficiency Ratio of Conventional Banks& Islamic Banks**

Conventional Banks	OE Ratio ( %)			Islamic Banks	OE Ratio (%)		
	2015	2014	2013		2015	2014	2013
AUB	32.45	33.58	33.8	Baraka	53.58	-100	-100
BBK	45.27	41.89	46.39	BIsB	74.89	107.73	70.66
NBB	33.3	35.93	35.67	GFH	88.09	1307.66	217.06
BMI	88.08	96.46	78.41	Ithmar	121.71	72.06	345.05
UGB	61.91	42.46	53.76	KHcB	72.11	83.79	48.3

<b>ABC</b>	50.61	-100	-100	<b>Salam</b>	91.32	60.51	60.98
<b>GIB</b>	52.8	50.63	42.94	<b>IIB</b>	183.87	190.03	141.27
<b>TAIB</b>	142.83	331.65	317.15	<b>Investors</b>	924.87	-124.47	925.74
<b>BMB</b>	66.76	57.98	-	<b>Elaf</b>	92.66	90.39	133.02
			143.37				
<b>Investcorp</b>	65.57	68.44	-39.58	<b>Al Kair</b>	159.57	-63.46	79.25
<b>TAIC</b>	29.87	24.17	26.04	<b>Seera</b>	15.83	62.42	157.14
<b>BDB</b>	79.21	77.31	64.72	<b>CMH</b>	2521.93	482.41	57.97
<b>Eskan</b>	54.02	66.33	70.81	<b>Capivest</b>	144.71	-620.53	146.52

Chart 3 Operating Efficiency Ratio of Conventional Banks

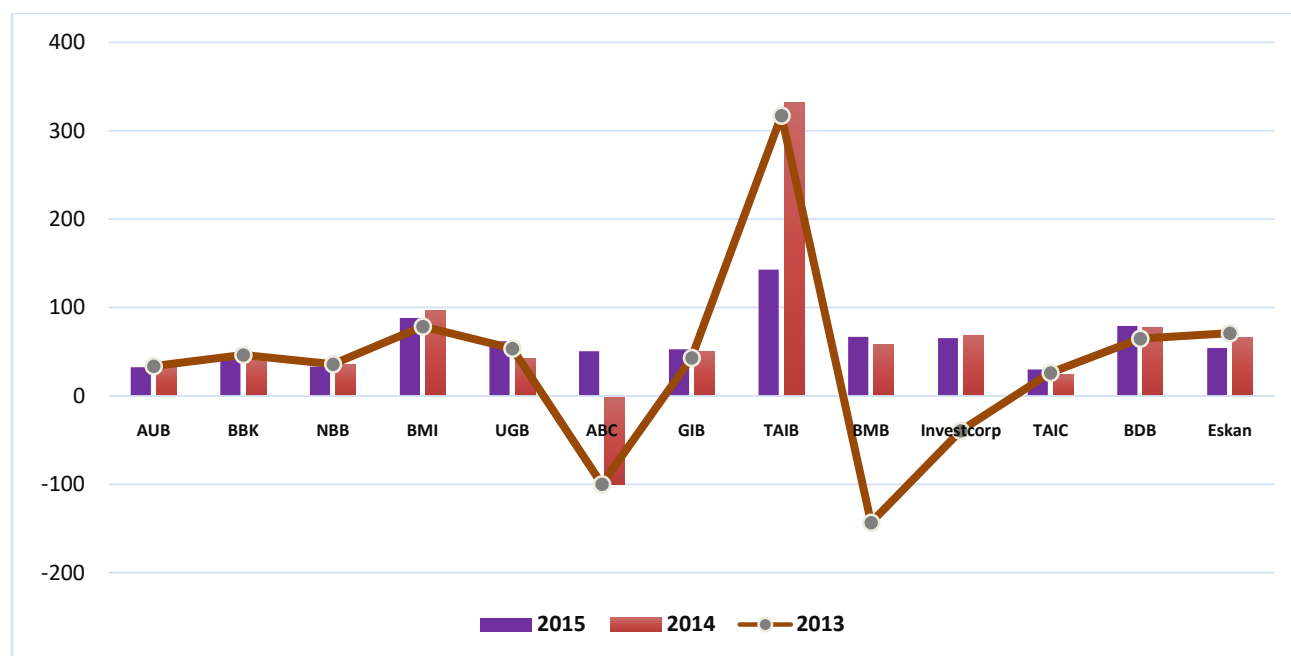
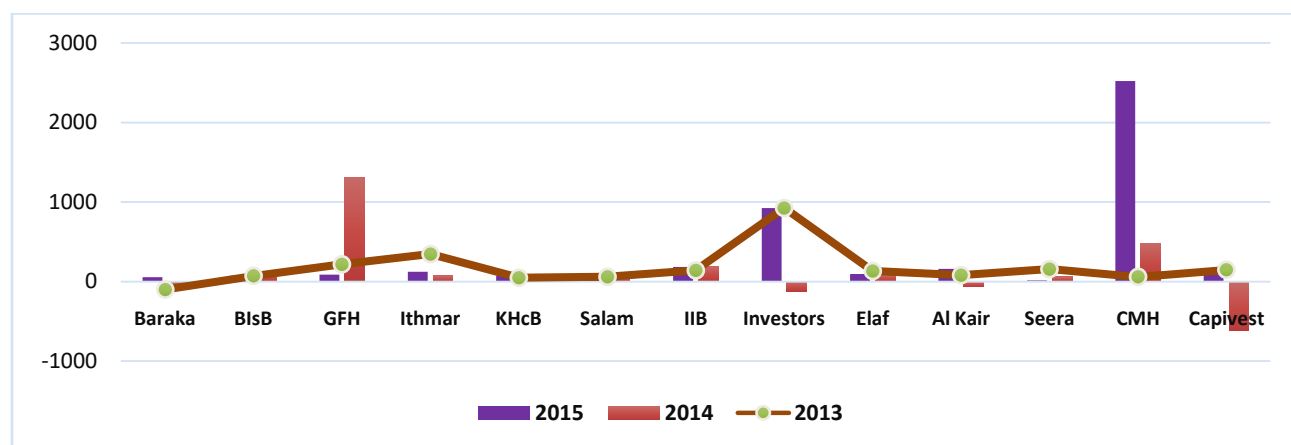


Chart 4: Operating Efficiency Ratio of Islamic Banks



**COST TO INCOME RATIO OF ISLAMIC BANKS:**

This shows the cost to income ratio of banks under Islamic banking system.

**Table 5: Cost to Income Ratio of Islamic Banks**

	2015 ( %)	2014 ( %)	2013 ( %)	2012 ( %)	2011 ( %)
<b>Baraka</b>	53.58	52.05	48.74	46.42	51.58
<b>BIsB</b>	74.89	107.73	70.66	31.32	32.41
<b>GFH</b>	88.09	1,307.66	217.06	46.31	38.84
<b>Ithmar</b>	121.71	72.06	345.05	68.51	41.10
<b>KHcB</b>	72.11	83.79	48.30	30.59	30.46
<b>Salam</b>	91.32	60.51	60.98	31.33	32.41
<b>IIB</b>	183.87	190.03	141.27	52.44	42.44
<b>Investors</b>	924.87	(124.47)	925.74	(14.82)	(50.43)
<b>Elaf</b>	92.66	90.39	133.02	66.01	43.46
<b>Al Kair</b>	159.57	(63.46)	79.25	45.01	59.37
<b>Seera</b>	15.83	62.42	157.14	86.26	51.18
<b>CMH</b>	2,521.93	482.41	57.97	31.01	44.56
<b>Capivest</b>	144.71	(620.53)	146.52	71.21	51.55

Cost to income ratio of Islamic banks suggests that GFH, Investors and CMH show high values. This means these banks need to focus on cost cutting measures.

**Staff Cost/Income Ratio:**

The staff cost to income ratio shows what percentage of a bank's income is spent on staff expenditure. These ratios help the bank in understanding the staff cost associated with their product. The table below shows the comparison of staff cost to income ratio between retail banks and wholesale banks under conventional and Islamic banking sector.

**Table 6: Staff Cost/Income Ratio of Conventional Banks**

Year	Retail Banks				Wholesale Banks			
	Min (%)	Max (%)	Mean (%)	Std. Deviation	Min (%)	Max (%)	Mean (%)	Std. Deviation
2015	17.29	51.09	31.17	12.60572	21.33	68.38	37.8571	14.81244
2014	18.85	53	32.92	14.49989	18.33	151.32	45.0529	47.14711
2013	20.41	42.52	31.58	8.52073	18.95	166.41	40.1443	57.52796
2012	18.62	44.29	28.515	8.73657	14.09	916.67	188.1357	333.57951
2011	20.26	30.84	25.466	3.89969	14.05	29.86	23.7971	6.07014

Table No. 6 explores that the staff cost to income ratio of Retail and wholesale banks under conventional banking sector. It is evident from the graph that the ratio of staff cost to income is higher in case of wholesale banks when compared to retail banks in the conventional banking setup. In case of retail banks, the ratio is not showing much of a fluctuation and has decreased over the years, but in case of wholesale banks, the ratio is highest in the year 2012.

**Table No 7: Staff Cost/Income Ratio of Islamic Banks**

Staff Cost/Income Ratio of Islamic Banks								
Year	Retail Banks				Wholesale Banks			
	Min	Max	Mean	Std. Deviation	Min	Max	Mean	Std. Deviation
2015	29	52	39.24	9.191	9.14	413.16	101.1377	127.40651
2014	27.86	56.18	36.2333	10.70026	19.28	359.11	88.3892	109.22631
2013	21.23	65.02	36.1667	15.53089	14.77	321.17	66.6054	80.4144
2012	14.7	26.48	19.5783	4.23558	9.53	47.5	28.5077	12.10201
2011	14.56	28.45	19.9967	4.88972	6.25	43.98	22.6285	11..25899

Table 7 represents the staff cost to income ratio of Retail and Wholesale banks under Islamic banking sector. It is clear from the table that the ratio of staff cost to income is higher in case of Wholesale banks when compared to Retail banks under Islamic banking sector. The ratio is showing an increasing trend over the years in case of wholesale banks whereas in case of retail banks it is increased at a decreasing rate.

### **COST/INCOME RATIO:**

The cost to income ratio is a tool used to measure the efficiency of the bank. It is similar to that of operating margin but in case of cost to income ratio, the lower the ratio is better for the bank. It measures how costs are changing with relation to income. The cost income ratio is calculated by dividing operating expenses with operating income.



**Table No 8: Cost/Income Ratio of Conventional Banks**

<b>Cost/Income Ratio of Conventional Banks</b>								
<b>Year</b>	<b>Retail Banks</b>				<b>Wholesale Banks</b>			
	<b>Min</b>	<b>Max</b>	<b>Mean</b>	<b>Std. Deviation</b>	<b>Min</b>	<b>Max</b>	<b>Mean</b>	<b>Std. Deviation</b>
<b>2015</b>	32.45	88.08	55.3883	23.47139	29.87	142.83	67.1929	35.65307
<b>2014</b>	33.58	96.46	58.5833	25.54349	24.17	331.65	89.3229	107.72718
<b>2013</b>	33.8	78.41	54.9667	18.91918	21.32	317.15	70.1071	110.18891
<b>2012</b>	30.62	75.62	49.505	17.91988	20.63	1316.9	280.7643	478.43988
<b>2011</b>	34.97	54.47	41.9117	7.73339	22.51	60.67	40.3271	14.5429

Table 8 emphasizes the cost to income ratio of Retail and Wholesale banks under Conventional banking sector. It is clear from the table that the ratio of cost to income is higher in case of Wholesale banks when compared to Retail banks under Conventional banking sector. The ratio is increasing at a decreasing rate over the years in case of both wholesale and retail banks.

**Table No 9: Cost/Income Ratio of Islamic Banks**

<b>Cost/Income Ratio of Islamic Banks</b>								
<b>Year</b>	<b>Retail Banks</b>				<b>Wholesale Banks</b>			
	<b>Min</b>	<b>Max</b>	<b>Mean</b>	<b>Std. Deviation</b>	<b>Min</b>	<b>Max</b>	<b>Mean</b>	<b>Std. Deviation</b>
<b>2015</b>	53.58	121.71	82.0283	22.94182	9.14	2521.93	336.9762	698.3554
<b>2014</b>	52.05	107.73	76.7133	19.79773	19.28	1307.66	223.1569	376.4951
<b>2013</b>	48.3	345.05	110.6317	115.8913	24.48	925.74	159.4738	237.4676
<b>2012</b>	30.59	68.51	40.77	14.84682	9.53	86.26	44.8446	22.5192
<b>2011</b>	30.46	51.58	37.2483	7.95091	6.25	59.37	34.7392	19.47182

Table 9 represents the cost to income ratio of Retail and Wholesale banks under Islamic banking sector. It is clear from the table that the ratio of cost to income is higher in case of Wholesale banks when compared to Retail banks under Islamic banking sector. The ratio is showing an increasing trend over the years in case of wholesale bank and with regard to retail bank the ratio is increasing at a decreasing rate over the years.

#### **ASSET UTILIZATION RATIO:**

Asset Utilization Ratio is tool employed to measure how well the assets of the bank are used to generate revenue. It signifies the efficiency of the management in employing its asset for productive use. It is computed by dividing the total revenue by the total assets of the bank.

**Table No. 10: Asset Utilization Ratio of conventional Banks**

<b>Asset Utilization Ratio of conventional Banks</b>								
<b>Year</b>	<b>Retail Banks</b>				<b>Wholesale Banks</b>			
	<b>Min</b>	<b>Max</b>	<b>Mean</b>	<b>Std. Deviation</b>	<b>Min</b>	<b>Max</b>	<b>Mean</b>	<b>Std. Deviation</b>
<b>2015</b>	1.29	2.97	1.7183	0.66662	1.35	17.32	7.4386	5.2345
<b>2014</b>	1.14	2.85	1.675	0.62561	1.44	23.24	7.4543	6.348
<b>2013</b>	1.15	2.95	1.7283	0.73752	1.76	3.18	0.026	5.126
<b>2012</b>	0.91	3.21	1.9383	0.9196	0.84	16.09	4.9014	4.5887
<b>2011</b>	0.94	3.85	2	1.09367	1.14	17.95	8.21	5.2358

Table 10 generates the Asset Utilization Ratio of Retail and Wholesale banks under Conventional banking sector. It is clear from the table that the ratio of Asset Utilization is higher in case of Wholesale banks when compared to Retail banks under Conventional banking sector. The ratio is showing a fluctuating trend over the years in case of wholesale bank and it was negative in the year 2013. But in case of retail bank the ratio is decreasing over the years with a slight increase in the recent year.

**Table No. 11: Asset Utilization Ratio of Islamic Banks**

<b>Asset Utilization Ratio of Islamic Banks</b>								
<b>Year</b>	<b>Retail Banks</b>				<b>Wholesale Banks</b>			
	<b>Min</b>	<b>Max</b>	<b>Mean</b>	<b>Std. Deviation</b>	<b>Min</b>	<b>Max</b>	<b>Mean</b>	<b>Std. Deviation</b>
<b>2015</b>	0.52	4.32	1.8417	1.37837	0.19	16.55	5.10	3.1175
<b>2014</b>	0.7	4.15	1.9333	1.43986	0.75	6.16	2.49	4.256
<b>2013</b>	0.76	4.82	1.8933	1.49946	0.56	9.79	5.66	1.099
<b>2012</b>	2.17	5.37	3.595	1.43751	1.67	33.68	10.05	11.23
<b>2011</b>	2.12	8.32	4.1633	2.20611	4.14	26.12	11.33	7.356

Table 11 represents the Asset Utilization Ratio of Retail and Wholesale banks under Islamic banking sector. It is clear from the table that the ratio of Asset Utilization is higher in case of Wholesale banks when compared to Retail banks under Islamic banking sector. The ratio is showing an increasing trend over the years in case of wholesale bank and also it was negative in the year 2014. But in case of retail bank the ratio is fluctuating over the years.

### **OPERATING EFFICIENCY RATIO:**

The Operating efficiency ratio is a tool to measure the bank's productivity. The efficiency ratio signifies the bank's ability to support its net income from its operation. The operating efficiency ratio is calculated by dividing non-interest expense by net interest income of the bank.

**Table No. 12: Operating efficiency ratio of Conventional Banks**

<b>Operating efficiency ratio of Conventional Banks</b>								
<b>Year</b>	<b>Retail Banks</b>				<b>Wholesale Banks</b>			
	<b>Min</b>	<b>Max</b>	<b>Mean</b>	<b>Std. Deviation</b>	<b>Min</b>	<b>Max</b>	<b>Mean</b>	<b>Std. Deviation</b>

<b>2015</b>	32.45	88.08	55.3883	23.47139	29.87	142.83	67.1929	35.65307
<b>2014</b>	33.58	96.46	58.5833	25.54349	24.17	331.65	53.1298	129.5575
<b>2013</b>	33.8	78.41	54.9667	18.91918	26.04	317.15	52.42	149.7771
<b>2012</b>	30.62	75.62	49.505	17.91988	20.64	1316.9	245.1943	494.1686
<b>2011</b>	34.97	54.47	41.9117	7.73339	22.51	60.67	13.3557	55.02787

Table 12 explains the operating efficiency ratio of Retail and Wholesale banks under Conventional banking sector. It is clear from the table that the ratio of operating efficiency is higher in case of Wholesale banks when compared to Retail banks under Conventional banking sector. The ratio is showing a fluctuating trend over the years in case of wholesale bank and has increased from 2011 to 2015 from 13% to 67%. But in case of retail bank the ratio is increasing over the years with a slight decrease in the recent year.

<b>Operating efficiency ratio of Islamic Banks</b>								
<b>Year</b>	<b>Retail Banks</b>				<b>Wholesale Banks</b>			
	<b>Min</b>	<b>Max</b>	<b>Mean</b>	<b>Std. Deviation</b>	<b>Min</b>	<b>Max</b>	<b>Mean</b>	<b>Std. Deviation</b>
<b>2015</b>	53.58	121.71	82.0283	22.94182	15.83	2521.93	332.7946	707.67456
<b>2014</b>	60.51	107.73	62.1717	75.79693	30.86	1307.66	165.7831	450.0001
<b>2013</b>	48.30	345.05	87.356	144.22333	24.48	925.74	171.4738	237.46763
<b>2012</b>	30.59	68.51	23.156	58.84433	14.73	86.26	43.7	47.16424
<b>2011</b>	30.46	41.1	13.568	54.98796	10.07	59.37	26.9946	46.77381

**Table No. 13** Operating efficiency ratio of Islamic Banks

Table 13 represents the operating efficiency ratio of Retail and Wholesale banks under Islamic banking sector. It is clear from the table that the ratio of operating efficiency is higher in case of Wholesale banks when compared to Retail banks under Islamic banking sector. The ratio is showing an increasing trend over the years in case of wholesale bank. But in case of retail bank the ratio is fluctuating over the years.

## CONCLUSION

Banks have played crucial role in the development of many economies. Islamic and Conventional banks have their identity and operations in the banking market. The present study has taken nineteen Islamic and thirteen Conventional banks to study the comparative performance in terms of cost and income efficiency. The study is conducted for five years (2011-2015). Staff cost to income ratio, cost to income ratio, asset utilization and operating efficiency is higher in wholesale banks to retail banks in conventional and retail banks. This suggests that wholesale banks are better managed than retail banks in both the types of banks. There is no significant difference between performance of Conventional Banks and Islamic Banks, Retail Banks and Wholesale Banks under Conventional and Islamic Banks with respect to staff cost to income ratio, cost to income ratio, asset utilization ratio and operating efficiency ratio during the study period. The is like the findings of the study on the comparative performance of Bahrain's

interest-free Islamic banks and the interest-based conventional commercial banks. The researcher did not find any major difference in profitability and liquidity performances between Islamic banks and conventional banks.(Samad, 2004). The study found that there is a positive relationship among Staff Cost to Income Ratio, Operational Efficiency Ratio and Cost to Income Ratio retail and wholesale banks in conventional banking and wholesale banks in Islamic banking. There is negative relationship among Asset utilization ratio with Staff Cost to Income Ratio, Operational Efficiency Ratio and Cost to Income Ratio of retail banks in Islamic banking. The results suggest that there is similar performance on the part of Islamic and non-Islamic banks. The correlation analysis also suggests that there is positive relation among different parameters among the retail, wholesale banks in Islamic and non-Islamic banks except in case of retail banks in Islamic banks. The awareness of Islamic banking principles must be conducted in all over the world to promote Islamic banks. There is clear evidence of the strength of Islamic banks in recent financial downturn. Many conventional banking principles do not guarantee stability in banking sector unlike Islamic bank principles. In this direction research can be conducted on the superiority of Islamic bank principles over the non-Islamic banks in promoting the stability of banking sector.

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## QUANTIFICATION OF IMPACT OF SPIRITUAL INTELLIGENCE ON PERSONALITY OF MANAGEMENT TEACHERS

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### ABSTRACT

*A professional life of a management teacher is contributed by the multiple of factors. Extensive studies have been done on personality traits in relation to other factor influences, very few studies have been done on spiritual intelligence and its influence on personality traits. The aim of the research is to understand the concept of spiritual intelligence by determining whether there is influence of spiritual intelligence on personality traits. 200 management teachers were selected for the study using simple random sampling. Five factor Model was used to assess personality traits and King Spiritual Intelligence Scale (SISIR-24) to measure spiritual intelligence. Results show that the three personality traits agreeableness, openness and Conscientiousness are basically having an influence of spiritual intelligence. The other two factors are not able to show the results. The marital status shows the significant difference with the spiritual intelligence where as gender has no significant relationship. Similarly the gender shows the insignificant relationship with personality. Correlation and regression was used to assess the relationship and to have the impact of spiritual intelligence and personality. Both factors show the positive correlation among themselves and the regression analysis shows the significant result.*

**KEYWORDS:** *Spiritual Intelligence, Personality.*



## INTRODUCTION

Most of the organizations are imposed by certain influences and pressures which are imposed on them either from inside and the outside. There are many opportunities available in the organizations. Not only opportunities are there, the threats are also there in the organizations. Only the successful organizations are able to adapt themselves to these situations and comply with the changes made in the different organizations outside. (**Sharifzadeh, 2009**). In order to survive in today's turbulent environment, the individual needs to be proactive and get themselves involved in the activities of the organization and commit themselves to be performing at high standards (**Baker and Leiter, 2010**). Since the behaviour of the human beings cannot be predicted and interpreted unless the abilities have the proper impact and relationship in his overall performance and behaviour. (**Moosa and Mohammad Ali, 2011**)

## SPIRITUAL INTELLIGENCE

Spiritual Intelligence is one of the characteristics. Basically intelligence is the ability of the people to adjust themselves to the organization and sometimes to the new settings. We talk about body intelligence, oral intelligence, visual intelligence, logical intelligence, musical intelligence, emotional intelligence, intrapersonal intelligence, inter personal intelligence, etc. today persons are more willing to understand the spiritual intelligence. Spiritual intelligence helps in achieving basic values and adds meaning to life and also to find the basic cause of the essence. It helps them not only to recognize the inner values but also to explore new values. For creative thinking, innovation, flexibility in thoughts the spiritual intelligence have become one of the important part in one's life. (**Arnold and Feleman , 1991**).

Nearly half a century, the relationship between the personality traits and mental abstract functions (**Baron, 1985; Wechsler, 1950**). Some have shown the relevant and productive function in the area which defines the relationship between cognitive functions and some specific personality variables such as curiosity, self- confidence, motivation, etc (**Harter, 1974; Zigler & Hodapp, 1986**). Some psychologists have shown the relationship of personality with some ideas, actions and moral obligations like **Sibal and Hill (2001)** have shown the positive correlation between spiritual beliefs and psychological characteristics like physical health, marital satisfaction, stability, etc. Some psychologists like **Edwards (2003)** showed the difference between spiritual intelligence or human resources to resolve non-moral and spiritual conflicts. Generally we cannot consider the spiritual intelligence to solve the moral issues rather spiritual intelligence is used to assess the person by combining it with the personality traits.

The concept of spiritual intelligence have been started by the psychologists **King (2007)** at Trent University, Ontario, Canada (**Armam, 2009**). **King in 2010** stated spiritual intelligence as a set of adaptive mental capacities which contribute to the awareness, integration and adaptive application of the non material and transcendent aspects of one's existence, leading to such outcomes as deep existential reflection, enhancement of meaning, recognition of a transcendent self and mastery of spiritual states.

Spiritual Intelligence may be defined by **Amram,2009** as the ability to create self consciousness,self- control, understanding of meaning of life, purposefulness, increase in peace, mental health and the ability to communicate effectively with others In the words of **Vaughan (2002)**, it is the consequence of highest level of individual growth in the fields of cognition, meaning attainment transcendental and moral communication. **Zohar and Marshall (2000)**

stated the spiritual intelligence as a set of people who use to solve their spiritual and valuable problems and try to take their life towards a meaning.

Spirituality now a days have become an upcoming area of study among the management colleges. Most of the researchers like **Emmons, 2000** ; **Seybold and Hill, 2001** have proposed that the spiritual beliefs, practices and commitments are positively linked with various factors which are psychological , related to physical strength, marital satisfaction and stability, positive functioning from inside and improved quality of life. Moreover spiritual orientation protects the life of the humans against some non desirable and non adaptive ways like behaving in destructive ways, socially and even personally.

Spirituality for the first time was taken as Intelligence by **Gardner 1993**. According to him it is to solve the problem spiritually in the culture settings. (**Law et al, 2004**). Later on the concept of spiritual intelligence was proposed by **Stevens in 1996** and was taken over by **Emmons in 1999**. There are four spiritual dimensions on which generally the person behaves spiritually. These are:

A) Critical Existential Thinking. B) Personal Meaning Production C) Transcendental Awareness and D) Conscious State Expansion. These dimensions are developed by David King and Teresa L.DeCicco, 2008 which is a self report measure, known as the Spiritual Intelligence Self Report Inventory (SISR-24) which was supported by the study conducted in the two large universities.

## PERSONALITY

Personal characteristics of an individual describe and predict the human behaviour and not the behavioural changes and development. Personality is the unique and relatively stable pattern of behaviour, thoughts and emotions shown by the individuals. We usually describe the personality as a person's charm, a positive attitude towards life, a smiling face, or is a finalist for "Happiest and Friendliest". It is a dynamic concept describing the growth and development of a person's whole psychological system made up of his heredity and the environment surrounding him.

Personality is defined as a relatively stable set of characteristics that influence an individual's behaviour. One way to describe the personality is to refer to the qualities, characteristics, skills and competencies of individual as well as the outward appearances but personality does not always shape overt behaviour. Understanding personalities is important and personality affects the behaviour as well. It also affects the perception and attitude as well. Generally the persons with same attitude, behaviour are clubbed under the same personality type and each personality type tends to get along well at work, while opposites do not.

Personality may be defined as cognitive and behavioural patterns that show the stability over time and across time, according to **Catell (as cited in Bozionelos 2004)**. Accordingly **Funder (2001)** stated personality as "An individual's characteristic pattern of thought, emotion and behaviour, together with the psychological mechanisms- hidden or not behind those patterns." **Mullins (2005)** had defined personality as "the stable characteristics which explains why a person behaves in a particular way."

The characteristics of a person which relates to the patterns of feeling, thinking and behaving as told by **Pervin. et.al (2005)**. **Larson and Buss (2005)** defines personality as "the set of psychological traits and mechanisms with in the individual that are organized and relatively enduring and that influence his or her interactions with, and adaptations to the intrapsychic, physical and social environments." Alike personality can be viewed as the organized developing system with in the individual that represents the collective action of that individual's major

psychological subsystems, stated by **Mayer (2007)**. Similarly **Dole and Schroeder (2001)** defined personality as a set of characteristics and tendencies that determine those commonalities and differences in the behaviour of people that have continuity in time and that may not be easily understood as the sole result of social and biological pressures of the moment. Therefore the personality is said to be the totality of what a person is made of ,moreover it is not confined to the physical attributes only but it also includes the other skills like his mental, emotional, cognitive, technical, managerial skills, knowledge, abilities, motivation, learning and unlearning abilities, his negotiation and conflict management skills, communication skills, values and attitudes, experience, academic qualifications, spatial background, the genetic make up, the ambitions and aspirations of the parents, the socio-economic background etc. these all factors contribute to the development of one's personality.

There are different personality types according to various psychological researchers and it becomes difficult sometimes to classify the person under one type of personality as the human being possesses different personality types. Thus the model of Big Five Personality given by Costa and Crare includes the five dimensions of personality. They are:

**A) Openness B) Agreeableness C) Extraversion D) Neuroticism E)Conscientiousness**

Also known as Five Factor Model (FFM).

## **REVIEW OF LITERATURE**

### **SPIRITUAL INTELLIGENCE**

Today human beings are interested in investigating the concept of Intelligence, its dimensions, protests, characteristics and types. Lot of interest has been shown by the various individuals. Spiritual Intelligence is one of the concept of Intelligence which is better understood, explained by **King, 2001** who stated that there were lot of studies have been conducted to fully understand the concept, features of the concept and also to create the interest in the people. (**King, 2001**). As discussed earlier, the concept of spiritual Intelligence was developed by Stevens in 1996 and was again taken by Emmons who have taken the spiritual intelligence as the spiritual information to solve everyday problems.

Spiritual Intelligence has a great influence on the quality of life which has been demonstrated by **Hosseini et al. (2010)** articles related to adolescents. Generally it allows people to solve the problems and to attain the goals of the organization and also the self- goals. Regarding the adaptive mental and non-mental capacities based on reality, **King's (2007)** had given his views on spiritual intelligence as contribution to the awareness, integration and adaptive application of the non-material and transcendent aspects of one's existence, leading to various other outcomes. He further proposed the four capabilities as Critical Existential Learning, Personal Meaning Production, Transcendental Awareness and Conscious State Expansion. The model of spiritual intelligence also helps in improving educator – student relationship and had shown the positive results too according to the study done by **Dincer (2007)**.

Spiritual Intelligence is related to emotional intelligence on which the lot of studies has been done by the various psychologists. In the study by **Saidy et. al. (2009)** discussed the importance of emotional and spiritual intelligence in which five dimensions of emotional intelligence by Goleman were discussed which includes Self Awareness, Self- Control, Motivation, empathy and social skill. Also the adaption of the spiritual intelligence scale was discussed and the awareness of the needs to enhance the secondary students language skills. Similarly, the study

by **Khoshtinat (2012)** showed the relationship between spiritual intelligence and religious coping strategies in the university students which is showed by t-test, Pearson correlation. The results showed that critical existential is significant higher among the male and female students. Both the spiritual intelligence and emotional intelligence are taken together to assess their functioning in the organizations. The study by **Chin et al. (2011)** shows the more committed employees in the organizations while assessing both emotional intelligence and spiritual intelligence and also results in the very conducive environment in the organization.

The study conducted by **Jeloudar et al. (2011)** examined the spiritual level of the teachers in government secondary schools teachers based on some demographic variables. 203 teachers were taken for the survey which results in to the significant relationship with the six classroom discipline strategies including discussion, recognition, involvement, hinting, punishment and aggression. The findings also show the significant relationship both with the age group and gender. Similarly in the study by **Singh and Kaur (2013)** studied the spiritual intelligence of prospective engineers and teachers. The result shows that there is no significant effect of gender, locality and family status on the factors underlying spiritual intelligence except in the case of mindfulness and extrasensory perception.

Lot of studies have been done to assess the spiritual intelligence with the esteem of the students **Khadiwi et al. (2012)**, with conflict resolution and violent prevention by **Prarthna (2012)**, with organizational citizenship behaviour by **Doostar (2012)**

#### Personality

The work on personality and organizational behaviour has increased a lot in recent years. The Big Five Factor taxonomy has emerged to a large extends in the organizations. The main aim was on the selection of the employee which was done by testing employee personality and various other assessments in the work place as stated by **Sears & Rowe, 2003**. In order to describe the salient aspects of individual's personality the big five factor or the five factor model has emerged in the last 20 years (**Digman,1990; Goldberg, 1993; Judge et al., 2002.**) the studies by **Barrick & Mount, 1991; De Raad & Doddema-Winsemius, 1999; Liao & Chuang, 2004; Matzler & Renzl,2007.**

Personality helps in providing job satisfaction to the employees in the organization according to the study done by **Dormann and Zapf (2001)**. The study by **Heller et. al. (2002)** stated that the correlation between the personality traits and job satisfaction to be moderate and significant. Similarly the study by **Judge et. al. (2002)** explained that the factors like Conscientiousness, extraversion and even Neuroticism have shown the significant relationship with the job satisfaction. The other correlates like openness and Agreeableness shows the weak results. Conversely the study conducted by **Nikolaou & Robertson (2001)** have shown the negative relationship between on of the personality type i.e. Neuroticism and job Satisfaction.

#### Spiritual Intelligence and Personality

Since the Spiritual Intelligence have been emerged from the term Intelligence and most of the studies have shown the relationship between personality and intelligence like Robinson, 1985, 1986 have shown the relationship between personality and space intelligence. Various studies have been conducted so far and also show the relationship with the cognitive functions in the studies of **Harter, 1974; Zigler & Hodapp, 1986** which shows the moderate relationship between the variables.

**Edwards 2003** studies say that spiritual intelligence is a combination of personality characteristics, neurological processes especial cognitive capacities, interests and spiritual qualities of the individual. According to his study the people have develop the extreme capability beyond the boundaries of their personality. The people get to know the deeper meaning of life and try to solve the human problems. Even the studies by **Zohar & Marshall,2000** states the same that people encounter these issues and try to solve them.

There are lot of studies related to intelligence and personality traits and shows that some of the personality traits are effective on moral orientation. In the studies of **Saroglou, 2002; Saroglou 2010** the central core of conscientiousness is a combination of bound over the values and avoidance of emotional and functional profligacy, and hence shows the positive relationship with conscientiousness. Agreeableness also shows the positive relationship with spiritual intelligence. The same results were shown in the study of **Costa & Mc Crae, 1995** which states that human beings have the tendency to score high in agreeableness towards religious centers.

The study by **Sarita Sood et al.,2012** shows the positive relationship between agreeableness and spiritual intelligence. Similarly in the study of **Amrai et al. 2011and Hossein 2012** shows the negative relation with spiritual intelligence. Similar results have been show the relationship between spiritual intelligence and two personality traits like extraversion and neuroticism. **Diener (2000); Diener et. al. (1999); Libran (2006); Wismeijer (2008).**

## OBJECTIVES OF THE STUDY

The objectives of the study are:

1. To study the relationship between various personality types and spiritual intelligence.
2. To examine the influence of all personality types on spiritual intelligence.

On the basis of the above objectives, the following hypothesis was framed:

H1<sub>0</sub>: there is no significance difference in the mean scores of spiritual intelligence among the gender.

H2<sub>0</sub>: There is no significant difference in the mean scores of spiritual intelligence and marital status.

H3<sub>0</sub>: there is no significant difference in the mean scores of personality and gender.

H4<sub>0</sub>: there is correlation between the spiritual intelligence and personality.

H5<sub>0</sub>: there is no influence of spiritual intelligence on personality of teachers.

## MATERIALS AND METHODS

### SAMPLE:

The descriptive/ correlation design was used for the study. In the study the sample consisted of the teachers in the management institutes or colleges of Ludhiana city in the year 2017. From the vast number of management institutes or colleges, the sample of 200 teachers was taken for the study. The data shows that the most of the teachers are of age 26-30 years (47.8%) and next are of 31-35 years with 104 in number having 26% in frequency. Mostly the female teachers are taken for the study with the frequency of 285 (71.3%) and that of males is 115 (28.8%). The sample taken for the study includes more of the married teachers rather than unmarried. This was the demographic profile of the management teachers which was the first part of the



questionnaire. The next part of the questionnaire relates with the personality traits and the third part deals with the spiritual intelligence.

## PROCEDURE

Firstly the data was collected after getting filled questionnaires. The purpose was mentioned in the questionnaire and also the confidentiality of the data was assured. Both individually and collectively the data was analyzed and interpreted. The data was put into the SPSS to process the results.

## MEASURES

In order to measure the personality, the structured questionnaire was used developed by **Costa and Mc Care (1985)**

A Big Five Inventory was used to assess the personality of the management teacher. This is the structured questionnaire of 44 items based on the following five personality styles:

1. Extraversion: 1, 6R, 11, 16, 21R, 26, 31R, 36.
2. Agreeableness: 2R, 7, 12R, 17, 22, 27R, 32, 37R, 42.
3. Conscientiousness: 3, 8R, 13, 18R, 23R, 28, 33, 38, 43R.
4. Neuroticism: 4, 9R, 14, 19, 24R, 29, 34R, 39.
5. Openness: 5, 10, 15, 20, 25, 30, 35R, 40, 41R, 44.

The score of each personality type will be totaled according to the ranking given by the respondent. Where the term (R) is given, the item score was reversed like if the score is 5, then the score 1 will be taken in to consideration.

For each personality type the score will be totaled then. The higher the score, the higher will be the personality type and lower the score; the lower will be the personality type.

The personality questionnaire reliability has been determined in different studies in Ahvaz with satisfactory results. (**Amanolahifard, 2006; Hosseini Lorgany, 2007**).

For the Spiritual Intelligence, the structured questionnaire developed by **King's in 2008** was used for taking the response of the respondents. It is a 24 item questionnaire based on the 5-point likert scale. Like the personality questionnaire, here also the higher the score, higher will be the personality type and vice versa. It consists of the following four factors/ subscales. It is ranging from 0-96. The factors are:

- I. Critical Existential Thinking (CET): items 1, 3, 5, 9, 13, 17, and 21. 7 items in total; range: 0- 28
- II. Personal Meaning Production (PMP): Sum items 7, 11, 15, 19, and 23. 5 items in total; range: 0 - 20
- III. Transcendental Awareness (TA): Sum items 2, 6\*, 10, 14, 18, 20, and 22. 7 items in total; range: 0 - 28
- IV. IV. Conscious State Expansion (CSE): Sum items 4, 8, 12, 16, and 24. 5 items in total; range: 0 - 20

\*Reverse Coding: Item # 6 (response must be reversed prior to summing scores)

All these factors were validated earlier by **Sadat Raghieb, Hakiminia, Siadat and Ahmadi in 2008-2009** on the students of Isfahan University. The factor analysis is used to calculate the validity of the scale and the findings helps in the development of four factor spiritual intelligence scale by **King's 2008 (SISRI- 24). Ghobari Bonab's (2006)** spiritual experience questionnaire



was simultaneously to estimate the validity. The correlation coefficient of both the questionnaires was 0.66. And also the reliability using Cronbach alpha Coefficients came out to be 0.88.

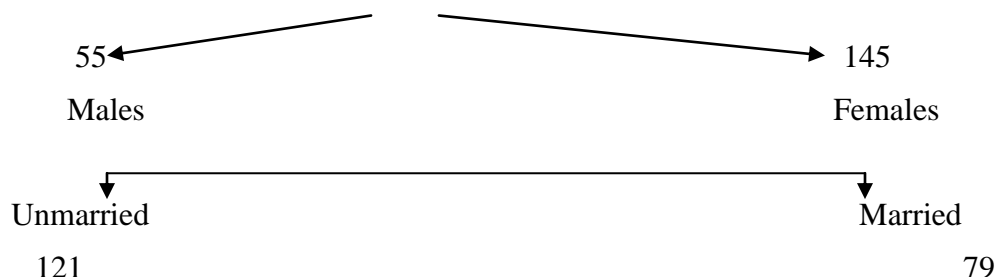
### SAMPLE SIZE

This correlational data consist of 200 management teachers. The sample has been taken from the different colleges in Ludhiana. The college selected for the sample includes the colleges of management.

The data shows the following subjects:

Total subjects of the study

200



### RELIABILITY AND VALIDITY

Cronbach Alpha has been used to measure the reliability and validity of the data collected. The Cronbach Alpha reliability table is as follows:

S.No	Factors	Cronbach Alpha
1	Spiritual Intelligence	.671
2	Personality	.651
3	Overall	.600

Since the values are more than and equal to .6 which is reliable. It shows that the data is quite reliable and can be used further to analyze the results.

### DESCRIPTIVE

The table below shows that the number of female teachers are more in the management colleges/ institutes (N=145) as compared to male teachers (N=55). The sample includes more of the teachers in the age group of 26-30 years with 47.5% (N=95) as they are more passionate for work. Sample also includes the teachers with the age group of 31-35 years with N=52. Accordingly unmarried teachers are more as compared to married ones.

Section: GENDER	FREQUENCY (%)	MEAN
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S.D		
Male		55 (27.5%)
Female		145 (72.5%)
Section : AGE	FREQUENCY (%)	MEAN
S.D		
20-25 Years		26 (13%)
26-30 Years		95 (47.5%)
31-35 Years		52 (26.0%)
36-40 Years		13 (6.5%)
Above 40 Years		14 (7.0%)
Section:MARITAL STATUS	FREQUENCY (%)	
Married		79 (39.5%)
Unmarried		121(60.5%)

## SURVEY RESULTS

The data was gathered to achieve the objectives of the study. To achieve the objectives, various hypothesis were framed which was discussed earlier. T-test, ANOVA, correlation and regression was used in the study. The various dimensions of Spiritual Intelligence are Critical Existential Thinking, Personal Meaning Production, Transcendental and Concious State Expansion. The dimensions of personality are Extraversion, Agreeableness, Openness, Neuroticism and Conscientiousness. The results are as under:

H1<sub>0</sub>: there is no significance difference in the mean scores of spiritual intelligence among the gender.

	Gender	N	Mean	S.D	t-value	P value
Spiritual Intelligence	Male	55	14.94	2.0	1.194	.234
	Female	145	14.58	1.8	1.163	.248

From the above table it is clear that p-value is much higher than the significance value of .05 and hence the result is insignificant. From this it is observed that the null hypothesis is accepted and the alternate hypothesis is rejected. Hence the spiritual intelligence is not affected by the gender or the both males and females have to do nothing with the spiritual intelligence.

H2<sub>0</sub>: There is no significant difference in the mean scores of spiritual intelligence and marital status.

	Marital status	N	Mean	S.D	t-value	P value
Spiritual Intelligence	Married	79	15.22	1.8	3.30	.001
	Unmarried	121	14.32	1.9	3.34	.001

Since the p-value is lesser than the significance value of .05 which states that the results are significant. In this case the null hypothesis is rejected and the alternate hypothesis which states that there is significant difference in the mean scores of spiritual intelligence and marital status.

H3<sub>0</sub>: there is no significant difference in the mean scores of personality and gender.

	Marital status	N	Mean	S.D	t-value	P value
Personality	Male	55	29.34	1.7	.127	.899
	Female	145	29.30	1.8	.128	.896

It has been observed that the p-value is quite higher than the significance value in both males and females. The null hypothesis is accepted here and the alternate hypothesis is rejected. So, there is no significant difference in the mean scores of personality among the gender of the study.

H4<sub>0</sub>: there is correlation between the spiritual intelligence and personality.

	Spiritual Intelligence	Personality
Spiritual Intelligence	1 p-value .045	.480 p-value .045
Personality	.480 p-value .045	1

It is clear from the table that the correlation between the two factors of spiritual intelligence and personality is .480 which is significantly positive. Even the p- value for both is .045 which is less than .05 which states the results to be significant. Hence there is the positive correlation between spiritual intelligence and personality.

H5<sub>0</sub>: there is no influence of spiritual intelligence on personality of teachers.

#### ANOVA<sup>s</sup>

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	1.551	1	1.551	.458	.045 <sup>a</sup>
	Residual	670.084	198	3.384		
	Total	671.635	199			

a. Predictors: (Constant), spavg

b. Dependent Variable: personalityavg

Model Summary<sup>b</sup>

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.480 <sup>a</sup>	.230	.224	1.840	1.789

a. Predictors: (Constant), spavg

b. Dependent Variable: personalityavg

From the table it is shown that the p-value in the ANOVA table is less than the significance value of .05 which shows the result to be significant. In the next table, there is 23% of the spiritual intelligence which have an influence on personality. More over the Durbin-Watson value is 1.78 which shows that there is no multicollinearity between the variables and hence no overlapping is there.

## FINDINGS & DISCUSSION

The study shows that the number of female teachers is more then the male teachers. Since the females think that it is most respectable and stable job for them, so the study covers them much and moreover the institutes and colleges have more number of female staff. Mostly the unmarried teachers are there as they want more challenging assignments and are more passionate towards their work. The teachers who are mostly the age of 25-30 years and 31-35 years are more as compared to others. In the survey results the gender has no relationship with spiritual intelligence as the result shows the insignificant relation where the p- value is more than significant value. May be the people are not aware of the concept of spiritual intelligence.

In the survey results, the relationship between the spiritual intelligence and the personality traits are shown by the quantifying the various tests like t-tests, correlation and the impact is shown with the help of multiple regression analysis. The difference in the mean scores of the spiritual intelligence and the gender and marital status is quantified. The result shows that gender is not having any relation with spiritual intelligence as the p-value in case of both the males and females is very high than the significance value. Similarly, the relationship between the marital status and spiritual intelligence shows the significant relationship when the p-value is less than the significance value. Moreover the personality is having the insignificant relationship with gender.

The correlation study was quantified to know the relation between the spiritual intelligence and personality. The total of both the factors of spiritual intelligence and personality was taken and then the Pearson's Correlation was quantified and result shows the positive significant relationship as the value lies between -1 to 1. The value of .480 which is approaching towards .5 values shows the highly significant value.

The impact or the influence of spiritual intelligence and the personality is shown with the regression analysis which shows 23% impact. Since the data collected is totally behavioural, so the results show the variations.

## LIMITATIONS OF THE STUDY

Despite the statistical significance and adequate effect size in the relationship between personality traits and spiritual intelligence, it is important to note that this study used correlation methods and hence no clear cause and effect conclusions can be drawn from the results. Another

limitation of this study is the fact that the ISIS measure used to assess spiritual intelligence is still relatively new with the limited reliability and validity studies conducted. (Amran & Dryer, 2008).

Furthermore, ISIS is originally designed as a self report measure, which limits its validity as it is susceptible to manipulation based on perceived desirability. (Lpoez and Synder , 2003 as cited by Amram, 2009.)

## CONCLUSION

Finally it can be concluded that there is some relationship between the spiritual intelligence and personality traits. The study shows the significant relationship between the two variables. There is some significant difference in the scores of spiritual intelligence and personality among the various demographic variables. From the findings of the study it has been concluded that the spiritual intelligence helps in improving the personality of the teachers in the management institutes.

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## **EFFECTIVITY WISE RANKING OF INTERPERSONAL SOURCES OF INFORMATION IN THE CONSUMER DECISION MAKING PROCESS OF SELECT CONSUMER DURABLES: EVIDENCE FROM THE “LOW-LITERATE” CONSUMERS OF KOLKATA.**

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### **ABSTRACT**

*This paper deals with the sources of information which the “Low-Literate” people of Kolkata happen to use in getting to have product information about the select band of durable commodities considered for the study. We have tried to rank them in accordance with their effectivity as a source of information in their decision making process. It has been observed that out of the five distinct sources considered ‘Word-of-Mouth’, ‘Sales People’ and ‘Imitation Behavior’ are the most effective sources, while sources like ‘Advertisement’ and ‘Packaging’ are not that effective for these set of consumers. It has also been observed that a source of information is not product specific but it serves the consumers in getting to know of multiple durables considered for the purpose of the study.*

**KEYWORDS:** *Low-Literate, durable commodities, information source, effective.*

## **INTRODUCTION**

It is understood that ‘relevant information’ and its processing holds the very first step towards the process of consumption of any given commodity, or for that, brand. Relevant information of a given product or brand needs to reach the potential adopters or consumers in order to inform them so that they can then process that information at their disposal to reach to a desired outcome. In this regards it’s worth mentioning that (Simon 1957), came up first to show how individual’s process information in making decisions, in his pioneering work titled “Models of Man: Social and Rational”. But, even in the present digital age his concept still remains unchanged, that, individuals, groups and organizations do possess the ability and the required level of rationality in them to process information (Simon 1957), and needless to say, but true, that in all probabilities, the decision making process still remains the same though the environment has gone through a sea change (Knippenberg et al. 2015). This makes it an admitted fact that the whole process starts with ‘information’ and its diffusion to reach the potential adopters through one or more sources. Therefore, the success of any new innovative product depends on the effective diffusion of relevant information of the product to the potential would-be adopters (Song and Parry 2009).

This paper tries to focus on inter-personal sources of information and their roles in effective diffusion of product information to the “Low-Literate” consumers of Kolkata. Where, “Low-Literate” is assumed as possessing a functional literacy of standard six or below (Natalie 2005). Idea was to identify the most effective sources of information which influences the consumers to select the consumer durables under the purview of the study, namely, Television, Refrigerator, DVD/CD, Washing Machine, Air Conditioner, Water Filter, Mobile Phone for self use, and Mobile Phone for family use. In our quest for possible inter personal-sources of information (Hyman 1942) we have been able to identify eight such sources, namely: Primary source (consists of friends, relatives, and acquaintances), sales people, manufacturer information and advertising, consumer reports, special interest magazines, articles in general magazines and newspapers, a paid professional, and attending a class meant for achieving the product information (Price and Lawrence 2001). It is an established fact that inter-personal sources of information are being widely used by consumers in their decision making process (Price and Lawrence 2001; Merton and Rossi 1949). In this context (Stafford 1966), states that, “There is no one accepted definition of a reference group. It is generally taken to include a group to which an individual belongs, aspires to belong, or aspires not to belong.” Evidences from researches conducted earlier involving consumer behavior, endorse that, influence stemming out of ‘reference group’, plays an important role in the consumer decision making process of products (Zaltman and Wallendorf 1983; Bearden and Etzel 1982). This paper has considered ‘Packaging’ within the gamut of interpersonal sources, as according to (Blyth 2001) “packaging conveys important brand messages”.

## **OBJECTIVE(S) OF THE STUDY**

- To identify the major sources of information which are being sought by the ‘Low-Literate’ people towards the selection of their durable commodities from the .
- To identify the most potential source of information among the information set for different durable commodities.

## **LITERATURE REVIEW**

A prospective consumer needs to have information about the product or brand of product(s) before he arrives into his decision. It is acknowledged that lack of effective information might result in confusion building in the marketplace. Firms engaged in making high quality products are keen to reap the maximum benefits arising out of consumers' communication and to achieve this it has been observed that it spreads its sales over a period of time ((Nikolas Vettas 1997). Earlier researches in this field points out that prior knowledge smoothen the way for new information to be acquired and processed and thus increases the efficiency of looking for more information by the consumers' (Brucks 1985). This substantiates the logic of taking up the study. Information received from any source by the prospective consumer would be processed by the individual in all probabilities to arrive at a meaningful decision. So, information processing happens to be a very crucial event and it was found that processing of information has been the major subject of very many earlier researches (Bettman and Kakkar 1977; Bettman 1979; Sheluga, Jaccard, and Jacoby 1979; Ratchford 1982). It has also been established that while processing information consumers frequently as a matter of practice confine themselves to a single source or pay heed to a single possible alternative (Newman and Staelin 1972; Newman 1977; Olshavsky and Granbois 1979). In the consumer decision making process the sources of recommendations though are understood to be primarily of personal sources but not necessarily all of them are such (Feldman and Spencer 1965; Kuehl and Ford 1977; Stewart, Hickson, Ratneswar, Pechmann, and Altemeier 1985; Swartz and Stephens 1983) though, in actual practice all are treated under the heading 'Word-of-Mouth' (Duhan et al. 1997). Word-of-mouth (WoM) information is a very common source in our day to day life as understood. Arguably, it is not possible for a consumer to know the efficacies of all the attributes and the characteristics of them in a given product, every time he wishes to use a new commodity. Majority of consumers who know nothing about the characteristics of a given product learn a lot from the consumers who have prior experience of that product (Nikolas Vettas 1997) and who have been chosen by the prospect to come by with his recommendations. Here it must be noted that albeit recommendations can influence the decision making of the prospective consumers' significantly but practically nothing is yet known to us about how the prospective consumers' select a particular recommendation source (Duhan et al. 1997). Donovan, Nicholls, and Roos (2004), in their study aimed to determine the sources of information consumers preferred while deciding to buy kitchen cabinets, found that "in-store" sales representatives are the most potential source of credible information from whom opinions were sought by the prospects. Therefore, it is understood that sales people often act as opinion-leaders in influencing their purchase decision. In the light of this it may well be suggested that opinion leadership is all about being specific and restricted to a given product class (Lawrence and Price 1987), and that they being heavily involved in the product gets the motivation to talk about it (Lawrence and Price 1987; Bloch and Richins 1983). On the other hand evidences indicate that in the present days, marketers depend heavily on 'Packaging', as modern packaging being attractive and durable, ensures selling of a product in two given ways – a) to the channels partners b) to the ultimate consumers (Roper and Parker 2006). This indicates that 'packaging' has the ability to communicate with consumers and is termed as a "Silent Salesman" (Roper and Parker 2006; Giles Lury 2003; Victoria Furness 2003). That 'packaging' is a very formidable source of information, gets reinforced when (Underwood 1999) states that, "consumers may engage with the product via packaging alone, without actually purchasing it". Further to these, it has also been identified that 'Imitation behavior' is also a crucial element in the purchase decision making process. A large portion of

the research fraternity considers that, in actual practice ‘imitation behavior’ of the consumer class, contributes handsomely in demand generation (Bass 1969; Hauser, Tellis, and Griffin 2006). Advertisement in any form also happens to be a rich source of information to the consumers as assumed. Earlier researches indicate that it is possible that advertisements can influence the consumers especially after their trial exposure (Marks and Kamino, 1988; Smith and Swinyard 1982).

### **RESEARCH IDEA**

Delving into the world of ‘Low-Literate’ population it has been revealed that as of now hardly any work has been done on the consumption of durable commodities of them as evidence suggests. As a consequence we wanted to explore the entire consumption process of these people starting from the information sources being sought by them for their said consumption. This has ultimately led to this study. But this study would limit itself in identifying the most effective product-wise source of information within the select durables commodities (already mentioned earlier) being considered for the purpose of the study.

### **RESEARCH GAP**

As already stated, hardly there has been any work on these people who are functionally literate to the extent of class six or below. Therefore, needless to say the pattern of their consumption behavior, leave aside durable commodities, till date is not known to us. It is understood that before consumption, a prospective consumer would need to have some sort of information about the product or brand of product. This in turn would call for different sources from where the information can come to the prospective individual who is seeking for it. From this perspective the paper would consider the following gaps:

1. Identify the most important sources of information out of the five sources considered (which have evolved from the earlier literatures) for the study of the ‘Low-Literate’ people of Kolkata.
2. Identify the most effective product wise source of information for select consumer durables considered for the purpose of the study.

### **METHODOLOGY**

We tried to first find out the established sources of information from literatures so that we can apply the same to our target set, that is, the ‘Low-Literate’ consumers as nothing worth mentioning could be traced pertaining to this field on them as mentioned in our earlier paper.

In this regards we found that (Price and Feick 2001) has worked on interpersonal sources of information where they have considered eight sources which they nomenclatured as - “a) primary source (friends, relatives, and acquaintances), b) sales people c) manufacturer information and advertising d) consumer reports e) special interests magazines and newspapers f) a paid professional g) attending a class on the product type”. We did a pilot study among the ‘Low-Literate’ consumers with a sample size of 89 consumers in the city of Kolkata. Our objective was to find out if all the eight sources of information as being demonstrated (Price and Feick 2001) are all relevant and effective sources to this set of population. The results of the pilot study clearly indicated that by sources of (product) information, these people consider the following sources: a) Advertisement (of any type or form), b) Packaging (though it is also an extension of advertisement), c) Word-of Mouth (WoM) information, d) information arising out



of Sales People, e) Imitation Behaviour (which can be defined as information gathered by the consumers through talks, observation, mere copying, and, or more than one of these or all of these). The final questionnaire thus developed, considered all of these five as sources of information and we took data from 400 households of Kolkata for the said study all belonging to the basic premises of “Low-Literate”. Detailed literatures have already been mentioned in the ‘Literature Review’ section in support of them. We calculated the Mean (X) and Standard Deviation (SD) of all the eight products under consideration and then calculated the CV (Coefficient of Variance) of them separately according to the different source of information and tried to rank them to find their relative importance as a source of information for a given durable product. And then validate it with the help of its resultant determinants.

### **HYPOTHESIS TESTING**

1.  $H_{11}$ : All of the five sources of information are not effective sources of information across the durables commodities considered.
2.  $H_{12}$ : All of the sources of information are not equally effective sources of information across the durables commodities considered.
3.  $H_{13}$ : A particular source of information tends to be an effective source for more than one given durable product.

**TABLE 1.1: SHOWING THE RANK WISE CLASSIFICATION OF A GIVEN SOURCE OF INFORMATION FOR THE DURABLES CONSIDERED FOR THE STUDY.**

Products								
Source of Info	Television	Refrigerator	DVD/CD	Washing M/c	AC M/c	Water Filter	Mobile (s)	Mobile (f)
Advertisement	3.3375	4.0928	3.6338	4.1098	10.0799	6.5065	3.9702	4.89
Rank	1	4	2	5	8	7	3	6
Packaging	6.0724	6.4656	6.1426	6.4656	4.6843	4.6622	4.2468	4.2468
Rank	4	6	5	6	3	2	1	1
WoM	4.4303	4.5243	5.5102	5.511	5.37	5.1444	5.2985	5.3808
Rank	1	2	7	8	5	3	4	6
Sales person	4.5365	5.1822	5.9704	6.0623	6.0654	5.5967	4.075	4.1686
Rank	3	4	6	7	8	5	1	2
Imitation Behavior	5.4841	5.4392	6.2486	6.3284	6.1863	5.9704	6.8457	6.3957
Rank	2	1	5	6	4	3	8	7

Table 1.1 shows that advertisements are an effective source of information for products like Television and DVD/CD, while Packaging does have a say in Mobile phones and Water Filters. Word-of-Mouth (WoM) happens to be an effective source of information to these people (Low-Literate) for products like Television, Refrigerator and Water Filters. Sales people are found to be a rich source of information for products like Mobile phones, Televisions and even Refrigerators. Lastly, Imitation Behavior is quite common for products like Televisions, Refrigerators, Water Filters and Air Conditioners (AC) among the “Low-Literate” users of

Kolkata. The above table reflects that sources like WoM, Sales People and Imitation Behavior are the most effective and potential sources of information for these people so far as these durable commodities are concerned. The enquiry related to 'Packaging' has not yielded any material results (as per the recorded data) so it cannot be considered as a viable source of information to these people. Advertisements are a source of information, though in a considerable less way as established.

**TABLE 1.2: SHOWING THE DETERMINANT VALUE OF THE DIFFERENT SOURCES OF INFORMATION**

Source of Info	Determinant
Advertising	0.41
Packaging	0
WoM	0.000000195
Sales Person	0.000053
Imitation Effect	0.000033

We have tried to validate the findings of the earlier table with the help of the concerned 'determinant' score of the different sources of information. If the value of the determinant is close to 1 (one) then it signifies that the source is not an effective source, while if it near to 0 (zero) then the related source is an effective source of information which does have a significant role in the dissemination of relevant product information. Going into this logic it is observed that 'Packaging' having a determinant value of 0 and 'Advertising' having a determinant value of .41 (far off from the limit of 1) are not effective sources. The other three (WoM, Sales People, and Imitation Behavior) while are very effective sources as they are very close to zero. Therefore, it is proved that our first two null hypotheses are rejected and alternate hypothesis accepted.

We then tried to test the third hypothesis of our study with the help "Excel Conditional Formatting" from the derived correlation matrix of the different effective sources of information. It is a very helpful tool to interpret complex spreadsheets by changing the text color of cells if the given conditions being set are true (Rubenking 2009). With the help of this method we wanted to test of third hypotheses.

**Table 1.3 - Showing the high reliance of consumers towards WoM as a source of Information for their different durables Correlation Matrix<sup>a</sup>**

	TV	Ref	DVD/CD	WM	AC	WF	Mob (s)	Mob (f)
Correlation TV	1.000	.832	.701	.699	.687	.742	.689	.746
Ref	.832	1.000	.815	.824	.840	.844	.584	.635
DVD/CD	.701	.815	1.000	.997	.977	.922	.637	.685
WM	.699	.824	.997	1.000	.981	.919	.636	.683
AC	.687	.840	.977	.981	1.000	.895	.616	.662
WF	.742	.844	.922	.919	.895	1.000	.635	.682
Mob (s)	.689	.584	.637	.636	.616	.635	1.000	.881
Mob (f)	.746	.635	.685	.683	.662	.682	.881	1.000

Table 1.3: Shows that, WoM is a major contributor of information to the “Low-Literate” consumers’ of Kolkata, in their decision making process of durable products like Television, Refrigerator, DVD, Washing Machine, AC Machines and Water Filters (the un-shaded portion).

**Table 1.4 - Showing the high reliance of consumers towards Sales People as a source of Information for their different durables Correlation Matrix<sup>a</sup>**

		TV	Ref	DVD/CD	WM	AC	WF	Mob (s)	Mob (f)
Correlation	TV	1.000	.715	.548	.530	.505	.551	.739	.754
	Ref	.715	1.000	.665	.671	.679	.729	.545	.567
	DVD/CD	.548	.665	1.000	.970	.876	.813	.549	.588
	WM	.530	.671	.970	1.000	.905	.809	.529	.567
	AC	.505	.679	.876	.905	1.000	.784	.521	.560
	WF	.551	.729	.813	.809	.784	1.000	.514	.542
	Mob (s)	.739	.545	.549	.529	.521	.514	1.000	.885
	Mob (f)	.754	.567	.588	.567	.560	.542	.885	1.000

Table 1.4: Shows that “Sales People”, are major contributors of information to the “Low-Literate” consumers’ of Kolkata, in their decision making process of durable products like DVD, Washing Machines, AC Machines and Water Filters (the un-shaded portion).

**Table 1.5 - Showing the high reliance of consumers towards Imitation Behavior as a source of Information for their different durables Correlation Matrix<sup>a</sup>**

		TV	Ref	DVD/CD	WM	AC	WF	Mob (s)	Mob (f)
Correlation	TV	1.000	.738	.599	.582	.560	.611	.625	.668
	Ref	.738	1.000	.763	.768	.775	.753	.504	.537
	DVD/CD	.599	.763	1.000	.977	.933	.879	.470	.522
	WM	.582	.768	.977	1.000	.937	.893	.469	.520
	AC	.560	.775	.933	.937	1.000	.834	.468	.520
	WF	.611	.753	.879	.893	.834	1.000	.486	.541
	Mob (s)	.625	.504	.470	.469	.468	.486	1.000	.756
	Mob (f)	.668	.537	.522	.520	.520	.541	.756	1.000

Table 1.5: Shows that, ‘Imitation Behavior’, happens to be a major contributor of information to the “Low-Literate” consumers’ of Kolkata, in their decision making process of durable products like DVD, AC Machines and Water Filters (the un-shaded portion). This yet again proves that a given source of information serves a consumer to know about different durable commodities that he aspires to buy or is interested in. So, the alternative hypothesis is accepted rejecting the null.

## **CONCLUSION AND LIMITATIONS**

This paper has been able to highlight the fact that among the considered five sources (for the purpose of this research) of information Word-of-Mouth, Sales People and Imitation Behavior are effective sources for the “Low-Literate” people of Kolkata. While it is quite a revelation to come to comprehend that source like Packaging and Advertisement are not effective sources of information for this class of people.

Though this paper has tried to find out the most efficient sources of information to the “Low-Literate” people of Kolkata but the study is limited to the extent of select durable commodities and not in general. Therefore, a further study can well be taken up to see the role of different sources of information for all the durables and not few.

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## PROMOTION AND DISTRIBUTION PRACTICES OF HANDLOOM PRODUCTS WITH REFERENCE TO COIMBATORE DISTRICT

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### ABSTRACT

*Indian textile sector occupies a unique place in the world economy. The present Indian textile has been classified as modern textile mills, independent power loom, Handlooms and Garments. Of all, the handloom industry is an ancient industry and it provides employment opportunity to the large section of rural people. Through the industry offers wide employment opportunity and depicts the cultural heritage the role and significant of the industry to the national development has started declining. The industry is facing lot of problems like outdated technologies, lack of unique selling proposition, unorganized production system, insufficient working capital, weak promotion strategies, competition from power loom and mill sector etc. Hence the present study is an attempt to find out the promotion mix of handloom products with special reference to handloom weavers cooperatives society. Distribution channels are characterized in terms of number of channel level, distribution channels for handloom products are complex as the producers are scattered and mainly unorganized. Against this backdrop the present paper attempts to examine the promotion and distribution policies of the handloom enterprises. Among 120 respondents I have taken 40 respondents for the study. The data was collected from the primary source.*

**KEYWORDS:** *Textile, Handloom, Weavers, Society, Promotional strategy, Marketing Performance.*

## INTRODUCTION

Handloom is one of the largest traditional industries in Tamil nadu offering employment to more than 4.5 lakh households and about 11.64 lakh weavers. It is mainly in the co-operative sector as more than 50 per cent of the handloom weavers have been brought under the co-operative fold (against the national average of 25per cent). There are about 2388 co-operative societies of which only about 1313 are working societies. Recently the profitability of the working societies in the co-operative fold has also been affected there are various factors responsible for decline of handloom industry and the problem associated with marketing strategies specifically the promotional strategies plays a very important role. Hence this present paper is to study the promotional blend of handloom products. The handloom sector in Indian as an economic activity occupies the second place after the agriculture.

Promoting a product is basically to attract the consumer or customer in such a way that he will be willing to purchase the product and continue to buy the products in future as well, Thus we can say that the main objective of promotion is to create awareness of the products is the most presentable way to attract the consumer. Consumer are informed about the availability of the products and services through promotions by the markets to enhance the purchase of the commodities. The demand pattern of the customers depends highly on the promotional activities. These days the manufacturing concern do not always sell goods to consumer directly but make use of intermediaries.

Distribution is the process of getting goods into the hands of the consumer. The channel of distribution is the movement of goods and services between the point of production and consumption through organization that perform a variety of marketing activities. The major distribution channel are: Producer, final consumer and middleman, wholesaler and retailer. Distribution channels are characterized in terms of number of channel level, distribution channels for handloom products are complex as the producers are scattered and mainly unorganized.

## LITERATURE REVIEW

**A.Ramesh (2015)** Analysis of profitability and financial health of the handloom weaver's co-operative societies in karur district. Studied the profitability and financial health about the handloom weaver's society. He concluded that there is no significance in achieving gross profit of the various societies.

**Bhadouria (2012)** in her study analyzed the problems affecting the handloom industry. The study examines the three major problems, shortage of raw materials, and lack of proper financing and marketing insufficiency of the finished products as well as competition with other sectors. It is found from the study that handloom industry is facing lot of problems in procurement of raw materials, lack of proper financing and marketing insufficiency of the finished products.

**Kumar (2009)** in their study on strategies to improve sales of handloom products with special reference to puducherry primarily aimed at understanding the local market and secondly to developed a marketing strategy for handloom exports in puducherry. The study suggested that customers prefers brand name for handloom products has to be sold with exclusive brand name

**STATEMENT OF THE PROBLEM**

The handloom sector plays an important role in the economic development of the rural poor in the state. It contributes significantly by generating more employment opportunities and providing bread to the rural poor. It absorbs more than 4 million people in its fold. Despite several measures taken by the govt by the way of support and direct financial assistance to the handloom weavers they are suffering miserably due to myriad problems and are sustaining continuous losses. These problems include improper supply of raw materials, price, hike in yarn, lack of proper marketing facilities resources involvement of middleman competitions from mill and power loom products, lack of modern technology lack of prompt timely support from the govt and others allied agencies and so on.

**OBJECTIVES OF THE STUDY**

- To study the socio economic background for promoting the handloom products.
- To organize production and to promote handloom sector.

**RESEARCH METHODOLOGY**

Methods followed to conduct the research were -

- sample survey (convenience sampling methods)

**SOURCE OF DATA**

- **PRIMARY DATA:**

Primary data have been collected by conducting a survey among 40 samples on weavers in Coimbatore district.

- **SECONDARY DATA:**

Secondary data have been collected from books, journals, article, internet etc.

**HYPOTHESIS OF THE STUDY**

Ho: There is no significant relation between Age and Experience.

**TOOLS OF ANALYSIS****1. ANALYSIS OF PERCENTAGE**

S.no	Particular	Category	No.of Respondance	Percentage
1.	Gender	Male	28	70.0
		Female	12	30.0
		<b>Total</b>	<b>40</b>	<b>100.0</b>
2.	Age	up to 40 years	7	17.5
		40-45 years	14	35.0
		45-50 years	11	27.5
		Above 50 years	8	20.0

		<b>Total</b>	<b>40</b>	<b>100.0</b>
3.	Family	Joint family	14	35.0
		Nuclear family	26	65.0
		<b>Total</b>	<b>40</b>	<b>100.0</b>
4.	Marital status	Married	38	95.0
		Unmarried	2	5.0
		<b>Total</b>	<b>40</b>	<b>100.0</b>
5.	Education	Up to 10 <sup>th</sup>	16	40.0
		Up to 12 <sup>th</sup>	15	37.5
		iti/diploma	2	5.0
		Others	7	17.5
		<b>Total</b>	<b>40</b>	<b>100.0</b>
6.	Experience	10 years	1	2.5
		10-15 years	16	40.0
		15-30 years	18	45.0
		Above 30 years	5	12.5
		<b>Total</b>	<b>40</b>	<b>100.0</b>
7.	Working status	independent weavers	29	72.5
		working under middleman	11	27.5
		<b>Total</b>	<b>40</b>	<b>100.0</b>

## FINDINGS

1. It is inferred that nearly twenty eight weavers (70%) are male.
2. The (35%) of the respondence are belong to the age of 40-45years.
3. It is inferred that more than twenty six of the weavers (65%) are form nuclear family.
4. It is inferred that thirty eight of the weavers (95%) are married.
5. Majority (40%) of the respondence are completed 10<sup>th</sup>std.
6. It is inferred that more than eighteen weavers (45%) have their experience from 15-35years.
7. It is inferred that twenty nine weavers (75.5%) are working as an independent weavers.

## 2. CHI SQUARE

H<sub>01</sub>: There is no significant relation between Age and Experience.

	Value	Df	Asymp. Sig. (2-sided)
Pearson Chi-Square	.807 <sup>a</sup>	6	.992
Likelihood Ratio	.823	6	.991
Linear-by-Linear Association	.009	1	.924
N of Valid Cases	40		

a. 12 cells (100.0%) have expected count less than 5. The minimum expected count is 2.28

## **CHI SQUARE**

The chi square table reveals that the probability value (9.992) is greater than 0.05, null hypothesis is accepted at 5% level of significance. Hence, it is concluded that there is no significant relationship between Age and Experience.

## **SUGGESTION:**

- The study reveals that aged societies are giving more importance to promotional strategies and thus the age of the society and promotional strategies are related and government should give promotion subsidy to aged and well established.
- Of all the promotion mix sales promotion is the widely used promotion tool and the society can introduce innovative sales promotion tools in the interest of the customers and it is also suggested that as per the current trend online advertising has to be given importance.
- Out of many sales promotion tools the society is giving only cash rebates to the end customers and it is suggested that the societies can employ other interesting sales promotion tools like coupons, psychological discount, free goods etc. to create interest and excitement to buy handloom products.
- That they require attention in modernization of loom equipment's and infrastructural development so that amiable steps have to be taken for the betterment of the handloom industry.
- The government should organize more awareness programs in popularizing the handloom mark to create unique brand image for genuine handloom products.

## **CONCLUSION:**

Handloom is a traditional cottage industry offering millions of employment opportunity to millions of weavers in India but recently the industry is facing lot of problems and going towards the decline stage. Through there are various reasons which acts as the factors responsible for the extinction of handloom sector. Promotion is one of the key area and hence the considerable efforts has to be put for the betterment of the handloom products. In many cases consumer do not even have knowledge about the industry. Hence a first step of bringing in a hug awareness need to be performed among the public, followed by design steps for an efficient penetration in the defined market sector.

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## ASSESSMENT OF WORKING CONDITIONS OF AMBALA-PANCHKULA POLICE COMMISSIONERATE: PERCEPTION OF THE POLICE OFFICIALS

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### ABSTRACT

*The working conditions impact heavily on the satisfaction of the police officers. The condition of the police officer in India are not so good rather are pathetic. A review of findings on the relationship between socio-demographic characteristics and citizen satisfaction with police might contribute us to understand general trend in these studies. More consistent support was found regarding gender difference depending on being victim of crime. In their study on crime victims, Tewksbury and West (2001, p.281) reported a “strong relationship between victims’ gender and satisfaction-women being more positive than men”. Most research suggested that people who have a great sense of safety and who rate their neighborhoods favorably hold a higher opinion of police controlling for individual characteristics such as race and age (Hwang, Mc Garrell & Benson, 2006). Everybody, whose working, would agree that good working environment, works as a major morale booster, but with the conditions that our police men are working in, will they ever be motivated towards their work? It is evident from the responses recorded that more than FIFTY percent of police officers have confessed the pressure of job on them. Other Fifty percent may be bold enough to deny the job pressure but all are in the same pool, it’s only the experiencing of the stress is situational.*

**KEYWORDS:** Police-Public, Incentive, situational, socio-demographic

### INTRODCTION

Police-Public relation heavily depends on the satisfaction of the police officers. A satisfied police officer will go extra mile to satisfy the public while delivering the services. A dissatisfied police officer will end up as disgruntled lot. Thus, satisfaction of police officers is mainstay to build the Police-Public Interface. The working conditions impact heavily on the satisfaction of the police officers. The condition of the police officer in India are not so good rather are pathetic.

Condition of police force in India is pathetic people say but they often fail to look at the reasons:-

1. Conditions of work being so hard - Be it the traffic police or any other police force, working in such high temperature and burning heat and that too for the benefit of others requires guts which few seem to have.
2. Lack of Funds - Condition of station houses is so horrible that hardly any person would agree to work there. Poor facilities - fan, desks and other stationery, etc. irritates the person who has to sit and work there 24\*7.
3. Lack of Strict Supervision - This is also one of the main reasons why you might find work not being done in time, cases not taken seriously as they come and laziness at work too.

We always say that the best funda for any organisation or work sphere to be successful is employee satisfaction. Whereas, as far as police force is concerned satisfaction is a far cry. What is required here is Incentive and not just bare minimum pay.

Determinants of Citizen Satisfaction with Police: As suggested in the discussion, community policing promotes a new partnership between people and their police (Trojanowicz&Bucqueroux, 1990; Sherman, 2001; Tewksbury & West, 2001). Therefore, it is not surprising that citizen satisfaction with police has taken large scholarly attention in terms of its influence in community policing. Since the emergence of citizen satisfaction with police as a focal point in community policing, a relatively large body of policing research has reported findings on the relationship among socio-demographic characteristics, safety, neighborhood, police contact and satisfaction with police. In general, the literature suggests that citizens generally report positive attitudes toward the police and satisfaction with police service. However, the level of satisfaction has been found to be associated with a set of variables. Socio-demographic characteristics such as race, age, gender, and socioeconomic status have been studied extensively as determinants of satisfaction. Most past research claimed that some socio-demographic characteristics independently affect satisfaction level regardless of any police intervention”(Brown & Coulter, 1983). A review of findings on the relationship between socio-demographic characteristics and citizen satisfaction with police might contribute us to understand general trend in these studies. Historically, race and police has been subject to a variety of different research because of heavy criticism of unfair police attitudes towards African Americans displayed on different media sources. Researchers have examined this issue extensively to provide evidence on the nature of police and race interaction and mutual attitudes of different race groups and police. In this respect, a great deal of research focused on the relationship between citizens’ race and perception of police services and satisfaction (Klyman&Kruckenberg, 1974; Kusow et al, 1998; Weitzer&Tuch, 2005). The literature mostly suggests a strong relationship between respondent’s race and satisfaction level, whites being more positive than do their nonwhite counterparts (Peek et al, 1981; Parker, Onyekwuluje&Murty, 1995; Kusow et al, 1998; Priest & Carter, 1999; Weitzer&Tuch, 2005). In general, there are more consistent findings for race than most other demographic characteristics such as sex, age, or socioeconomic status (Nofziger& Williams, 2005). For instance, the

relationship between age and citizen satisfaction with police services, that younger citizens have less favorable attitudes toward the police, has less consistent support (Webb & Marshall, 1995; Sullivan et al., 1987). Researchers also documented the relationship between gender and satisfaction with police. In European Scientific Journal May 2013 edition vol.9, No.14 ISSN: 1857 – 7881 (Print) e - ISSN 1857- 7431 33 these studies, although some empirical findings suggest that men in general are less satisfied with police, the general trend is that the difference of males and females is not a function of gender attributes (Kusow et al., 1997). More consistent support was found regarding gender difference depending on being victim of crime. In their study on crime victims, Tewksbury and West (2001, p.281) reported a “strong relationship between victims’ gender and satisfaction-women being more positive than men”. Opposite of these results have also been documented in the literature. In related to demographic characteristics, socioeconomic status has been studied as a determinant of citizen satisfaction with police. Socioeconomic status of an individual, that people having more income to be more satisfied, is related to citizen satisfaction (Walker, 1972). However, it should be noted that some studies challenge the relationship between socio-economic status and individual perception of police (Dunham & Alpert, 1988). Clearly support for the association between socio-demographic characteristics and citizen satisfaction with police is limited at best. In fact, much of the empirical research that has tested the association has found non-significant and contradictory results. There were much more consistent results on the association between race and citizen satisfaction. All these socio-demographic characteristics are still taken into account when studying citizen satisfaction. However, because of these findings, the focus on these characteristics as the independent determinants of satisfaction has been challenged by the recent works. Today, much more research takes neighborhood characteristics, nature of police contact, feeling of safety, and perception of crime rates as the general determinants of citizen satisfaction with the police which are mediated or moderated by different socioeconomic characteristics. In compatible with this new trend, neighborhood characteristics are claimed to be associated with citizen satisfaction with police. Mastrofski et al. (1998) found that the neighborhood in which the interaction with police occurs has significant effects on citizens’ positive perception of police. Especially, urban areas are under scrutiny of the researchers more than suburbs. These places are likely to have greater social problems, such as poverty and high crime rates which may contribute to citizens’ negative perception of police (Nofziger & Williams, 2005). Kusow et al. (1997) studied the relation of race and residential location. Based on their study, Kusow et al. (1997) reported that “whites who live in the suburbs are more satisfied with police performance than both whites and blacks who live in the city. Similarly, blacks who reside in the suburbs are more satisfied with police performance than both whites and blacks who reside in the city” (1997, p. 663). Unlike the European Scientific Journal May 2013 edition vol.9, No.14 ISSN: 1857 – 7881 (Print) e - ISSN 1857- 7431 34 research suggesting a relation between race and citizen satisfaction, these findings indicate police perception is more a function of neighborhood context more than racial attributes (Kusow et al., 1997). However, this argument is still challenged by scholars who claim that the effect of the race is not completely eliminated by context. Feeling of safety is another important determinant of citizen satisfaction studied by many scholars. Most research suggested that people who have a great sense of safety and who rate their neighborhoods favorably hold a higher opinion of police controlling for individual characteristics such as race and age (Hwang, McGarrell & Benson, 2006). In compatible with these findings, satisfaction with police and fear of crime are found to be negatively related with one another (Scheider, Rowell & Bezdikian, 2003). Victimization are also found to be a

significant factor that changes the perception of individuals on feeling of safety and fear of crime, leading a change in their attitudes towards police (Tewksbury & West, 2001). As suggested in the literature, in order to get the desired results of community policing, it is essential to create an environment in which collaboration and sharing responsibility with community becomes a part of policing. A number of studies focused on the influence of collaboration between police and public on citizens' perception of police work and satisfaction. These studies generally supported positive influence of police-community cooperation to solve the problems of neighborhoods on citizen satisfaction with the police (Goldstein, 1987; Trojanowicz&Bucqueroux, 1990; Sherman, 2001). On the other hand, some scholars stated the role of community demographics, crime rates, and police image which mediates desired results for police –community relationships. In addition to these general variables, police contact has long been perceived as a determinant of citizen satisfaction (Smith and Hawkins, 1973; Boggs & Galliher, 1975; Parks, 1976; Dean, 1980). Scaglione and Condon (1980, p. 490) reported that personal contact with the police as the “most significant determinant of general satisfaction with police services than all other variables combined”. In general, police contact is categorized as ‘officer initiated’ or ‘citizen initiated’ and “voluntary” (e.g. service calls) or “non-voluntary” (e.g. traffic stops). Classifying contacts helped researchers identify the factors that contribute to citizen satisfaction, and brought along an important question. What actually account for satisfaction: type (nature) or quality of contact? Reisig and Correia (1997) reported that voluntary contacts have generally been associated with more positive ratings of the police. However, they also documented whether or not the contact is initiated voluntarily, “higher citizen evaluations of police are more likely to result when the police treat the individual fairly and with compassion” (p.312). “There is European Scientific Journal May 2013 edition vol.9, No.14 ISSN: 1857 – 7881 (Print) e - ISSN 1857- 7431 35 also variation in satisfaction within these general categories of encounters, depending on the service rendered” (Skogan, 2005, p. 300), namely quality of the service and treatment. Given these findings, it is apparent that citizens are more likely to hold positive attitudes toward police services when police are viewed as respectful, helpful, and concerned (Weitzer, 2000).<sup>2</sup>

We always criticize Indian police for their inability to curb crime rates. Everytime something untoward happens we blame the cops for their lackluster attitude. But have you seen the pathetic conditions they work in?

Firstly they are paid really less compared to the amount of hard work they do, moreover they are not even provided basic facilities. If someone gets a chance to visit one of the police stations, you will be amazed to see the dirty environment they work in.

Most of the station heads don't have their own table or chair and are working from make-shift police chowkis, which are in a dilapidated condition. Their chairs are broken, their tables are broken, but still they work.

Unlike the corporate offices which are centrally air-conditioners, the police station doesn't have any such facility. In simmering summer heat they work just in a fan.

Many of the police stations don't even have a lock-up facility as a result the culprits are kept chained to a sofa. The cops don't even have proper drinking facilities in their stations. Very few police stations have toilet facilities that too are not clean.

Our police officers are provided tiny two-room flats by the government to live in. They are so underpaid that it becomes difficult for them to even manage their day to day expenses, as a result they resort to taking bribes.

You might not know but some of the constables live in thatched huts and slums.

Everybody, whose working, would agree that good working environment, works as a major morale booster, but with the conditions that our police men are working in, will they ever be motivated towards their work?<sup>3</sup>

**Significance And Universe of the Problem:** Police are often accused for inefficiency, ineffectiveness and poor performance but no one tries to find out the reasons for this sluggishness. The present study makes an effort to reach out assess the satisfaction of the police officers with their working Conditions.

The study has been conducted on Ambala-Panchkula Commisionerate and a sample of 312 police officers was drawn from the three police districts of the Commissoinerate.and following posers were put across the respondents to assess the satisfaction of the police officers with the Working conditions.

**Table: 1 The Environment of your police district is work conducive.**

	Q1							Chi-Square	p-value
	Agree		Undecided		Disagree		Total		
<b>Ambala Rural</b>	58	67.4%	4	4.7%	24	27.9%	86	4.510217	0.341
<b>AmbalaUrban</b>	62	80.5%	3	3.9%	12	15.6%	77		
<b>Panchkula police district</b>	115	77.2%	5	3.4%	29	19.5%	149		
<b>Total</b>	235	75.3%	12	3.8%	65	20.8%	312		

*Source: Computed From Primary Data p-value ≤ 0.05 is significant denoted as\*, p-value ≤ 0.01 is significant denoted as\*\*, p-value > 0.05 is not significant denoted as ns.*

Over all analysis of the Table 1 reflects that in all the three police districts, fair to higher, majority of respondents (75.3 percent) found the environment of their police district work conducive. Nonetheless, some noticeable dissents (20.8 percent) were registered by the respondents.

Statistically, no significant association was found between the responses of the three districts and the statement. However, Ambala-Urban police district police district was found more work conducive (80.5 percent) followed by Panchkula police district (77.2 percent) and then by Ambala-Rural police district (67.4 percent).

Statistically, no significant association was found between the responses of the three districts of the Commisionerate and the statement.

**Finding:** + Significant Majority of respondents found the environment of their police district work conducive.

**Observation:** Service is never Heavenly thrown, it is provided by the efficient team of MEN (includes women as well) whose efficiency depends upon conducive working environment.



Police serve the society and strive to create conducive environment which is inspiring & comfortable place to work. Of late, police organizations are busy creating conducive working environment for its officers. Ambala-Urban police district has been rated as most work conducive than Ambala-Rural.

**Table: 2 Basic facilities\* are available at your work place.**

	Q2							Chi-Square	p-value
	Agree		Undecided		Disagree		Total		
<b>Ambala Rural</b>	38	44.2%	3	3.5%	45	52.3%	86	5.970	0.201
<b>Ambala Urban</b>	42	54.5%	7	9.1%	28	36.4%	77		
<b>Panchkula police district</b>	77	51.7%	7	4.7%	65	43.6%	149		
<b>Total</b>	157	50.3%	17	5.4%	138	44.2%	312		

Source: Computed From Primary Data  $p\text{-value} \leq 0.05$  is significant denoted as \*,  $p\text{-value} \leq 0.01$  is significant denoted as \*\*,  $p\text{-value} > 0.05$  is not significant denoted as ns. \*Basic Facilities such as Chairs, tables, Fans, Coolers, Waiting room, Washrooms, Cleanliness.

Over all analysis of the Table 2 reflects that in all the three police districts, simple majority of respondents (50.3 percent) stated that the Basic facilities were available at their work place. Nevertheless, highly significant dissents (44.2 percent) were recorded by the respondents of the Commisionerate.

On making a Comparison, Ambala-Urban police district had better basic facilities (54.5 percent) followed by Panchkula police district (51.7 percent) and then by Ambala-Rural police district (44.2 percent). The majority respondents (52.3 percent) of Ambala-Rural police district categorically opined that basic facilities were not available at their work place.

A low and non-significant proportion of respondents remained undecided on the issue.

**Statistically**, no significant association was found between the responses of the three districts of the Commisionerate and the statement.

**Finding:** + Majority of respondents opined that basic facilities were available at their work place.

**Observation:** The provision of basic facilities like permanent toilets, drinking water facilities, lightening and ventilation are must for any work place. The presence of Police officers at work place is essentially required whether active or inactive situation. The Union Ministry of Home has instructed all the states to ensure the provision of toilets, restrooms, adequate water supply at the existing police stations, outposts and barracks. These facilities are better provided in urban areas (Ambala-Urban police district had better facilities) than rural areas as can be analyzed from the recorded responses on the issue.



**Table 3: You feel the job pressure while performing your duty**

	Q3							Chi-Square	p-value
	Agree		Undecided		Disagree		Total		
<b>Ambala Rural</b>	48	55.8%	7	8.1%	31	36.0%	86	1.401	.844
<b>Ambala Urban</b>	39	50.6%	4	5.2%	34	44.2%	77		
<b>Panchkula police district</b>	80	53.7%	10	6.7%	59	39.6%	149		
<b>Total</b>	167	53.5%	21	6.7%	124	39.7%	312		

Source: Computed From Primary Data  $p\text{-value} \leq 0.05$  is significant denoted as\*,  $p\text{-value} \leq 0.01$  is significant denoted as\*\*,  $p\text{-value} > 0.05$  is not significant denoted as ns.

Over all analysis of the Table 3 reflects that in all the three police districts, simple majority of respondents (53.5 percent) stated that they felt job pressure while performing their duty. Nevertheless, significant dissents (39.7 percent) were recorded by the respondents of the Commisionerate.

However, comparison established that more of the officers (55.8 percent) of Ambala-Rural police district felt job pressure while performing their duty followed by Panchkula police district (53.7 percent) and then by Ambala-Urban police district (50.6 percent).

A low and non significant proportion of respondents remained undecided on the issue

**Statistically**, no significant association was found between the responses of the three districts of the Commisionerate and the statement.

**Finding:** -- Majority of respondents affirmed the job pressure while performing their duty.

**Observation:** Stress due to work pressure is common every job, howsoever peaceful it may be. Police jobs are most challenging as every day they have to face some new type of problem. Police officers are not superhuman they may be known as thick skinned but still physical & emotional stress drain them out. In extreme conditions they have to bear the brunt of the duty, that's why police service is turning out to be a stressful profession. Internal pressures work more heavily on the mind than external pressures. It is evident from the responses recorded that more than FIFTY percent of police officers have confessed the pressure of job on them. Other Fifty percent may be bold enough to deny the job pressure but all are in the same pool, it's only the experiencing of the stress is situational.

**Table 4: Your police station has been computerized for the purposes of maintaining record.**

	Q4							Chi-Square	p-value
	Agree		Undecided		Disagree		Total		
<b>Ambala Rural</b>	79	91.9%	0	0.0%	7	8.1%	86	7.825	0.098
<b>Ambala Urban</b>	73	94.8%	0	0.0%	4	5.2%	77		
<b>Panchkula police district</b>	126	84.6%	3	2.0%	20	13.4%	149		
<b>Total</b>	278	89.1%	3	1.0%	31	9.9%	312		

Source: Computed From Primary Data  $p\text{-value} \leq 0.05$  is significant denoted as\*,  $p\text{-value} \leq 0.01$  is significant denoted as\*\*,  $p\text{-value} > 0.05$  is not significant denoted as ns.

Over all analysis of the Table 4 reflects that in all the three police districts of the selected Commisionerate, a highly significant majority of respondents (89.1 percent) asserted that their police stations were computerized for the purposes to maintain the records. Nevertheless, insignificant proportions of dissents (9.9 percent) were recorded by the respondents of the Commisionerate.

Statistically, no significant association was found between the responses of the three districts of the Commisionerate and the statement.

However, correlating the responses of three police districts, it was established that more of the officers (94.8 percent) of Ambala-Urban police district asserted that their police stations were computerized for the purposes of maintaining the records followed by Ambala-Rural police district (91.9 percent) and then by Panchkula police district (84.6 percent).

A low and non-significant proportion of respondents disagreed with the issue.

**Statistically**, no significant association was found between the responses of the three districts of the Commisionerate and the statement.

**Finding:** + Significant Majority of respondents affirmed that their police stations were computerized for the purposes of maintaining the records.

**Observation:** Up-gradation of Police Stations' infrastructure has remained focus of the state government. Computerization of record-keeping-initiatives undertaken in the direction of up gradation has been fine tuned by integrating it with national network grids and state network grids. The analysis of the responses indicated that police stations were computerized for the purposes of record keeping and the best part is that even Ambala-Rural police district is doing well on the aspect.

**Table 5: Your job involves risks & challenges on daily basis.**

	Q5							Chi-Square	p-value
	Agree		Undecided		Disagree		Total		
<b>Ambala Rural</b>	74	86.0%	3	3.5%	9	10.5%	86	4.307	0.366
<b>Ambala Urban</b>	71	92.2%	3	3.9%	3	3.9%	77		
<b>Panchkula police district</b>	132	88.6%	9	6.0%	8	5.4%	149		
<b>Total</b>	277	88.8%	15	4.8%	20	6.4%	312		

Source: Computed From Primary Data  $p\text{-value} \leq 0.05$  is significant denoted as \*,  $p\text{-value} \leq 0.01$  is significant denoted as \*\*,  $p\text{-value} > 0.05$  is not significant denoted as ns.

Over all analysis of the Table 5 reflects that in all the three police districts of the selected Commisionerate, a significant majority of respondents (88.8 percent) asserted that they faced risks & challenges while performing their duty. Nevertheless, insignificant proportions of dissents (6.4 percent) were recorded by the respondents of the Commisionerate.

However, comparing the three police districts, it was evident that more of the police officers (92.2 percent) of Ambala-Urban police district asserted that they faced risks & challenges while

performing their duty, followed by Panchkula police district (88.6 percent) then followed by Ambala-Rural police district (86.0 percent).

A lower and non significant proportion of respondents (4.8 percent) remained undecided with the issue.

**Statistically**, no significant association was found between the responses of the three districts of the Commisionerate and the statement.

**Finding:** -- Majority of respondents asserted that they faced risks & challenges while performing their duty.

**Observation:** Police is responsible to maintain law & order in the state and inter alia check the crime. While doing so police have to counter Gangs & Goons on the surface and underground thereby involving risk to life. Many recent agitations in the state have proved beyond doubt the loss of life & property of police. In consonance with the finding, the police officials of the urban areas find themselves more under risk & threat than the police officials of the rural segments.

**Table 6: Police job involves physically strenuous duty routine.**

	Q6							Chi-Square	p-value
	Agree		Undecided		Disagree		Total		
<b>Ambala Rural</b>	81	94.2%	0	0.0%	5	5.8%	86	3.125	0.537
<b>Ambala Urban</b>	69	89.6%	3	3.9%	5	6.5%	77		
<b>Panchkula police district</b>	136	91.3%	4	2.7%	9	6.0%	149		
<b>Total</b>	286	91.7%	7	2.2%	19	6.1%	312		

*Source: Computed From Primary Data p-value  $\leq 0.05$  is significant denoted as\*, p-value  $\leq 0.01$  is significant denoted as\*\*, p-value  $> 0.05$  is not significant denoted as ns.*

Over all analysis of the Table 6 reflects that in all the three police districts, a highly significant majority of respondents (91.7 percent) stated that police job involved physically strenuous duty routine. Nonetheless, a few inconsequential dissents (6.1 percent) were registered by the respondents.

However, on correlating the responses it emerged that Ambala-Rural police district respondents (94.2 percent) asserted that police job involved physically strenuous duty routine, followed by Panchkula police district (91.3 percent) and then by Ambala-Urban police district (89.6 percent).

Insignificant proportion of respondents (6.2 percent) remained undecided on the issue.

**Statistically**, no significant association was found between the responses of the three districts of the Commisionerate and the statement.

**Finding:** -- Thumping Majority of respondents asserted that police job involved physically strenuous duty routine.

**Observation:** A Police officer is on duty for 24 X 7 and often complains about the busy routines day in and day out. Each policeman works for 12 hours a day and the supervising & controlling officer are on duty even when they are sleeping. Modern information technology, if has

enhanced the efficiency of the police, has also resulted in putting the cops on alert-24 hours. A cop is monitored on his movements which is good in a way (public) and bad in a way (personal)- (I have no life) The trend of the responses to the poser indicates that police officers in high proportion have confirmed their duty being physically strenuous.

**Table 7: You are satisfied with the duty roster indicating your duty schedule.**

	Q7							Chi-Square	p-value
	Agree		Undecided		Disagree		Total		
Ambala Rural	34	39.5%	2	2.3%	50	58.1%	86	18.111	.001**
Ambala Urban	51	66.2%	1	1.3%	25	32.5%	77		
Panchkula police district	84	56.4%	10	6.7%	55	36.9%	149		
Total	169	54.2%	13	4.2%	130	41.7%	312		

Source: Computed From Primary Data  $p\text{-value} \leq 0.05$  is significant denoted as \*,  $p\text{-value} \leq 0.01$  is significant denoted as \*\*,  $p\text{-value} > 0.05$  is not significant denoted as ns.

Over all analysis of the Table 7 reflects that in all the three police districts, a simple majority of respondents (54.2 percent) were satisfied with the duty roster concerning their duty schedule.

Nonetheless, some highly noticeable dissents (41.7 percent) were registered by the respondents.

Insignificant proportion of respondents (4.2 percent) remained undecided on the issue.

However, on correlation of the responses indicated that more of respondents (66.2 percent) of Ambala-Urban police district were satisfied with duty roster concerning their duty schedule followed by Panchkula police district (56.4 percent) and then by Ambala-Rural police district (39.5 percent). Majority of respondents of Ambala-Rural were dissatisfied with the duty roster.

**Statistically**, highly significant association (p value- .001) was found between the variable and statement signifying that more of Ambala-Urban police district respondents were satisfied with the duty roster of their police station as against the unsatisfied respondents of Ambala-Rural.

**Finding:** + Majority of respondents was satisfied with the duty roster indicating their duty schedule.

**Observation:** Police, in general, have no guidelines as how to manage the human resources in the field. There is no formal system of duty rotation or allocation. All assignments, allocations of duties and leave are at the discretion of the local police officer. The responses indicate that little more than fifty percent officers of Ambala-Urban & Panchkula police district were satisfied with the duty allocations whereas the officers of Ambala-Rural were least satisfied.

**Table 8: There is a satisfactory mechanism in the department to address to your grievances.**

	Q8							Chi-Square	p-value
	Agree		Undecided		Disagree		Total		
Ambala Rural	36	41.9%	2	2.3%	48	55.8%	86	10.75	.030*
Ambala Urban	41	53.2%	8	10.4%	28	36.4%	77		
Panchkula	79	53.0%	13	8.7%	57	38.3%	149		

police district									
<b>Total</b>	156	50.0%	23	7.4%	133	42.6%	312		

Source: Computed From Primary Data  $p\text{-value} \leq 0.05$  is significant denoted as\*,  $p\text{-value} \leq 0.01$  is significant denoted as\*\*,  $p\text{-value} > 0.05$  is not significant denoted as ns.

Over all analysis of the Table 8 reflects that in all the three police districts, a simple majority of respondents (50.0 percent) confirmed that there was a satisfactory mechanism in the department to address to their grievances. Nonetheless, some highly noticeable dissents (42.6 percent) were registered by the respondents. Insignificant proportion of respondents (7.4 percent) remained undecided on the issue.

**However**, on making comparison it was seen that more of respondents of Ambala-Urban police district stated that there was a satisfactory mechanism in the police department to address to their grievances (53.2 percent) followed by Panchkula police district (53.0 percent) and then by Ambala-Rural police district (41.9 percent). Officers (53.8 percent) of the Ambala-Rural police district did not find the redressal system satisfactory

**Statistically**, significant association ( $p\text{-value} 0.030$ ) was found between the variable and statement signifying that more of respondents of Ambala-Urban police district confirmed that there was a satisfactory mechanism in the department to address to their grievances as against the respondents of Ambala-Rural who denied the existence of such mechanism.

**Finding:** + Majority of respondents stated that there was a satisfactory mechanism in the department to address to their grievances.

**Observation:** There is hierarchy-inbuilt system to address to the problems of the officers on day today basis. The reporting officer is often the first level of redressal, in case the aggrieved party is convinced that reporting officer is not the right person to be approached then at district level, the district police chief, SSP/SP is the authority who redress the grievances. The DGP of the state has overall responsibility to remove grievances of officers of all ranks.

## FINDINGS AND CONCLUSION

1. + Significant Majority of respondents found the environment of their police district work conducive.
2. + Majority of respondents opined that basic facilities were available at their work place.
3. --Majority of respondents affirmed the job pressure while performing their duty.
4. + Significant Majority of respondents affirmed that their police stations were computerized for the purposes of maintaining the records.
5. -- Majority of respondents asserted that they faced risks & challenges while performing their duty.
6. -- Thumping Majority of respondents asserted that police job involved physically strenuous duty routine.
7. + Majority of respondents was satisfied with the duty roaster indicating their duty schedule.
8. + Majority of respondents stated that there was a satisfactory mechanism in the department to address to their grievances.

On the basis of the findings it emerged that all is not well with working conditions as per the responses. The police officers found the conducive working conditions, the availability of the basic facilities, computerized police stations, satisfaction with duty roaster and availability of satisfactory grievances redress system.

However, the officers found the duty too strenuous, involved risks & challenges and the offices felt job pressures.

<sup>1</sup> <https://www.quora.com/Why-is-the-condition-of-Indian-police-force-so-pathetic>

<sup>1</sup> [http://www.llrmi.com/articles/legal\\_update/2015\\_johnson\\_citizensatisfaction.shtmlPrintable](http://www.llrmi.com/articles/legal_update/2015_johnson_citizensatisfaction.shtmlPrintable) Version:  
[http://www.patc.com/weeklyarticles/print/2015\\_johnson\\_citizensatisfaction.pdf](http://www.patc.com/weeklyarticles/print/2015_johnson_citizensatisfaction.pdf) ©2015 Richard R. Johnson,  
Ph.D., PATC Legal & Liability Risk Management Institute (LLRMI.com)

<sup>1</sup> <http://www.indiatimes.com/lifestyle/self/indian-police-work-in-pathetic-conditions-312333.html>

The present chapter deals with the Perception of Police officers about the Working and Service conditions of Police in general dividing the responses in three domains; Working conditions, service conditions and Interpersonal relations among Police officers. An Interview Schedule (SEE ANNEXURE) was prepared to draw the responses from a sample of 312(86+77+149) respondents drawn from the three police districts.(SEE CHAPTER-1-Research methodology) The profile of the respondents has been analyzed below:





## DOMESTIC VIOLENCE IN HARYANA: AN OVERVIEW

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### ABSTRACT

*In 12 such cases i.e. 16.6 percent of the cases, the police forwarded the case to the Protection officer or some other legal authorities. In respect of the Protection Officer, only 3 numbers of respondents out of 22 were found aware of the office of the Protection Officer. Rests of the respondents were not aware of this office. Whenever the victims move in the society for various purposes like job, residence or any such help, a little help is available to them. One reason could be to prevent the children from undergoing the hardships if she separates from the spouse. Also the traditional and orthodox mindset makes them bear the sufferings without any protest. Therefore, there is a need to tune these cells to the demands of the victims so that resources are not wasted and the help is provided to all the women in general and to the victims of domestic violence in particular. Thus, a set of individual level changes is suggested. Adopting such changes in their life they can liberate themselves from the clutches of their oppressors. The same numbers of respondents have stated that they have become free from being the victim of the violence after the decision of the court. Rests of the respondents have said that they have become economic independent during the course of the judicial process. At times, women are even sexually coerced by their partner themselves against their will. They are brutally beaten and tortured for not conceiving a male child.*

**KEYWORDS:** *Encouraged, Ripping, Domestic Violence, Brutally*

## INTRODUCTION

Violence against young widows has been on a rise in India. Most often they are cursed for their husband's death and are deprived of proper food and clothing. They are not allowed or encouraged for remarriage in most of the homes, especially in rural areas. There have been cases of molestation and rape attempts of women by other family members in nuclear families or someone in the neighborhood. At times, women are even sexually coerced by their partner themselves against their will. They are brutally beaten and tortured for not conceiving a male child. Incidents like, ripping off a woman's womb for killing the female foetus when she disagrees for abortion have also come to light especially in rural areas. Female foeticide and female infanticide continue to be a rising concern.<sup>1</sup>

Also as expressed by Rebecca J. Burns in the following lines, "When I am asked why a woman doesn't leave abuser I say: Women stay because the fear of leaving is greater than the fear of staying. They will leave when the fear of staying is greater than the fear of leaving." A common Indian house wife has a tendency to bear the harassment she is subjected to by her husband and the family. One reason could be to prevent the children from undergoing the hardships if she separates from the spouse. Also the traditional and orthodox mindset makes them bear the sufferings without any protest.

An attempt has been made in this paper to analyze the present scenario of domestic violence taking into account the views of aggrieved respondents as shown in the following tables.

### Awareness about Domestic Violence Act

Table 1 presents the respondents by their awareness about the Domestic Violence Act.

**TABLE 1**  
**AWARENESS ABOUT THE DOMESTIC VIOLENCE ACT**

	Responses	Number	Percentage
Whether were aware about the DV Act at the time of reporting the incidence.	Yes	34	17.0
	No	166	83.0
	Total	200	100.0
Source of the information.	Local government agencies	5	14.7
	NGOs/SHG	3	8.8
	Neighbour/relative/friends	19	55.9
	TV/Newspaper/Books	5	14.7
	Any Other	2	5.9
	Total	34	100.0

It is clear from the table 1 that from the total sample of 200 respondents, a total of 34 i.e. 17.0 were found aware about the Domestic Violence Act. Rests of the respondents were not aware about the Domestic Violence Act. About the source of the information about the Domestic Violence Act, a total of 19 i.e. 55.9 percent of the respondents out of those who were aware about the act, stated that they became aware of the act through their neighbors/relatives or friends while a total of 3 i.e. 8.8 percent of the respondents stated that they got information from NGOs and some other help- group/social societies working towards the causes of women. A total of 5 i.e.

14.7 percent of the respondents read about it in the newspapers/books or became aware of it through the television media while an equal number of respondents became aware of the act through local government agencies.

### REPORTING AND RESPONSE

Table 2 presents the respondents by reporting of the Incidences of Domestic Violence and Response of the authority.

It is clear from the table 2 that from the total sample of 200 respondents, a total of 72 i.e. 36 percent of the respondents have stated that they reported the incidence of domestic violence to the Police authorities while a total of 92 i.e. 46 percent of the respondents reported the incidence to the Panchayats. Only a total of 12 i.e. 6 percent of the respondents reported the matter to the Protection Officer appointed under Prevention of Violence Act. Rest of the respondents reported the incidences of domestic

**Table 2**  
**Reporting of the Incidence of Domestic Violence and Response of the Authority**

	Responses	Number	Percentage
Authority to which the incidence of Domestic Violence Reported	Police	72	36.0
	Panchayat	92	46.0
	PPO	12	6.0
	Any other	24	12.0
	Total	200	100.0
Response of the authority	Cordial and Sympathetic	57	28.5
	Scolding/Rebuking	35	17.5
	Lingering on	108	54.0
	Total	200	100.0
Whether satisfied with the response of the authority	Yes	11	5.5
	No	189	94.5
	Total	200	100.0

violence to other persons like their friends, relatives, social organizations. A total of 108 i.e. 54 percent of the respondents found the attitude of the authorities as that of lingering on the matter. A total of 35 i.e. 17.5 percent of the respondents have stated that the attitude of the authorities was scolding/rebuking. A total of 57 i.e. 28.5 percent of the respondents stated that the response of the authorities was cordial and cooperative. A total of 11 i.e. 5.5 percent of the respondents were found satisfied with the attitude and behavior of the authorities towards their complaints.

Experience with the Police

**TABLE 3** presents the respondents by their Experience with the Police

**Table 3**  
**Experience with the Police**

	Responses	Number	Percentage
Whether approached Protection Officer after reporting the matter with the Protection Officer	Yes	12	16.7
	No	60	83.3
	Total	72	100.0
Action of the Police	Initiated compromised	58	80.6
	Forwarded the case to PO or other legal agencies	12	16.6
	No action	2	2.8
	Total	72	100.0
Expectation from the Police	Register the case with the legal authorities	38	52.8
	Arrest of the perpetrator and prosecution.	29	40.3
	Reconciliation/ Mediation	5	6.9
	Total	72	100.0

It is clear from the table 3 that from the total of 72 respondents, who reported the matter to the police, a total of 12 i.e. 16.7 percent of such respondents approached the Protection Officer. Others did not approach to the PO. In 58 such cases i.e. 80.6 percent of such cases, the police initiated the compromise process between the perpetrators and the victims. In 12 such cases i.e. 16.6 percent of the cases, the police forwarded the case to the Protection officer or some other legal authorities. With regard to the expectation from the police, a total of 38 i.e. 52.2 percent of such respondents wanted that the police should register the case with the legal authorities created for the purpose while a total of 29 i.e. 40.3 percent such respondents wanted that the perpetrators should have been arrested and the case registered with the legal authorities. Only 5 i.e. 6.9 percent of the respondents wanted mediation or reconciliation in the matter.

### **LEGAL RECOURSE**

The victims of the domestic violence wander from pillar to post in the hope of justice. But the truth is that they do not know what is to be expected from the judicial machinery and what are various provisions under various Acts and which legal recourse is beneficial to them. If they take a decision to approach to the court, they are not aware of the costs involved in the case. They are not aware whether they are entitled for free legal aid services in the matter. Secondly, their experience before the court and other judicial machinery is also needed to be analyzed as they are the victims and are in a better position to throw some light on the attitude and behavior of the officials involved in providing them legal remedy.

## Purpose of approaching for Legal Recourse

Table 4 presents the respondents by the purpose of approaching for legal recourse

**Table 4**  
**Purpose of approaching for Legal Recourse**

	Responses	Number	Percentage
Whether filed a Domestic Incidence Report	Yes	22	26.2
	No	62	73.8
	Total	84	100.0
Purpose of filing a complaint in the court/before the PO	For Separation and Compensation	9	40.9
	Protection from future incidences	13	59.1
	Total	22	100.0
The person/agency suggested the legal recourse	NGO/Other Social Groups	6	27.2
	Free Legal Aid Cell	2	9.1
	Doctor	1	4.5
	Shelter Homes	3	13.7
	Others	10	45.5
	Total	22	100.0

It is clear from the table 4 that from the total of 84 respondents, who approached PO or the Police for seeking help, a total of 22 i.e. 26.2 percent of such respondents only, filed the Domestic Incidence report in actual. Out of these, a total of 13 i.e. 59.1 percent of the respondents filed the complaint for seeking protection from future such incidences while rests of the respondents filed the complaints for separation from their perpetrators and seeking compensation. A total of 6 i.e. 27.2 percent of such respondents stated that they were advised by some NGO or some other social organization to approach for legal recourse. A total of 2 i.e. 9.1 percent of the respondents were found to have been advised by the Free Legal Aid Cell. Surprisingly, it has been found that a total of 10 such respondents i.e. 45.5 percent have stated that they were advised by other persons like their personal friends, relatives and others to approach for legal remedy.

## Experience with the court Process

Table 5 presents the respondents by their Experience with the Court Process.

**Table 5**  
**Experience with the Court Process**

	Responses	Number	Percentage
Whether got appropriate support in the court proceedings.	Yes	17	77.3
	No	5	22.7
	Total	22	100.0
Whether satisfied with the court experience.	Yes	10	45.5
	No	12	54.5
	Total	22	100.0
Whether satisfied with the outcome of the court proceedings	Yes	8	36.4
	No	14	63.6
	Total	22	100
Whether life adversely affected due to the court process	Yes	15	68.2
	No	7	31.8
	Total	22	100.0

It is clear from the table 5 that from the total of 22 respondents who approached for legal recourse (out of the total of 200 sample respondents), a total of 17 i.e. 77.3 percent of such respondents have stated that they got appropriate support during the court process. Rest of the respondents denied it. A total of 10 i.e. 45.5 percent of such respondents were found satisfied with the outcome of the court. Rests of the respondents were dissatisfied with the outcome. A total of 15 i.e. 68.2 percent of such respondents have stated that their life has been affected adversely due to the court process as a lot of labour and money was involved during this process.. Besides, it affects morale and emotions also which put adverse effects on the health. A total of 7 i.e. 31.8 percent of the respondents have denied any adverse effect on them.

Experience with the Legal Aid Cell and the Protection Officer

Table 6 presents the respondents by their experience with the Legal Aid Cell and the Protection Officer

**Table 6**  
**Experience with the Legal Aid Cell and the Protection Officer**

	Responses	Number	Percentage
Whether were aware of the right to seek free legal assistance from the Legal Aid Cell.	Yes	4	18.2
	No	18	81.8
	Total	22	100.0



Experience with the Legal Aid Cell	Satisfactory	5	22.7
	Unsatisfactory	17	77.3
	Total	22	100.0
Whether re aware of the office of the PO	Yes	3	13.6
	No	19	86.4
	Total	22	86.4
Experience with the PO	Satisfactory	7	31.8
	Unsatisfactory	15	68.2
	Total	22	100.0

It is clear from the table 6 that from the total of 22 respondents who approached for legal recourse, only four respondents i.e. 18.2 percent were aware of the institution of Legal Aid Cell. Rests of the respondents were not aware of this office. Only 5 i.e. 22.7 percent of such respondents were found satisfied with their experience with the Legal Aid Cell. Rests of the respondents were unsatisfied.

In respect of the Protection Officer, only 3 numbers of respondents out of 22 were found aware of the office of the Protection Officer. Rests of the respondents were not aware of this office. Further, a total of 7 i.e. 31.8 percent of the respondents were found satisfied with the behavior and attitude of the Protection Officer while rests of the respondents were not satisfied with their experience with the Protection Officer.

### POST COURT DECISION

It has been observed that the victims of the domestic violence are not treated well in the society. People look at them with suspicion. Even during the court proceedings, they are seen isolated. Whenever the victims move in the society for various purposes like job, residence or any such help, a little help is available to them. After the decision of the court, they have to make their own livings and starting afresh for the life ahead. The future life is not so smooth and they have to carve out a place for them in the society. Therefore, it becomes necessary to know about their status of life after the court case is over; when they start a fresh life.

Life after the Decision of the court.

Table 7 presents the respondents by the status of their life after the Decision of the court

**Table 7**  
**Status of life after the Decision of the Court**

	Responses	Number	Percentage
Which respect life has changed after the decision of the court	Got confidence	8	36.4
	Economic Independence	6	27.2
	Free from being the victim of violence	8	36.4
	Total	22	100.0

Present status of Residence and family	Staying with the natal family	12	54.5
	Staying independently	6	27.2
	With Husband	4	18.3
	Total	22	100.0

It is clear from the table 7 that from the total of 22 respondents who filed suit in the court of who approached to PO for filing a Domestic Violence Incidence Report, a total of 8 i.e. 36.4 percent of the respondents are of the view that they have achieved confidence after the decision of the court. The same numbers of respondents have stated that they have become free from being the victim of the violence after the decision of the court. Rests of the respondents have said that they have become economic independent during the course of the judicial process. A total of 12 i.e. 54.5 percent of the respondents have stated that presently they are staying with their natal family after the court case is over although a total of 4 i.e. 18.3 percent of such respondents are staying with their present husbands. A total of 6 i.e. 27.2 percent of such respondents are staying independently.

### Suggestions

The suggestions are based on the views offered by respondents to control the menace of domestic violence. They are as follows:

#### (1) Need for Stringent Laws

Protection of Women from Domestic Violence Act, 2005 [ DVA, 2005 ] also has been passed". This Act ensures the reporting of cases of domestic violence against women to a 'Protection Officer' who then prepares a There is an urgent need for such a law in the country. In fact, there has also been misuse of section 498-A and DVA, 2005 because of restricted definition of cruelty subjected to married women.

#### (2) Role of Non-Governmental Organizations (NGOs)

The Non-Governmental/Social Organizations can play a vital role in providing help and support to the victims of domestic violence because they always work deep in the society and has the trust of the people at their back. We need more and more such organizations who can work in close coordination with the government providing finances to them for their smooth functioning.

#### (3) Role of Police

Police station can play a major role in tackling the domestic violence cases. But the police should be sensitized to treat domestic violence cases as seriously as any other crime. Special training to handle domestic violence cases should be imparted to the police force.

#### (4) Changing the attitude of Victim's parents

There is a need to change the thinking of the parents and the daughters so that they do not think of the social norms being flouted.

#### (5) Strengthening Women's Organizations and Self Help Groups

There is a need that more and more women organizations should be encouraged. Besides, the women organizations which are working at present should be strengthened. Paucity of funds should not be a hurdle in their functioning. It has been seen that these organizations can handle the women issues including domestic violence more effectively and efficiently than other

organizations created for the purpose.

Outdated social norms and values need to be discarded or overhauled. More and more women's organizations be developed to create awareness among women to fight against their oppression by men who exploit, humiliate and torture them.

#### **(6) Adopting a Humanistic Approach to the Victims**

Wherever we go whatever may be the circumstances, there is always an absence of humanistic approach while dealing with the cases of violence against women in general and in cases of domestic violence in particular. To provide immediate relief to the victims, it is necessary to develop a humanistic approach to the victims of crimes. To achieve this, a change in sex roles is extremely necessary. A wife must liberate herself from antiquated sex role ideology; stop goading her husband into beating her, become assertive and self-accepting, and abandon her purported possibility of resource threat within the marriage so that her husband may no longer seize upon violence as a way to right the balance. Thus, a set of individual level changes is suggested. Adopting such changes in their life they can liberate themselves from the clutches of their oppressors.

#### **(7) Evaluation of Organizational Procedures**

For protecting the rights of victims and providing benefits to them, an evaluation of organizational procedures of police, courts, rescue homes, etc. is necessary. This can be done from time to time by university scholars or by an outside person not related to the organization. One cannot expect people from within an organization to find fault with their own system..

#### **(8) Separate Cell for Women**

A separate cell for women may be created in the police department headed by a Superintendent of Police with a staff of inspectors, sub-inspectors, head constables and constables.

#### **(9) Free legal aid to the victims of domestic violence**

The legal cells are not effective in achieving their aims and objectives. There is no clear cut formula established to measure their efficiency and effectiveness. Therefore, there is a need to tune these cells to the demands of the victims so that resources are not wasted and the help is provided to all the women in general and to the victims of domestic violence in particular.

#### **(10) Establishment of Rescue Home or Mahila Shelters**

The Government Social Welfare Departments run Rescue Homes which serve both as detention centres during the trial period as well as shelter homes where the victims are lodged until they return to their parents or get married.. Further, no one seems to be conscious of the need for short-term or long-term change. Women organizations have started some programmes but these programmes are confined only to large cities. These programmes should be extended to small towns and villages and can include the following:

- (i) Immediately providing shelter to victims who have no place to go to.
- (ii) Maintaining contacts with victims as they wend their way through the present tedious criminal justice system,
- (iii) Providing emotional and psychological support to victims and try to make them feel somewhat less dehumanized.

(iv) Acting as watchdog groups, ensuring professional accountability and trying to ensure that victim' rights are indeed honored.

(11) Service Providers

There are less number of service providers available in every state. The service providers which are available are not able to pass the test of the time when some aggrieved women approach them for any help. Therefore, more service providers need to be empanelled and more strict norms should be enforced for their empanelment.

**(12) Preventive Strategies**

It is said that 'prevention is better than cure'. It is better not to let the occurrence of the cases of domestic violence at all. This can be achieved by introducing self-defense training to girls in schools/ colleges/universities, imparting legal education to girls in schools/colleges and on the radio and TV, arranging a signaling system with reliable neighbors, if living alone; imparting useful and employment generative education to the girls so that they are self-sufficient and economically independent ; increasing patrolling duties of policemen in public places; showing programmes on TV suggesting measures for the psychological protection of women so that they act and think of themselves less as weak and helpless creatures, and learn to escape being hurt by means of active resistance such as screaming, fighting and running away; restraining mass media from practicing indecent exhibition of women.

The above suggestions can be proved effective if implemented properly.



## RESURGING INDIA'S CONTRIBUTION TO WORLD PEACE

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### ABSTRACT

*India had learnt from Mahatma Gandhi that stable pace could be found on the improvement of economic condition of the people. When India got freedom, India was faced with the gigantic task of meliorating the economic condition of their masses and also beloved that economic prosperity and freedom were indivisible. Hence world peace was essential not only for its own economic development, but also for the economic development of all the backward countries of the world. The above discussion aptly bring out the most significant contribution India has made to world peace and to the promotion of healthy relations among the nations of the world which is standing on the dry hay-rich, waiting for a match-stick with full potentialities of setting it ablaze. Let us hope that India would go on striving for world peace. The oppression of the Blacks by the Whites minority in South Africa was strongly opposed by India. A world opinion was formed against South African policy of apartheid (discrimination based on colour) for the Blacks. It argued for equal rights for them and no discrimination against them. Even the cause of freedom for Palestinians from the Israel has been widely supported by the Government of India. Still, India continues to yearn for a (permanent) seat in the UN Security Council. I urge the world, it is time to respect the peacekeeping efforts," the PM said, addressing the gathering of about 3,000 Indians amid chants of 'Modi, Modi'.*

**KEYWORDS:** *Ideology, Colonialism, Territorial, Discrimination*

## INTRODUCTION

In the world full of powerful nations, armed to the teeth and filled with bellicose tendencies, India declared herself as a non-aligned country not joining either of the two powerful military blocs. As a non-aligned country, India along with other non-aligned countries was in a position to act as a powerful moderating force between the two warring groups. Non-alignment became a bridge between the eastern bloc committed to communist ideology and the western bloc committed to democratic ideology.

There are a number of powerful planks on which India's policy of living in peace with and for promoting peace among nations of the world rests. They are (1) Non-alignment, (2) Peaceful co-existence, (3) Economic and cultural co-operation, (4) Disarmament and use of nuclear energy for peace, (5) Settlement of international disputes by peaceful means, (6) Support for nationalist movements in different parts of the world, (7) Ending of apartheid, old and new types of colonialism, imperialism etc. (8) Support for the U.N.O.

India has been Panchsheela principal was conceived as a powerful weapon against war. The five principles of Panchsheela constitute an important and historic event in the history of international relations. These five principles should be acted upon if the world is to avoid another holocaust (destruction) of global war in which there will be neither victor nor any vanquished. In the doctrine of Panchsheela India has contributed a great idea of peace to the war-weary world. India has consistently pleaded the cause of disarmament. She took a leading part in signing the Nuclear Test Ban Treaty of 1963. She has advocated the use of nuclear energy for peaceful or constructive purposes. Though capable of developing an atomic device for military purposes, she has refrained from manufacturing an atom bomb despite the fact that their communist neighbor has exploded many atomic devices and constitutes a potential threat to her freedom and territorial integrity.

India stands for the solution of all international problems by peaceful means like adjudication, arbitration, mediation, etc. They have set examples of the same in its own case. Following her conflict with China, India accepted Colombo Proposals in order to avoid future wars with China and settle all her outstanding disputes with the latter by peaceful means. In 1965 India agreed to abide by the judgment of an international court of arbitration on her Kutch dispute with Pakistan.

India has been of the view that continuance of Colonialism, racial discrimination and imperialism in any form is a serious menace to peace. The recognition of sovereign equality of all people living in various parts of the world, and all nations' right to political freedom is the fundamental factor in India's foreign policy. From the very beginning she began to champion the cause of nationalist movements in Asia and other parts of the world. An Asian Relations Conference was organized by Late. Pt. Jawahar Lal Nehru with the sole object of getting the world to focus attention on this issue.

India has rendered her full support to the United Nations in the task of putting an end to world-war. Also she contributed her share of U.N. troops to keep peace in the Congo, Gaza Strip and Cyprus. She responded to the U.N. call for declaring cease-fire in her conflict with Pakistan. She looks upon the U.N. as a major instrument for bringing about reduction in international tension.

A role of great importance that India has played in international understanding is a happy synthesis of non-conflicting ideology. She has advanced her own brand of democracy and socialism and fused them into a happy combination of democratic socialism over ideological



issues. Further it has tried to bring home to people having different ideologies that the world is large enough for the existence and peaceful accommodation of different political systems. The above discussion aptly bring out the most significant contribution India has made to world peace and to the promotion of healthy relations among the nations of the world which is standing on the dry hay-rich, waiting for a match-stick with full potentialities of setting it ablaze. Let us hope that India would go on striving for world peace.

Not only this, Tagore's vision of global unity and peace continues to influence musicians, dancers, thinkers and activists and his message is more important now than ever.

Moreover, India is a peace – loving country and has been the member of the United Nations from the very existence of the United Nation Organisation. India has always played a key role in bringing peace to various countries on war and thus fulfilling the objective of the UNO. It has also been an active member of the various agencies of the UNO like the UNESCO, the WHO and the UNICEF. Once the President of the General Assembly of the UNO was Mrs. Vijayalakshmi Pandit. India has also been elected as a member of the Security Council. Soon after the World War II, it was observed that many countries of the world got divided into two major groups. These two groups of various countries could not tolerate any development or progress of the member nations of the other group which was lead by the then Soviet Union. Many countries were tempted to join these groups based on the military pacts. It was appearing that there could be another war the way things were moving. Such a war would have stopped the progress and new development activities taking place in India. Poor countries were poised for a great danger to their existence. It was our late Prime Minister Panidt Jawahar Lal Nehru who foresaw the danger and was deeply concerned. He started consultations and discussions with leaders of various countries like Egypt and Yugoslavia. At the same time, he began to caution the poor nations about the disastrous impacts and consequences of the war and danger to the freedom of these nations. Thus leaders of these countries joined under one umbrella and jointly laid down five principles of cooperation with each other. Thus the Non – Aligned Movement took birth and it became a big movement.

The starting of Non-Aligned Movement at the initiative of India prevented the small nations from joining military pacts and leading to world peace. With the passage of time, more and more countries realized its importance and joined in this movement for security of their country. As on date, more than one hundred member nations of the UNO are the members of the Non – Aligned Movement. All these countries want to have peace and get assurance that their freedom is not lost. India has contributed its maximum in echoing the concern of the poor and small nations in the United Nations.

During the conflict of Iran – Irag, India had sent its forces to ensure peace. At the request of the UNO, India deputed its soldiers in Korea to bring about peace in that part of the World. Similar work was also carried out in Zaire.

India has always raised its voice against injustice taking place anywhere in the world so that each one has peace. The oppression of the Blacks by the Whites minority in South Africa was strongly opposed by India. A world opinion was formed against South African policy of apartheid (discrimination based on colour) for the Blacks. It argued for equal rights for them and no discrimination against them. Even the cause of freedom for Palestinians from the Israel has been widely supported by the Government of India.

India stands for the solution of all international problems by peaceful means like adjudication, arbitration, mediation, etc. China and India accepted Colombo Proposals in order to avoid future wars with China and settle all their outstanding disputes with the latter by peaceful means. In 1965 India agreed to abide by the judgment of an international court of arbitration on Kutch dispute with Pakistan. India has rendered their full support to the United Nations in the task of putting an end to world-war. Also contributed & share of U.N. troops to keep peace in the Congo, Gaza Strip and Cyprus. She responded to the U.N. call for declaring cease-fire in their conflict with Pakistan. India looks upon the U.N. as a major instrument for bringing about reduction in international tension.

The Constitution of India through the directive principles of state policy directs the government to promote International peace and seek peaceful settlement of International disputes. India has been playing significant role in promoting world peace through the United Nations. Indian armed forces helped in the maintenance of peace in Korea, Egypt and Congo. It has been participating in the activities of the UN agencies, like ILO, UNESCO, and UNCATD.

India's sincere efforts in maintaining peace in the sub-continent have been reflected several times through its relations with neighbouring countries. In this regard, a special mention of the India-Pakistan Declarations from time to time highlighted the peace and understanding between the two countries. Simla Agreement was another effort of settling disputes in peaceful manner. As a member of SAARC, India has embarked on a programme of comprehensive economic cooperation through the dynamic South Asian countries.

India is a peace – loving country and has been the member of the United Nations from the very existence of the United Nations Organisation. India has always played a key role in bringing peace to various countries on war and thus fulfilling the objective of the UNO. It has also been an active member of the various agencies of the UNO like the UNESCO, the WHO and the UNICEF. Once the President of the General Assembly of the UNO was Mrs. Vijayalakshmi Pandit. India has also been elected as a member of the Security Council. Soon after the World War II, it was observed that many countries of the world got divided into two major groups. These two groups of various countries could not tolerate any development or progress of the member nations of the other group which was led by the then Soviet Union. Many countries were tempted to join these groups based on the military pacts. It was appearing that there could be another war the way things were moving. Such a war would have stopped the progress and new development activities taking place in India. Poor countries were poised for a great danger to their existence. It was our late Prime Minister Pandit Jawahar Lal Nehru who foresaw the danger and was deeply concerned. He started consultations and discussions with leaders of various countries like Egypt and Yugoslavia. At the same time, he began to caution the poor nations about the disastrous impacts and consequences of the war and danger to the freedom of the nations. Thus leaders of these countries joined under one umbrella and jointly laid down five principles of cooperation with each other. Thus the Non – Aligned Movement took birth and it became a big movement. The starting of Non-Aligned Movement at the initiative of India prevented the small nations from joining military pacts and leading to world peace. With the passage of time, more and more countries realized its importance and joined in this movement for security of their country. As on date, more than one hundred member nations of the UNO are the members of the Non – Aligned Movement. All these countries want to have peace and get assurance that their freedom is not lost. India has contributed its maximum in echoing the concern of the poor and small nations in the United Nations. During the conflict of Iran – Iraq, India had sent its forces to ensure peace. At the request of the UNO, India deputed its soldiers in Korea to bring about peace in that part of

the World. Similar work was also carried out in Zaire. India has always raised its voice against injustice taking place anywhere in the world so that each one has peace. The oppression of the Blacks by the Whites minority in South Africa was strongly opposed by India. A world opinion was formed against South African policy of apartheid (discrimination based on colour) for the Blacks. It argued for equal rights for them and no discrimination against them. Even the cause of freedom for Palestinians from the Israel has been widely supported by the Government of India.

In the current scenario, India had made a lot of sacrifices for world peace since World War I and even after the UN was founded. It has been the largest contributor to the peacekeeping forces across the world. Still, India continues to yearn for a (permanent) seat in the UN Security Council. I urge the world, it is time to respect the peacekeeping efforts,” the PM said, addressing the gathering of about 3,000 Indians amid chants of ‘Modi, Modi’.



## **PUBLIC-POLICE INTERACTIONS: A FAR CRY.**

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### **ABSTRACT**

*The police are embodied with a symbol of state power and this makes it more vulnerable to misuse. The community's support or lack of it affects the health of the organisation in other ways too. First, a police force with bad image fails to attract and retain quality manpower. Police officials rely on the cooperation of community members to provide information about crime in their neighbourhoods, and to work with the police to devise solutions to crime and disorder problems. They have been put across some posers to see how far the interaction between the two is making inroads. Similarly community members' willingness to trust the police depends on whether they believe that police actions reflect community values and incorporate the principles of procedural justice and legitimacy. Police-Public interaction as envisaged in the modern day policing is assuming significance of greater degree. Interaction between the two will lead to real improvements in police-community relations as the members of public and residents work together to resolve problems. Thus, it is imperative on the part of every government and society to ensure that police provide proper service without considerations.*

**KEYWORDS:** Imperative, Influences, Reemphasizing, Comprehensive

## INTRODUCTION

The State comes into being to serve the society and while doing so it has to protect 'one and all' within law reemphasizing the importance of 'rule of law'. Laws are enforced by the state through its agencies and one such most powerful agency has been known as police throughout the world. The police are embodied with a symbol of state power and this makes it more vulnerable to misuse.

It has been seen and observed that often police fall prey to various influences; political, economic or social. Thus, it is imperative on the part of every government and society to ensure that police provide proper service without considerations.

No police can serve the society without public support but it has been hard fact that both police and public have never enjoyed the cordiality in their relations thereby accusing each other for high handedness or callous attitude. The attitude of both the major stake holders by paving the way for their increased partnership in managing law and order and bringing the two closer to each other, the issue can be resolved through comprehensive approach called better police-public relations.

Of late, the emphases of the governments have been to improve on the front of police-public interface and there have been consistent efforts to better the police-public capabilities by:

- ❖ Updating the victims regularly about the status of their lodged reports
- ❖ And ensuring that local communities are alert enough to trigger police action to the problems of the area
- ❖ Assuring public satisfaction and making it a yard stick to measure police performance.

## Meaning of Police-Public Interaction

The word '**Public**' is taken from Latin word 'publicus' means 'belonging to', 'concerning', or 'pertaining to the people of a nation, state or community as a whole'. The word '**Interaction**' means reciprocal action or to say action between the two or more persons for more than one reasons.

Police service is, therefore, an art directed to the protection and safety of man from all kinds of danger-material-psychological, physical and mental. It is an institution which is devoted to the service of the people at all times and in all circumstances. A police citizen's partnership is essential to reduce crime and shaping this partnership in positive way requires effective police-public relations practices.<sup>1</sup> Police-Public interaction as envisaged in the modern day policing is assuming significance of greater degree. Interaction between the two will lead to real improvements in police-community relations as the members of public and residents work together to resolve problems. It is a general impression that people did not have favourable impression about the police but it is also a fact that many of them have never interacted with police, thus frequent police-public interactions would help in rectifying the negative perception.

## IMPORTANCE OF POLICE-PUBLIC RELATIONS

A community's trust in its police force has a direct effect on the quality of police operations. A hostile public neither hears nor sees anything and thus deprives the police of very vital information. Crime that takes place is not reported; information about suspicious persons or

incidents is suppressed; and witnesses do not come forward to give evidence. Thus, the department's capacity to control crime and maintain peace and security is adversely affected. The community's support or lack of it affects the health of the organisation in other ways too. First, a police force with bad image fails to attract and retain quality manpower. Second, the absence of public trust causes job dissatisfaction. Third, the police find it difficult to get additional resources from the government even when their demands are urgent and genuine. Fourth, they failure to get cooperation from the public makes the police adopt short cuts and Use third degree methods to achieve success. A hostile public and a brutal police generally go together. Therefore, the success of policing and the existence of a healthy and a sensitive police organisation in any democratic society depend largely on the degree of confidence and trust that the community reposes in its police force.

Strong relationship of mutual trust between police agencies and the communities they serve are critical to maintaining public safety and effective policing. Police officials rely on the cooperation of community members to provide information about crime in their neighbourhoods, and to work with the police to devise solutions to crime and disorder problems. Similarly community members' willingness to trust the police depends on whether they believe that police actions reflect community values and incorporate the principles of procedural justice and legitimacy.

#### **Factors Building Trust between the Two:**

Police must ensure the followings:

- a) Discuss with communities the challenges being faced by the Police.
- b) Act with Transparency and Accountability.
- c) Taking steps to reduce bias and improve cultural competency.
- d) Maintain focus on the importance of collaboration, and be visible in the community.
- e) Ensuring Professional growth opportunities.

**PROVISIONS:** Haryana police have taken several steps to bring the police closer to the public. Initiatives like police helplines, creation of advisory councils, involving Volunteers from public to manage traffics and assist police in other areas to maintain order in the society.

#### **OBJECTIVE OF THE STUDY:**

In this Paper an effort is made to identify and assess the present status of Police-Public Interaction.

**METHODOLOGY:** The study covers Panchkula-Ambala Police Commmissionerate, which has recently been converted into traditional method of policing. All the three districts falling under the Jurisdiction comprised the universe of the study. A sample of 516 respondents was randomly drawn from the public's of three police districts consisting of 137 respondents from Ambala-Rural, 126 from Ambala-Urban and 253 from Panchkula police districts. They have been put across some posers to see how far the interaction between the two is making inroads.



**Analysis:****Table 1: You will become witness to the crime incidence which occurred in your presence.**

	Q1							Chi-square	p-value
	Agree		Undecided		Disagree		Total		
Ambala-Rural	55	40.1%	17	12.4%	65	47.4%	137	11.512	.021*
Ambala-Urban	33	26.2%	10	7.9%	83	65.9%	126		
Panchkula	80	31.6%	32	12.6%	141	55.7%	253		
Total	168	32.6%	59	11.4%	289	56.0%	516		

Computed From Primary Data  $p\text{-value} \leq 0.05$  is significant denoted as\*,  $p\text{-value} \leq 0.01$  is significant denoted as\*\*,  $p\text{-value} > 0.05$  is not significant denoted as ns.

Overall analysis of the data of Table 1 indicated that significant majority of respondents (56.0 percent) **agreed that they would** refuse to become witness to the crime incidence which occurred in their presence. However, a few of the respondents (32.6 percent) agreed with the aspect that they would become witness. A negligible proportion of undecided responses (12.6 percent) were recorded on the issue.

Further, **on making comparison of the three districts of the Commisionerate**, it was evident that the higher proportion of **respondents (65.9 percent) of Ambala-Urban police district** more strongly endorsed the viewpoint that they would refuse to become witness to the crime incidence which occurred in their presence followed by **Panchkula** police district (55.7 percent) and then by the **Ambala-Rural** police district (47.4 percent).

**Statistically significant p-value was found between the variables indicating that more of respondents of Ambala-Urban** refused to become witness to the crime incidence which occurred in their presence in comparison to the respondents of other two districts.

**Finding: + Majority of the respondents stated that they will refuse to become witness to the crime incidence which occurred in their presence.**

Table 1.1: You become witness to the crime incidence which occurred in your presence.

Age		Q1.1							Chi-square	p-value
		Agree		Undecided		Disagree		Total		
Ambala-Rural	20 - 35	12	26.7%	7	15.6%	26	57.8%	45	8.12	0.09
	35 - 50	39	50.0%	7	9.0%	32	41.0%	78		
	Above 50	4	28.6%	3	21.4%	7	50.0%	14		
	Total	55	40.1%	17	12.4%	65	47.4%	137		
Ambala-	20 - 35	9	15.5%	5	8.6%	44	75.9%	58	16.56	.002**

Urban	35 - 50	23	45.1%	3	5.9%	25	49.0%	51		
	Above 50	1	5.9%	2	11.8%	14	82.4%	17		
	Total	33	26.2%	10	7.9%	83	65.9%	126		
Panchkula	20 - 35	38	24.7%	25	16.2%	91	59.1%	154	14.92	.005**
	35 - 50	30	47.6%	6	9.5%	27	42.9%	63		
	Above 50	12	33.3%	1	2.8%	23	63.9%	36		
	Total	80	31.6%	32	12.6%	141	55.7%	253		

Computed From Primary Data  $p\text{-value} \leq 0.05$  is significant denoted as\*,  $p\text{-value} \leq 0.01$  is significant denoted as\*\*,  $p\text{-value} > 0.05$  is not significant denoted as ns.

Analyzing the data presented in the Table 1.1 on the basis of Age, it was evident that Senior in age respondents of Ambala-Urban and Panchkula police districts significantly would refuse to become witness to the crime incidence which occurred in their presence in comparison to Ambala-Rural district. A higher proportion of Senior in age respondents (82.4 percent) and Younger in age respondents (75.9 percent) of Ambala Urban and Senior in age respondents (63.9 percent) of Panchkula **would** refuse to become witness to the crime incidence which occurred in their presence.

Nevertheless, a higher proportion of Middle age respondents of select districts expressed that they would like to become witness to crime incidence. A majority of Middle age respondents (50.0 percent) of Ambala-Rural, a noticeable proportion of Middle age respondents (47.6 percent) of Panchkula district and of Ambala-Urban (45.1 percent) stated that they would become witness to the crime incidence.

However, Senior in Age respondents of Ambala-Rural recorded insignificant proportion (21.4 percent) of undecided responses.

Age Effects: Statistically highly significant effects ( $p\text{-value}$  at .002 and .005) of age on the aspect of becoming witness to the crime incidence was visible signifying that more of senior in age and younger in age **respondents of Ambala-Urban, and Panchkula police district emphatically stated that they would** refuse to become witness to the crime incidence which occurred in their presence as against the middle aged respondents.

**Table 1.2: You will become witness to the crime incidence which occurred in your presence.**

Gender		Q1.2							Chi-square	p-value
		Agree		Undecided		Disagree		Total		
Ambala-Rural	Female	23	33.8%	7	10.3%	38	55.9%	68	3.86	0.15
	Male	32	46.4%	10	14.5%	27	39.1%	69		
	Total	55	40.1%	17	12.4%	65	47.4%	137		
Ambala-	Female	14	22.6%	1	1.6%	47	75.8%	62	8.59	.014*

Urban	Male	19	29.7%	9	14.1%	36	56.3%	64		
	Total	33	26.2%	10	7.9%	83	65.9%	126		
Panchkula	Female	29	33.3%	13	14.9%	45	51.7%	87	1.06	0.59
	Male	51	30.7%	19	11.4%	96	57.8%	166		
	Total	80	31.6%	32	12.6%	141	55.7%	253		

Computed From Primary Data  $p\text{-value} \leq 0.05$  is significant denoted as\*,  $p\text{-value} \leq 0.01$  is significant denoted as\*\*,  $p\text{-value} > 0.05$  is not significant denoted as ns.

Analyzing the data presented in the Table 1.2, Considering the Gender factor in relation to crime incidence which occurred in their presence. The responses manifested that more of Females emphasized that they would refuse to become witness to the crime incidence which occurred in their presence. A higher proportion of Female respondents (75.8 percent) of Ambala-Urban police district followed by Male respondents of Panchkula (57.8 percent) and Female respondents of Ambala-Rural (55.9 percent) stated that they would refuse to become witness to the crime incidence which occurred in their presence.

Nonetheless, a noteworthy proportion of Male respondents (46.4 percent) and Female respondents (33.8 percent) of Ambala-Rural police district stated that they would become witness to the crime incidence which occurred in their presence.

**However, Male respondents of Ambala-Rural** recorded very insignificant proportion (14.5 percent) of undecided responses.

Gender Effects: Statistically significant effects of Gender were seen on the aspect of becoming witness to the crime incidence in Ambala-Urban police district where more of female respondents would refuse to become witness to the incidence of crime as compared to the male respondents. Non-significant effects of Gender were seen in other two districts.

**Table 1.3: You will become witness to the crime incidence which occurred in your presence.**

Education		Q1.3							Chi-square	p-value
		Agree		Undecided		Disagree		Total		
Ambala-Rural	Matric	13	44.8%	3	10.3%	13	44.8%	29	3.56	0.74
	12 <sup>th</sup>	18	47.4%	3	7.9%	17	44.7%	38		
	Graduate	20	37.0%	8	14.8%	26	48.1%	54		
	Post graduate	4	25.0%	3	18.8%	9	56.3%	16		
	Total	55	40.1%	17	12.4%	65	47.4%	137		
Ambala-Urban	Matric	2	9.1%	3	13.6%	17	77.3%	22	12.40	0.05
	12 <sup>th</sup>	12	50.0%	0	0.0%	12	50.0%	24		
	Graduate	12	24.0%	5	10.0%	33	66.0%	50		

	Post graduate	7	23.3%	2	6.7%	21	70.0%	30		
	Total	33	26.2%	10	7.9%	83	65.9%	126		
Panchkula	Matric	11	50.0%	1	4.5%	10	45.5%	22	11.68	0.07
	12 <sup>th</sup>	21	32.8%	14	21.9%	29	45.3%	64		
	Graduate	26	28.3%	10	10.9%	56	60.9%	92		
	Post graduate	22	29.3%	7	9.3%	46	61.3%	75		
	Total	80	31.6%	32	12.6%	141	55.7%	253		

Computed From Primary Data  $p\text{-value} \leq 0.05$  is significant denoted as\*,  $p\text{-value} \leq 0.01$  is significant denoted as\*\*,  $p\text{-value} > 0.05$  is not significant denoted as ns.

### Educational Qualifications

Assessing the responses on the basis of qualifications in Table 1.3, it was apparent that **higher proportion of respondents would** refuse to become witness to the crime incidence which occurred in their presence. Interestingly, the higher percentage of respondents with Matric qualifications (77.3 percent), Post Graduates (70.0 percent), Graduates (66.0 percent) and +2 respondents (50.0 percent) of Ambala-Urban police district emphasized that they would refuse to become witness to the crime incidence which occurred in their presence.

Nevertheless, a noteworthy proportion of respondents with Matric qualifications (50.0%) of Panchkula and respondents with +2 qualifications (50.0 percent) of Ambala-Urban affirmed that they would become witness to the crime incidence which occurred in their presence.

**However, respondents with +2 qualifications of Panchkula police district** recorded insignificant proportion (21.9 percent) of undecided responses.

Qualification Effects: Statistically non-significant effects of qualifications were seen on the aspect of becoming witness to the crime incidence in all the three police districts. However, higher proportion of respondents with varied qualifications would refuse to become witness to the incidence of crime.

**Table 1.4: You will become witness to the crime incidence which occurred in your presence.**

Occupation		Q1.4							Chi-square	p-value
		Agree		Undecided		Disagree		Total		
Ambala-Rural	Agriculture	18	50.0%	6	16.7%	12	33.3%	36	7.50	0.28
	Any other	15	46.9%	3	9.4%	14	43.8%	32		
	Business	6	23.1%	3	11.5%	17	65.4%	26		
	Service	16	37.2%	5	11.6%	22	51.2%	43		
	Total	55	40.1%	17	12.4%	65	47.4%	137		

Ambala-Urban	Agriculture	0	0.0%	1	25.0%	3	75.0%	4	5.65	0.46
	Any other	13	33.3%	2	5.1%	24	61.5%	39		
	Business	4	20.0%	3	15.0%	13	65.0%	20		
	Service	16	25.4%	4	6.3%	43	68.3%	63		
	Total	33	26.2%	10	7.9%	83	65.9%	126		
Panchkula	Agriculture	7	36.8%	5	26.3%	7	36.8%	19	14.78	.022*
	Any other	20	29.4%	9	13.2%	39	57.4%	68		
	Business	22	51.2%	3	7.0%	18	41.9%	43		
	Service	31	25.2%	15	12.2%	77	62.6%	123		
	Total	80	31.6%	32	12.6%	141	55.7%	253		

Computed From Primary Data  $p\text{-value} \leq 0.05$  is significant denoted as\*,  $p\text{-value} \leq 0.01$  is significant denoted as\*\*,  $p\text{-value} > 0.05$  is not significant denoted as ns.

### Occupation:

Examining the responses on the basis of occupation in Table 1.4, it was evident that more of respondents engaged in Agriculture (75.0 percent) and Service (68.3 percent) of Ambala-Urban police district **asserted that they would** refuse to become witness to the crime incidence which occurred in their presence.

Further, a higher proportion of respondents engaged in Business (51.2 percent) of Panchkula and in Agriculture (50.0 percent) of Ambala Rural stated that they would become witness to the crime incidence which occurred in their presence.

**However**, some none too consequential proportion of Panchkula respondents (26.3 percent) engaged in Agriculture **recorded undecided responses**.

Occupation Effects: Statistically significant effects ( $p\text{-value}$  at .022) of occupation on the aspect of becoming witness to the crime were visible signifying that **respondents of Panchkula police district engaged in Service and Other Occupations more emphatically stated that they would** refuse to become witness to the crime incidence which occurred in their presence as against respondents engaged in business.

**Table 2: Public avoids eye contact with police when on patrol or field duty.**

	Q2							Chi-square	p-value
	Agree		Undecided		Disagree		Total		
Ambala-Rural	88	64.2%	12	8.8%	37	27.0%	137	11.512	.021*
Ambala-Urban	71	56.3%	20	15.9%	35	27.8%	126		
Panchkula	150	59.3%	10	4.0%	93	36.8%	253		

Total	309	59.9%	42	8.1%	165	32.0%	516		
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Computed From Primary Data  $p\text{-value} \leq 0.05$  is significant denoted as\*,  $p\text{-value} \leq 0.01$  is significant denoted as\*\*,  $p\text{-value} > 0.05$  is not significant denoted as ns.

Overall analysis of the data of Table 2 indicated that significant majority of respondents (59.9 percent) avoided eye contact with police when on patrol or field duty. However, a few of the respondents (32.0 percent) disagreed with the view point. A negligible proportion (8.1 percent) of undecided responses was recorded on the issue.

Further, **on making comparison of the three districts of the Commisionerate**, it was evident that the higher proportion of **respondents (64.2 percent) of Ambala-Rural police district** more strongly endorsed the viewpoint that they avoided eye contact with police when on patrol or field duty followed by **Panchkula** police district (59.3 percent) and then by the **Ambala-Urban** police district (56.3 percent).

**Statistically significant p-value was found between the variables indicating that more of respondents of Ambala-Rural** avoided eye contact with police when on patrol or field duty.

**Finding: Majority of respondents stated that they avoided eye contact with police when on patrol or field duty.**

**Table 2.1: Public avoids eye contact with police when on patrol or field duty.**

Age		Q2.1							Chi-square	p-value
		Agree		Undecided		Disagree		Total		
Ambala-Rural	20 – 35	35	77.8%	2	4.4%	8	17.8%	45	12.70	.013*
	35 – 50	48	61.5%	6	7.7%	24	30.8%	78		
	Above 50	5	35.7%	4	28.6%	5	35.7%	14		
	Total	88	64.2%	12	8.8%	37	27.0%	137		
Ambala-Urban	20 – 35	36	62.1%	9	15.5%	13	22.4%	58	2.67	0.62
	35 – 50	27	52.9%	7	13.7%	17	33.3%	51		
	Above 50	8	47.1%	4	23.5%	5	29.4%	17		
	Total	71	56.3%	20	15.9%	35	27.8%	126		
Panchkula	20 – 35	97	63.0%	6	3.9%	51	33.1%	154	5.03	0.28
	35 – 50	34	54.0%	4	6.3%	25	39.7%	63		
	Above 50	19	52.8%	0	0.0%	17	47.2%	36		
	Total	150	59.3%	10	4.0%	93	36.8%	253		

Computed From Primary Data  $p\text{-value} \leq 0.05$  is significant denoted as\*,  $p\text{-value} \leq 0.01$  is significant denoted as\*\*,  $p\text{-value} > 0.05$  is not significant denoted as ns.



Analyzing the data presented in the Table 2.1 on the basis of Age, it was evident that Younger in age respondents of Ambala-Rural & Panchkula police districts avoided eye contact with police when on patrol or field duty more than other two age groups. A higher proportion of Younger in age respondents (77.8 percent) and respondents of Middle age group (61.5 percent) of Ambala-Rural police district opined that they avoided eye contact with police when on patrol or field duty.

Nevertheless, some respondents disagreed with the view point. A significant proportion of Senior in age respondents (47.2 percent) and respondents of Middle age group (39.7 percent) of Panchkula police district **did not** avoid eye contact with police when on patrol or field duty.

**Somehow, Senior in age respondents of Ambala-Rural** recorded insignificant proportion (28.6 percent) of undecided responses.

Age Effects; Statistically significant effects (p-value at .013) of age and the statement was visible in Ambala-Rural police district signifying that younger in age **respondents of Ambala-Rural more emphatically stated that they** avoided eye contact with police when on patrol or field duty as compared to the senior in age respondents. Though in other two districts non-significant effects were seen yet more of younger in age respondents avoided eye contact with the police.

**Table 2.2: Public avoids eye contact with police when on patrol or field duty.**

Gender		Q2.2							Chi-square	p-value
		Agree		Undecided		Disagree		Total		
Ambala-Rural	Female	43	63.2%	5	7.4%	20	29.4%	68	0.61	0.74
	Male	45	65.2%	7	10.1%	17	24.6%	69		
	Total	88	64.2%	12	8.8%	37	27.0%	137		
Ambala-Urban	Female	33	53.2%	15	24.2%	14	22.6%	62	6.72	.035*
	Male	38	59.4%	5	7.8%	21	32.8%	64		
	Total	71	56.3%	20	15.9%	35	27.8%	126		
Panchkula	Female	48	55.2%	7	8.0%	32	36.8%	87	6.00	.050*
	Male	102	61.4%	3	1.8%	61	36.7%	166		
	Total	150	59.3%	10	4.0%	93	36.8%	253		

*Computed From Primary Data p-value  $\leq 0.05$  is significant denoted as\*, p-value  $\leq 0.01$  is significant denoted as\*\*, p-value  $> 0.05$  is not significant denoted as ns.*

Analyzing the data presented in the Table 2.2, on the basis of the Gender factor in relation to the avoiding eye contact with police when on patrol or field duty. The responses manifested that more of Males admitted that they avoided eye contact with police when on patrol or field duty. A higher proportion of Male respondents (65.2 percent) of Ambala-Rural police district followed by Male respondents (61.4 percent) of Panchkula police district and Male respondents (59.4 percent) of Ambala-Urban stated that they avoided eye contact with police when on patrol or field duty.

Nonetheless, some noteworthy proportion of Female respondents (36.8 percent) of Panchkula police district stated that they did not avoid eye contact with police when on patrol or field duty

**However, Female respondents of Ambala-Urban** recorded insignificant proportion (24.2 percent) of undecided responses.

Gender effects: Statistically significant effects (p-value at .035 and .050) of gender were seen signifying that more of Male respondents of the Ambala-Urban and Panchkula districts avoided eye contact as compared to females. Though non-significant effects of age were seen in Ambala-Rural police district yet more of Male respondents avoided eye contact.

**Table 2.3: Public avoids eye contact with police when on patrol or field duty.**

Education		Q2.3							Chi-square	p-value
		Agree		Undecided		Disagree		Total		
Ambala-Rural	Matric	24	82.8%	2	6.9%	3	10.3%	29	14.19	.028*
	12 <sup>th</sup>	20	52.6%	5	13.2%	13	34.2%	38		
	Graduate	38	70.4%	2	3.7%	14	25.9%	54		
	Post graduate	6	37.5%	3	18.8%	7	43.8%	16		
	Total	88	64.2%	12	8.8%	37	27.0%	137		
Ambala-Urban	Matric	14	63.6%	2	9.1%	6	27.3%	22	7.98	0.24
	12 <sup>th</sup>	15	62.5%	4	16.7%	5	20.8%	24		
	Graduate	30	60.0%	5	10.0%	15	30.0%	50		
	Post graduate	12	40.0%	9	30.0%	9	30.0%	30		
	Total	71	56.3%	20	15.9%	35	27.8%	126		
Panchkula	Matric	11	50.0%	1	4.5%	10	45.5%	22	5.03	0.54
	12 <sup>th</sup>	42	65.6%	2	3.1%	20	31.3%	64		
	Graduate	51	55.4%	6	6.5%	35	38.0%	92		
	Post graduate	46	61.3%	1	1.3%	28	37.3%	75		
	Total	150	59.3%	10	4.0%	93	36.8%	253		

Computed From Primary Data  $p\text{-value} \leq 0.05$  is significant denoted as\*,  $p\text{-value} \leq 0.01$  is significant denoted as\*\*,  $p\text{-value} > 0.05$  is not significant denoted as ns.

### Educational Qualifications

Assessing the responses on the basis of qualifications in Table 2.3, it was apparent that education had shown inverse impact on the aspect of making eye contact with the police in Ambala-Rural and Urban police districts; indicating **that more of respondents with lower qualifications** avoided eye contact with police than respondents with higher qualifications. Interestingly, the

higher percentage of respondents with Matric or below qualifications (82.8 percent) and respondents with graduate qualifications (70.4 percent) of Ambala-Rural police district emphasized that they avoided eye contact with police when on patrol duty.

Nevertheless, a proportion of respondents registered their dissent on the issue. A noteworthy proportion of respondents with Matric or below Matric qualifications (45.5 percent) of Panchkula police district did not avoid eye contact with police.

**However, Post graduate respondents of Ambala-Urban** recorded (30.0 percent) undecided responses.

Effects of Qualifications: Statistically significant effects (p-value at .028) of qualifications were seen in Ambala-Rural police district indicating that more of respondents with Matric or below Matric qualifications stated that they avoided eye contact with police. Though non-significant effects were seen in other two districts yet higher proportion of respondents with Matric qualifications in Ambala-Urban and +2 respondents of Panchkula police district avoided eye contact.

**Table 2.4: Public avoids eye contact with police when on patrol or field duty.**

Occupation		Q2.4							Chi-square	p-value
		Agree		Undecided		Disagree		Total		
Ambala-Rural	Agriculture	17	47.2%	7	19.4%	12	33.3%	36	10.20	0.12
	Any other	22	68.8%	2	6.3%	8	25.0%	32		
	Business	17	65.4%	1	3.8%	8	30.8%	26		
	Service	32	74.4%	2	4.7%	9	20.9%	43		
	Total	88	64.2%	12	8.8%	37	27.0%	137		
Ambala-Urban	Agriculture	2	50.0%	2	50.0%	0	0.0%	4	9.91	0.13
	Any other	27	69.2%	2	5.1%	10	25.6%	39		
	Business	10	50.0%	3	15.0%	7	35.0%	20		
	Service	32	50.8%	13	20.6%	18	28.6%	63		
	Total	71	56.3%	20	15.9%	35	27.8%	126		
Panchkula	Agriculture	15	78.9%	1	5.3%	3	15.8%	19	9.13	0.17
	Any other	36	52.9%	5	7.4%	27	39.7%	68		
	Business	22	51.2%	1	2.3%	20	46.5%	43		
	Service	77	62.6%	3	2.4%	43	35.0%	123		
	Total	150	59.3%	10	4.0%	93	36.8%	253		

Computed From Primary Data  $p\text{-value} \leq 0.05$  is significant denoted as\*,  $p\text{-value} \leq 0.01$  is significant denoted as\*\*,  $p\text{-value} > 0.05$  is not significant denoted as ns.

**Occupation:**

Examining the responses on the basis of occupation in Table 2.4, it was evident that more of respondents engaged in Agriculture (78.9 percent) and Service (74.4 percent) of Ambala-Rural police district **asserted that they** avoided eye contact with police when on patrol or field duty.

Further, a higher proportion of respondents engaged in Business (46.5 percent) and Other Professions (39.7 percent) of Panchkula police district claimed that they did not avoid eye contact with police when on patrol or field duty.

**However**, some consequential proportion of Ambala-Urban respondents (50.0 percent) engaged in Agriculture remained undecided.

Effects of Occupation: Statistically non-significant effects of occupation on the aspect of making an eye contact with police were seen in all the three districts. However, variations of occupation significantly affected the aspect in all the three districts establishing no clear trend.

**Table 3: You approach the police only when no other alternative is left.**

	Q3							Chi-square	p-value
	Agree		Undecided		Disagree		Total		
Ambala-Rural	101	73.7%	8	5.8%	28	20.4%	137	11.512	.021*
Ambala-Urban	85	67.5%	9	7.1%	32	25.4%	126		
Panchkula	180	71.1%	19	7.5%	54	21.3%	253		
Total	366	70.9%	36	7.0%	114	22.1%	516		

*Computed From Primary Data p-value  $\leq 0.05$  is significant denoted as\*, p-value  $\leq 0.01$  is significant denoted as\*\*, p-value  $> 0.05$  is not significant denoted as ns.*

Overall analysis of the data of Table 3 indicated that significant majority of respondents (70.9 percent) **agreed that** they approached the police only when no other alternative was left. However, a few of the respondents (22.1 percent) disagreed with the view point. A negligible proportion of undecided responses (7.0 percent) were recorded on the issue.

Further, **on making comparison of the three districts of the Commisionerate**, it was evident that the **respondents (73.7 percent) of Ambala-Rural police district** more strongly endorsed the viewpoint that **that** they approached the police only when no other alternative was left followed by **Panchkula** police district (71.1 percent) and then by the **Ambala-Urban** police district (67.5 percent).

Statistically significant p-value was found between the variables indicating that more of respondents of Ambala-Rural confirmed that they approached the police only when no other alternative was left.

Finding: + Majority of respondents stated that they approached the police only when no other alternative was left.

**Table 3.1: You approach the police only when no other alternative is left.**

Age		Q3.1							Chi-square	p-value
		Agree		Undecided		Disagree		Total		
Ambala-Rural	20 – 35	37	82.2%	2	4.4%	6	13.3%	45	4.35	0.36
	35 – 50	55	70.5%	4	5.1%	19	24.4%	78		
	Above 50	9	64.3%	2	14.3%	3	21.4%	14		
	Total	101	73.7%	8	5.8%	28	20.4%	137		
Ambala-Urban	20 – 35	34	58.6%	5	8.6%	19	32.8%	58	5.17	0.27
	35 – 50	37	72.5%	4	7.8%	10	19.6%	51		
	Above 50	14	82.4%	0	0.0%	3	17.6%	17		
	Total	85	67.5%	9	7.1%	32	25.4%	126		
Panchkula	20 – 35	116	75.3%	12	7.8%	26	16.9%	154	4.89	0.30
	35 – 50	40	63.5%	5	7.9%	18	28.6%	63		
	Above 50	24	66.7%	2	5.6%	10	27.8%	36		
	Total	180	71.1%	19	7.5%	54	21.3%	253		

*Computed From Primary Data p-value  $\leq 0.05$  is significant denoted as\*, p-value  $\leq 0.01$  is significant denoted as\*\*, p-value  $> 0.05$  is not significant denoted as ns.*

Analyzing the data presented in the Table 3.1 on the basis of Age, it was evident that younger in age respondents of Ambala-Rural and Panchkula police districts significantly revealed **that** they approached the police only when no other alternative was left as compared to other two age groups. A higher proportion of Younger in age respondents (82.2 percent) of Ambala-Rural and Younger in age respondents (75.3 percent) of Panchkula police district opined **that** they approached the police only when no other alternative was left. On contrary, a higher proportion of Middle age respondents (82.4 percent) of Ambala-Urban approached the police only when no other alternative was left.

Nevertheless, some respondents disagreed with the view point. An Insignificant proportion of Younger in age respondents (32.8 percent) of Ambala-Urban and respondents of Middle age group (28.6 percent) of **Panchkula** approached the police when other alternatives were there.

**However, some senior in age respondents (14.2 percent) of Ambala-Urban** recorded undecided responses.

Effects of Age: Statistically, non-significant effects of age were visible on the aspect of approaching police. However, younger in age respondents of Ambala-Rural and Panchkula police districts approached the police only when no other alternative was left whereas in

Ambala-Urban, more of senior in age respondents approached the police when no other alternative was left.

**Table 3.2: You approach the police only when no other alternative is left.**

Gender		Q3.2							Chi-square	p-value
		Agree		Undecided		Disagree		Total		
Ambala-Rural	Female	52	76.5%	3	4.4%	13	19.1%	68	0.72	0.70
	Male	49	71.0%	5	7.2%	15	21.7%	69		
	Total	101	73.7%	8	5.8%	28	20.4%	137		
Ambala-Urban	Female	36	58.1%	3	4.8%	23	37.1%	62	9.08	.011*
	Male	49	76.6%	6	9.4%	9	14.1%	64		
	Total	85	67.5%	9	7.1%	32	25.4%	126		
Panchkula	Female	65	74.7%	5	5.7%	17	19.5%	87	0.99	0.61
	Male	115	69.3%	14	8.4%	37	22.3%	166		
	Total	180	71.1%	19	7.5%	54	21.3%	253		

*Computed From Primary Data p-value  $\leq 0.05$  is significant denoted as\*, p-value  $\leq 0.01$  is significant denoted as\*\*, p-value  $> 0.05$  is not significant denoted as ns.*

Analyzing the data presented in the Table 3.2, considering the Gender factor, the responses manifested that more of Females emphasized **that** they approached the police only when no other alternative was left. A higher proportion of Male respondents (76.6 percent) of Ambala-Urban police district and Female respondents (76.5 percent) of Ambala-Rural and (74.7 percent) Panchkula police district stated that **that** they approached the police only when no other alternative was left.

However, some noteworthy proportion of Female respondents (37.1 percent) of Ambala-Urban police district and Male respondents (22.3 percent) of Panchkula police district stated that **that** they approached the police when other alternatives were there.

**Somehow, a few Male respondents of Ambala-Urban police district** recorded some very insignificant proportion (9.4 percent) of undecided responses.

Effects of Gender: Statistically significant effects (p-value at .011) of age on the aspect of approaching police were visible in Ambala–Urban district signifying that more of Male respondents **emphatically stated that** they approached the police only when no other alternative was left. Though non-significant effects were seen in other two police districts yet higher proportion of Female respondents in both the districts approached the police only when no other alternative was left.



**Table 3.3: You approach the police only when no other alternative is left.**

Education		Q3.3							Chi-square	p-value
		Agree		Undecided		Disagree		Total		
Ambala-Rural	Matric	22	75.9%	2	6.9%	5	17.2%	29	2.86	0.83
	12 <sup>th</sup>	28	73.7%	2	5.3%	8	21.1%	38		
	Graduate	37	68.5%	4	7.4%	13	24.1%	54		
	Post graduate	14	87.5%	0	0.0%	2	12.5%	16		
	Total	101	73.7%	8	5.8%	28	20.4%	137		
Ambala-Urban	Matric	17	77.3%	2	9.1%	3	13.6%	22	4.23	0.65
	12 <sup>th</sup>	17	70.8%	0	0.0%	7	29.2%	24		
	Graduate	32	64.0%	4	8.0%	14	28.0%	50		
	Post graduate	19	63.3%	3	10.0%	8	26.7%	30		
	Total	85	67.5%	9	7.1%	32	25.4%	126		
Panchkula	Matric	12	54.5%	3	13.6%	7	31.8%	22	10.42	0.11
	12 <sup>th</sup>	48	75.0%	7	10.9%	9	14.1%	64		
	Graduate	65	70.7%	8	8.7%	19	20.7%	92		
	Post graduate	55	73.3%	1	1.3%	19	25.3%	75		
	Total	180	71.1%	19	7.5%	54	21.3%	253		

Computed From Primary Data  $p\text{-value} \leq 0.05$  is significant denoted as\*,  $p\text{-value} \leq 0.01$  is significant denoted as\*\*,  $p\text{-value} > 0.05$  is not significant denoted as ns.

Assessing the responses on the basis of qualifications, in Table 3.3, it was apparent that a higher percentage of Post graduate respondents (87.5 percent) and respondents with Matric and below qualifications (77.3 percent) of Ambala-Rural police district emphatically stated **that** they approached the police only when no other alternative was left

Nevertheless, some negligible proportion of respondents registered their dissent on the issue. A noteworthy proportion of respondents with +2 qualifications (31.8 percent) of Panchkula police district stated **that** they approached the police when there were other alternatives.

**However, respondents with +2 qualifications of Panchkula police district** recorded insignificant proportion (13.6 percent) of undecided responses.

Effects of Qualifications: Statistically non-significant effects of qualifications on the aspect of approaching police were visible in all the three districts. However, more of Female respondents of Ambala-Rural and Urban **emphatically stated that** they approached the police only when no

other alternative was left. Nonetheless, Male respondents of Panchkula district approached when no alternative was left.

**Table 3.4: You approach the police only when no other alternative is left.**

Occupation		Q3.4							Chi-square	p-value
		Agree		Undecided		Disagree		Total		
Ambala-Rural	Agriculture	24	66.7%	3	8.3%	9	25.0%	36	5.76	0.45
	Any other	25	78.1%	3	9.4%	4	12.5%	32		
	Business	22	84.6%	0	0.0%	4	15.4%	26		
	Service	30	69.8%	2	4.7%	11	25.6%	43		
	Total	101	73.7%	8	5.8%	28	20.4%	137		
Ambala-Urban	Agriculture	3	75.0%	0	0.0%	1	25.0%	4	7.48	0.28
	Any other	28	71.8%	2	5.1%	9	23.1%	39		
	Business	17	85.0%	2	10.0%	1	5.0%	20		
	Service	37	58.7%	5	7.9%	21	33.3%	63		
	Total	85	67.5%	9	7.1%	32	25.4%	126		
Panchkula	Agriculture	14	73.7%	1	5.3%	4	21.1%	19	2.11	0.91
	Any other	51	75.0%	6	8.8%	11	16.2%	68		
	Business	29	67.4%	4	9.3%	10	23.3%	43		
	Service	86	69.9%	8	6.5%	29	23.6%	123		
	Total	180	71.1%	19	7.5%	54	21.3%	253		

Computed From Primary Data  $p\text{-value} \leq 0.05$  is significant denoted as\*,  $p\text{-value} \leq 0.01$  is significant denoted as\*\*,  $p\text{-value} > 0.05$  is not significant denoted as ns.

#### Occupation:

Examining the responses on the basis of occupation in Table 3.4, it was evident that more of respondents engaged in Business (85.0 percent) and in Agriculture (75.0 percent) of Ambala-Urban police district **asserted that** they approached the police only when no other alternative was left.

Further, a higher proportion of respondents engaged in other professions (33.3 percent) of Ambala-Urban and in Agriculture (25.0 percent) of Ambala-Rural stated that they approached the police even when other alternative were there. i

**However**, some inconsequential proportion of Ambala-Rural respondents (10.0 percent) engaged in business remained undecided.

Effects of Occupation: Statistically significant effects of age on the aspect of approaching police were visible in Ambala–Urban district signifying that more of Male respondents **emphatically stated that** they approached the police only when no other alternative was left. Though non-

significant effects were seen in other two police districts yet higher proportion of Female respondents in both the districts approached the police only when no other alternative was left.

### **MAJOR FINDINGS:**

Finding: --- Majority of the respondents stated that they would refuse to become witness to the crime incidence which occurred in their presence.

Finding: --- Majority of respondents stated that they avoided eye contact with police when on patrol or field duty.

Finding: --- Majority of respondents stated that they approached the police only when no other alternative was left.

It is concluded that public avoided interaction with police since they avoided becoming witness, having eye contact with police and approaching the police only when no other alternative was left. Therefore, despite all efforts and initiatives of the state police to make the police Citizen-friendly yet free interaction between the two seems a far cry since citizens avoid interacting with police even today.

Effects of Variables:

#### **Statement 1:**

AGE had significant effects on the aspect of becoming witness to the incidence of crime in Ambala-

Urban and Panchkula police districts.

GENDER had significant effects on the aspect of becoming witness to the incidence of crime in Ambala-Urban police district only

QUALIFICATIONS had Non-significant effects on the aspect of becoming witness to the incidence of crime in all the three districts.

OCCUPATION had significant effects on the aspect of becoming witness to the incidence of crime in Panchkula police district only.

#### **Statement 2:**

AGE had significant effects on the aspect of making an eye contact with police in Ambala-Rural police district only.

GENDER had significant effects on the aspect of making an eye contact with police in Ambala-Urban and Panchkula police districts only.

QUALIFICATIONS had significant effects on the aspect of making an eye contact with police in Ambala-Rural police district only.

OCCUPATION had Non-significant effects on the aspect of making an eye contact with police in all the select police districts.

#### **Statement 3:**

AGE had Non-significant effects on the aspect of approaching the police only when no other alternative was left in all the select police **districts**.

GENDER had significant effects on the aspect of approaching the police only when no other alternative was left in Ambala-Urban police district.

QUALIFICATIONS had Non-significant effects on the aspect of approaching the police only when no other alternative was left in all the select police districts.

OCCUPATION had Non-significant effects on the aspect of approaching the police only when no other alternative was left in all the select police districts.

Summary: Gender had pronounced effects on all the three parameters in Ambala-Urban police district whereas Qualifications and Occupations had least effects.



## GITA MEHTA'S A RIVER SUTRA: INTEGRATING DISINTEGRATED VISTAS

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### ABSTRACT

*As a diasporic writer, Gita Mehta deals with the varied aspects of human life with all its paraphernalia like social, mythical, philosophical, political, spiritual, nostalgia, nirvana, love, peace, luxury, devotion, immortality, salvation et al by providing equal and balance presentation to all her characters which she does artistically in her novel A River Sutra .All passions of human life find an echo in this novel where the novelist tries to sew disintegrated vistas through a sutra of unity.*

**KEYWORDS:** *Nostalgia... Diasporic Consciousness... Incorporation... Assimilation... Commercialization... Exotic... Immortal River... Theme of Love...Sublimation*

### INTRODUCTION

A writer is always a finished product of the society because he is born and brought up there and also faces all types of social, moral and intellectual upheavals which shape, decide and determine his future course of life. Human life is neither a perpendicular track nor horizontal ones but it moves on a wave like track sometimes up and sometimes down. These ups and downs constitute indispensable nuances of life so divergent are human beings in their nature, temperament, thinking, mentality, psyche and behavior but inspite of so many differences they are unified by the thread of humanity, compassion, pity and faith. As a veteran writer, Gita Mehta deals with the varied aspects of human life with all its paraphernalia like social, mythical, philosophical, political, spiritual, nostalgia, diasporic consciousness, nirvana, love, peace, luxury, devotion, immortality, salvation et al by providing equal and balanced presentation to all her characters which she does artistically in all her novels in general and A River Sutra in particular. The idea for A River Sutra came to her mind when she was sitting on the bank of a river where she compared the flow of time with that of a river. As a result, she comes out with this fabulous work of fiction which deals with the six stories look odd in their respective visions but Gita Mehta with the help of a sutra ropes all of them into a new perspective.

The novel comprises six stories – about a young and wealthy diamond merchant who becomes a Jain monk, the murder of an innocent singer with an exceptional musical talent, the seduction of a tea-garden executive by a tribal woman who possesses his spirit, the tale of a courtesan abducted by a bandit and is finally driven to suicide, the story of a musician who cannot come to terms with her physical disfigurement and consequent abandonment by her betrothed, and the tale of an eminent anthropologist who becomes a mendicant of the Naga cult, followers of a tantric band of Siva worshippers, and then subsequently returns to his secular existence after saving a child from being sold into prostitution – are loosely bound together by an active narrator, who performs the function of a *sutradhar* or a storyteller right through the narrative.

Incorporation and assimilation of atypical aspects is clear from the title of the novel A River Sutra which consists of three words taken from different languages and different civilizations. One part of the title (River) is an English word, the other (Sutra) from Sanskrit whereas ‘A’ is an article. If she skilfully coalesces two languages in a small title, then no doubt left pertaining to her artistically craftsmanship through which she has interwoven different vistas into a single thread of unity. In her fictional world, Gita Mehta artistically amalgams various antinomies viz: tribal, Muslims, Hindus, Jain Monks, harlots and shepherds into the sacred thread of the Narmada, a sacred river, which comes to rescue all of them by fulfilling all their desires and dreams what they wish for. It is Gita Mehta who, like Mahatma Gandhi, believes in the apostle of Ahimsa:

“The human heart must conquer many hurdles to recapture that vision until ahimsa can become a way of life.”<sup>1</sup>

Indian society consists of different sects, religions, faiths, customs and rituals where all these aspects on the surface level look like diversity in unity but at the deeper level, this creates unity in diversity. People of different sects have unflinching and unquestionable faith in the purity of water which brings salvation and redemption to all who merely take bath into it. Gita Mehta firmly believes that it is “the capacity to love” (ARS:48) that becomes a shower of purification and upliftment as T.S.Eliot describes in The Waste Land. In A River Sutra, it is the Narmada which brings salvation, peace and redemption not only to human beings but to all creations. Master Mohan, in “The Teacher’s Story”, by detaching himself from his cantankerous wife and from the fear of failure, goes to mosque to get gratification where Quawwali singers from Nizamuddin perform the programme. This mosque becomes a symbol of unity where people of all walks listen in rapt attention to the passionate devotional music. Infact, it is the hymns through which the odds survive in Indian Society. According to Parasuram Ramamoorthi, “Master Mohan, by chance found a boy and groomed him in music and later discovered that the boy to be a prodigy.”<sup>2</sup> When Master Mohan does not get permission from his wife to instruct his blind disciple, Imrat at home, he goes to a solitary park where a group of goatheards leans against the wall to hear the song of the little bard. In this way, every passerby listens the songs:

Morning after morning they listened to the music teacher instruct Imrat in the songs of Kabir and Mirabai, of Khusrau and Tulsidas, of Chisti and Chandidas, the wandering poets and mystics who had made India’s soul visible to herself.(ARS:73)

The theme of love, with all its different shades, reaches to its zenith in the last story of selfless love. The music teacher’s love for the blind boy is in the *Guru-shishya* tradition. Master Mohan loves the child’s talent and despite opposition from his wife and works hard to take Imrat to the



pinnacles of glory. But unfortunately, the music teacher's efforts are marred when the boy is killed and something like hell falls on the master. Attachment leads him to detachment. After handing over the recording of Saint Rumi's lyrics to Tariq Mia, Master Mohan loiters and commits suicide. In Nitin Bose's case, love is in the form of lust. The story of the executive gives a graphic picture of the modern sick society. It consumes everything—love, finer sentiments, poise. Rima Bose is an extension of Nitin's own aberrations. Schizophrenic Bose goes to the Narmada to get cured by tribal rituals. And surprisingly, he is not only cured but he even attains enough mental equilibrium to write a treatise on the Narmada. In this way, by sublimating lust to creativity and study, Nitin Bose regains his mental health.

Sublimation is thrust upon the musician's ugly daughter. She is advised to consider herself married to music and not to a musician. But the woman, jilted in love, realises that for a penance one has to be internally ready. She utters a great truth when she says, "it is an impossible penance ... to express desire in my music when I am dead inside"(ARS:226). The river may or may not cure her, but the author is certain that time spent in the soothing company of nature may certainly heal her wounded heart. She lost her lover not so much because of her ugliness but because of human deceit and conceit—deceit of the lover and conceit of her father. On the other hand, passionate love is depicted in the story of Rahul Singh and the courtesan's daughter. Their relationship could not, however, sustain because it did not have the sanction of the law and the society. The author lashes out at the society for making criminals of simple people like Rahul Singh. They must be rehabilitated and dealt with human touch. But the author also holds the sanctity of the law of the land which must be abided by. Rahul Singh and the courtesan's daughter loved passionately, recklessly and nobly. But they could not find the tribal warrior, nor were they stung by bees to attain immortality. The persistent symbol of immortality, love, life, action and rationality is the river itself on whose banks the entire drama is enacted. Its eight hundred miles long course from Amarkantak to the ocean is a constant reminder to human beings to be useful as "Only that river has been given the power to cure him"(ARS:137)

In this way, the musician asks his daughter to "meditate on the waters of the Narmada the symbol of Shiva's penance, until I have cured"(ARS:225) to be optimistic and laugh our way through life, despite difficulties as the river was named after laughter and it symbolizes delightful and soother of desires by becoming the repository of human experience and giving meaning to existence:

"If anything is sacred about this river, it is the individual experiences of the human beings who have lived here."(ARS: 267)

It is an immortal river that has never changed its course and becomes, "a sustained record of human presence in the same place – that is immortality"(ARS:264). The author's message is clear – the essence of humanity is neither in detachment nor in attachment, neither in negating the self, nor in agonizing penance, but it lies in transmutation through love, involvement in human welfare and acceptance of one's ignorance. Tariq Mia, though "frozen in time, untouched by the events of a larger world"(ARS:270) understands intuitively more than the well-read, well travelled, egoistic bureaucrat narrator. Tariq Mia is doing his bit for the society and is content. The Naga Baba returns to the world enlightened and rational. His transformation has been a painful process almost akin to being re-born again and again. "Don't you know the soul must travel through eighty-four thousand births in order to become a man? ...Only then can it reenter the world"(ARS:281). And the narrator, wiser now, looks at the river flowing towards the ocean

and the clay lamps flickering on the dark water, and he knows that life goes on towards its final merger, but there are always tiny lamps to give hope and to sustain joy.

There is a big trap into which writers who constructs fictions based on Indian legends and philosophical ideas and themes, fall headlong and Mehta has not been able to avoid it completely. Writers such as Raja Rao have been able to manipulate this language gap with some effectiveness (such as *Kanthapura*) but at other times, slipped on the same step and slid into obscure and difficult usage. It is not only in the translation of the songs that the linguistic (by which we also mean the rhythmic and imagistic structure) barrier or gap comes up. There are slips in the narrative too, which reveal some kind of fascination with the exotic in their over-abundant descriptiveness and elaborate turn of phrase. In the first tale, told by the Jain Monk, there is precisely that kind of commentary focusing on the exotic, awesomely lavish splendour that orientalist writers loved to describe when they wrote about the Rajahs and Maharajahs of the East. There are enough elephants, diamonds, gold and rich clothes, enough heat and dust and frenzied crowds to please any Orientalist heart. Coupled with the elaborate description is the present tense syntax, for example, "Loud cheers sweep across the stadium. A cavalcade of horses is trotting towards me. Gold cloths cover the saddles under the riders"(ARS:18), "those drums are filled with cash and coins to be thrown as charity to the crowds"(ARS:19), "Silver coins clink against the tin roofs of the bazaar shops, pearls roll down the broken steps..."(ARS:23) and so on. This is almost like a live commentary by the Western media, on the wonder and magnificence of this renunciation ceremony. It is true that perspective of the Jain monk who is telling the story provides a framework of understanding, but the sheer descriptiveness and immediacy of the language foregrounds the event's exoticism in the mind of the reader, just as main narrator too is swept away and dazed by it.

In other sections, the author has tried to build up a native scenario by dwelling on the romance of the jungle and pseudo-mystical explanations. This is irritatingly 'pop' philosophy, seemingly targeted at a western reader. To quote:

A flock of parakeets, messengers of Kama, God of Love, settled in a green cloud on the mango tree shading my head. I smiled, remembering how the Ascetic had sneered at Kama's power, even though the god had warned the Ascetic that he too must feel Desire for without Desire the play of the worlds would cease.(ARS:96-97)

According to the narrator it is "the diversity of the people provides me with a constant source of interest and I often fall into conversation with the pilgrims. Across the river the solitary lights of my bungalow shine like a lighthouse in the blackness of the jungles, inviting me to return and consider what I have learned" (ARS:194). Gita Mehta touches all the delicate issues of domestic life in Indian Society where husband-wife relation sometimes get tense and reach to a stalemate as a result of which master Mohan asks Paanwallah about wives:

"Wives! Don't talk to me of wives. I never take mine anywhere. Nothing destroys a man's pleasure like a wife." (ARS:54)

So, it is Gita Mehta who puts her fingers on all the vistas of social life which becomes a symbolic manifestation of the great river *Narmada* by imbibing and assimilating of the divergent, different and odds of life into a single whole, where the maturity of vision lies not in contemplation but in accepting these antinomies as part and parcel of life. It is the life that never runs on a single track, is what the novelist proves and gets success in the depiction of social

scenario of the Indian society. It is the beauty, unity, diversity and incredibility of Indian culture that harangues the peoples of all continents to become a part of it. The rich cultural, geographical, philosophical, intellectual, social and spiritual corpus of Indianness lures the foreigners in great abundance making India a resorting place for the people of alien culture. But Gita Mehta shows some anger at the attitude of self-style Romeo-gurus who have changed the great Indian heritage into albino of commercialization.

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## AN IN-DEPTH ASSESSMENT OF DR. B.R. AMBEDKAR AS A NATIONAL LEADER AND ADVOCATE FOR DALIT RIGHTS

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### ABSTRACT

*Dr. B.R. Ambedkar, affectionately known as Babasaheb, dedicated his life to the upliftment of Dalits and unwaveringly championed the cause of the oppressed in society. Throughout his extensive four-decade-long political career, he employed a diverse range of strategies to dismantle the deeply entrenched caste system and, more specifically, to liberate the Dalits from its oppressive grip. Ambedkar also made substantial contributions to Indian society by combating discrimination, promoting social justice, fostering equality and freedom and authentic democracy. However, constraining our perspective of Ambedkar solely to that of a Dalit leader oversimplifies his multifaceted persona and understates the profound impact of his endeavors. Consequently, this article argues for the recognition of Babasaheb as both a national leader and a revered figure in the Dalit movement.*

**KEYWORDS:** *Babasaheb, Dalits, struggle for independence, nationalist leader.*

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### INTRODUCTION

Babasaheb Ambedkar, born in 1891, belonged to a caste that higher-caste Hindus regarded as untouchable or impure. Due to his low-caste Dalit community, he was subjected to racial discrimination and severe humiliation from a young age. He was isolated at school because he was a Dalit but still passed the Elphinstone High School matriculation exams. Later, in 1912, he graduated from the University of Bombay with a Bachelor's degree in economics and political science. He then pursued a Master's degree at Columbia University in the United States before

applying for legal training in London (Omvedt, 1994). Ambedkar was compelled to go back to India because his scholarship had expired. He was given the position of King of Baroda's Defense Secretary while he was in India. He experienced social exclusion and humiliation even at Baroda due to his status as an "Untouchable." In 1920, he traveled to England to continue his studies on his dime. The London University bestowed upon him the honorary degree of D.Sc. He received a doctorate from the University of Columbia on June 8, 1927. He studied politics, economics, and history during this time and wrote on various subjects, including caste history in India. Since returning to his homeland, Ambedkar noticed that untouchability and caste prejudice almost divided the nation. So, he decided to fight these social ills. In order to increase public awareness of the plight of the untouchables and strengthen socio-political awareness for them, he founded the Bahishkrit Hitakarini Sabha. This strengthened the movement for social reform. Ambedkar favored giving Dalits and other religious neighborhoods hesitations (Sadangi, 2008). In addition, he started a publication called "Mook Nayak" (literally, "the silent leader") after reaching out to the populace and raising their awareness of the adverse effects of the prevalent social ills.

Additionally, he took advantage of the chance given to him by the British government to advocate for political rights, even when the Indian National Congress opted to stop supporting debates on political amendments, such as those held during the Simla Conference (Jaoul, 2006). He was invited to the second round table conference in London in 1932 due to his rising notoriety as a champion of the rights of the untouchables. Subsequent comments, the untouchable community received a reservation system from the Central State Council and the regional legislative assembly. His editorial, Obliteration of Caste, harshly critiques the two rising Hindu leaders, Gandhi and Nehru, who led the independence movement and the antiquated social hierarchy (Teltumbde, 2022). By founding his party, the Independent Labour Party, he started his career as a politician in 1936. During the 1937 Central Legislative Assembly election, his party ran and successfully gained fourteen seats. His Independent Labor Party later became the All India Scheduled Castes Federation. The 1946 elections for the Indian Constituent Assembly were held, but his party could not secure the desired outcome. In addition, he ran twice for Lok Sabha but lost both times. Later, he was appointed to the Governor's Executive Committee and the Defence Advisory Committee as the Minister of Labour (Ram, 2009). He was hired as the first independent Indian Leader of Legislation and the head of the review panel tasked with drawing up a constitution for Independent India on August 29, 1947, thanks to his academic standing.

Ambedkar took great care to write the Indian Charter in a way that would guarantee equality of rights, fairness, and freedom of religion and close the gap among all socioeconomic strata in the nation. He included clauses in the Constitution that guarantee privileges in employment and education for members of the reserved class. He is also called the "Father of the Indian Constitution" due to his involvement in creating that document. He also significantly impacted the creation of the "Finance Commission of India," which aided in the growth of India's economy and society as a whole (Ratnamala, 2012).

### **Proposed Methodology**

Will it be acceptable to view Ambedkar solely as a Dalit leader or a spokesperson for Dalits after learning about his early life, his vision, his mass movements, and his role in political and public life? Would it not be accurate to categorize him as a nationalist and a national leader keeping his

significant contribution under view? The present study tries to comprehend Dr. Ambedkar's position as a national leader and leader of the Dalits while bearing these research questions in mind. The main goal of the current study is to evaluate and critically analyze Dr. Ambedkar's two leadership positions in the ideological setting. The current study uses a historical perspective titled "Babasaheb Ambedkar: A Dalit Leader or a National Leader - A Critical Analysis." It is altogether founded on additional references, which are referenced at the end of this research paper and include books, published journals, and research papers.

### **Being a Dalit Captain: Babasaheb Ambedkar**

Ambedkar endured prejudice his entire life because he was a Dalit. The injustices of British India, when the caste system predominated in India, influenced him from an early age. The treatment of Dalits in society infuriated him. He became a revolutionary as a result of the daily prejudice. He spent his entire life working tirelessly to uplift and empower Dalits and other oppressed groups in society. In addition to the caste system, he was against social discrimination. Ambedkar rose to prominence as a representative of the downtrodden class, even speaking on their behalf at the 1930s Round Table Conference. This ensured that the underclass had more seats after he and Gandhi ji signed the Poona Pact, ultimately turning it into one of the most crucial elements of the Indian political system. He fiercely opposed the outdated social stratification system in his influential article Annihilation of Caste from 1936 (Benjamin, 2008). He added the ban on caste-based discrimination and the law forbidding untouchable practices in 1947 when he finalized the fundamental principles of democracy, equality, and religious freedom in the Indian Constitution. Ambedkar believed that Dalits would continue to fight for their rights even after India gained independence unless the caste system was legally abolished (Sinha, 2020).

Caste societies experience different types of inequality because their logic separates the dominant groups and precludes people from overturning one's aggressors. The Bahujan Samaj were separated into adivasis (Collective action and Backward classes). However, these lower castes were further split into various more minor in "class-divided" Indian society (Velaskar, 2012). Ambedkar sought to give the Dalits a sense of unity and a unique culture as a substitute for Sanskritization by offering them this. Throughout his four-decade public career, he made an effort to put six different strategies into action to try to accomplish this, which are as follows:

### **Building a Nation**

Ambedkar believed that "one state, one language" is a universal characteristic and that any divergence from this norm may present the problem of fragmentation and degeneration of the state after serious consideration of the linguistic problem and its ramifications. He proposed making Hindi the only official language of the whole country. According to his argument, a subdivided smaller state, rather than a single more significant state, would be preferable for an area with a greater linguistic community, because a single dominating nation will not threaten the center. He also advocated a powerful central government to maintain India's unity. The states are undoubtedly sovereign in standard times. However, anytime a situation threatens the state's security, the Centre becomes all-powerful and seizes control of all national issues.

### **Educationist**

Ambedkar was a brilliant man. He thought education was a potent weapon for raising the general lot of the marginalized group. He thought that the best tool to end social slavery was education.



Education does provide any social movement with a moral weapon. A society with a higher degree of education has a better chance of achieving equality and advancement. As a result, he built several educational institutes and dormitories under the People's Education Association, founded in 1945. He believed Dalits would benefit from education by becoming more informed and capable of achieving their political, social, and economic goals.

### **Economist**

His Ph.D. thesis inspired the creation of the Finance Commission of India and the Reserve Bank of India Act, 1934's regulations benefited greatly from his expertise in economics. He was one of many who helped create India's employment exchange. Additionally, he significantly impacted the creation of the Hirakud Project, the Sone River Project, the National Power Grid System, the Navigation Commission, and the Damodar Valley Project.

### **Leader in politics**

Ambedkar was sure that the political system should use its ability to pass laws to improve the current social order and bring about change. Only when political institutions actively support social reforms can they remain in existence. He emphasized the significance of building socioeconomic democracy in addition to political democracy.

### **Constitutional Designer**

Ambedkar, who was a key figure in creating the Indian Constitution, favored the British parliamentary system over the American presidential system. He was a fervent advocate of the federal system. He created a more equitable social safety net for the millions of oppressed and downtrodden strata. Every article of the Indian Constitution shows evidence of his political abilities, ability, and vision.

### **Proponent of Women's Emancipation**

Ambedkar, who served as minister of law, drafted the Hindu Code Bill, one of India's most significant pieces of legislation ever to be adopted. It tried to define who would be considered Hindu and do away with the caste system in matrimonial arrangements. In addition to attempting to promote equality between men and women in all legal areas, it also eliminated numerous prevalent marital customs in India. It guaranteed women's property rights, adoption rights, and divorce rights. Hindu Marriage Act, 1955; Hindu Adoption and Maintenance Act, 1956; Hindu Succession Act, 1956; and Hindu Minority and Guardianship Act, 1956 are the four acts that were eventually passed due to the Hindu Code Bill's failure to pass the Parliament.

Ambedkar made the primary reasons for keeping India from regaining its greatness known to society and tried to eradicate them. Ambedkar was the principal architect of the Indian Constitution and made "outstanding contributions as an economist, sociologist, anthropologist, educationist, journalist, as an authority on comparative religion, as a policymaker and administrator, and as a parliamentarian." Ambedkar's personality was firmly grounded in humanism in all of these facets. Ambedkar is not merely a representative of Dalits or a hero of the underclasses; he is also a national architect and leader (Ratnamala, 2012).

### **Personality Renovation**

Ambedkar attempted to impart the proud past of "the sons of the soil" to the lower castes to aid them in developing a different identity that was not based on caste in hopes of recovering ego

and enabling separation. Ambedkar disputes foreign writers who use racial factors to explain caste hierarchy in "The Untouchables, Who Were They and Why They Became Untouchables?" (Teltumbde & Yengde, 2018).

### **Conservatism in Elections**

During the Montagu and Chelmsford reforms, he testified and stated that the actual line of demarcation between Hindus was not between "Brahmins" and "non-Brahmins" but somewhat between "touchables" and "untouchables." As a result, "he rejected an electoral system based on territorial electoral constituencies because the untouchables would continue to be in a minority and thus deprived of their representation." He proposed two options to address this problem: "either to reserve seats for those minorities who, otherwise, cannot secure personal representation or grant communal electorates." He views both possibilities equally viable and effective (Khan, 2014).

### **Dedicated Features**

Ambedkar supported universal voting rights and untouchables receiving seat quotas rather than individual voting rights in 1928 when he testified before the Simon Commission. He says he will run for separate electorates if Dalits do not receive universal voting rights. The fact that he took this stance demonstrates that he has nationalist concerns that have kept him from breaking with the social and political establishment (Pandey, 2010).

### **National Leadership in Babasaheb Ambedkar's Time**

Ambedkar is well known and respected for his outstanding achievements and essential role as a title holder for the underclass (Dalits), as well as for his work as a social thinker, legislator, analyst, scholar, logician, author of the founding document, advocate for women's rights, and nation-builder. Ambedkar undoubtedly contributed significantly to the advancement and empowerment of the untouchables. However, he can also be praised for being an outstanding individual who helped lead "independent India" towards becoming "modern India." Based on his notable achievements in Indian society that were directly related to eradicating unequal treatment, ensuring social fairness, and establishing equality, Ambedkar may be seen as the architect of modern India and a national leader.

Ambedkar firmly believed that "one state, one language" is a universal feature and that any departure from this rule may present the problem of disintegration and degeneration of the state after a realistic analysis of the linguism problem and its implications. He proposed making Hindi the sole official language of the entire country. He suggested that a subdivided smaller state would be preferable to a single, more significant state for a region with a more extensive language community because a single dominant country will not threaten the center. In order to maintain India's unity, he also demanded a powerful central government. State sovereignty is undeniable in normal circumstances, but Ambedkar is a brilliant man whenever a circumstance develops that jeopardizes the state's security. He thought that education was a potent tool for raising the general standing of the marginalized group. He thought that the best tool to end socioeconomic enslavement was schooling. Learning does give any social movement a moral weapon. A society with a higher educational level has a better chance of achieving equality and development. As a result, he established several educational institutions and hostels under the People's Education Association, founded in 1945. He believed Dalits would benefit from

education by becoming more informed and capable of achieving their ideological, cultural, and stated goals (Pandey, 2010).

Ambedkar was of the firm opinion that the political system has to use its ability to enact laws to reform the current social system and bring about change. Only by actively promoting social reforms can political institutions remain viable. He made a point of highlighting the significance of establishing socioeconomic democracy in addition to political democracy. Ambedkar, who served as the primary architect of the Indian Constitution, preferred the British parliamentary system to the American presidential system. He was adamantly in favor of the federal system. He created a fairer social safety net for millions of members of the oppressed and downtrodden classes. Every article of the Indian Constitution reflects his political talent, vision, and abilities (Sadangi, 2008).

### **Analyzing the Claim Critically**

Ambedkar had strong opinions on most topics and was steadfast in his convictions. His justifications for his positions were based on logic, and his passion for justice inspired a generation of political figures. He was an intelligent man who valued reason and logic. In addition to the caste system, he was against social discrimination. His brand of nationalism demanded economic, socio-cultural, and political freedom and the transfer of political power from British rule to the Indians. "It was focused on a much broader notion of sustainable national reconstruction, that is, building a democratic Republic through the establishment of social equality and cultural integration in the long-standing caste-ridden, innately unjust, and discriminatory society," There is undoubtedly no disagreement regarding the idea that Ambedkar played the role of a nationalist or was portrayed as a national leader. However, there is a subliminal fear that cannot be disregarded in this situation. Discussions frequently stray from the primary socio-political objectives Ambedkar was involved in throughout his public and political life in portraying him as a national hero or political philosopher. Ambedkar's political or intellectual persona was shaped by his tireless efforts to liberate the Dalits from the untouchables' chains and fight against the oppressive Brahmin caste system (Bhatia & Ram, 2023).

### **CONCLUSION**

As a result of learning more about Ambedkar's knowledge, his mass movements, and both his inside and outside of government roles, it is possible to conclude that "Babasaheb Ambedkar was a great social reformer, a valiant champion of human rights and an emancipator of the downtrodden masses of India who dedicated his entire life to awaken the social conscience of modern India." He became revered by the downtrodden classes because of his work to uplift and empower them. In addition, he is, without a doubt, a magnificent personality who contributed significantly to the direction of "independent India" towards "modern India." Based on his remarkable contributions that were directly related to Indian society, such as the elimination of discrimination, the achievement of social justice, and the establishment of equality, freedom, and true democracy, Ambedkar may, therefore, be seen as the architect of modern India and a national leader.

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